



# Farrall, Stephen; Karstedt, Susanne: Respectable Citizens: Shady Practices: The Economic Morality of the Middle Classes

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When most people envisage crime, they generally conjure up images of street crimes (such as rape, robbery and murder) or white-collar crimes (such as insider trading, market manipulation and political corruption). This book is *not* about these sorts of offences. Rather this seminal text concerns what Farrall and Karstedt (2020, p. 9) coined as the “crimes of everyday life”. For Farrall and Karstedt, these crimes are characterised by unique features which differentiate them from ordinary street crimes and large-scale white-collar crimes. Farrall and Karstedt (2020, p. 1) describe crimes of everyday life or “crimes of the middle classes” as those which: (i) are ordinary or common; (ii) are part of day-to-day living; (iii) are *generally* illegal or which verge on the boundary between illegality and immorality; (iv) involve some degree of dishonesty; and (v) most people do not however consider to be illegal. Examples of these criminal or murky practices include cheating in private markets (such as in second-hand sales), cheating in retail markets, cheating by financial institutions and cheating on the internet.

This book seeks to highlight and explain as well as measure the prevalence of everyday crimes that occur within the modern marketplace. In doing so, Farrall and Karstedt blend micro-level perspectives (individual motivations of greed) with macro-level perspectives (changes in the moral economy). The central argument that runs throughout this text is that changes in the twenty-first century economy (in particular new technologies and market globalisation) and neoliberal market policies created not only an abundance of criminal opportunities but also affected the moral economy or the normative fabric of societies, leading to widespread

victimization and offending. Neoliberal market policies: (a) promoted self-reliance which encouraged individuals to take risks and to take responsibility for those risks; (b) deregulated markets which resulted in a lack of regulatory oversight, in turn increasing risk; and (c) coerced citizens into joining the free market through an increase in privatisation. Farrall and Karstedt (2020, p. 21) argue that these changes, brought about by neoliberal market policies, resulted in “four vicious” or anomic cycles that stimulate both victimization and offending. First, since individuals seek to maximise their own self-interest, parties in transactions trust each other less. A lack of trust creates a demand for more rules resulting in increased complexity, red-tape and costs. All these factors produce incentives for the breaking and for the avoiding of rules. Second, the notion of *caveat emptor* shifts responsibility onto the consumer with a dual effect: it results in victim-blaming and motivates businesses to cheat and to treat customers unfairly. These two factors have an impact upon how crime is defined in the marketplace. Third, when risk-taking is applauded as commendable, the distinction between fair, deviant and criminal actions becomes blurred, increasing the likelihood of attitudes of legal cynicism developing among consumers and businesses. Fourth, overregulation reduces the rightfulness (or the legitimacy) of those regulations as well as the obligation to obey those regulations. Individuals resort to breaching regulations to avoid wasting time complying with too many laws. And when done by “respectable” consumers or businesses, law breaking is normalised which is, in turn, criminogenic.

In order to investigate the influence of market policies on the moral economy and its impact on victimization and offending, Farrall and Karstedt employed a mixed-method research design which involved two stages that incorporated qualitative and quantitative components. The first stage, the bottom-up approach, involved a micro-level analysis of consumers in three “change regions”—England and Wales,

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the former West Germany and the former East Germany. In this stage, which took place in 2002, Farrall and Karstedt administered surveys to a random sample of individuals aged between 25 and 65 years of age in England and Wales and Germany. Interviews were also conducted with 41 individuals including experts in regulatory agencies, businesses and victims of crime. The second stage, the top-down approach, involved a macro-level analysis of 25 EU countries as well as Turkey. In this stage, which took place in 2004, Farrall and Karstedt took part in round 2 of the administration of European Social Survey (ESS) which incorporated items derived from the surveys conducted in the first stage.

This book is divided into 10 chapters of almost equal length and a methodological appendix. While the first 8 chapters draw on the first stage of the research, the penultimate chapter draws on the second stage of the research. Chapter 1 provides a birds-eye view of the central arguments in the book, sets out the text's conceptual frameworks and draws on interview data to estimate the prevalence and extent of offending in the contemporary marketplace. Chapter 2 discusses what Farrall and Karstedt mean by "change regions", adopts a life-course approach to exploring change regions and uses survey data to address the extent to which change regions differ in terms of norms, values and beliefs. Chapter 3 uses survey and interview data to explore the degree to which sample members were victims, offenders or both. Chapter 4 looks at the association between economic position, victimization and offending. Chapter 5 explores how victimization leads to actual offending by examining *inter alia* how social networks communicate risk, support offending and offer techniques of neutralisation. Chapter 6 examines the factors that are associated with fear of victimization and the consequences of such fear—in particular intentions to offend. Chapter 7 expands on the relationship between victimization, intentions to offend and actual offending by examining how victimization can eventually lead to offending by affecting perceptions of trust and legitimacy in regulators, and perceptions about the state as well as the role of social networks. Chapter 8 employs a revised version of the institutional anomie theory to examine how changes in the moral economy can lead to intentions to offend. Chapter 9 extends the analysis to a macro-level using data from the ESS. Chapter 10 provides an overall summary of the arguments in the texts and theorises about the future of middle-class crimes.

This book provides several critical insights some of which can be seen through the lens of Tony Bottoms' views on morality and the goals of criminological inquiry. First, the work seeks to understand how market policies and changes impact upon the *moral economy* which in turn affects victimization and offending, Farrall and Karstedt are, in Bottoms (2002, p. 24) words, remaining "true to their calling". Second, and from an ontological perspective, by studying

the prevalence of everyday crimes in the marketplace and its causes, the authors are shedding light on the humanity and the nature of ordinary individuals—we must not fool ourselves into believing that we are all righteous (cf. Bottoms, 2008). It is convenient to divide crime into street crimes (such as robbery, rape and murder) and white-collar crimes (such as insider trading and market manipulation) because these are offences that most "respectable" members of society do not engage in. But what about the offences that lie in between? This book shows that there is a little hell in each of us (cf. Wilde, 1891). Third, and from an epistemological perspective, the use of interviews provides a qualitative grounding to many survey items and provides nuances when combined with the survey data (cf. Bottoms, 2008). The bottom-up analysis and the top-down analysis offer a comparative perspective which gives the work depth. Fourth, it is clear from the authors' engagement with the literature and the data that the subject matter of this text is well-researched and thorough. Farrall and Karstedt have long been interested in crimes of everyday life and this book is the culmination of almost 20 years of research (see, Karstedt & Farrall, 2004, 2006, 2007). Fifth, this book is thought-provoking. For instance, can the crimes of everyday life lead to a broken windows scenario fuelling worse offences? (Wilson & Kelling, 1982). Sixth, the book's conceptual framework can be usefully applied not only to understand and explain victimization and offending in the contemporary marketplace but also rule breaking (or rule compliance) in other arenas. For example, the "four vicious cycles" can be applied to understanding compliance with regulatory standards in private prisons sector where a conflict exists between profit and treating prisoners humanely and also to understanding prisoner compliance with the Incentives and Privileges scheme in England and Wales. Seventh, many of the book's findings are cross-generalizable to other countries which are not mentioned in the text. For example, and from the author's own personal experience, anecdotal evidence exists in Malta concerning experiences of victimization, networks that support offending, moral climate of networks in support of offending, and the normalization of such offending through neutralisations. Chiming with these findings is the Maltese expression (*min hexa mexa, min ma hexiex inhexa*) which roughly translates to "the one who cheated succeeded, the one who did not cheat got cheated". This catchphrase indicates that the Maltese marketplace is perceived as a "den of thieves" and reflects a cultural belief that the only way to succeed is to "join the club". In this way, the Maltese expression provides not only a justification to offend but also a means to neutralise offending once it has occurred.

Farrall and Karstedt's findings would probably be criticised by some academics on the ground that a significant amount of time passed between the time when the research was conducted (2002/2004) and the time when the book

was published (2020) as such delay might render some of its arguments and findings ungeneralisable. However, it is arguable that the lag of time should have no effect on the contents' generalisability. Indeed, for a number of reasons, the book's arguments and findings are probably even more relevant today. Following the financial crisis of 2008, regulatees felt the "depth, weight and tightness" of overregulation that negatively affected regulatory compliance (cf. Crewe, 2011, p. 525). Global inequality measured in terms of income is at an all-time high, suggesting a huge middle class. In the midst of the global pandemic caused by Covid-19 an anomic environment has emerged at least in the UK. This is reflected in an increase in fraud, significant curtailment of human rights (such as the freedom of movement, the freedom of association and assembly and the freedom to conduct a business), the loss of jobs and difficulty in finding jobs and the creation of ambivalent offences such as the "mingling offence" (Wakefield, 2021).

Farrall and Karstedt examined the association between victimization, avoiding victimization, institutional anomie and the outcome of intentions to offend. Here, Farrall and Karstedt, could have drawn on the literature relating to Braithwaite's (2002) motivational postures because there could be different types of outcomes emerging from victimization, avoiding victimization and institutional anomie other than intentions to offend. Moreover, the causal link between intentions to offend and actual offending is not investigated in-depth and does not consider important correlates of criminal behaviour (in particular self-control and perceptions of deterrence). Future revisions of the text could incorporate Wikström's Situation Action Theory (SAT) to explain this black box (Wikström et al., 2013). The authors cannot of course be faulted for not considering the SAT because at the time when their research began SAT was not yet developed. Linked to this point is a final comment by way of a suggestion. Farrall and Karstedt were progressive for including measures of legitimacy in their work because few texts in the white-collar crime sphere explicitly consider this variable in their analysis. Since the time their research was conducted, new conceptual and theoretical frameworks on legitimacy have been developed. Future research could perhaps, consider these developments in particular by drawing on the Bottoms and Tankebe (2012, 2017, 2021) dialogic conceptualisation of legitimacy.

Ultimately, Farrall and Karstedt's book is a visionary and well-researched text on a neglected area of criminology. It is no surprise that this book was the recipient of the Outstanding Book Award from the Division of White-Collar

and Corporate Crime. This book ought to be read not only by *all* criminologists but also by individuals involved in the decision-making roles of various industries (including the financial services, transport, energy and health sectors), regulators of those sectors as well as police and prison officers.

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