



Self-help and Mutual Aid in Deprived Urban Neighbourhoods: Some Lessons from Southampton

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Summary. This paper evaluates self-help and mutual aid as tools for tackling social exclusion and promoting social cohesion in deprived urban neighbourhoods. Highlighting the rationales for using self-help and mutual aid to combat social exclusion and cohesion and then drawing upon case-study evidence from a deprived neighbourhood in Southampton to investigate their nature and extent as well as the barriers preventing their usage, it finds that although self-help and mutual aid are crucial and growing components of household work practices, no-earner households are unable to benefit from this work to the same extent as employed households. Consequently, the paper proposes ways in which the barriers that prevent these households from participating in such activities can be overcome.

Introduction

In the past year, our comprehensive strategy to help those who can to help themselves, while providing support for those who most need it, has begun to take shape ... Tackling social exclusion is not just about handouts, or public spending. It is about giving people, and communities, the means to help themselves (Tony Blair, 1998, p. 26).

Old Labour is the idea that you did things *to* people, New Labour is about enabling people to do things *for* themselves (David Blunkett, cited in Hughes, 1998, p. 6).

As the above quotes from the Prime Minister of the UK and his Secretary of State for Employment and Education display, the advocacy of self-help and mutual aid has become a modern-day mantra of government,

especially in relation to resolving the problems of deprived urban neighbourhoods. Up until now, however, there has been little attempt to evaluate these forms of work as tools for tackling social exclusion and cohesion in the advanced economies. Here, therefore, we seek to answer a range of questions. What are the rationales for pursuing such an approach? To what extent are deprived populations already using self-help and mutual aid? Is such activity reducing or reinforcing the socio-spatial inequalities produced by the formal labour market? What are the barriers preventing people from participating in self-help and mutual aid? How can these be overcome? Should a *laissez-faire* approach be adopted? Or do we need to adopt more proactive policies to enable deprived populations to help themselves? If so,

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what policies are required? Are bottom-up grass-roots initiatives alone sufficient or are more structural top-down policies also required?

In order to answer these questions, this paper commences by evaluating some rationales for the adoption of self-help and mutual aid beyond the rather negative explanations espoused by those who fear that they are solely about the rolling-back of the welfare state and the demise of citizens' rights (see Jordan, 1998). Following this, and drawing upon case-study evidence from a deprived neighbourhood in Southampton, the magnitude and character of these activities are investigated as well as the barriers that prevent people from engaging in such activities. Identifying that unemployed households also find themselves excluded from self-help and mutual aid relative to employed households, this paper then explores the barriers that prevent unemployed households from engaging in such work. Finally, and in a bid to tackle these barriers to participation in self-help and mutual aid, the paper advocates an approach based on combining both top-down and bottom-up policy initiatives.

Before commencing, however, and given that neither self-help nor mutual aid has a universally agreed definition, it is important to define what is meant by these concepts in this paper. Here, we do not narrowly view self-help and/or mutual aid as comprised of consumer-initiated groups responding to the gap between felt needs and the existence of available services, facilities or social benefits (see, for example, Robinson and Henry, 1977). Instead, and recognising the vast amount of self-help and mutual aid that takes place on an informal basis in both the household and community, we more broadly understand self-help and mutual aid as non-market-oriented production and/or exchange of goods and services. In this paper, therefore, self-help refers to the unpaid work undertaken by household members for themselves and each other. Mutual aid, meanwhile, refers to non-market exchanges between people who do not live in the same household (see Burns and Taylor, 1998).

Here, we distinguish between two types of mutual aid: 'unpaid community exchange' where work is exchanged on an unpaid basis within the extended family and social or neighbourhood networks (voluntary activity and organised self-help groups are a sub-set of this form of mutual aid), and 'paid informal exchange' where goods and services that are unregistered by, or hidden from the state for tax, social security or labour law purposes, but which are legal in all other respects, are exchanged for money, gifts or labour. Superficially, the latter may appear a strange inclusion in the 'mutual aid' category. As we shall see, however, this is not the case once the motivations of participants are unpacked. To commence, nevertheless, the rationales for the adoption of self-help and mutual aid as tools for tackling social exclusion and facilitating social cohesion need to be explored.

Rationales for Promoting Self-help and Mutual Aid

A popular prejudice, to repeat, is that self-help and mutual aid are advocated by governments either in order to reduce welfare costs in an era of increased global competition and/or as part of an ideological swing in welfare policy from a rights-based system to one founded on duties or responsibilities (Jordan, 1998). As such, any move towards self-help and mutual aid is rejected outright for fear that it might result in a rolling-back of the welfare state and/or the loss of hard-fought-for rights. Here, however, we argue that before adopting this stance, and whatever the fears surrounding advocacy of self-help and mutual aid by the polity, it is crucial to consider the trajectory of economic development in the advanced economies and its implications for work. Here, three important tendencies in the development of the advanced economies are relevant.

The Demise of Employment

The first important trend to consider is that full, or even fuller, employment is becoming an ever-more-distant reality. By 1996, for

example, 30 per cent of the UK population of working age were without a job (*Labour Force Survey*), which is higher than the 24 per cent in 1961, when the 'golden age' of full employment was meant to be in full swing. Such figures testify not only that we are moving ever further away from full employment but also that even in the era of full employment, itself, there was never really full employment for all who wanted work. Rather, there was only full employment for men, not for women (Pahl, 1984). Hence, full employment has never been the norm for large sections of the UK population and any notion that we can 'return' to such a model, especially in deprived neighbourhoods, is both unrealistic and logically impossible since it never existed in the first place.

Not only are we moving ever further away from full employment, but also from fuller employment. Unemployment that has been accompanied by permanent full-time jobs is steadily being replaced with temporary and part-time employment (Thomas and Smith, 1995), resulting in increasing underemployment. Unfortunately, however, conventional measures of unemployment underplay the true extent of inactivity, non-employment and underemployment, especially in deprived areas. As Green and Owen (1998) reveal, the greater the degree of labour market disadvantage in an area, the smaller is the proportion of the inactive and non-employed who are included within conventional definitions of unemployment. As such, inactivity, unemployment and non-employment are far higher, especially in deprived neighbourhoods, than headline unemployment statistics suggest. Indeed, the geography of inactivity, unemployment and underemployment is becoming more polarised. On a ward level between 1981 and 1991, the largest increases in unemployment, inactivity and non-employment were in wards where the initial incidence of unemployment was highest, especially in inner-city areas and concentrations of public-sector housing (Green and Owen, 1998).

Besides this growing exclusion from employment, there is also an increasing ex-

clusion of whole households from any direct contact with the formal labour market. As Gregg and Wadsworth (1996) show, between 1983 and 1994, the share of households with a mix of employed and non-employed people declined from 30.1 per cent of all households to 18.6 per cent. Households where all members were in employment, meanwhile, increased from 53.9 per cent to 62.1 per cent of all households, whilst no-earner households rose from 16.0 per cent to 18.9 per cent. Indeed, examining solely working-age households, Gregg and Wadsworth (1996) reveal that the proportion with no earner has risen from 5 per cent to 20 per cent in just 15 years. The result is widening disparities in income and wealth. Harkness (1994, p. 80), for instance, shows that the average income of no-earner households is only 28 per cent of that in multiple-earner households. These multiple- and no-earner households, moreover, are becoming more spatially polarised, both on a regional level (Dunford, 1997; Williams and Windebank, 1995b) and an urban level (see, for example, Green, 1997; Morris, 1994).

In consequence, full, or even fuller, employment is becoming an ever-more-distant reality. As such, the demise of employment provides a clear rationale for supporting the development of self-help or mutual aid as a complement to employment, especially in deprived neighbourhoods. This, however, is not the only rationale for their promotion.

The Increasing Importance of Self-help and Mutual Aid

Besides the increasing exclusion of people from employment, a second rationale for promoting self-help and mutual aid lies in a re-examination of the 'formalisation of work' thesis. A common assumption underlying the study of economic development, and one that is seldom questioned, is that there is a natural and inevitable shift towards the formalisation of goods and services provision as societies become more 'advanced'. Indeed, this is often the 'measuring rod' that defines Third World countries as 'developing' and the First

World as 'advanced'. The existence of supposedly 'traditional' informal activities is taken as a manifestation of 'backwardness' and it is assumed that they will disappear with economic 'advancement' and 'modernisation' (see, for example, Rostow, 1960). Nevertheless, there are good reasons for questioning this uni-dimensional trajectory of economic development.

Although over the long wave of history, there is little doubt that a relative formalisation of work has occurred (Harding and Jenkins, 1989), the natural culmination of formalisation—full employment—has never been achieved and is receding ever further from our grasp. On its own, nevertheless, this shift away from full employment cannot be taken as evidence of informalisation. Instead, one has to investigate whether the formal-informal balance is changing and how. To do this, time-budget studies can be used. These measure the volume of time spent on different forms of work. Examining the results of UK time-budget studies shows that although work outside employment occupied 48.1 per cent of people's total time in 1985/86 (Gershuny and Jones, 1987), by 1995, this had risen to 58.2 per cent (Murgatroyd and Neuburger, 1997). In France, meanwhile, the proportion of total work time spent on self-help rose from 52 per cent to 55 per cent between 1975 and 1986 (Chadeau and Fouquet, 1981; Roy, 1991); in the US, and despite its much greater success in generating formal jobs than Europe, unpaid work time as a share of total work time has gradually increased from 56.9 per cent in 1965, to 57.6 per cent in 1975, to 58.4 per cent in 1985 (Robinson and Godbey, 1997). Not all advanced economies, however, display an informalisation process. In Canada, over the relatively short time-interval of 1986–92, unpaid work as a proportion of total work time decreased slightly from 59.6 per cent to 59.2 per cent (Robinson and Godbey, 1997). Thus, the shift towards self-help and mutual aid cannot and should not be assumed to be a temporally and spatially universal trait across the advanced economies.

The profound finding, nevertheless, is that

self-help and mutual aid occupy well over half of people's total work time and that, at least in some advanced economies, there is a tentative shift in the balance of work towards informalisation. If correct, three choices are available. These are, first, to try to eradicate such work; secondly, to adopt a *laissez-faire* approach towards this activity; or, thirdly, to swim with the tide of structural change in the advanced economies and develop self-help and mutual aid. In this paper, we will argue that only the latter is a feasible option. As discussed in some depth elsewhere (Williams and Windebank, 1998a, pp. 140–146), the first option of eradication is both impractical and undesirable. It is impractical because such work is deeply embedded in everyday life and undesirable since this work is not only often people's preferred means of conducting many activities (Windebank, 1999) and a key ingredient of the social cement that binds people together (Etzioni, 1993; Putnam, 1995), but its withdrawal would take away from households one of their key coping strategies. A *laissez faire* policy, meanwhile, which is the current approach, results in numerous negative socio-spatial consequences, as will now be shown.

Socio-spatial Disparities in Self-help and Mutual Aid

In the 'marginality thesis', self-help and mutual aid are viewed as activities undertaken by those marginalised from employment as a survival strategy (see, for example, Button, 1984; Gutmann, 1978; Matthews, 1983; Rosanvallon, 1980). Drawing upon this thesis, *deprived communities are thus assumed to have stronger traditions of mutual aid and self-help than more affluent areas* (Blair and Endres, 1994; Button, 1984; Elkin and McLaren, 1991; Haughton *et al.*, 1993; Meert *et al.*, 1997; Robson, 1988).

As Williams and Windebank (1995a, 1998b) have found in previous reviews of the empirical evidence, however, self-help and mutual aid are not activities limited to the unemployed. If anything, the unemployed conduct less of this work than the employed

and areas of high unemployment undertake less than those with lower unemployment rates. This has been shown to be the case in France (Barthe, 1988; Cornuel and Duriez, 1985; Foudi *et al.*, 1982; Tievant, 1982), Germany (Glatzer and Berger, 1988; Hellberger and Schwarze, 1987), Italy (Mingione, 1991; Mingione and Morlicchio, 1993; Warren, 1994), the Netherlands (van Eck and Kazemeier, 1985; van Geuns *et al.*, 1987), Spain (Ahn and de la Rica, 1997; Benton, 1990; Lobo, 1990) and Britain (Economist Intelligence Unit, 1982; Morris, 1994; Pahl, 1984; Warde, 1990). Consequently, a *laissez-faire* approach merely intensifies the socio-spatial inequalities resulting from employment.

How, therefore, can self-help and mutual aid be harnessed, especially among the unemployed who are excluded not only from employment but also from self-help and mutual aid relative to the employed? Up until now, few, if any, studies have attempted to investigate this issue. As Macfarlane (1996, p. 36) correctly notes, there are "no case studies of how this [self-help and mutual aid] might be used in a positive way to increase the quality of life of the participants". Here, therefore, we report the results of some research that starts to fill this gap by examining not only the extent and nature of self-help and mutual aid in a deprived neighbourhood, but also the barriers to participation in such work and how these can be overcome.

Harnessing Self-help and Mutual Aid: Some Lessons from Southampton

Between January and March 1998, structured interviews lasting between 30 minutes and 1 hour were conducted with 100 households in a deprived neighbourhood located on the eastern fringes of Southampton city centre. This neighbourhood is composed of a mixture of privately owned and social housing. The former comprises both rows of small terraced housing and large Edwardian houses, many of which have now been converted into privately rented sub-units of accommodation. The social housing, which is

mostly local-authority owned, is heavily populated by single-parent families and 73.4 per cent of the tenants in the local-authority accommodation receive housing benefit. This neighbourhood has one of the highest official unemployment rates in the city and so far as the ethnic composition of the area is concerned, it has the highest concentration of ethnic minority groups within the city with ethnic groups comprising 17.5 per cent of the population in the 1991 Census of Population. Indeed, on every social and economic indicator of poverty covered by the Census, this neighbourhood comes out as significantly disadvantaged relative to the city as a whole (see Southampton City Council, 1994). The area also has both a long history as the principal 'red-light' area in the city, a reputation that has been difficult to dismantle in this international seaport, and a strong reputation as a drug-trafficking area within the city.

So far as the random sample is concerned, the 100 households surveyed, composed of 278 adults, reflect the extent of non-employment in this deprived neighbourhood as well as how this is underestimated in conventional unemployment statistics. Just 24 per cent of the adults surveyed had a job; 16 per cent were employed full-time, 6 per cent in part-time jobs and 2 per cent were self-employed. A mere 18 per cent of households surveyed were single-earner households compared with 28.7 per cent nationally whilst, reflecting the poverty of the area, 61 per cent were no-earner households (35.6 per cent nationally) and just 22.5 per cent were multiple-earner households compared with 35.7 per cent nationally (Dunford, 1997). As a result, the vast majority of the households surveyed were on a low income. Examining their total weekly household income before tax and other social contributions, 63 per cent had a gross income of less than £200 per week and 88 per cent of households less than the approximate individual (not household) national average full-time wage of £400 per week.

The aim of the survey was to investigate the nature and extent of their self-help and

Table 1. Extent and nature of self-help and mutual aid in a deprived neighbourhood of Southampton: all households

Tasks	Percentage doing task	Self-help	Mutual aid		Paid formal exchange
			Unpaid	Paid	
House maintenance (last 5 years) ^a	54.0	49.8	8.9	8.9	32.4
Home improvement (last 5 years) ^b	22.0	15.1	5.5	6.5	72.9
Routine housework (last week) ^c	86.2	94.1	1.6	2.3	2.0
Domestic production (last year) ^d	17.2	93.3	1.9	2.9	1.9
Car maintenance (last year) ^e	42.0	46.8	5.5	4.8	42.9
Gardening (last year) ^f	29.2	97.5	0.0	0.8	1.7
Caring (last month) ^g	23.2	90.3	2.2	7.5	0.0
All tasks	43.1	75.0	3.4	4.2	17.4

^aSix tasks: outdoor painting, indoor painting, wallpapering, plastering, mending a broken window and maintenance of appliances.

^bTen tasks: putting in double glazing, plumbing, electrical work, house insulation, put in a bathroom suite, build a garage, build an extension, put in central heating and carpentry.

^cEleven tasks: Routine housework, cleaning, spring cleaning, cleaning windows indoors, doing the shopping, washing clothes and sheets, ironing, cooking means, washing dishes, hairdressing, household administration.

^dSix tasks: Making clothes, repairing clothes, knitting, making or repairing furniture, making or repairing garden equipment, making curtains.

^eThree tasks: Washing car, repairing car and car maintenance.

^fFour tasks: Care of indoor plants, outdoor borders, outdoor vegetables, lawn mowing.

^gFour tasks: Daytime baby-sitting, night-time baby sitting, education courses, pet care.

Source: JRF Southampton survey.

mutual aid as well as the barriers to their participation in such work so that the possibilities for developing this work could be explored. To evaluate the nature and extent of self-help and mutual aid, a modified version of the successful survey technique first pioneered by Pahl (1984) was employed. Using a list of 44 common household tasks (see Table 1), households were asked whether each task had been undertaken during the previous 5 years/year/month/week (depending on the activity) and, if so, whether self-help, unpaid or paid community exchange, or formal employment had been used. The same task list was then used to elicit the nature and extent to which household members had engaged in mutual aid for other households. If so, they were asked whether it was unpaid, or whether they received money or a gift. In addition, open-ended questions were asked about any other work received or supplied using paid or unpaid mutual aid and if so, for

whom it had been conducted. Previous research using this technique reveals that when the results from households as customers and suppliers are compared, the same levels of mutual aid are identified, meaning that the technique does not suffer from under or over-reporting by respondents (see, for example, Leonard, 1994; Pahl, 1984; Warde, 1990). Indeed, this was also found in this survey, suggesting that the data are relatively accurate.

To understand the rationales for using each form of work, respondents were asked in an open-ended manner why they used that source of labour to complete each of the 44 different tasks. To identify the barriers to participation in self-help and mutual aid, meanwhile, first, when a respondent asserted that the household had not undertaken a task, they were asked why not; secondly, likert scales were employed to explore their attitudes towards various barriers to partici-

pation in such work; and, thirdly and finally, respondents were asked in a semi-structured manner what would encourage them to engage in more self-help and mutual aid.

Extent and Character of Self-help and Mutual Aid

Starting with the level of self-help and mutual aid in this deprived neighbourhood, Table 1 reveals that of the tasks undertaken by these households, just 17.4 per cent were conducted through formal employment. The remainder (82.6 per cent) was undertaken using either self-help or mutual aid. Self-help was used to complete 75 per cent of all activities whilst mutual aid accounted for the remaining 7.6 per cent of activity, of which 3.4 per cent was conducted on an unpaid basis and 4.2 per cent on a paid basis. Therefore, the overwhelming tendency is for households in this deprived neighbourhood to rely on self-help and mutual aid to get tasks completed.

However, a large number of households, especially the most deprived ones, do not manage to undertake many essential tasks. As Table 1 shows, on average, households had conducted only 21.8 (43 per cent) of the 44 tasks surveyed. This was not because many of the tasks were seen as unnecessary. Of those tasks not undertaken, households claimed that they would like to have conducted 60 per cent of them but could not. For example, 53 per cent of households had not conducted any outdoor painting during the past 5 years, which is doubtless resulting in a degradation of the fabric of the dwelling, and 53 per cent had not done any wallpapering.

Reflecting the fact that households suffering deprivation cannot often undertake many essential tasks, Table 2 displays that whilst multiple-earner households had conducted 49.7 per cent of the tasks surveyed, single-earner households had undertaken 43.3 per cent and no-earner households just 40.8 per cent. Moreover, and reinforcing the findings of previous studies cited above, self-help and mutual aid are found to be not predominantly used by those marginalised from employ-

ment. In the realm of self-help, employed households acquire a larger number of tasks and complete a greater proportion of all their work using self-help than do no-earner households. So far as mutual exchange is concerned, however, this is used to a slightly greater extent by no-earner than by multiple-earner households. Taken together, nevertheless, self-help and mutual aid are used to a greater extent by multiple-earner households. In consequence, although self-help and mutual aid are used to a significant extent in this deprived neighbourhood, such work reinforces rather than reduces the socioeconomic inequalities produced by employment. Here, therefore, and to understand why this is the case, we investigate each form of work in turn.

Providing for ourselves: self-help. Self-help, as Table 1 displayed, is used to complete three-quarters of all the work surveyed. However, only 44 per cent of self-help activities were undertaken for purely economic motivations (such as saving money or the lack of ability to pay others). Instead, the majority of respondents did the work themselves out of preference. First, 18 per cent of the tasks were undertaken using self-help because it was easier than trying to get somebody else to do the work, often due to the shortage of skilled labour in the area at a reasonable price. Secondly, and more related to choice rather than constraint, or ends rather than means, some 16 per cent of self-help activity was conducted for the simple reason that households felt the end-product to be of a higher quality. A third reason for households doing jobs themselves relates to the individualisation of the end-product, an explanation given for an additional 5 per cent of the tasks completed using self-help. Finally, households prefer to do jobs themselves not only due to constraint or choice, but also because of the pleasure that they get from doing the work. This covers 14 per cent of all self-help.

Consequently, self-help is not a strategy pursued solely out of economic necessity (44 per cent of all such activity) or simply be-

Table 2. Extent of self-help and mutual aid in a deprived neighbourhood of Southampton: by number of earners in household

	Tasks conducted		Self-help		Mutual aid					
					Unpaid		Paid			
	Average number	Percentage	Average number	Percentage	Average number	Percentage	Average number	Percentage		
Multiple earner	21.8	49.7	16.9	77.3	0.4	1.8	0.8	3.9	3.7	17.0
Single earner	19.0	43.3	15.5	81.6	0.8	4.1	0.3	1.5	2.4	12.8
No earner	17.9	40.8	12.9	72.0	0.7	3.8	0.9	5.1	3.4	19.1
All households	18.9	43.1	14.2	75.0	0.6	3.4	0.8	4.2	3.3	17.4

Source: JRF Southampton survey.

cause the household had the tools to do it themselves (covering the remaining 3 per cent of all tasks completed using self-help not discussed above). Instead, over half (53 per cent) of all self-help is undertaken by people themselves out of preference, even in this deprived neighbourhood where money is in short supply and the range of tasks that people engage in is often limited to the more mundane and routine self-help activity.

Why is it, however, that multiple-earner households use self-help to undertake a greater proportion of tasks than no-earner households in this deprived neighbourhood? This would be difficult to answer if one perceived self-help as solely undertaken out of economic necessity and people preferring to employ others to do the work. However, the fact that households often actively choose self-help makes this finding more explicable. First, multiple-earner households do a greater share of the total workload using self-help than no-earner households due to the types of household in these categories. No-earner households are more likely to be composed of a sick/disabled person or the retired and to be in rented accommodation than employed households and to have less money. Thus, they are less likely to possess the combination of money, tools, knowledge, practical skills and physical ability, and/or to have the responsibility to do work themselves. Secondly, it is due to the nature of the tasks performed by these two types of household. No-earner households mostly engage only in essential tasks (when the electricity fails, a water leakage occurs, a cooker breaks down, etc.), whilst for employed households, a greater proportion are voluntarily chosen activities (for example, wallpapering, painting) which require fewer skills. Therefore, no-earner households are more heavily reliant on buying-in labour (either formally or informally) to get a greater proportion of their total workload completed than are multiple-earner households due to the types of job that they need or choose to carry out. The consequence, in sum, is that those in employment undertake more self-help than no-earner households.

Helping each other out: unpaid community exchange. In this survey, 3.4 per cent of all the work was undertaken on an unpaid basis by friends, relatives and neighbours, most of it conducted by relatives (70.3 per cent of all unpaid mutual aid) rather than by friends/neighbours (26.6 per cent). Voluntary organisations, meanwhile, supplied the remaining 3.1 per cent of unpaid community exchange, displaying the minor extent to which these households rely on charity or collectively organised facilities for material support in their daily lives. In consequence, it is important to state—given the current focus upon developing mutual aid through the creation of formal and/or collective institutions of support—that such voluntary organisations hardly figured as a source of support in these deprived neighbourhoods in households' everyday lives. This is reinforced elsewhere (see Kempson, 1996). McGlone *et al.* (1998), moreover, examining data from the British social attitudes survey, find that these voluntary and collectively organised sources of help, such as marriage guidance or the church, hardly figure. Instead, it is informal associative networks not based around institutions, but rather around kinship and friendship networks, that matter.

Some households, nevertheless, relied on unpaid mutual aid more than others. No-earner households received a slightly greater share of unpaid help than other household types, especially where friends and neighbours were concerned. There are also significant differences in the rationales for households using such work. No-earner households who received unpaid mutual aid from relatives asserted that the people did it as a 'labour of love', or as a 'favour' or 'friendship thing' when neighbours and friends provided material support. In employed households, however, these rationales were seldom given. Instead, more market-orientated rationales were stated such as it was used 'to save money', 'because they have the skills' or 'because they are professionals'. It seems, therefore, that insertion into employment leads to more market-based social relations being adopted, even in un-

paid mutual aid. This notion is further reinforced by the fact that multiple-earner households conduct a smaller proportion of all unpaid community exchange than no-earner households, rely more heavily on paid rather than unpaid informal exchange to get work done and also are more likely to pay relatives, friends and neighbours and even household members for work undertaken. In consequence, a heavy insertion into employment appears to alter the social relations of community exchange in the sense that there is a monetisation of such relations and more market-orientated rationales.

It is important to realise, however, that although unpaid mutual aid is relatively small in the realm of material support, this is not the case when social support is considered. Some 47 per cent of the households surveyed agreed that they felt part of some community, *group or network* and 85 per cent of these stated that such a community had helped them recently. Indeed, examining how they had been helped, it was mostly in terms of social and/or emotional support rather than in terms of material support. Typical responses were that they helped by 'providing understanding', a 'social life' and 'emotional support'. It is in this realm that the more formal and/or collective organisations (such as the church, parent and toddler groups and play schemes) have an impact. These institutions, in reality, appear to be used much more as a vehicle for meeting people who can provide social or emotional support than as a means of accessing material support. Nevertheless, this tendency to feel part of some group and receive social support was stronger amongst multiple-earner households, reinforcing in the informal sphere once again the social inequalities produced by employment. This is doubtless a result of the size of the social networks of multiple-earner households compared with no-earner households, an issue which will be returned to below. Are the same inequalities prevalent, however, when paid mutual aid is examined?

Paid informal exchange. Superficially, paid informal exchange appears to have little to do

with mutual aid. Usually, it is assumed that such exchange is akin to a market relationship where a firm is paid (in money) for the production and sale of goods and services which are unregistered by, or hidden from, the state for tax, social security or labour law purposes, but which are legal in all other respects. This study reveals, however, that paid informal exchange encompasses a much broader range of social relations and motivations. Only just over a third (34.6 per cent) of paid informal exchange amongst the households surveyed in this deprived neighbourhood comprises formal firms not declaring their incomes. The other two-thirds are conducted under a broad range of very different social relations. First, there is the situation where a friend or neighbour is paid either cash-in-hand (20.5 per cent of all paid informal exchange) or given a gift in lieu of money (6.4 per cent); secondly, there is work where relatives are paid either cash-in-hand (16.7 per cent) or given a gift (7.7 per cent) for doing the work; and, finally and sometimes overlooked, where a household member is paid to do the work (12.8 per cent) or given a gift (1.3 per cent).

This tendency to pay relatives, friends and/or neighbours mostly in the form of cash (but sometimes in terms of gifts) can tentatively be explained by the *mores* attached to mutual aid in this neighbourhood—the bestowing of cash is usually deemed to be the appropriate response. However, this exchange of money and gifts does not mean that market rationales are attached to such work. When individuals work for firms 'on the side' or engage in self-employed activity for people they do not know well, their principal motivation is indeed economic. Nevertheless, this is not the case when closer social relations are involved. First, there are 'redistributive' rationales. Many suppliers knew that the acquaintance needed the work undertaking and that they could not otherwise have afforded to do it. In such cases, mostly occupational skills were informally provided to close social relations for a fee well under the market price. In no cases, however, was this work offered for free because the supplier

was conscious that this would be seen as charity by the family involved. Instead, a fee was charged which, although more than a token gesture, was well below the normal market price.

Other suppliers, moreover, normally unemployed or early retired, saw themselves as providing a service to 'time-starved' acquaintances at well below the market value. The customers, meanwhile, saw themselves as giving much-needed cash to these people. This 'trade' between 'time rich-money poor' and 'money rich-time poor' people, therefore, was perceived as mutual reciprocity. Each partner was giving the resource that they possessed in relatively greater amounts to the other in order to get a task completed. Besides these redistributive rationales, there are also to a lesser extent community-building rationales. Here, those involved offered their services as a means of maintaining and forging social networks. For them, offering to do a job informally for a small payment was a way of mixing with and helping people they knew for the primary purpose of sociability and, at the same time, making a little money on the side.

There are also distinct differences between household types. No-earner households used paid informal exchange to a greater extent than employed households. They also sourced a considerably greater proportion of their paid informal exchange from firms and less from closer social networks than did households in employment. This reflects the relatively small size and narrow range of their social contacts which results from their lack of employment (Morris, 1994) as well as the fact that the jobs that they needed to undertake tended to be relatively urgent basic services. However, this finding should not be taken as a sign that paid mutual aid reduces the inequalities produced by formal employment. Employed households, which constitute 39 per cent of the sample, supplied some 60 per cent of such work and earned 82 per cent of the income from this work. In this deprived neighbourhood, therefore, such work reinforces rather than mitigates the inequalities produced by formal employment.

Not only is it undertaken mostly by employed households, but the members of these households also earn higher informal wages than the no-earner households.

In sum, self-help and mutual aid, taken as a whole, appears to reinforce the socio-economic inequalities produced by employment. Although the relatively small sphere of unpaid community exchange appears to possess some redistributive tendencies in the realm of material support, both self-help and the supply of paid informal exchange reinforce such inequalities.

Barriers to Participation in Self-help and Mutual Aid

Evaluating the character and magnitude of self-help and mutual aid amongst deprived populations, although important, cannot and should not be an end in itself. Given the problems with providing sufficient employment in deprived populations, a serious question which needs to be addressed is whether such activities can be developed in deprived neighbourhoods so as to provide a complementary means of meeting needs and wants (see, for instance, Burns and Taylor, 1998; Donnison, 1998; Macfarlane, 1996). Here, therefore, we identify from the Southampton survey the barriers that currently prevent households in this deprived neighbourhood from helping themselves.

The first barrier identified is economic in that deprived populations lack the money to acquire the goods and resources necessary to engage in self-help and mutual aid. Of all the households surveyed, 62 per cent agreed that they would engage in more self-help and mutual aid if they had more money and just 23 per cent said that they would do less if their income increased. For example, without access to a car, they not only engage in less self-help, but are also often unable to travel to engage in mutual aid, whilst without the tools (ladders, workbenches, workrooms, equipment, etc.), they cannot conduct many tasks. Indeed, 50 per cent of all households surveyed asserted that they would do more if they had the right equipment. When asked if

there is any work that they have not done which they would like to complete, households often cited activities like redecorating, installing a shower, creating a workshop or even hoovering, which they could not do due to their lack of money and/or their lack of tools. This barrier has also been detected elsewhere (Pahl, 1984; Smith, 1986; Thomas, 1992).

The second barrier distinguished, which is predominantly an influence on mutual aid, is social in that they have few people that they can call upon for help. This is particularly the case amongst the no-earner households who were less likely to feel a belonging to some community, network or group than employed households. In major part, this can be explained by the fact that the reduction in the size of social networks following redundancy means that the unemployed have fewer opportunities to engage in mutual aid (Engbersen *et al.*, 1993; Howe, 1988; Kempson, 1996; Morris, 1994; Renooy, 1990; Thomas, 1992). Given that the long-term unemployed, moreover, mix mostly with other long-term unemployed, have relatively few friends or acquaintances who are employed (Kempson, 1996; Morris, 1994) and that the majority of mutual aid is between friends and acquaintances (Kempson, 1996; van Eck and Kaze-meier, 1985), the result is that the unemployed again have fewer opportunities for giving and receiving such work than those in employment. One solution to this spatially concentrated poverty might be to create more socially mixed communities. The problem with this solution, however, is that although a broader socioeconomic mix creates greater opportunities for economically motivated paid community exchange (Barthelemy, 1990; Renooy, 1990), it does not encourage greater unpaid community exchange due to the social *apartheid* that continues to operate in such communities (see, for example, Meert *et al.*, 1997).

A third barrier to participation in both self-help and mutual aid in this deprived neighbourhood, which is again a social factor, is their lack of skills. Indeed, some 53 per cent agreed that they would engage in

more self-help and mutual aid if they had more or different skills. So, besides lacking economic and social capital, it can be argued that many also perceive themselves to lack the human capital necessary to engage in such activity. Moreover, and for paid mutual aid in particular, one can argue that if their skills are inappropriate for finding formal employment, there seems little reason to believe that they can sell or exchange them on the informal labour market, reflected in the fact that multiple-earner households engage in more paid mutual aid than no-earner households. In major part, this is because having a formal job means that the outside world recognises a person as having a skill to offer and is a legitimisation of these skills in the eyes of potential customers. As many respondents asserted, they used a particular person to get a job done (either paid or unpaid) for them because 'it is their trade' or 'they have the skills because they do it for their job'. This skill barrier has again been reported in other studies (Fortin *et al.*, 1996; Howe, 1988; Renooy, 1990; Smith, 1986).

A fourth barrier to participation in informal exchange, particularly for benefit claimants who wish to engage in paid mutual aid but also unpaid mutual aid, is that they feel more inhibited for fear of being reported to the authorities and having their benefit curtailed. For example, an unemployed member of a no-earner household possessed the desire to set up a facility in their home to utilise commercially their skills in glass-painting and textile-making but had not done so due to what they referred to as 'the social security trap'—that is, if they earned over the 'income disregard limit', this would be deducted from their benefit allowances. They also feared that neighbours might report them to the authorities. Indeed, such fears are perhaps not without foundation, given the way in which working informally whilst claiming social security is considered to be a more serious offence than engaging in tax fraud (Cook, 1997; Dean and Melrose, 1996; Jordan *et al.*, 1992). Given that many respondents in this survey expressed vehement opposition to people being paid informally,

especially the unemployed, their fear is perhaps well founded. So much is this the case that some unemployed respondents even expressed a fear of engaging in unpaid mutual aid in case it is wrongly interpreted by potential reporters and/or the authorities.

The fifth barrier to engaging in both self-help and mutual aid, which is environmental or geographical, concerns the type of area in which they live. So far as mutual aid is concerned, many adopted the attitude of 'keeping themselves to themselves' due to a perceived lack of trust, community and sense of well-being around them. Many respondents wished to engage in closer social relations with others but had taken on board the image constructed of the area by outsiders that it was a dangerous place. This negated their desires to get to know others in the neighbourhood. Indeed, 21 per cent said that they would engage in more mutual aid and self-help if they lived somewhere else.

The final barrier to participation in self-help and mutual aid for interviewees was the factor of time. For many multiple-earner households, long hours of employment for low pay resulted in not only little free time but also a lack of money to be able to pay formally for work to be done. The result was a perception that time was a principal constraint on their self-help and mutual aid. Some 95 per cent of all multiple-earner households surveyed asserted that they would engage in more self-help and mutual aid if they had more time. Somewhat surprisingly, many no-earner households (59 per cent) also identified this time-barrier as a principal constraint. This is probably because the increasingly strict 'welfare-to-work' regimes being introduced in the UK, which view seeking employment as a full-time job, mean that the unemployed are severely curtailed in terms of the free time available with which to conduct self-help and mutual aid.

In sum, the overall finding of this survey is that the households surveyed display a distinct preference for engaging in greater amounts of self-help and mutual aid: only 23 per cent of respondents agreed that they would engage in less self-help and mutual

aid if they had more money. The principal constraints preventing them, however, are time followed by money, skills and equipment. The suggestion, therefore, is that if these barriers to participation in self-help and mutual aid could be addressed, then there would be an opportunity for the growth of such activity.

Strategies for Helping People to Help Themselves

If sufficient work is to be provided to meet the needs and desires of deprived neighbourhoods, then the above analysis displays that it is not just employment, but also self-help and mutual aid that need to be harnessed. At present, jobless households appear less able to use self-help and mutual aid as coping strategies and such activities generally reinforce rather than reduce the socioeconomic inequalities produced by employment. Given the already-heavy reliance on self-help and mutual aid as ways of getting work done in this deprived neighbourhood and the apparent macro-economic shift towards such work, it appears that any policy response cannot ignore this work. No longer, in other words, does it appear to be sufficient to focus upon employment in the misguided belief that this is the dominant form of work in contemporary society and the principal means by which needs are met. Here, therefore, it is proposed that the creation of a full employment society to meet everybody's needs and desires is not feasible given that it has never existed, that increasing numbers of people are jobless and that informalisation seems to be occurring. However, there does appear to be an opportunity to create a 'full-engagement' society based on a wider definition of work. Here, we provide a sketch of what is meant by this and how it could be implemented.

By a 'full-engagement' society, we here mean a society in which there is the provision of work (both employment, self-help and mutual aid) and income in order to give citizens the means of satisfying their basic material needs and desires. This re-

quires not only sufficient paid employment, but also the development of self-help and mutual aid so that people can choose how they wish to acquire goods and services to satisfy their needs and desires. Here, therefore, we are not advocating self-help or mutual aid alone, nor are we advocating an approach to self-help and mutual aid which simply takes away the welfare 'safety-net' and leaves people to look after themselves. Instead, the 'assisted self-help' approach here advocated differs in three respects. First, it is based upon the logic of supplementing and not substituting employment and state provision. Secondly, it is based on the concept of optionality and choice, which contradicts the conservative appeal to duties and norms. Thirdly and finally, self-help and mutual aid are envisaged more in terms of collective and interactive forms of working instead of in terms of isolation, compliance and competition. Thus, the argument is that we need to shift the welfare debate away from the either/or discussion of 'rights' (see, for example, European Commission, 1996) versus 'responsibilities' (see, for example, Etzioni, 1993) and towards an approach which includes both. As Ekins (1992) asserts, everyone has the right to paid work as well as access to the necessary resources (skills, land, workshops, etc.) to enable them to do unpaid work, but everyone also has a responsibility to work according to their abilities both to generate wealth corresponding to the goods and services they consume, and to contribute to the society which guarantees them, among other things, the right to work. Embedded in this synthesis of the rights versus responsibilities debate, therefore, is a deeply ingrained notion of active citizenship as opposed to the enforced idleness wrought by the current dependency culture of welfare provision which pays people for their inactive status rather than for their active contributions to society (Giddens, 1998).

In order to overcome the barriers to participation in self-help and mutual aid identified above and to create sufficient employment to achieve a 'full-engagement' so-

ciety, we here propose a two-pronged approach. On the one hand, there are a multiplicity of grassroots initiatives that need to be introduced to attack directly these barriers to participation. On the other hand, there is a need for a top-down approach in terms of creating the policy context that encourages 'employment' creation and active citizenship. Each is now considered in turn.

Bottom-up Solutions: Community-based Initiatives

Similar to many other nations, the UK government has recently produced a raft of documents arguing that social exclusion must be tackled through bottom-up, community-based initiatives (see, for example, DSS, 1998; Social Exclusion Unit, 1998). Nevertheless, and as the DSS (1998) makes clear, such community-based initiatives are being encouraged upon the premise that having a job equates with social inclusion; thus, community-based initiatives are simply seen in terms of their ability to create conventional employment or to help citizens into employment. Here, however, we argue that such initiatives should be encouraged not only due to their conventional employment-creating potential, but also due to their ability to harness self-help and mutual aid. To illustrate this, we here take just three innovative initiatives. There are, however, many more schemes and experiments (see Donnison, 1998; Douthwaite, 1996).

Local exchange and trading schemes (LETS). Local exchange and trading schemes (LETS) are local associations whose members list their offers of, and requests for, goods and services in a directory. They then trade these goods and services with each other priced in a local unit of exchange (for example, bob-bins in Manchester, solents in Southampton). The association records the transactions by means of a system of cheques written in the local LETS units; these are sent to the treasurer who acts in a similar manner to a bank, sending out frequent statements of account to the members. No coins or notes are produced

and no interest is charged or paid. Nor is there any compulsion to earn local currency before spending it. Instead, 'debt' is positively encouraged, being seen as a commitment to put energy back into the system at a later date. As such, LETS have been heralded as a potential means by which the non-employed can both access interest-free credit and engage in mutual aid (Lang, 1994).

In a bid to show how LETS could help the unemployed transcend the barriers that hinder them from engaging in self-help and mutual aid, some earlier research on this topic has explored the potential of LETS in tackling the various barriers outlined above, such as their poor access to goods and resources, lack of skills and depleted social networks (Williams, 1996a). Since this early study, a wealth of additional research involving both national-level studies (Williams, 1996b, 1996c) and in-depth case studies of individual LETS (Lee, 1996; Pacione, 1997; Seyfang, 1998; Thorne, 1996; Williams, 1996d) have provided further evidence that LETS represent a powerful weapon for rebuilding social networks and facilitating mutual aid amongst deprived populations.

Nevertheless, these studies also reveal that the impacts of LETS on deprived populations remain extremely limited. The majority of unemployed participants are only from a small section of the unemployed, in that they are the 'disenfranchised' (Williams, 1996d) or 'disenchanted' (O'Doherty *et al.*, 1997) middle class who possess the cultural capital to join LETS and do not fear losing their benefits. For LETS to incorporate a much wider range of the unemployed, however, a change in DSS rules is first required. Presently, there is no clear guidance from the DSS to adjudication officers regarding whether LETS earnings should be treated as equivalent to sterling earnings and deducted from benefits if they exceed the 'disregard' level. This is currently under consideration both within the DSS and by Parliament.

Employee mutuals. It has recently been proposed that employee mutuals be created as a new social institution to enable the socially

excluded to mitigate their circumstances and to provide greater security in an age of increased flexibility (Leadbeater and Martin, 1998). These are localised bodies which the unemployed, employed and firms can voluntarily join through the payment of a weekly subscription fee. Akin to LETS, members would earn points on a smartcard from their work for the mutual which would enable them to 'buy' goods and services from it. As such, they are envisaged as a 'new institution for collective self-help' which matches local demand for work with local supply. Their intention is to allow people to undertake the many one-off jobs that need doing but that they are unable to afford to do formally. Unlike present-day LETS, however, their intention is also to help employers fill vacancies and to bring together workers and businesses to meet shared needs for training.

Learning lessons from the problems of LETS in relation to social security benefit rules, the proponents of employee mutuals have argued from the outset for special benefit rules to be applied to members of the mutual. These would make it easier for members to combine income from part-time or temporary work on the mutual with benefits, in order to reduce the insecurity which deters people from engaging in such organisations and making the transition from welfare to work. In return for such preferential treatment with respect to the income disregard, jobless members of a mutual would make a token contribution of 50 pence per week, but would contribute at least 15 hours per week of services in-kind. In return, the mutual would provide not only work, but also training where necessary and childcare facilities, job searches and a job placement service, as well as job accreditation and even a social life. Although still on the drawing board, the present intention is to set up pilot employee mutuals in order to evaluate these schemes to encourage mutual aid.

Mutual aid contracts. In September 1998, Manningham Housing Association in Bradford introduced an innovative pilot scheme to encourage mutual aid among its new tenants.

Applicants were requested to fill in a 'social needs audit' of their present neighbourly interactions, the tasks that they could offer their potential neighbours and the work that they would like to have undertaken for them. Having returned these audits, the housing association chose 22 tenants whose offers and requests closely matched and asked them to sign a 'mutual aid' contract. The activities involved include car maintenance and repair, computer training, baby-sitting and a DIY club. So far as is known, this is the first scheme to facilitate mutual aid in this manner. At the time of writing, however, it has only been operational for a limited period so its success cannot be evaluated.

Top-down Solutions: Redefining and Revaluing Employment

For 'full engagement' to be achieved, such bottom-up grassroots initiatives need to be complemented by top-down structural policies to create new forms of employment and active citizenship. Here, we focus upon just two policy modifications that would help create a 'full-engagement' society. These involve, first, an extension to the working families tax credit (WFTC) scheme introduced by the government in the 1998 budget and, secondly, a redefinition of employment.

Working families tax credit (WFTC). Tax credits have now been adopted in a number of advanced economies, including the US, Canada, Australia and the UK (see Liebman, 1998; Meadows, 1997; Mendelson, 1998; Millar and Hole, 1998). Once the decision has been taken to provide tax credits, several other decisions must be then made. Who should receive these credits? How much should be given? Which income groups should receive these credits? And what should they receive credits for doing? Currently, the situation in the UK is that working families with children have been prioritised in that a parent employed for over 16 hours per week is guaranteed a minimum wage of about £180 per week. The rationale for applying the WFTC to only families with chil-

dren was the recognition of a 'poverty' or 'unemployment' trap for such families. However, the same traps exist for all individuals. In theory, therefore, tax credits could be applied to everybody. Here, two options are available. Either all individuals could receive the same level as working families with children (which would create a guaranteed minimum income for all employees working over 16 hours regardless of their family situation) or, alternatively, the guaranteed minimum income for employees working over 16 hours could be on a sliding scale to reflect differing family circumstances and thus contrasting levels at which the poverty/unemployment trap comes into operation. Given the fiscal situation of government, the former is unrealistic in the immediate future, even if the principle of providing all employees with a guaranteed minimum income, whatever their family circumstance, is important. Instead, only the latter is a realistic option. If implemented, the result would be to pay all full-time employees a guaranteed minimum income based on their family circumstance. Thus, and as at present, working families with children would receive c. £180 but single people would receive a lower level in recognition of the contrasting levels at which the unemployment and poverty traps come into operation in different households.

Given the rise in flexible labour markets, however, the question then arises of how to deal with part-time employees working under 16 hours per week. One option is to pay these part-timers a *pro rata* guaranteed minimum wage based on their hours of employment. The problem, of course, is that WFTC is intended to integrate the tax/benefit system and such *pro rata* payments may be not only insufficient to allow a sustainable means of livelihood, but would make such part-time employment relatively unattractive. One alternative, therefore, making short part-time employment more enticing, would be to assess the WFTC on the basis of total household income and carry entitlement down the income scale all the way to those earning £0. The result of so doing would be the creation of a fully integrated and universal tax/

benefits system and the payment of a guaranteed minimum income. However, this would not be an unconditional income, except for the elderly and those unable to make a social contribution. In the case of part-timers and those who were unemployed, therefore, they would no longer be paid for their inactivity. They would be instead required to make a 'full' contribution to society to warrant their tax credit/guaranteed minimum income. Unlike workfare, however, the full engagement of the population would be achieved in a way that recognises the contribution that many people currently make to their communities, even if it is currently unpaid and unrecognised. Here, therefore, it is proposed that the WFTC needs to be coupled with a concept of 'community service employment' if a full-engagement society is to be achieved.

Community service employment (CSE). Community service employment (CSE) describes a wage-paying job that provides a service to tackle otherwise unmet community needs. Although such jobs might be argued to be provided at present under the 'voluntary and community' sector of the 'New Deal', the difference is that these community service jobs would be created from the bottom-up in three ways:

- (1) by employing people on initiatives set up by central or local government that have identified particular realms in which needs are not being met;
- (2) by individuals who, in partnership with CSE facilitators (community development officers, NGOs, voluntary-sector bodies and agencies, TECs, FE colleges to identify needs and develop skills to respond), are helped to design their own CSE contract; and
- (3) by individuals on their own initiative who create their own CSE portfolio for validation and scrutiny by the DSS.

Thus, and unlike at present, individuals would be given the option of designing their own CSE portfolio of work as a tool for encouraging social entrepreneurship rather

than relying on the state and/or market to find them work.

People would have the right to stake a claim for what constitutes their contribution to economic and social life and/or to create a portfolio of activity to make such a contribution. It is important to state, however, that the decision on what activities would be acceptable is open to debate. Although we here argue that such a contribution must involve either caring activities or community and voluntary work undertaken by individuals for the benefit of their communities, but not self-help (for example, digging your own garden), it is recognised that there will be many other perspectives on what should and should not be included.

By allowing individuals to define their social contribution, nevertheless, such an approach would overcome many of the anomalies that are arising with the introduction of the working families tax credit (WFTC), particularly the child-care tax credit. Presently, although a parent can claim their child-care tax credit if they use a registered child-minder, they cannot claim such credit if a parent or a relative such as a grandmother or sister is providing such care, despite the fact that such kin-based care is usually of a much higher quality than when it is collectivised in crèches and nurseries (Windebank, 1999). By redefining these people as engaged in CSE, the present anomaly would not only be overcome, but this would also revalue work that currently goes unrecognised. Unlike at present, they would receive credit for their activity rather than benefit for their inactive status. The result would be to incorporate the 'care ethic' into the 'work ethic'—something scholars such as Lister (1997) have recently propounded.

More widely, CSE would recognise the contributions of the many people who are economically active and making a significant contribution to society, but whose work is currently unrecognised and, indeed, is sometimes actively discouraged by a work culture based on the notion that everybody should be seeking or engaged in conventional employment (for example, unemployed individuals

who set up and run community-based initiatives such as LETS and credit unions). Although arguably at least as important as other more conventional tasks undertaken in employment, they are presently *not recognised* or recompensed on an equal basis with tasks undertaken within the social relations of employment. The result of introducing CSE would be that many people who currently find themselves pressurised to give up such meaningful productive activity and seek employment would be released to devote themselves to such work. Under CSE, therefore, DSS employees would no longer see their task as assessing whether people are working whilst claiming but, more positively, they would be encouraging people to work wherever possible.

Conclusions

In sum, this paper has shown that many households in deprived neighbourhoods cannot get even basic tasks completed. Where households do accomplish these tasks, moreover, it is in the vast majority of cases self-help and mutual aid that are used. Nevertheless, self-help and mutual aid currently reinforce, rather than mitigate, the plight of the poorest in deprived neighbourhoods in the sense that they engage in less of this work both as suppliers and recipients than the relatively affluent. Unless action is taken to develop self-help and mutual aid as complementary means of combating social exclusion and promoting social inclusion, therefore, these populations will continue to be unable to satisfy their basic needs and wants. In consequence, at the very least, we need to consider the possibility of developing this sphere of activity.

It has here been proposed that the way in which such work can be harnessed is by both a *bottom-up* and a *top-down* approach to work. So far as the bottom-up approach is concerned, there is a need to develop community-based, grass-roots initiatives as a means of tackling the social exclusion which characterises these deprived neighbourhoods. In order for this to be successful, however, it

has here been proposed that top-down changes are required, particularly in terms of how the WFTC scheme operates as well as how employment is defined. In this regard, we have made three proposals:

- (1) that a guaranteed minimum income via the WFTC should apply not only to working families with children, but to all individuals in employment, whatever their income, so that all tax/benefit allowances become universal;
- (2) that the definition of what constitutes 'employment' should be expanded to incorporate and revalue the currently unrecognised essential work many are engaged in within civil society by developing the notion of community service employment (CSE); and
- (3) that individuals should be given the option of designing their own CSE portfolio of work as a tool for encouraging social entrepreneurship rather than relying on the state and/or market to find them a job.

If implemented, this would allow the UK not only to accept the macro-economic changes that have moved the nation into a post-formalisation stage of economic development, but also to facilitate the achievement of a 'full-engagement' society by incorporating and harnessing self-help and mutual aid. It is to be hoped, therefore, that this paper will open up a previously underexplored territory in urban and regional economic development and will encourage academics, activists and policy-makers to consider further how this new topic could be developed.

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