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Tudor, Kate (2019) Symbolic Survival and Harm: Serious Fraud and Consumer Capitalism's Perversion of the Causa Sui Project. *British Journal of Criminology*, 59 (5). pp. 1237-1253. ISSN 0007-0955

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SYMBOLIC SURVIVAL AND HARM: SERIOUS FRAUD AND CONSUMER CAPITALISM'S PERVERSION OF THE *CAUSA SUI* PROJECT

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Based on empirical research carried out with those convicted of serious fraud, the current article explores the motivations behind engagement in acquisitive criminality. Drawing on the work of Ernest Becker, the article seeks to transcend superficial explanations of fraud which draw on notions of greed and individual pathology, locating causation instead at the level of consumer capitalism's perversion of the contemporary causa sui project through its stimulation of deep human existential anxieties. It will be suggested that the acts of economic predation perpetrated by the men in the study represent attempts to escape anxiety through the avoidance of symbolic annihilation and that they are illustrative of the way in which the contemporary capitalism generates harm.

Key Words: fraud, acquisitive criminality, neoliberalism, consumer culture, criminal identities, harm

Introduction

In his work, 'The Escape from Evil', Ernest Becker (1975) analyses the influence of repressed existential anxieties on human cultural development over time. Building on his earlier work, 'The Denial of Death', Becker (2018) argues that the fear of death leads man to seek immortality through cultural symbolism and ritual. However, he suggests that it is not so much death which invokes terror in man, but the prospect of 'extinction *with insignificance*' (Becker 1975: 4). The project of *causa sui*, therefore, allows man to transcend the experience of human mortality by using cultural symbolism to create meaning beyond his own life. The *causa sui* project is thus intimately bound up with the avoidance of anxiety and represents a quest for symbolic survival and the denial of limitation (Becker 1975: 88). However, in the 'The Escape from Evil', the cultural repression of the fear of death is something which is identified by Becker (1975: 5) as having deleterious consequences for social life. Within this text, he suggests that man's attempts to escape from innate anxieties surrounding the finitude of existence, ultimately produce new forms of 'instability and anxiety' (Becker 1975) which come to drive the harmful acts of human beings. The flight from death, Becker (1975) suggests, is pivotal to understanding human evil and harm.

The harmful effects of man's quest for immortality are identified throughout history in Becker's (1975) analysis. However, he locates a unique propensity towards the generation of harm within the period of 'modern commercialism' (Becker 1975: 85). During this phase, the range of immortality symbols available to humans in the project

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of *causa sui* becomes restricted to the visible realm, primarily in the form of money. Consequently, personal status, biographical meaning and therefore the escape from anxiety become dependent on the defeat of others in material competition within this context. On this subject, Becker is perhaps worth quoting at length:

[T]he ideology of modern commercialism has unleashed a life of invidious comparison unprecedented in history... In other words, modern man cannot endure economic equality because he has no faith in self-transcendent, otherworldly immortality symbols; visible physical worth is the only thing he has to give him eternal life. No wonder that people segregate themselves with such consuming dedication, that specialness is so much a fight to the death: man lashes out all the harder when he is cornered, when he is a pathetically impoverished immortality seeker. He dies when his little symbols of specialness die (Becker 1975: 85).

Becker (1975) thus identifies the way in which capitalism taps into this quest for the transcendence of limitation in its promise of the infinite (see also Eagleton 2010: 31–2). In so doing, it seeks to stimulate and harness the anxieties which underpin man's *causa sui* project in order to drive economic engagement. More recently, the way in which consumer culture has placed consumer symbolism at the heart of human identity construction and social ordering has merely served to intensify the grip of the material on the contemporary *causa sui* project. As a result, competitive economic engagement, both productive and consumptive, becomes necessary for the avoidance of symbolic annihilation as individuals become dependent on consumer goods and experiences for their symbolic survival. The article seeks to analyse the accounts of those involved in investment fraud within the context of Becker's (1975; 2018) work. It will be argued that consumer capitalism's perversion of the contemporary *causa sui* project has created anxious, insecure individuals who are fixated on the pursuit of wealth and consumer distinction and that the acts of economic predation carried out by the men in the current study represent an example of the harmful behaviours which arise from this process.

The study

The current paper is based on data gathered in a project which sought to explore the motivations of those involved in the perpetration of fraudulent investment, or Ponzi, schemes. In total, 14 men who had been convicted for their participation in fraud took part in qualitative interviews which took place over the period of around 18 months. The project initially identified appropriate cases through a search of local and national newspaper reports published over a ten-year period. The perpetrators from each case were then sent a letter of invitation to the project either directly or by using their solicitors as an intermediary. Not all of those who volunteered to participate came to be included in the final study. Rather, when data came to return themes with sufficient regularity to the extent that a point of saturation was reached, a decision to suspend interviews was made. The respondents in the study cannot claim to be representative of those who commit investment fraud, not only on the basis of their number but also on account of the fact that they are all male. Importantly, the enterprise of fraud cannot be considered to be the preserve of solely male perpetrators. Indeed, many of those invited to participate in the study were female. Unfortunately, however, no females

came forward to share their experiences and this represents both a significant gap in the current data and an important opportunity for future research. For this reason, it was not appropriate to impose a gendered analysis on the data collected in the study, not only because the data was incomplete in this sense but also because the accounts offered indicated that this was not a salient factor in the motivations of participants. Rather, the factors identified as playing an integral part in the motivation for fraud were not likely to be specific to male experience but can be considered to be universal to those existing within conditions of late capitalism.

Despite comprising only males, the respondents in the study represented an extremely diverse group. Ranging from their early 20s to their late 60s, the men in the study were drawn from a wide range of ethnic, religious and socio-economic backgrounds. Their personal and professional backgrounds were also very different and this was found to exert a significant influence over their experiences of criminality. For this reason, it is perhaps worth briefly outlining some of the background to their involvement in fraud. First, the respondents in the study all described very different routes into investment fraud which were often determined by the nature of their work. Three were drawn from legitimate professional backgrounds in the investments industry, who developed their fraudulent schemes out of these practices, whilst seven others held white-collar positions but made an intentional move into the world of investments in order to defraud. Conversely, four respondents had no involvement in white-collar professions but were involved in a combination of low-paid, legitimate work and a range of street crimes including low-level drug dealing, car-ringing and stealing consumer goods to order in addition to their involvement in investment fraud.

Second, the professional backgrounds and biographical details of the men in the study also had a significant influence on the form that their criminality took. The contexts in which the men operated inevitably shaped the opportunities available to them to defraud others. Those who already worked within the investments industry, for example, were able to exploit their professional reputation to attract investors to their schemes. Meanwhile, operators of two other schemes were able to take advantage of the investment needs of criminal communities with which they had contact in order to facilitate the growth of their enterprise. Another group were deeply embedded within a religious community and were consequently able to draw upon the familiarity and trust present within relationships in this context for the purposes of recruitment. One other scheme ran 'wealth creation seminars' in order to tap into a rich vein of desire and aspiration present within a community of people for whom economic survival was becoming increasingly difficult in a large city within the United Kingdom. These seminars were then able to offer support to the Ponzi scheme both in terms of revenue streams and new participants. Consequently, the fraudulent investment schemes run by the men took many forms, which included the offer of returns on investments in buy-to-let property schemes, financial spread betting and traditional investment portfolios. Despite their varied nature, however, the schemes were all characterized by the same offer of high-yield investment opportunities that were underpinned by a Ponzi-based investment strategy. Despite the variation in the schemes and their perpetrators, however, a significant degree of continuity existed in the motivations for criminality among the men to whom I spoke, and these related to their attempts to achieve success in the fields of economic enterprise and consumption and it is to these motivations that the current article is devoted.

The research aimed to ‘understand human subjects as, simultaneously the products of their own unique psychic worlds *and* a shared social world’ (Gadd and Jefferson 2007: 4), and therefore sought to investigate the links between economic, cultural and social structures on the one hand and human subjectivity and action on the other. This involved not only drawing upon information relating to the wider socio-economic and cultural environments of respondents, but also necessitated the collection of rich biographical data that would allow for a more nuanced understanding of research subjects as individuals. Moreover, recognition is made of the complexity of subjectivity and of ‘both’ the conscious and unconscious elements of the individual’s ‘psychic world’ (Gadd and Jefferson 2007), which is considered neither ‘simply a reflection of the outer world, nor a cognitively driven rational accommodation to it’ (Hollway and Jefferson 2000: 4). Thus, following Horkheimer’s (1931) work, the intention was to achieve the ‘philosophical interpretation of man’s fate as a member of a community’ (Horkheimer 1931 cited in Tar 1977: 26) by exploring ‘*Verstrickungszusammenhang*’, which are connections between ‘the economic substructure of society, the psychic development of the individual, and cultural phenomena’ (Tar 1977: 26). The advantages of such an approach lie in its potential to transcend explanations of fraud which are rooted in notions of individual pathology and personal biographical events and which depend solely on notions of ‘free-will’ and ‘opportunity’, leaving deeper unconscious drives un-theorized. Thus, drawing on the work of ultra-realist scholars and their attempts to restore criminology’s role as an aetiological project (Winlow and Hall 2016: 88), the research attempts to analyse depth processes—both within the individual and the wider landscape of contemporary capitalism—which shape contemporary existence and lead to the proliferation of harm.

Empires of graft: business, entrepreneurialism and the pursuit of profit

Central to the accounts of all of the men who participated in the study was their desire to present themselves as successful businessmen. Regardless of their background, they appeared to interpret themselves as being entrepreneurs who negotiated risk and uncertainty in order to achieve personal enrichment and these understandings were applied to both their licit and illicit enterprise. Their narratives were heavily shaped by the logic and language of capitalism, which was able to impose continuity upon a diverse range of behaviours that, at first sight, may appear irreconcilable with one another. This was achieved principally by defining behaviours in relation to their ability to produce profit and thus contribute to their personal wealth. Their engagement with the seductive narratives of capitalism also facilitated the construction of a coherent narrative out of what may otherwise be interpreted as a patchwork quilt of disparate economic pursuits and allowed them explain their movement between these activities on the basis of choice and agency. These narratives appeared to offer the men a means of avoiding the reality of the insecurity and unpredictability that underpinned their engagement with the economic sphere.

Pete’s experiences in the world of work provide an illuminating example. His CV was made up of a vast array of experiences which spanned both the legal and illegal spheres of work. Pete had a history in sales and customer service and he had held a position as a call centre manager whilst also sometimes working as a labourer within

the building industry. While involved in this work he was also simultaneously involved in small-scale drug supply and fencing of stolen goods. As his involvement in the illicit sphere developed, he became involved in the organization of a group that stole consumer goods and cars to order and, eventually, in the execution of a high-yield investment fraud that offered investors a stake in a buy-to-let property investment scheme in the north-west of England. Pete's experiences are fairly typical within 'flexible capitalism' whereby individuals are subjected to the need for constant change, innovation and reinvention, denying individuals access to coherent biographical narratives that relate to the notion of a career (Sennett 1999: 9). Despite this reality, Pete's accounts were steeped in the seductive language of late-capitalism which sought to portray his experiences as being liberating and enabling. Thus, he sought to impose a narrative of choice upon his experiences, suggesting that his diverse experiences were born of his desire to 'keep things fresh, [to] keep moving' because he 'liked a challenge' and wanted to 'be able to explore his dreams, inspiration and ideas'. Pete's account is thus reflective of his engagement with wider narratives that suggest that the flexibility and empowerment afforded to individuals within the 'new capitalism' (Sennett 1999: 9–10) offer 'stimulating' opportunities for 'self-realization' (Boltanski and Chiapello 2007: 16).

Similarly, Alan's experience of work was demonstrative of the constant adjustments required of workers within late capitalism. Like Pete, Alan had an extremely eclectic employment history that included a range of low-level property crimes, the provision of luxury spa services, alternative health treatments and fraud. During our conversations, Alan also regularly expressed an interest in becoming involved in running care homes. Despite the fact that Alan had no formal links to the world of business, the extent to which his accounts were immersed in the language of enterprise was striking. Alan seemed not to find his somewhat diverse experience and ambitions unusual. Rather, for him, his involvement in such activities was perfectly logical given their ability to produce profit. Thus, his entry into the provision of luxury spa services was a response to an 'exponential growth in demand' in an 'extremely lucrative start-up market' that allowed him to produce 'astounding profits with very little investment'. The breadth of his experience was something born of his pursuit of 'new business opportunities', identification of 'growth markets', responses to 'demand' or his attempts to follow up leads for 'potential profit'. When questioned on his decision to move into his role as an 'alternative health advisor', he responded 'well, it's the fastest growing industry in the world, so it's as lucrative as you want to make it'.

Pete's criminal career was also heavily shaped by his assessment of the profitability of the forms of enterprise in which he was engaged. His involvement in stealing cars was abandoned when it was decided that investment fraud offered greater opportunities for enrichment:

Once people cottoned on about this [the investment scheme], we couldn't care less about cars. Some people still wanted cars, but once they got this they just thought they'd get the money and get their own cars; they'd go and experience the whole showroom experience for themselves. So the car thing just died out by itself and the electronics was just non-existent at that point. So just forget that. We were concentrating on where the big money was. We didn't need to bother with that stuff anymore.—Pete

The accounts of Pete and Alan offer insight into the extent to which they have come to embody 'the great man' of 'new capitalism' who is characterized by 'adaptability and

versatility' (Boltanski and Chiapello 2007: 112). Their extreme flexibility in moving between economic endeavours demonstrates their engagement with 'the new economy's idealized self' (Sennett 2006: 98), which requires individuals to abandon rigid notions of specialization and career in favour of flexible, individual entrepreneurship. The deep continuity of these economic norms existed on both sides of the boundary between legal and illegal economic enterprise across which activity continued to be driven by the 'overt quest for wealth acquisition' (Hobbs 1997: 821). Consequently, respondents were able to understand their criminality as forming part of their wider economic enterprise and this allowed them to take a nomadic journey back and forth across the boundary of legality in their quest for profit with relative ease. In this quest, considerations of the legality of the methods used were accorded significantly less importance than assessments of their profitability.

All of the men within the study saw business and enterprise as being central to their character. Their achievements in the world of business, both licit and illicit, were extremely important to them. The manner in which their achievements were discussed was heavily reflective of wider narratives of neoliberal capitalism that seek to emphasize the rugged self-reliance of individuals within the field of enterprise (Rand 1964) and attempt to decontextualize, and individualize, experiences of success and failure (Currie 1997). They often, therefore, sought to underscore their role in the creation of success, which they portrayed as being the outcome of their personal initiative, hard-work and skill. Bernie, for example, describes the way in which he worked tirelessly to establish his investment 'company':

In those early days, it was really non-stop, you know. [Name] and I were putting in twenty hour days to get it all set up. We never took holidays, not in those days. We invested every ounce of intelligence, drive and enthusiasm to get the company up and running...and running successfully.—Bernie

Similarly, Frank sought to highlight the role of his skill and dedication in establishing the success of his endeavours:

It didn't all just happen, you know. It took a lot of work. We had to think very carefully about the whole thing. But to know that it was your idea, your hard work, your product, the way you have sold it... all of that is you...and that is what has brought people here...has brought not only you, but all of these people success...well, it's amazing. We made a lot of people very wealthy.—Frank

For Monty, his success was testament to his independent struggle in the face of adversity. He appeared to see himself as the protagonist in a rags-to-riches story and sought to differentiate himself from others who he perceived to originate from privileged backgrounds:

I'm not one of those city boys who was just 'born into it'. I wasn't brought up in Essex and trained up from birth. My path wasn't planned out; I had to work for it. It took me time but I got there. I couldn't just go to university. People like me didn't go to university. I had to work to save up for years. I managed to buy a [business] by the time I was 28 and this kept my family going while I trained to be an accountant.—Monty

Similarly, Richard spoke of his ability to successfully negotiate situations of risk and uncertainty and suggested that his triumphant emergence from such conditions both increased the worth of, and his entitlement to, the financial rewards he generated:

I never took a salary in my life, I always worked on commission. I like the edginess of it. It is the safest form of adventure. The route I chose was very unstable. You're only as good as your last week's pay. There's no stability in it, but I like it. It was the nearest I could get to an adventure without actually going on one. You alone are responsible for yourself. So when you make it, you can sit back and enjoy it because you have earned it.—Richard

That financial enrichment represented a reward for the successful negotiation of risk was a recurring theme throughout the research. Engagement in criminality was an inherently risky endeavour owing to the possibilities of apprehension, confiscation, imprisonment and victim reprisals. As a result, respondents interpreted the proceeds of crime as being something to which they were entitled on account of their successful navigation of these environments. In so doing, they appeared to view themselves as belonging to a 'meritocratic labouring élite' (Adonis and Pollard 1997: 13) of 'self-made men' (Lasch 1995) symbolized by their acquisition of wealth. Moreover, their accounts clearly reflected the extent to which the capitalist imperative towards acquisition had come to shape their subjective experience. When Richard was initially invited to tell me about himself, he chose to begin with the trajectory of his earnings over time and he seemed to interpret the pursuit of profit as being the primary narrative of his life in which he played the role of a 'gladiator':

'I started earning a fortune from the age of 19, 20... I was very good at selling and that served me well throughout my career... I was always able to negotiate higher and higher salaries by moving between companies'...'By the time we were self-employed and running our own outfit, [co-defendant] and I were bringing home monthly salaries of between eight and ten thousand pounds, plus bonuses' ... 'What makes it fun? For most of us in the grey area, the love of closing the deal. The love of opening the deal, negotiating the deal, closing the deal, earning the money, seeing it drop. Think of it as gladiators. Think of it as hunting. We don't hunt anymore, but this gives us the same feeling. It's all about pursuit. Only now it's money instead of prey.'—Richard

Reflecting the wider landscape of neoliberal capitalism in which money serves as the basis for recognition, respondents interpreted money as a physical embodiment of their personal success and a measurement of their worth (de Botton 2004; Sampson 2004; Trahan *et al.* 2005; Harvey 2010). This greatly increased the importance of wealth to the respondents to whom the prospect of being without it was disconcerting owing to the fact that its significance extended far beyond the experience of material deprivation and into that of symbolic annihilation. To be without wealth was to be without the basis for recognition, to be nobody. In Becker's (2018) terms, financial wealth represented a means of achieving 'cosmic significance'. As a consequence, they were intensely focused on its pursuit. The men in the study displayed a keen enthusiasm for money, often engaging in lengthy discussions about the amounts of money they had earned, spent or expected to earn. However, they did not report any feelings of security in their relationship with it. Rather, when discussing their own personal wealth, their accounts were infused with anxiety. This anxiety related to the fear of losing what they had, the need to generate increasingly large sums to service their lifestyles and the need to sustain an image of success by maintaining a competitive edge over those around them. Participation in fraud was explained as a means to access levels of wealth that would not otherwise be available to them or, as they described, as a chance to 'really make it'. In effect, they were using wealth as a means of constructing themselves as 'an object

of primary value in the universe' (Becker 2018: 4). However, even when in receipt of large salaries and impressive bonuses (both legitimate and illegitimate), experiences of financial security or feelings of having 'made it' were not forthcoming. Rather they seemed to be plagued by feelings of eternally moving goal posts, as Alan explains:

'It was a sort of last ditch attempt to make myself into a millionaire and I was nearly there.'—Alan

'You were nearly a millionaire?'—Interviewer

'Well, I made it to a millionaire (sic) fairly early on. I mean "Millionaire" is just a turn of phrase now. A millionaire doesn't mean much these days. It doesn't bring what it used to bring... mean the same thing that it used to. The thing about money is... if you are going to make a million pound [sic], you're going to make two. There's no way you're going to let it slide... Look, I'm not sure if you have ever made large amounts of money, but it isn't as you might expect. Life is expensive. We had some fairly heavy expenses to service. Our kids were at private school, we had quite a mortgage at that point, holidays, a few cars... A million really doesn't go far.'—Alan

Similarly, Mark expressed his concerns over the ongoing need to generate increasing levels of wealth and regularly expressed the belief that he would be unable to compete successfully if he was unwilling to step outside of legal and social boundaries:

'Yes, I mean, we had a good quality of life back then. We had a good house in [place], the kids went to good schools, we had good cars - we always had a Merc and a weekend car, took nice holidays... but we weren't rich. We were never in a position where we could just sit back.'—Mark

'Why not? It sounds like you had a very comfortable existence.'—Interviewer

'Well, all of these things needed to be paid for. You can't just take your kids out of school. They couldn't just suddenly go to the local Comprehensive! Well, I mean we did, but things are different now. They wouldn't get anywhere. You always need to be able to maintain these things if you want to achieve more in the future. It takes effort. A lot of effort. If we didn't make that move [into fraud], we would just be treading water; we would be nobody in the industry. We were never going to be rich going on like that. The restrictions around business don't let you get rich. Not unless you push, if you know what I mean.'—Mark

Despite these feelings of dissatisfaction, anxiety and interminable struggle reported by the respondents in relation to their quest for personal enrichment, their dedication to this task was unrelenting. They remained locked in the task of generating ever increasing amounts of money through their engagement with crime. However, rather than being used to attain positions of financial security which they purported to desire, the respondents tended to use the cash to fund spectacular paroxysms of spending on those goods, leisure pursuits and, in some cases, substances they deemed desirable.

Enclaves of pleasure: the centrality of the consumer experience

The demonstration of personal success was therefore central to the respondents within the study and this involved not only the creation and display of financial wealth, but also the demonstration of consumptive prowess through engagement with positional consumer goods and experiences (Hirsch 1978). All of the men in the study were very open about the way in which their criminality acted as a vehicle to access the goods and experiences which they desired. As they were drawn from very different backgrounds, the form that these pursuits took varied enormously. However, despite these superficial

variations, all the men displayed an unwavering commitment to the creation of highly crafted identities based on the display of key consumer symbolism and to the pursuit of pleasure. Moreover, regardless of their background, their aspirations appeared to be shaped by images of 'überclass excess' (Naylor 2011: 3) rather than being tethered to any realistic expectations befitting of their circumstances. They were all, in effect, trying to replicate the consumption habits of the super-rich. The men's appreciation of the goods and services they consumed far exceeded any intrinsic use value they might have, reflecting the way in which the symbolism required for the cultivation of meaning has come to be distilled in consumer objects within the contemporary codified hero system of consumer culture (Becker 2018: 5, 7). Thus, the symbolic value of goods served as a basis for the construction and projection of narcissistic, idealized fantasy identities (Hall *et al.* 2008) and as a means of communicating their success and new found economic status. Consequently, the compulsion to consume was driven by an underlying need to avoid the fate of insignificance. It represented an attempt to avoid being without the symbols necessary for the creation of permanence in the symbolic realm in order to escape impermanence of human existence. Thus, the terrifying spectre of this fate drove the respondents to accord the pursuit of consumer symbolism a central role in their experience and to seek out increasingly luxurious, exclusive and indulgent experiences over time as a means of establishing their 'cosmic significance' (Becker 2018).

Within the context of consumer culture, the libertarian ideal of individual sovereignty has come to exert a strong influence. Consequently, the individual becomes responsible for the fulfilment of their role as a successful consumer and this involves both being aware of one's own desires and pursuing opportunities for their fulfilment to the extent that we are conditioned to feel guilt when we miss opportunities to seek pleasure and gratification (Hall *et al.* 2008: 189; Žižek 2008; 2009a). Moreover, as a result of the ascendancy of meritocratic ideology, individuals are increasingly liberated to engage in spectacular displays of consumption as they represent 'self-made men' (Lasch 1995) who are thoroughly deserving of their wealth and the enjoyment it brings. Thus, late-capitalist subjects are not only imbued with a sense of entitlement to pursue their own individualized desires through engagement with consumer markets but also indeed incur heavy penalties for their failure to do so. Within the realm of consumer engagement, therefore, they become sovereign entities engaged in the pursuit of pleasure governed only, according to Baudrillard (1998), by a 'hedonistic morality of pure satisfaction' Baudrillard (1998:13).

The accounts offered by the men in the study unequivocally evidenced their participation in an interminable pursuit of pleasure, enjoyment and adornment. The increased levels of consumption that criminal revenues facilitated were interpreted as being empowering, allowing them to access the things that they deserved, that allowed them to be themselves. Given the importance of the symbolic function of consumption, they did not seek to place limitations on their activities. Rather, they sought 'limitless self-extension' (Becker 2018: 3) in the symbolic realm and actively sought opportunities to increase illicit revenue streams in order to facilitate this. As a result, they came to be imbued with a sense of both sovereignty and entitlement which meant that they increasingly came to view any form of external limitation or restriction on their enjoyment as being intolerable (Tudor 2018). In his discussion of private members clubs, Alan draws attention to the presence, and indeed normality of, excessive personal pleasure within this context:

I mean, you can get whatever you want. *Whatever you want*. Pools and health clubs, rare wines, exquisite foods... They cater for all tastes. You could say that many of them double up as casinos, even brothels as far as the connections they offer... You know the old joke – ‘what do you want? Girl? Boy? Boy with donkey?’ It’s not far from the truth. Not that perverse, but you know what I mean. Everything is on the market. Absolutely everyone powders their nose. Dust [cocaine] is literally everywhere. If you have a taste for that... With that kind of life, going out on a night out can cost you a few thousand pounds. That’s what [name of co-defendant] was spending. We had a blast in those years.—Alan

Throughout the research, the subject of cars almost universally invoked a child-like excitement in the respondents who devoted a significant amount of interview time to the subject. Protracted periods were dedicated to the description of cars, their features and their cost. One respondent described how he and his co-defendant would regularly visit Ferrari garages in order to motivate themselves in their criminality. He regularly returned to the seminal moment when he finally had enough money ‘on his hip’ to buy the car of his dreams. However, the significance of cars to research participants extended far beyond mere personal interest. Rather, for many, it seemed that the cars they owned were central to the way they viewed themselves and also to how they expected, or desired, to be viewed by others. Thus, for Mark, the vehicles he owned played a central role in the cultivation of his image as a successful businessman, which he believed to be reflected in his taste in vehicles:

‘I like cars as objects of art. So, these are my pleasures. I like cars. I don’t like new ones. I like old ones. Anything classic, built like a box. Something big, a Limousine cos I’m a big guy. I don’t fit in sports cars. Mercedes Pullman S600... Beautiful.’—Mark

‘What kind of cars have you had?’—Interviewer

‘Seven or eight Bentleys. Older, bigger ones. Four of the Limousines that I’ve driven are Clouds. Two Rolls Royce Phantom 6s.’—Mark

‘Every boy’s dream!’—Interviewer

‘Well, no! [emphatically] Every businessman’s dream. Boys like sports cars. I don’t look right in small things. I never have. I don’t look right in small things. I’m a big stage, big arena guy. There’s no way round that. So, that’s what I play to: Big stage; big arena; big car.’—Mark

‘My vehicle... hand-picked. For the first time, I had a proper vehicle driven for me, so I hand-picked it. She was beautiful, absolutely beautiful. It was a Rolls Royce Silver Cloud, 19**, year of my birth. Silver Cloud, long wheel-base, huge back section. High entrance. You’ve never sat in anything so comfortable in your life. High seats, so you really sat properly. I’d drive from London to Manchester and I didn’t even know we’d gone because it was so well made and it had been modernised, with proper seats in and we’d changed the suspension. But it was so elegant – a beautiful car! Originally, Saudi Royal family, originally. It was brought back to Britain, all refurbished and I mean, anyone but me getting out of it would have looked ridiculous but I was big enough to pull it off. Of course, I wore very classic suits as well and it was just a beautiful car. Very sleek.’—Mark

‘You had a driver?’—Interviewer

‘Oh yeah. I had to have my driver.’—Mark

‘Was that because of the [city] traffic?’—Interviewer

‘No! [emphatically] Anywhere. [softens] You miss too much. I love being in the back of a car. When you can just sit back, lots of leg room, stretch out. You can just, watch. You don’t have to deal with the roads, with the people, the other drivers, filling up the car... You can just simply enjoy the car.’—Mark

Mark's choice in vehicles, including their previous ownership and his experience of being driven in them, allowed him to construct an image as a successful businessman whose superior personal qualities were reflected in, and enhanced by, the characteristics of the cars he owned. He also believed this identity to be something that inspired respect, awe and envy in others as he often recounted the reactions of his associates to his cars. However, it is perhaps Frank's account of purchasing an exclusive car via telephone auction which offers the greatest insight into the way others were expected to be enthralled by the spectacle of impressive cars and their enchanting owners. When recounting this tale, Frank wished not only to communicate the rare qualities and prohibitive cost of the car he bought but also the way he felt that people viewed him on the basis of this. Thus, he described the way that, from the comfortable surroundings of an exclusive London hotel, he made bids for the car in a telephone auction. As the auction progressed, he described the way in which the patrons of the bar became increasingly involved in the process, cheering him on and celebrating wildly when he placed the winning bid and ordered champagne for everyone. This account, whether fact or fantasy, is deeply revealing of the way in which Frank derived feelings of supereminence from public displays of consumptive prowess and how he was also reliant upon such displays for the recognition of others. In this sense, he demonstrates his superiority by establishing himself within the role of late capitalism's incarnation of the anthropological 'Big Man', generating status from visible displays of achievement and abundance (Gilmore 1990).

The men were dependent upon the symbolism of a wide range of goods, not only that of cars, for the construction of their identities. Michael, for example, owned several original works of Jack Vettriano and was thoroughly enthralled by the characters depicted in them who he interchangeably described as 'businessmen' and 'gangsters'. Michael appeared to model himself upon these men and carefully constructed his environment in order to reflect this. Discussing the artwork, he said:

'It's wonderful. So evocative. So atmospheric. It depicts 1920s gangsters and their women. Some of them are extremely erotic, but not distasteful. The combination of sex and power that emanates from the images... it's powerful stuff. Men were men, you know. Maybe that sounds ridiculous...but the men weren't distracted, you know, from business, from hard work, from the important things... you should take a look.'—Michael

'How many pieces of his work did you own?'—Interviewer

'I had three. I kept them all together... they were hung in the office of my house. They were wonderful to look at while I worked. Of course, they looked wonderful amongst the furniture. I had a beautiful antique polished walnut desk with a Tiffany banker's desk lamp which was crafted from the same glass as the up-lights which lit the walls. It was the most exquisite space in which to work. It was almost like being inside a Vettriano [laughs].'—Michael

He also described the way in which he liked to visit a particular bar in an expensive London hotel where the art-deco interior was reminiscent of Vettriano's work:

It's like being in the 1920s! All perfectly crafted Art Deco furniture, the drinks menus are all of Art Deco design... the bar staff all pristinely dressed in 1920s suits. So, of course, I can never resist a cocktail when I'm there. I'd like to take one from their vintage menu which really is exceptional - made with vintage spirits. The Negroni was my favourite. Expensive, but worth it. We used to arrange to meet clients there sometimes, too. It was one of my favourite places to do business. Sometimes, there

would be a pianist. The perfect backdrop to do business. You could never fail to close a deal there. Do you know, I loved that place so much, I had the patio at my home designed in the shape of a grand piano to remind me of it?—Michael

For Michael, the relevance of his Vettriano artworks extended far beyond the cultivation of status through engagement with elite art markets (Daloz 2010) though this remained of relevance. Rather, for him, the works of art contained symbolic potency, which he drew upon for the creation of an identity based in narcissistic fantasy. His role within this fantasy was a rugged entrepreneur who is unafraid to cross the boundary between ‘businessman’ and ‘gangster’. His meticulous consideration of his surroundings from the interior of his home to the places he visited and the drinks he selected allowed him to surround himself with reflections of this idealized self.

Cornelius too was enchanted by the symbolic potency of the collectors’ items which he had amassed over time. He regularly sought to separate himself from what he saw as base forms of consumerism and to draw attention to what he viewed as the cultural superiority of his interests:

‘I like antiques... I like old things... So that’s more me. They are my interests. They are more prosaic things. I’m not a great one for “out with the lads”, or with girls, getting paralytic. It’s not what turns me on. Things more of the heart and the mind are what turn me on. That’s what really gets me going...I always felt very peaceful. Erm, I’ve never really been motivated by money. I like nice things, but I got all of that out of my system in my twenties: the expensive new car, the gold credit card. When I was doing what I was doing [committing fraud], I used to buy a nice work of art or a very fine first edition which I made sure I would handle wearing white gloves; then I’d take the joy of reading the first edition’... ‘I love them as works of art. As well as the story. And the tactile feel of them, given through love. Imagining who has touched them. Well, them, themselves [the author]. That’s a massive point. They are signed, so they have to have held them, that’s why.’—Cornelius

Cornelius had a large collection of items that had been previously owned by distinguished individuals. He described the fascination of owning pens, watches and books which had been used by members of the royal family, famous politicians, authors and explorers. It seemed that the appeal of these goods was far more than their status as financial investments. Rather, Cornelius appeared to believe that his ownership of, and interaction with, these goods imbued him with a sense of distinction, as if he somehow came to absorb the qualities of their previous owners. His admission to what he perceived to be a distinguished, cultural elite was very crudely reduced to the purchase of particular items, something which he appeared not to consider as crass. Rather, like Michael, Cornelius surrounded himself with items that were able to provide reflections of a narcissistic fantasy identity based on notions of distinction and superiority.

Personal appearance was also of great importance to the respondents who regularly sought to demonstrate their success within this field by detailing their sartorial choices and the price tags that accompanied them. Bernie regularly chose to speak about his collection of Gieves and Hawkes suits and watches. However, it was during our first interview that took place while he was still in prison that he offered a meticulously detailed account of the designer clothing and jewellery he owned, their cost and the personalized tailoring services involved in their purchase. He was at pains to impress upon me the attention he ordinarily paid to his appearance stating that he was always ‘well turned out’. That this theme came to dominate the interview was reflective of his

discomfort in being temporarily separated from the goods that he considered essential to his identity and for having to meet me for the first time under these circumstances. His prison-issue striped shirt and jeans were clearly a source of embarrassment to him as they left him exposed as a failed consumer, free from the adornment without which he found himself intolerable. Consequently, he was left with no other option than to describe, rather than perform, his role as a distinguished consumer. This encounter very clearly illustrated the way in which contemporary engagement with consumer symbolism is underpinned by a deep anxiety relating to the fear of becoming a *consumer manqué*. The display of consumptive competency therefore becomes necessary in order to avoid the fate of symbolic annihilation, of being without the basis for recognition. As such an eventuality is unthinkable, so too is the prospect of being excluded from the realm of consumer distinction.

Escaping the herd: secession as symbolic triumph

Interview data evidenced the fact that at the level of subjective experience, engagement with consumer goods and financial wealth afforded respondents feelings of sovereignty and distinction. Despite these accounts, the way in which respondents were unable to derive any feelings of lasting satisfaction from their pursuits and were visibly distressed when separated from the symbols of their successes evidenced not only the fragility of their position but also provided insight into the deep-seated anxieties and insecurities that drove them. I have thus argued elsewhere that the positive subjective experiences reported by respondents operated as a fantasy that served to alienate the subject from the reality of their relationship with capitalist dynamics (Tudor 2018). Thus, whilst their expressions of self-admiration and self-aggrandizement suggested that they felt empowered by the spectacular identities they had created, their need to create these identities in the first place was driven by an internal sense of lack, longing and anxiety that was not necessarily consciously acknowledged by the defended subjects (see Lasch 1991; Downs 1997; Gadd and Jefferson 2007; Becker 2018). Their compulsive engagement in the pursuit of financial enrichment and personal adornment can only be understood within the context of late capitalism in which the material realm has come to monopolize contemporary immortality symbols (Becker 1975; 2018), meaning that alternative forms of transcendence are increasingly closed off. The pursuit of distinction was, therefore, driven by a fear of failure, of becoming dishonoured, of being symbolically annihilated (see de Botton 2004; Hall *et al.* 2008) or of ‘extinction *with insignificance*’ (Becker 1975: 4). Their symbolic existence was dependent upon their ability to triumph within these realms and was therefore pursued at all costs. As a result of the relative nature of distinction, success in this context becomes dependent on ascribing loser status to another through their symbolic annihilation (Currie 1997; Trahan *et al.* 2005). Establishing visible distance between oneself and those who have failed becomes essential in establishing one’s success, and temporary feelings of security are attained through the creation of ‘heaps of dead which attest to one’s special favour’ (Becker 1975: 106) within the symbolic realm. As a result, Lasch (1995) suggests that within the context of increasingly brutal capitalist conditions, the definition of meritocratic success becomes ‘escaping from the common lot’ (Lasch 1995: 41).

Accordingly, the respondents sought to demonstrate their triumphant emergence from the struggle for enrichment by separating themselves from those who had failed. This process of secession was both physical and symbolic and was reflective of a wider trend whereby wealth is increasingly used to obtain geographical, social and symbolic distance from the ‘herd’ of ordinary people. Thus, wealthy people come to exist in self-enclosed enclaves (Lasch 1995) through their engagement with exclusive accommodation, holiday destinations, services, schools and hospitals (see Lasch 1995; Adonis and Pollard 1997; Atkinson 2016) and are able to achieve symbolic distinction through their consumption of extremely expensive and rare goods and services (see Naylor 2011). The respondents sought to use their new found wealth to facilitate this process of secession using the proceeds of their crimes to escape from ordinary life. They achieved this in a number of ways including attending private members’ clubs, hiring private jets, booking VIP seating areas at events and the use of chauffeurs so that they didn’t need to be concerned with the practicalities of driving, leaving them free to enjoy a ‘purer driving experience.’ However, for Frank, his distinction was derived not only from the symbolic value of the goods he enjoyed but also the manner in which they were obtained. Thus, his experiences in this realm allowed him to transcend the experience of ordinary shoppers and to experience ‘something a bit special’:

Myself and [wife] were always well turned out. Good clothes. Good jewellery. [Wife] always looked immaculate... looks immaculate. She loves diamonds and I love watches. I have several Rolexes, a Patek Philippe, a couple of Breitlings... I can’t resist a really good watch. It is a weakness [laughs]. We always went to [name of jewellers] to buy our jewellery. That was where we used to take all of the directors and their partners to buy jewellery when everyone needed a bit of a boost... So the people at [name of jewellers] knew me very well. We were great customers. We spent a fortune there! I mean a real fortune. They used to open the shop up especially for us in the evening so that we could have the shop to ourselves with personalised service. We could take our time; try on the jewellery with champagne or wine. There was always champagne ready for us. It was the most wonderful environment to choose something a bit special.—Frank

Similarly, Richard viewed his membership of private members clubs as a means of avoiding the ‘problem’ of having to deal with ordinary people:

Money opens doors. Not just in business. Money opens doors to every dream you have ever had. Suddenly, you are admitted to worlds of which you could have previously only dreamed. I’ve spent a great deal of time in some of the private members’ clubs. We belonged to several around Mayfair and Piccadilly. Some memberships were longstanding and others came through the recommendations of people who we made a lot of money for. Some of these places are really spectacularly lavish, you know. In London, there is no other way to relax. You can really relax, away from it all... You don’t have to bother with the hustle and bustle of London. Everyone is there because they ought to be there, so you don’t tend to get the problems you might get elsewhere.—Richard

The respondents within the study, therefore, held a firm belief in their right to self-govern their affairs and in their right to be able to pursue personal enrichment, pleasure and, ultimately, symbolic distinction without interference. Their determination to succeed in this task was intensified further by the spectre of the grave consequences of failure in the form of symbolic annihilation. That they were willing to engage in acts which caused significant harm to others in the pursuit of their aims evidenced their successful socialization into the brutal competitive logic of capitalism and its imperative towards

the pursuit of profit and personal distinction. As a result, they came to be characterized by an excessive form of personal sovereignty termed by Hall (2012; 2015) as ‘special liberty’. Their belief in this extreme form of exceptionalism allowed them to prioritize the demands of capitalist enterprise over those of legal and moral frameworks and thus facilitated their engagement in harmful and predatory behaviours (Tudor 2018). Thus, rather than being driven by simplistic notions of greed, criminality was used as a means to secure triumph in the brutal competition for profit and symbolic distinction and therefore to escape the fate of insignificance. The men’s accounts demonstrated the ways in which late-capitalist subjects have come to be reliant on consumer symbolism for both the creation of personal identity and biographical meaning and how success within the context of hyper-individualist consumer capitalism has come to be associated with the symbolic and physical secession of individuals from ordinary life.

Conclusion: anxiety, insecurity and ruthlessness: the unstable foundations of causa sui

The data presented above clearly demonstrates the extent to which the men in the study were reliant on the symbolism of financial wealth and consumer goods in the construction and maintenance of their identities. The anxiety generated by their exclusion, or by the prospect of their exclusion, from consumption was indicative of the extent to which symbolic survival has become dependent on consumer engagement within contemporary capitalism. Moreover, their ability to generate biographical meaning or to achieve symbolic recognition was heavily dependent not only on their access to wealth and consumer goods but also on their ability to compete effectively with others. However, owing to the ‘in-built obsolescence’ (Hallsworth 2005: 124) of consumer goods and the ‘zero-sum’ nature of economic competition, symbolic distinction can only be achieved temporarily before one’s efforts are eclipsed by those of another. Crucially, this reliance on the pursuit of profit and consumer distinction makes the foundations of the contemporary *causa sui* project inherently unstable because of their tendency to produce, rather than console, anxiety. Within the context of hyper-individualist consumer capitalism, the dynamics of precarious distinction (Hall *et al.* 2008) mean that the quest for immortality becomes one of interminable struggle and eternal dissatisfaction. Moreover, the ferocity of this struggle is intensified by the survivalist logic underpinning meritocratic narratives in which the inability to compete translates into abject failure. The intolerable nature of such an eventuality means that the fight for distinction becomes increasingly ruthless and brutal (Becker 1975: 151). Consequently, Lasch (1991) suggests that capitalism’s systematic stimulation of anxiety leads to the creation of ‘latent predators’, who are subject to intense pressure and insecurity and are understood by Eagleton (2010: 153) to have a greater capacity for harmful action. Crucially, as the contemporary *causa sui* project has come to be played out solely within the arena of material competition, harmful practices are facilitated by the fact that one’s interests are served by the misfortune of another. Harming another person within this context can thus become rationalized as merely being part of ‘getting things done’ (see Hall 2012).

This was clearly in evidence in the accounts of the men in the study who were so intensely focused on the pursuit of profit, pleasure and distinction that they were willing to engage in harmful acts of economic predation in order to achieve these ends. Their complete absorption in the task of using wealth and consumer goods as a means

of obtaining ‘cosmic significance’ (Becker 2018) meant that concern for the well-being of others no longer needed limit the range of possible actions available to them. The men were deeply concerned with removing obstacles to the pursuit of pleasure and the accumulation of wealth and their criminality and financial victimization of others represented their attempts to take ‘short-cuts to these points of *jouissance* and pursue the dream of special liberty’ (Hall 2012: 251–2). However, even when enjoying periods as sybaritic kings of their own micro-kingdoms of indulgence, the respondents were still denied access to any feelings of lasting security, necessitating their ongoing involvement in the rugged pursuit of personal enrichment and symbolic distinction. Thus, the capitalist system, from this perspective, can be considered ‘little more than institutionalised insecurity, anxiety and envy in the service of a cold, abstract accountant’s logic’ (Hall and Antonopoulos 2017: 121) because of its ability to infinitely refer its subjects back to the pursuit of profit and consumer distinction in the pursuit of feelings of material and symbolic security (McGowan 2016). That this becomes an interminable and never-ending process means that within the context of contemporary capitalism, the *causa-sui* project becomes a short circuit in which individuals are forced to continually bypass the attainment of meaningful ontological security, becoming trapped instead in a constant cycle of anxiety and desire. It is for this reason that the contemporary *causa sui* project has been reduced to the status of Žižek’s (2009b: 18) ‘chocolate laxative’ whereby the quest to escape anxiety merely results in one’s deeper immersion in the anxiety it seeks to avoid. Many of the widespread harms which proliferate within capitalism, including the acts of economic predation detailed above, are therefore inextricably bound up with the widespread and deep-rooted insecurity that is systematically stimulated in the name of economic dynamism and the attendant perversion of the *causa sui* project within contemporary capitalism.

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