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— ARTICLES —

Abuse or Underuse? Polish Migrants' Narratives of (Not) Claiming Social Benefits in the UK in Times of Brexit

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The use of welfare support by EU migrants has dominated media coverage and political debates about EU migration in the UK for several years, regularly featuring claims about the negative effects of the presence of EU migrants on the UK social security system. Such claims became particularly prominent in 2013–2015, during the UK government's campaign to limit EU migrants' access to UK welfare benefits and in debates prior to the Brexit referendum. This article sheds light on how Polish migrants position themselves concerning the claiming of welfare benefits in the UK and how this affects their welfare strategies. The article is based on 14 qualitative interviews conducted in Liverpool 18 months after the Brexit referendum. Using stigma and benefits stigma as an overall theoretical framework, we find that the informants, in their positioning narratives, 1) put forward similar stigmatising expressions and stereotypes regarding the use of welfare as those featured by politicians and the media, which points to perceived abuse; 2) make a distinction between in-work and out-of-work benefits, the first being more acceptable than the second; 3) prefer living on savings or accepting 'any job' over making use of out-of-work benefits, which points to an underuse and/or to possible processes of marginalisation; and 4), a tendency among those who have experience with claiming out-of-work benefits to question the discourses of welfare abuse. Finally, 'working' and 'contributing' to the system as opposed to relying on welfare support is perceived as a precondition to staying in the *UK after Brexit – welfare and work are seen to signal very high stakes indeed.*

Keywords: Polish migration; Brexit; social benefits; welfare strategies; welfare deservingness

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Introduction

The use of welfare by EU migrants has dominated media coverage and political debates about EU migration in the UK for several years, regularly featuring claims about the negative effects of the presence of EU migrants on the UK social security system. The UK government has not critically distanced itself from such allegations but has, instead, contributed to the discourse with numerous statements about so-called 'benefit tourists' from Central and Eastern Europe, allegedly coming to the UK to exploit the welfare state. This became particularly prominent after the global economic crisis in 2008, when the coalition government adopted an extended series of measures to delimit the access of EU migrants to certain welfare benefits and treated intra-EU migration as a threat to British society. Such rhetoric and policies might have had an important influence on the EU referendum which took place in 2016 in which a slim majority of voters opted to leave the EU. While there is growing evidence of a positive net fiscal contribution by EU migrants (Dustmann and Frattini 2014; MigrationWatch UK 2016; Oxford Economics 2018; Vargas-Silva and Sumption 2019) the UK government has continued to pursue the aim of reducing immigration to Britain via the creation of a 'hostile environment' for migrants from both within and outside the EU (Burrell and Schweyher 2019).

This article explores how Polish migrants in the UK position themselves concerning welfare support in times of Brexit and the consequences which this might have for their welfare and labour-market strategies. Some research has already been conducted which accounts for migrants' own perceptions and conceptualisations of claiming welfare support in the EU migration context (Dench, Gavron and Young 2006; Dwyer 2000; Ehata and Seeleib-Kaiser 2017; Kremer 2016; Osipovič 2010, 2015; Reeskens and van Oorschot 2015; Timonen and Doyle 2009). Regarding the UK context specifically, Osipovič (2015) conducted a pioneering study, based on qualitative interviews between 2007 and 2008, on conceptualisations of welfare and deservingness among Polish EU migrants. Overall, Osipovič's (2015) findings confirm the major tendencies described in other studies on immigrants' attitudes towards welfare and work – namely a strong endorsement of work-related conditionality and the principle of earned social rights among immigrants (Dench et al. 2006; Dwyer 2000; Kremer 2016) and the attribution of high moral value to paid work, making it a central aspect legitimising immigration (Jordan and Brown 2007; Timonen and Doyle 2009). More recently, Burrell and Schweyher (2019) have explored how recent shifts in the governance of British migration and welfare bordering regimes have affected the everyday lives of Polish migrants. While similar tropes of conditionality were found among our participants, they also found that the consequences of these changes were hugely stratified, having very varied impacts – from negligible to significant – on people, depending on work, general socio-economic security and, in particular, time spent in the UK.

Our contribution here relates to our specific focus on welfare benefits in times of Brexit; it thus enhances the wider debate on migration and welfare in general and adds more understanding to migrants' perspectives on welfare benefits in times of political uncertainties in particular. The study is based on 14 qualitative interviews conducted with Polish migrants living in Liverpool in the UK in late 2017 and early 2018, around 18 months after the Brexit referendum.

In what follows, we first present the overall context of the study in more detail. We subsequently account for our theoretical and methodological framework before, finally, presenting and discussing Polish migrants' narratives about claiming social benefits in a context where such claims, among this specific migrant group, are a highly politicised and mediatised social phenomenon.

Contextual background

The EU worker citizen

The European Union (EU), with its freedom of movement for member-state citizens, is sometimes considered as a test case for the compatibility of free migration and welfare states as it offers its citizens a comparatively generous amount of transnational freedom and protection (Osipovič 2010). According to the Treaty on the Functioning of the European Union (TFEU), EU citizens have the right 'to move and reside freely within the territory of the Member States' (Article 21) and 'Everyone residing and moving legally within the European Union is entitled to social security benefits and social advantages in accordance with Union law and national laws and practices' (Article 34).

As Vink and Baubock (2013: 622) underline, while citizenship arrangements may vary geographically and, here, in terms of scale, the common denominator is essentially a system which is based on a combination of membership as well as 'a bundle of rights and duties'. It is not surprising that these EU citizenship rights come with clear duties and are subject to far-reaching limitations (Dwyer, Scullion, Jones and Stewart 2019). Directive 2004/38/EC limits the unconditional freedom of movement to only three months (Article 6) and the group of persons who have a right to reside in other member-states beyond three months to economically active or self-sufficient persons and dependent family (Article 7). All further EU citizenship rights, such as political rights and the right to social security apply only to those who have a right to reside. Thus EU citizenship can be understood as inherently conditional and 'a highly stratified status built around an exclusive ideal of the citizen as a paid worker, which has led to the creation of inferior social rights for many mobile EU citizens outside the paid labor market' (Dwyer et al. 2019: 135; see also Burrell and Schweyher 2019; Currie 2008; Weiler 1998). Work – meaning relatively well paid, secure work – has become central to how mobile EU citizenship is imagined, constructed and governed.

After EU enlargement in 2004 and 2007 and in the aftermath of the global economic crisis of 2008, concerns over welfare abuse, benefit tourism and a potential overburdening of national welfare systems became major political topics in many Western European member-states. Governments of countries which received large numbers of EU migrants from the new member-states began to interpret EU laws more restrictively, creating extra hurdles for EU migrants seeking to access welfare services – i.e. through the introduction of new tests and stricter criteria for assessing whether migrants had a right to reside (Dwyer et al. 2019; O'Brien 2015). Such efforts have been referred to as welfare bordering regimes (Burrell and Schweyher 2019; Guentner, Lukes, Stanton, Vollmer and Wilding 2016).

EU migration and welfare in the UK

Until the introduction of the habitual residence test in 1994 there were no specific restrictions against EU migrants seeking to claim income-related benefits in the UK (Cracknell 1995). In the aftermath of the global economic crisis and parallel to austerity measures targeting welfare services in general, the conservative/liberal coalition government adopted an extended series of measures to restrict the access of EU migrants to certain welfare benefits. During the years 2013, 2014 and 2015 the government concretely implemented a total of nine measures to delimit the access of EU migrants to UK welfare benefits (Department for Work and Pensions 2017a). At the time, Prime Minister Cameron (2014) had announced the set of measures as a 'plan to reduce the magnetic pull of Britain's benefits system'. Members of the government repeatedly implied that Eastern

European migrants come to the UK to benefit from the welfare system without contributing to it. While Cameron (2014) stated: 'You cannot expect to come to Britain and get something for nothing', Work and Pensions Secretary Iain Duncan Smith announced:

We have taken action to make sure our economy delivers for people who want to work hard, play by the rules and contribute to this country. These reforms will ensure we have a fair system (...) one which provides support for genuine workers and jobseekers, but does not allow people to come to our country and take advantage of our benefits system. The British public are rightly concerned that migrants should contribute to this country, and not be drawn here by the attractiveness of our benefits system (Department for Work and Pensions 2014a).

It is important to note that these political debates about and policy changes concerning EU migrants did not happen in isolation, as the UK government at the time was implementing wider austerity policies which brought about the 'deepest and most precipitate cuts ever made in social provision' (Taylor-Gooby 2013: 8). These reforms were accompanied by a political discourse that emphasised participation in the formal labour market as 'the hallmark of the dutiful, responsible citizen' (Patrick 2016: 246) and stereotyped benefits claimants as a 'parasitical drain on resources' (Jensen and Tyler 2015: 480), reinforcing the ideological divide between working populations considered deserving and non-working, thus undeserving, people who are blamed for both their own situation and for diminishing social resources (Jensen and Tyler 2015).

Finally, there has been a shift towards negative representations of the welfare state and welfare users beyond policy and political debates. In a detailed quantitative analysis of the media coverage of social benefits users in UK newspapers between 1995 and 2011, Baumberg, Bell and Gaffney (2012: 7) found that press stories are 'skewed towards negative representations' and that articles are 'considerably more likely to refer to characteristics associated with "undeservingness" such as dishonesty or failing to demonstrate reciprocity than "deservingness" in the form of need or disability'. Furthermore, the study confirmed that the coverage of benefits focuses disproportionally on benefit fraud, compared to actual incidents. According to the findings, there was a period of intense negative media coverage of benefits at the end of the 1990, a phase of very low negative coverage of benefits from 2000 until 2007 and a renewed strong increase of negative coverage in the aftermath of the global economic crisis. Interestingly, the study found that the language as well as the content of the negative coverage of benefits have substantially changed in the aftermath of 2008. The authors argue that benefits fraud has been a very important topic in both 'waves' of negative coverage. However, the post-2008 wave focused much more on deservingness and an alleged 'lack of reciprocity and effort on the part of claimants' (Baumberg *et al.* 2012: 8). With their research they thus confirmed, in quantitative terms, the rise of the 'scrounger narrative' in the UK media.

Even though recent policy changes and political rhetoric in the UK appear to have reached a new level of hostility towards benefit claimants in general and towards migrant welfare users in particular, as discussed, efforts to delimit the access of EU migrants to the UK welfare system and accompanying anti-immigrant rhetoric are not new. Earlier administrations also made attempts in this direction – for example, the conservative government under John Major introduced the abovementioned habitual residence test in 1994 in order to prevent 'benefit tourism' from continental Europe; political debates at the time also strikingly resemble the discourses surrounding the reforms of 2013–2015 (Cracknell 1995).

Nevertheless the situation of EU migrants in the UK at the time of our interviews was arguably very different from that of EU migrants during earlier decades, not only because of the implemented policy changes between 2013 and 2015 but also, even more, because of the result of the Brexit referendum. In June 2016, about 18 months before our research took place, a slight majority had voted that the UK should leave the

European Union and its legal framework, which obliges the country to participate in the free-movement agreement. This vote had profound implications for what new EU migrants can expect in the future regarding social rights, as they will lose the (remaining) privileges and protections conveyed through EU citizenship once the UK exits the EU.

As indicated, we focus here directly on Polish migration. The EU enlargement in 2004 led to a large increase of Polish migrants to the UK (Burrell 2009). While there were 94 000 Polish-born persons residing in the country in 2004, the number had increased to 922 000 by 2017. This number decreased, however, to 832 000 in 2018. It is reasonable to believe that this decrease was linked to the Brexit referendum. Despite this, Polishborn persons continue to be the largest migrant group in the UK, as they have been since 2015 (Office of National Statistics 2019). Polish migrants in the UK represent a highly heterogeneous population in terms of age, education, family situation and migration motivations and strategies (Drinkwater and Garapich 2015; Eade 2007; Favell 2008; Osipovič 2015; White 2017). Poles work in a wide range of sectors in the UK and find themselves in various working situations – from secure and well-paid professional work to unstable, precarious employment through work agencies (Burrell 2010; Sporton 2013). As the Brexit referendum revealed, there have been tensions in the UK about the scale of migration following EU enlargement. While the referendum Leave campaign depicted EU citizens as 'scroungers', as has been discussed, this followed a longer-established racialisation of Eastern European migration (Fox, Morosanu and Szilassy 2012), especially in the press. Therefore, while hundreds of thousands of Poles have made a home in the UK, many have been vulnerable to racist encounters, both before and since the Brexit vote (Rzepnikowska 2019).

Migration, welfare and stigmatisation

In the academic literature, the migration—welfare nexus is sometimes referred to as the migration—welfare state paradox (Bommes and Geddes 2000; Carmel, Cerami and Papadopoulos 2012; Koning 2013). Some scholars have argued that freedom-of-movement regimes and the welfare state are at odds, with immigration at risk of overburdening the welfare system (Borjas 1999; Razin, Sadka and Suwankiri 2011). It has been asserted that social solidarity and support for the welfare state are built on a feeling of national identity and solidarity. In these accounts, it is suggested that the presence of foreigners undermines and decreases these feelings and therefore leads to reduced support for redistribution (Freeman 1986; Goodhart 2013; Miller 2006, 2008; Putnam 2007). It is important to assert, though, that the vast majority of empirical evidence does not reveal a link between increased immigration and decreasing welfare-state support (Burgoon, Koster and van Egmond 2012; Mau and Burckhardt 2009; Senik, Stichnoth and van der Straeten 2009; Taylor-Gooby 2005; van Oorschot 2008; van Oorschot and Uunk 2007). What these arguments do reveal, though, is how contested this topic continues to be.

As already suggested, much of this debate crystallises around the notion of welfare deservingness – the question of 'who should get what and why?' (van Oorschot 2000). Van Oorschot's (2000) CARIN criterion identifies the following five dimensions regarding people's preferences for supporting specific groups: control (poor people's control or responsibility for their neediness), attitude (docility or gratefulness for support), reciprocity (past or possible future contribution to the welfare system), identity (social distance between the target group and the general public) and need (level of neediness). Existing studies suggest that migrants are often viewed as the least deserving of welfare support compared to older people, people with disabilities and the unemployed (van Oorschot 2008) and that a large majority of the general public in European countries is in favour of restrictions in access to welfare support for immigrants – i.e. making it conditional upon prior contributions to the welfare system or having acquired formal citizenship of the host country (Reeskens and van Oorschot 2012, 2013). As narratives of deservingness around immigration harden, the process of applying for and receiving social welfare in turn becomes more vulnerable to stigmatisation (Baumberg 2016; Baumberg *et al.* 2012; Hernanz, Malherbet and Pellizzari 2004). For Baumberg *et al.* (2012: 3), claiming social benefits becomes something which 'is seen to be embarrassing or shameful and to lead to a lower social status'.

Goffman (1963: 3), in his seminal work, defines stigma as an 'attribute that is deeply discrediting' but notes that an attribute is 'neither creditable nor dis-creditable as a thing in itself'. Stigma comes from normative expectations towards particular individuals or groups and from what is considered appropriate or inappropriate, problematic or unproblematic, for this individual or group in a specific context. Stigmatising can thus be seen as the process of discrediting and rejecting a person or identity due to an attribute that is considered problematic or wrong in a certain context. The victims or targets of stigmatisation may identify with and accept the stigma and share the negative attitude towards the attribute or they can reject a stigmatised identity and contest stigmatisation. Nevertheless stigmatisation often has profound effects on the victim's life and identity (Goffman 1963; Major and O'Brien 2005), and can lead to multifaceted consequences.

Benefit stigma, for example, has been identified as a key factor contributing to the non-take-up of social benefits – not taking up that to which you are legally entitled (Daigneault, Jacob and Tereraho 2012; Finn and Goodship 2014; van Oorschot 1991: 16). It represents 'ineffectiveness and injustice in the implementation of a social security scheme' on the part of the state and is 'one of the factors responsible for people experiencing poverty' (van Oorschot 1991: 16). Baumberg *et al.* (2012), exploring quantitative data on the long-term trends of benefit stigma and take-up rates in the UK, found that non-take-up and benefit stigma have risen concurrently. Research conducted by Baker (2010) suggests that benefit stigma is particularly strong and take up low in groups that cultivate a strong work ethic and regard for self-reliance and responsibility. Non-take-up can be attributed in some groups to the perception that one is not truly in need of public support, combined with pride in being self-reliant (Baumberg *et al.* 2012; Currie 2004; Whelan 2010). In some cultural contexts, benefits recipients are suspected of not 'pulling their weight' (Finn and Goodship 2014: 34). Claiming certain (means-tested) social benefits may be perceived as typical of 'residual groups' (Mood 2006: 447) including ethnic minorities, single parents and groups with so-called 'social problems'. Some people who are entitled to social benefits might prefer not to claim these as they do not want to be associated with these groups. As we show later, these ideas and tropes all resonate with our Polish participants.

Methods and background context

Our study is based on 14 qualitative interviews with Polish migrants residing in Liverpool in the UK. The interviews were conducted between October 2017 and February 2018. To ensure a diverse sample, the informants were recruited via different entry points, such as meetings of a Polish association and Polish events in Liverpool, Polish shops, a Polish Catholic church, a shelter for homeless people, encounters in public places, the personal networks of the researchers and snowballing. The final group of respondents consisted of migrants from different age groups, socio-economic backgrounds and education levels, in various family situations and various types of work, ranging from occasional, precarious work through work agencies to stable and permanent professional employment in different sectors. The participants all arrived in the UK between 2004 and 2016 and had come with diverse migration motivations. Some also had prior migration experience to other countries. During the interviews, the informants were invited to 'tell their story'. A semi-structured interview guide was nevertheless used to make sure that all the themes relevant for the overall project were covered. The interviews were conducted in Polish and transcribed and translated into English by one of the authors, before being thematically coded and analysed.

Using this approach enabled us to explore and analyse how Polish migrants position themselves on claiming social benefits in an interview setting, drawing on positioning theory (Davies and Harré 1990; Day and Kjaerbeck 2013; Harré, Moghaddam, Pilkerton Cairnie, Rothbart and Sabat 2009) as a theoretical point of departure. According to this literature, individuals – consciously or unconsciously – construct identity-based narratives to make sense of and legitimise their own and others' lives. For further methodological clarity, when we use the term narrative, we refer both to stories (for instance, an individual's life story) and discourses (for instance, how specific aspects of a life story are talked about).

The informants have been given fictive names in the article. Furthermore, variables such as university degrees, specific working conditions, length of residence, and age are made relatively general in cases where it is assumed that these alone or together are so specific that the information can be relatively easily traced back to the informant.

For this article, we have analysed our informants' narratives on the following five benefits: Child Benefit (CB), Working Tax Credit (WTC), Housing Benefit (HB), Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA). These benefits, summarized in table 1, were selected as they were recurrently mentioned in the interviews. They were also among the most commonly claimed benefits in the UK.² Social benefits in the country at the time could be distinguished according to various characteristics. Some benefits could be described as *in-work benefits*, as they were a financial support for households or individuals with a low income but with at least one household member working (defined as working a minimum, usually, of 30 hours per week). WTC fell into this category. Other benefits could be described as out-of-work benefits, designed for households or individuals who are out of work (defined as working fewer than 16 hours per week). The JSA and ESA were examples of this category. There were also a number of benefits which could be claimed by people both in and out of work. In our study this applied to CB and HB. Benefits could also be distinguished by whether claimants were required to undergo a means test (disclosing private information on savings and income to the authorities) or not. Among the benefits considered in our study, only CB does not require a means test, since it is granted to parents regardless of their income or savings.³

Furthermore, two forms of JSA and ESA existed at the time of the interviews – a contribution-based and an income-related version. Contribution-based JSA and ESA were calculated according to the national insurance contributions paid previously by the claimant and were not means-tested. The income-related version of these benefits was for individuals who had previously paid no or few national insurance contributions and thus qualified for no or very small amounts of contribution-based benefits. The income-related form of the benefits was means-tested, with any household income and savings being assessed. In this article, we focus exclusively on the income-related form of the JSA and ESA, since none of our informants had claimed or explicitly referred to the contribution-based form of these benefits.

Table	1.	Se	lecte	d socia	ıl t	oenefits	in	the	UK	
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Benefit	Child Benefit	Working Tax Credit	Housing Benefit	Job-Seeker Allow- ance (income based)	Employment and Support Allowance (income based)
Target group	parents with children be- low the age of 16 years	working individuals on a low income	individuals who are unemployed, on a low income or claiming benefits	individuals who are unemployed and ac- tively seeking work	individuals who are unable or limited to work because of long term medical conditions or disability
Eligible work status	in-work and out of work	in-work	in-work and out of work	out-of-work	out-of-work
Income and savings	not means- tested	means- tested	means-tested	means-tested	means-tested

Table 2. Informants

Informant	Gender	Age	Education	Year of arrival	Employment status	Marital status	Dependent children	Use of welfare benefits
Patrycja	female	37	vocational	2007	full time, permanent contract, history of agency work and registered unemploy- ment	separated	1	CB, history of JSA
Grzegorz	male	47	secondary	2016	full time, temporary contract, history of agency work	p		CB and WTC potentially eligible for HB
Joanna	female	28	higher	2016	part time agency work	married 0		non, potentially eligible for JSA and HB
Arkadiusz	male	59	higher	2015	occasional agency work, history of reg- istered and unregis- tered unemployment	divorced	0	ESA and HB, history of JSA
Martyna	female	31	higher	2015	unpaid maternity leave	married	1	CB, potentially eligible for JSA and HB
Aleksandra	female	40	higher	2008	part time self-em- ployed	married	2	CB, history of WTC and HB
Wiktoria	female	30	higher	2015	part time agency work	married	1	CB, potentially eligible for JSA and HB
Ewa	female	45	higher	2012	full time, permanent contract	single	0	non
Łukasz	male	30	higher	2012	self-employed	single	0	non, potentially eligible for JSA and HB
Mariusz	male	47	secondary	2005	occasional agency work, history of agency work	single	0	WTC, potentially JSA and HB
Tomasz	male	40	vocational	2005	occasional agency work, history of un- registered unemploy- ment	divorced	0	non, potentially eligible for JSA and HB
Rafał	male	31	vocational	2013	full time permanent contract, history of agency work	divorced	1	non
Piotr	male	50	vocational	2004	full time permanent contract, history of agency work	married	1	CB, history of WTC
Agnieszka	female	30	higher	2007	full time permanent contract, history of agency work	single	0	non

As our literature review indicated, EU citizens were experiencing a changed position *vis-à-vis* UK benefits at the time of our interviews. Numerous restrictions and special tests had recently been introduced for EU migrants claiming social welfare benefits in the UK. Before 2014, EU migrants only needed to pass the Habitual Residence Test in the UK in order to claim child benefit and income-based JSA. Since 2014, EU migrants can claim these benefits only after having rightfully resided in the country for at least three months. EU migrants who reside in the UK as jobseekers can only claim income-based JSA for three months. Those who retain the status of worker but who have worked for less than a year in the UK can claim the income-based

JSA for up to 91 days. If these migrants have a 'genuine prospect of finding work' this period can be extended. EU migrants can claim HB if they have passed the Habitual Residence Test in the UK. However, since 2014, EU migrants who have the right to reside in the UK derived from a status as a jobseeker have been barred from claiming HB (Department for Work and Pensions 2017a; O'Brien 2015).

Table 2 provides an overview of the informants and what benefits they had claimed in the UK. The table also indicates whether some informants were potentially eligible for certain benefits but had not claimed them. 'Potentially eligible' here means that, based on the information given to us during the interview, the informant is or was at some point in time probably eligible for a particular benefit but had not asked for it.

We now turn to focus on the testimonies of these participants. While this is a relatively limited sample, our aim here is not to produce results which can be generalised. Instead, we are interested in exploring what claiming benefits means to our participants and what this tells us about contemporary regimes of work, welfare and migration in the UK.

Talking about benefits: welfare, deservingness and stigma

Differentiated perceptions of in-work and out-of-work benefits

In our interviews we asked directly about different social benefits and people's experiences of them. Firstly, we found that the various benefits were perceived differently by our participants, with some carrying stigma but others not. Claiming child benefit was, for instance, universally seen as legitimate - not necessary something which could differentiate in terms of identity (see van Oorschot 2000). Informants said that families 'deserved' this support and did not question their right as immigrants to this benefit but, rather, pointed out that 'every family in the UK' is entitled to it. Three of our informants had dependent children living with their partner (or ex-partner) in Poland. Two of these had claimed child benefit for their children and shared the view that, as they were still providing for their children while they were resident and working in the UK, they deserved this support and saw it as uncontroversial.

Similar views were held about claiming benefits that are meant to support low-income households where at least one family member is working – benefits such as working tax credit or housing benefit. Several of our informants had claimed them and did not express any related feelings of stigma. As Grzegorz told us: 'I got the [working] tax credit. (...) I got the child benefit, and now I am thinking whether I should soon apply for something else, for example housing benefit. Because these possibilities exist here. In Poland there are no such thing'. Grzegorz's somewhat positive attitude towards CB, WTC and HB as in-work benfits was, nevertheless, in stark contrast to his opinion about claiming out-of-work benefits such as JSA or ESA:

Some people abuse the system. (...) There are these Poles, these people, (...) bad people, both Polish people as well as other kinds of people, other immigrants. Because some did not come here to work. They came here to (...) live on benefits, at the expense of the government. (...) Those who don't want to work, who have the possibility to work but don't work or who trick the state, there are these people. And there are many Poles who act like that.

Often just the very formulation of the way in which informants responded to the question of whether they had ever made use of welfare benefits revealed a clear distinction between in-work and out-of-work benefits. Aleksandra for example said:

We have child benefit (...) and we had working tax credit. Some time at the beginning, when we didn't have our own house, we also had housing benefit. But (...) we never lived on benefits (...) we didn't live only on benefits.

The formulation 'living on benefits', carrying clearly negative connotations, was used by several of our informants when they spoke of people who were receiving out-of-work benefits; the more benign phrasing of 'receiving' or 'getting benefits' was used to speak about people who claimed in-work benefits. Thus a clear distinction was made between people who were receiving welfare benefits but did not work and those who did work and still received benefits. In fact, several of our informants spoke of people who relied on out-of-work benefits as 'welfare abusers'; in their narratives, they distanced themselves explicitly from this stereotype. The first reaction of many when asked about the use of welfare benefits was to clarify that they had never made use of out-of-work benefits. For example, Piotr who, at a later stage of the interview, told us that he had received child benefits and working tax credit in the UK, initially reacted with the following statement when the topic of benefits was brought up: 'I've been here for these 15 or 16 years (...) and I have not claimed any benefit or unemployment days. Nothing'. The use of the term 'welfare abusers' was linked to expressed doubts that those who were claiming JSA were really unable to find work because, in the informants' own experience, there was 'enough work in Liverpool'. Thus, some suspected that people who claimed JSA simply 'did not want to work'.

While a small number of informants suspected other Poles of abusing the UK welfare system, more voiced doubts about this stereotype and argued, perpetuating a different trope in so doing, that 'most Poles are hardworking'. Deservingness, then, was a fine-grained aspect of the narrative of benefit claiming, closely linked to working status (Patrick 2016: 246). It was also used to distance Poles, as a group, from others deemed to have less integrity (Mood 2006). As Joanna said:

There are many people who came here and claimed social benefits without any justified reason. For example, there are Arab families where the man has three wives, ten kids and he receives social benefits. They stay home and it is OK and he drives the latest model of a car.

In most cases, our informants had not witnessed this first-hand but, reinforcing arguments about stigma and benefits, referred either to cases of welfare abuse which they had heard about in the media or to personal impressions based on observation of, for instance, neighbours and on stories told by friends (Baumberg *et al.* 2012).

'For me, it is humiliating': not taking up benefits

About one third of our informants told us that they think they had probably been entitled to out-of-work benefits during their stay in the UK but had not made use of them. All these informants, in their discourses, expressed doubts regarding the actual needs of those who ask for these benefits (van Oorshot 2000). Joanna is one of these informants. She was unemployed for quite some time and had been living off savings and occasional agency work. She was certain that she would have qualified for out-of-work benefits but, as long as she felt she was able to get by relying on other sources, she preferred not to make use of this type of support, even if it meant working in very unstable conditions and doing hard physical work in a warehouse:

Interviewer: When you didn't have a job, did you ask for benefits or something?

Joanna: We don't take any benefits.

Interviewer: Why not?

Joanna: I don't want it. I don't need it. For me, it is humiliating. I don't know, I don't want to. I know I could apply. I could get them. But I know that I can work as well. I don't want to have this feeling that I am here for benefits. If I have a difficult situation in which I really need them then of course I will apply for some help but right now I don't need it. I don't take any benefits.

Mariusz was living in a shelter for homeless people at the time of the interview. Despite being in a rather difficult financial situation (he could not afford to rent a room or apartment at the time), he had never attempted to apply for out-of-work benefits. Not only did he think he did not need to but he also felt it was too much work to comply with all the procedures that a jobseeker must undergo in the UK:

Mariusz: I never had the status of a jobseeker throughout these 12 years.

Interviewer: If you had wanted to, could you have applied for jobseeker support?

Mariusz: (...) Earlier, yes, certainly I could have applied (...)

Interviewer: And why did you not do it?

Mariusz: I did not need it. I never needed it because there was always some sort of work. You could always go somewhere and earn a bit. You know, this benefit is very little, (...) it is £70 or £80 per week. And it is a lot of work, a lot of procedures. And then you have to go there every week with this booklet... for me that did not make sense. (...) No, I never took anything. And my friends as well... (...) I cannot remember anyone making use of jobseeker benefits at all. No one was making use of them.

Martyna, who was staying home and taking care of her child while her husband was working as a self-employed truck driver, told us that, during the winter months, there was sometimes very little work for her husband so they had to get by on a very low or no income and live on their savings. However, they did not want to apply for any benefits apart from child benefit:

Interviewer: Are you getting any benefits from the government?

Martyna: No, I didn't apply for any money.

Interviewer: Could you? Do you know if you would be entitled to something?

Martyna: I don't know if I could. (...) Because obviously you have to document everything then, they can come here and check everything. My husband has a company, and he doesn't want any troubles... (...) Later everyone can check on me, what I did with it... And if, God forbid, I fill in something wrong, I don't know, something happens, and then I have to return it, right? And where do I take that from then?

Martyna's longer explanation also showed that her knowledge of welfare benefits in the UK and her entitlements was rather limited. She was also worried that the government could ask them to return money, having heard about cases where people who had received benefits had to repay them. Another important theme in Martyna's explanation was an uneasiness about the various checks and controls she might encounter, a sign of the intensifying welfare bordering regime (see also Burrell and Schweyher 2019). Martyna later added to her explanation:

So, we have only this one benefit (child benefit) and I am not trying to get more. I don't want that. (...) It's enough for us, what we have. I don't want more. And later, everywhere, they are saying that Poles are coming for the benefits. As long as I am able to earn something or you know, maybe renounce buying myself something... instead of going there and begging, after all it is a kind of begging. If I have something to eat, something to wear, and somewhere to live...

Again, we see the distinction between the different benefits: CB is seen as unproblematic while others are not. Just like Joanna, Martyna perceives receiving out-of-work benefits as humiliating, comparing it to begging. Furthermore, she makes it clear that she is aware of the ongoing discourse and stereotypes that exist about welfare use among immigrants and does not want to be associated with this kind of discrediting. Just like Joanna, she also mentions that she is not in need of this support, that they are able to get by with other means. Finally, Martyna also uses the formulation 'I am not trying to get more' and 'I don't want more', which is probably a reference to the stereotype that Poles are doing *kombinowac*, literally meaning 'combine', which is a term used by many of our informants and synonymous with 'getting the most out of something' and 'tricking to get benefits'.

Wiktoria is another informant who had apparently not claimed benefits even though she was possibly entitled to them. She shared a positive attitude towards claiming child benefits while pointing out that she did not want to be dependent on the state when asked why she was not claiming other support:

I have a small child, I'm pregnant; we could get housing benefit. But this is not the point, because I want to decide where I want to live and not have someone else decide for me, I don't want to be dependent. We only get this child benefit, which everyone is entitled to...

It appears that all of our informants were clear that they did not want to become dependent on welfare benefits, playing up their self-reliance (Baker 2010; Currie 2004; Finn and Goodship 2014; Whelan 2010). To avoid claiming out-of-work benefits, our informants were trying to get by with savings during the time when no work was available to them. Alternatively they could rely on the support of family members or friends – living temporarily with parents or sharing a room with friends. However, the single most important strategy for avoiding welfare dependency was to accept any kind of job that was available. No matter how badly paid and how physically demanding, no matter what kind of flexibility the work demanded and whether or not it was completely unrelated to the person's education or career aspirations, any job was seen as much more preferable than being officially unemployed – a strategy that takes on so much risk individually that it inevitably has the potential to create new vulnerabilities on the working body (Burrell and Schweyher 2019; Dwyer 2000).

Experiences of the use of out-of-work benefits

In the conversations with those who had, at some point during their stay, relied on out-of-work benefits or who were currently receiving such support, the views were more differentiated. Informants who had or were claiming out-of-work benefits rejected the idea that people who were claiming them did not want to work. They were sure that no one, at least none of their acquaintances, would voluntarily rely only on welfare benefits. They also rejected the idea that it was possible or easy to trick the government and get benefits to which one was not entitled. Arkadiusz, who received various benefits due to his heath condition, told us:

You know what, from what I know, maybe I don't know everything, but from what I know, there is not really a way to abuse the system. Because what can you get by tricking the system? You can... If you are not entitled to a benefit you will also not get it by trickery. Right? And these benefits have also been severely cut. I heard that five years ago you could get a lot of benefits... maybe these are just fairytales. In my experience what you get is not much. I experienced it myself – it isn't like that at all. I have never planned

to live on benefits. That I am currently partly making use of them is a fact. But I never had any intention of abusing the system.

A certain sense of guilt or shame or a need for clarification was nevertheless palpable. Throughout the interview he repeated several times that he had 'never intended to live on benefits' and that he was retraining in order to be able to start work in a job that was doable with his condition as soon as possible – again perpetuating work-orientated values and conditionality (Dwyer 2000; Kremer 2016):

I got the Personal Independence Allowance, which is apparently very difficult to get. But I got it. And I got it honestly. There are clear criteria for that. You know, I got a point for this and a point for that etc. etc. So, not that you could see it this way or that way, but because I fulfilled all their criteria.

Patrycja, a single mother who had been laid off by her employer and was unable to find a job that she could combine with raising her child on her own, felt she had been left with no choice other than to claim JSA for several months. For her this was a shameful experience and, when talking about it retrospectively, she said that she did not even tell her family back in Poland:

I probably didn't tell my mum about all this. My mum probably didn't know that I was out of work. I have the impression that I did not admit that to my mum. I told her about everything when it was over. I am sure that I didn't mention it to her; my mum thought that I was working. (...) All the time I was searching for work and it made me more and more depressed. (...) I would have done any work, you know.

Brexit and the use of welfare benefits

These discussions were also significant for our participants' feelings about Brexit. Comments about Brexit and reflections about what rights they might have to stay in the UK once it has left the EU, revealed that there was a widespread sense that being in work and paying taxes is an essential precondition to being allowed to stay and avoid being 'kicked out' (informants' wording) of the country in the future. Wiktoria's reflections about the future after Brexit illustrate this sense well:

We have had a job from the very beginning, we never used social benefits, if it changes anything... (...) I assume that nothing is going to change too much; probably they won't chase us out, because first they would have to do it with those who have never worked.

Like Wiktoria, Mariusz also made the implicit assumption that not having claimed any out-of-work benefits or used any other welfare services may protect him against losing his right to stay in the UK after Brexit:

You know, because now the situation is somewhat uncertain when it comes to Brexit. I don't know how it will be. I don't know if there will be some big difficulties, you know... I never made use of jobseekers' allowance nor of the hospital or of any other such things. But maybe they will push all this through...

While there was a strongly felt uncertainty about their future status among the interviewees, virtually none of them appeared too worried about their own situation. Like others we interviewed, Arkadiusz was assuming that '[T]hose who do not have work and the homeless, they have to fear Brexit... and those who have a criminal record or who commit any crime. Those are the people who will be taken out, who are first in line'. Despite

getting ESA at the time of the interview, Arkadiusz was not scared of Brexit, since he was sure he would be able to secure a job in the future:

I don't have anything to fear. (...) Why should anyone want to kick me out? If I planned to live on unemployment benefits, maybe yes, but you know, that's not what I am aiming at. I want to pay [taxes].

Even though, in another part of the interview (see above), he expressed strong doubts about the concept that immigrants abuse the welfare state, he told us that he believed that immigrants who 'do not integrate, who don't work, who abuse society (...) [will] have to fear for themselves' after Brexit.

As can be seen in these extracts, the rhetoric surrounding conditionality can appear quite extreme. Criminal behaviour and worklessness or a reliance on welfare benefits were mentioned together as probable grounds for the loss of the right to stay in the UK. Grzegorz went a step further by making explicit connections between criminal behaviour and the unemployed population and by expressing support for a Brexit that would result in the latter losing their right to live in the UK:

They have to clean up, I don't know how to say it, a certain kind of scum that exists here, scum in the sense of bad people – both Polish people as well as other kinds of people, other immigrants. Because some did not come here to work. They came here to either steal something or to pull off something, to do some illegal business, to give someone a shot or most often just to live off benefits at the expense of the government. I think that they should, for example, reveal those, let's say, who were already convicted in their countries – for example, for any kind of crime. And those who don't want to work, who have the possibility to work but don't work or who use trickery, there are these people.

This example of the stark conflation of criminals and people out of work and the approval of punishment of these groups echoes policy and media discourses in which being out of work has come to be seen as something akin to criminal behaviour (Jensen and Tyler 2015).

Thus the uncertainty around Brexit has created additional wariness, confusion and hesitation on the part of many informants when it comes to accessing benefits; it appears that many now believe that claiming certain benefits might have a negative effect on the claimant's future right to stay in the country. This is certainly a worrisome trend because it is probably an additional factor contributing to the non-take-up of benefits, with all the negative consequences this can have. The ideology of the working and contributing citizen, which has always been part of how free movement in Europe is organised, appears then to have become even more radical in the UK with the prospect of Brexit. Polish migrants are feeling and expressing this when they perceive social benefits not as an EU citizenship right but as something that might ultimately cause more problems than it fixes, as they worry that it may lead to the loss of their right to stay after the UK has left the EU.

Further discussion

Similarity in discourses

Our informants' narratives regarding the use of welfare benefits in general and that by EU migrants in the UK in particular, to a large extent display similarities with prevailing media and political discourses and it is tempting to see a link, or even a causal relationship, between the two. These discourses have had far-reaching effects. However, it should also be noted that negative discourses and stereotypes about welfare claimants are not unique to the UK and may be informed by discourses prevailing in other places and media - i.e. in Poland.

Poles have often been described as people with a strong work ethic and our interviews contained much evidence that our informants considered this a major aspect of their identity. In a comparative analysis of interviews conducted in the UK, Sweden and Norway, we could nevertheless observe that, in Sweden and Norway, where the government and the media did not question EU migrants' use of welfare benefits to the same extent as they do in the UK, our informants did not appear to suspect other EU migrants of abusing welfare benefits in the same way and attitudes towards claiming out-of-work benefits were much more positive.

Delegating stigma

Many of the interviews contained concerted discussions of perceived welfare abuse, sometimes among other Poles, sometimes among Brits and sometimes among other migrant groups. While our informants wished to distance themselves from any alleged welfare abuse by highlighting that they had never claimed certain benefits or had nothing in common with those who do, many agreed that benefit abuse was a real issue among certain populations – simultaneously forging a shared identity and creating work- and welfare-based others (Mood 2006; van Oorschot 2000). Informants expressed doubts about the deservingness of various groups who were perceived as not making enough effort to find work, thus 'delegating' the stigma of being an alleged welfare abuser to others (Patrick 2016). Similar behaviour has been documented in a study among British welfare users where the most notable strategy of managing benefit stigma was the 'othering' of other benefit claimants as less deserving. Such redirecting of stigma can be understood as a 'defensive form of citizenship engagement' (Patrick 2016: 245).

Distinction between in-work and out-of-work benefits

One of the most notable features of our informants' accounts was the distinction between different types of welfare benefits and the differentiated perceptions about claiming them. Recipients of out-of-work benefits were often perceived as not making sufficient effort to contribute. Informants repeatedly implied that only someone who works and contributes to society in general and the welfare state in particular through taxes deserves support. On the other hand, welfare benefits such as CB, HB and WTC that were addressing working households were seen as less problematic. Work clearly appears to have a symbolic meaning here (see Dwyer 2000; Jordan and Brown 2007; Kremer 2016; Timonen and Doyle 2009).

Interestingly, figures released by the Department for Work and Pensions (2017a) about benefit claims among EU nationals in the UK appear to confirm how 'unpopular' out-of-work benefits have become and that increasing numbers of these migrants now rely on other forms of support – namely in-work benefits. The report shows that the total number of out-of-work benefit claims made by EU migrants in the UK has gone dramatically down in recent years. The number of new JSA claims fell 47 per cent within three years (2013–2016) and the caseload of EU migrants claiming the benefit decreased 76 per cent. Overall, the expenditure on out-of-work benefits for EU migrants fell from £844 million in 2013/14 to £613 million in 2015/16 despite increasing total numbers of EU migrants residing in the country. The Department for Work and Pensions suggests that newly introduced measures to limit the access of EU nationals to out-of-work benefits may have played a role as may have done an overall decline in unemployment in the UK. However, in the same period, claims for in-work benefits increased significantly, with those paid to European Economic Area nationals rising from £799 million in 2013/14 to £999 million in 2015/16.

Furthermore, the statistics show that out-of-work benefit payments to EU nationals accounted for only 2.5 per cent of the total out-of-work benefit payments in the UK. For in-work benefits this figure was significantly higher – 18 per cent of total expenditure. The total number of claims and the total expenditure for this type of benefit are higher than for out-of-work benefits. This finding chimes well with the way our informants perceived these benefits.

Underuse of welfare?

The observed reluctance among some of our informants to claim out-of-work benefits in the UK points to the potential underuse of these welfare benefits among EU migrants. Several of our informants were potentially eligible to receive welfare benefits but did not make a claim, a phenomenon we have referred to as the non-take-up of social benefits (van Oorschot 1991). Our informants also showed a lack of understanding of the UK benefits system. To a certain extent, the lack of understanding of entitlements can be attributed to the complexity of rules and entitlement criteria as well as poor-quality information about available benefits and poor communication between benefit administrators and EU migrants. Furthermore, EU migrants can face additional barriers to making a benefit claim due to their limited command of the English language. However, we also observed a lack of interest or an aversion to seeking information on the part of the informants. This lack of interest in certain welfare benefits might be the result of incorrect assumptions – for example, about eligibility criteria, stereotypes held by individuals about other benefit claimants and fears of being exposed to extensive controls or having to repay benefits. Nevertheless, there also appears to be a high level of stigma associated with benefit claiming in the UK in general and among migrants – and EU migrants in particular. Our informants explained that they did not want to claim certain welfare benefits because they were concerned about being associated with a stigmatised group. This might discourage particularly vulnerable EU migrants from finding out whether or not they are entitled to make use of certain benefits. The hostile climate towards migrant benefit-seekers in the media and political debates in the UK, particularly the aforementioned claims by the UK government and various UK media of welfare abuse among EU migrants have almost certainly contributed to the negative perceptions held by many of our informants about benefit claiming and can thus be seen as one of the potential reasons why our informants chose to not claim out-of-work benefits in the UK.

The UK government regularly publishes estimates of the take-up of social benefits in the UK (Department for Work and Pensions 2017b; HM Revenue and Customs 2017). Nevertheless, these statistics contain no information about the nationality or migration background of claimants. Thus, no official data estimate of take-up rates among different national groups in the UK has been published. However, these statistics show that the overall take-up rate of the Jobseeker Allowance has decreased dramatically from 69 per cent in 2009/10 to 56 per cent in 2015/16 while the take-up of Working Tax Credit increased from 61 per cent in 2009/10 to 68 per cent in 2013/14 and then decreased again to 63 per cent in 2015/16. Since no data on take-up rates by nationality or migration background are available, we can only speculate on the extent to which the overall trends apply to the Polish population. However, both the qualitative data from our interviews and the statistical data, mentioned above, on the number of claims for and total expenditure on social benefits for EU migrants strongly suggest a similar picture – although probably more pronounced – when it comes to the take-up of benefits by EU migrants.

Conclusion

In this article we have shed light on how Polish migrants position themselves on the topic of welfare benefits in the UK and how this affects their welfare strategies. Firstly, we found striking similarities between our informants' discourses on the use of welfare benefits and those featured by politicians and some of the media. While many informants contested the idea of the 'Polish welfare abuser' by highlighting that 'most Poles do

work hard', several of them perceived abuse and made stigmatising assumptions about welfare users, including 'some Poles', 'other immigrants' and 'some Brits', thus 'delegating' stigma to others (Patrick 2016).

Furthermore we found differentiated perceptions of in-work and out-of-work benefits, the first being more accepted than the second. It thus appears that being in or out of work has very strong symbolic meaning and that the deservingness of benefits is strongly connected to the idea of mutuality, meaning that only those who work and pay taxes deserve state support. This is in line with previous studies (Baumberg 2016; Baumberg et al. 2012; Hernanz et al. 2004). Furthermore, we found that this somewhat binary way of thinking about the different types of benefit also influences our informants' claiming behaviour - i.e., their welfare strategies: while in-work benefits were widely made use of by some of our participants, there were several cases where informants told us that they had decided not to apply for an out-of-work benefit even though they were probably entitled to it. This finding points at an underuse or a non-take-up of out-of-work benefits by Polish migrants and relates well to current statistics on the use of different types of welfare benefit in the UK which suggest that these trends could be a widespread phenomenon. Some of our informants had, nevertheless, also received out-of-work benefits. In the narratives of these informants, however, a feeling of stigma was visible, accompanied by the need to explain to us 'why'. The latter can be interpreted as a strategy to challenge the discrediting attribute related to social benefits by, for instance, highlighting their deservingness and entitlement according to the law through an explicit questioning of the actual possibility of tricking or abusing the state.

The uncertainties about what the status and rights of EU migrants in the UK after Brexit might be have further complicated the situation and appear to be playing a role in migrants' relationships with welfare benefits. Most of our informants assumed that being in work and contributing to the economy and welfare state will make them more likely to have the right to stay in the UK once the country leaves the EU, while being out of work and relying on welfare support might result in the loss of such a right. These assumptions clearly contradict any rights-based approach to welfare and show that the logic of conditionality and deservingness connected to work status also applied to the future right to stay in the country (Burrell and Schweyher 2019).

Finally, feelings of stigmatisation related to out-of-work benefits have also led some of our informants to pursue other strategies to make ends meet, such as relying on private savings or the help of family members. However, the most important strategy to avoid becoming an official jobseeker was to get back on the labour market as quickly as possible. While this is generally what all jobseekers are expected to do, it was evident from our informants' accounts that they were ready to accept 'basically any job'. Having some sort of work, no matter whether it meant unstable working hours, no fixed contract, minimum pay, physically demanding work and general de-skilling and downward social mobility, was widely judged as being much more preferable to having no work at all. Welfare and labour-market strategies are clearly correlated. While the drive and efforts of EU migrants to stay in the labour market and not resort to welfare might appear positive at first sight, such a focus on 'having work' can also have various harmful consequences as it puts this group - which is already in a vulnerable position and often working under precarious conditions – at even greater risk of exploitation and lower social mobility on the labour market, of poverty and even destitution and homelessness because of inaccurate assumptions and the avoidance of, or delay in, finding out about welfare-orientated rights and entitlements. Thus, some discourses appear to influence individuals' actions more than actual laws and legally granted rights and entitlements. Our findings resonate strongly with research conducted by Nowicka (2012) which shows how young, highly skilled Poles in the UK have been pushed into unstable and precarious working conditions in the aftermath of the global economic crisis. It remains to be seen how the uncertainty of Brexit will affect these welfare strategies but it seems apparent that the economic, work-facing conditionality surrounding EU citizen status in the UK will both endure and potentially intensify. Not claiming welfare and being trapped in precarious work are likely to be the key strategies and realities of many less-economically secure Polish nationals in the UK, with all the personal costs this will bring.

Notes

- ¹ The interviews were conducted within the framework of a larger international research project dealing with Polish migrant families in Norway, Sweden and the UK.
- ² At the time of the interviews, the UK was transitioning to a new benefit scheme called Universal Credit (UC). It is intended to simplify the UK benefit system, improve work incentives and reduce in-work poverty as well as fraud and error (Department for Work and Pensions 2010). It will replace six previously separate means-tested benefits, including Child and Working Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance. Thus, UC will combine several out-of-work and in-work benefits in one. At the time of the interviews, the full service of UC had not been rolled out in Liverpool. Only since the second half of 2018 have new benefits-seekers in Liverpool had to apply for UC instead of the previous benefits and existing claimants will be transferred to the new scheme between 2019 and 2023 (UK Government 2018). None of our participants had been affected by the roll out of UC at the time nor did they mention any concerns regarding this issue. We have no information on how many of them were even aware of the upcoming changes. Further research will be necessary to explore how the introduction of UC may affect Polish migrants' perceptions of claiming benefits in the UK. This is of particular interest since UC combines in-work and out-of-work benefits which were perceived so differently by our participants in one.
- ³ However a High Income Child Benefit Tax Charge exists, which requires individuals with incomes over £50 000 per year to repay part of or the whole child benefit in extra income tax.
- ⁴ The Personal Independence Allowance is a benefit that can be combined with Employment and Support Allowance.

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