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Lotta Björklund Larsen

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Buy or barter? Illegal yet licit purchases of work in contemporary Sweden

Lotta Björklund Larsen

Abstract: This article explores the tensions between buying and bartering a service in contemporary Sweden by analyzing the acceptable purchase of *svart arbete*—informal exchanges of work. It is a commonplace phenomenon, but also widely debated, as it is seen as detrimental to welfare society, eroding taxpaying morals and solidarity with fellow citizens. Settling the *svart* deal with money makes the links to market and state domains more pertinent. Even cash-settled deals are therefore often referred to as barter to create a reverse disentanglement, away from the formal market and moved closer to the realm of social exchanges. The informants express a verbal creativity in a joking manner. Exploring synonyms and metaphors reveals the informality, but the talk also shows that, as exchanges, they are part of everyday life. The article thus describes how illegal yet licit exchanges of work are articulated.

Keywords: barter, informal economy, metaphors, money, Sweden

When Swedes need help with something they cannot muster themselves, do they barter or buy? In a modern market economy the simple act of buying a service seems appealing—choosing and paying without further obligations. However, services are quite expensive as work is subject to high taxes. For manifold reasons many people instead opt to barter or help each other. It can be a habit, a way to be friendly, to build and maintain relations, a political standpoint—and because it is cheaper than buying. No money is needed, but a service is performed in exchange and the substantial amount of tax due is avoided. Swedes refer to these informal purchases and exchanges of work as *svart arbete*, a common and taken-for-granted phenomena but also subject to much debate in society. *Svart arbete* are widespread

practices that challenge laws, rules, and norms. Acknowledged as wrong but in many instances acceptable, these exchanges highlight the inadequacies of the formal economy, which are pragmatically resolved by the actors subject to it.

This article explores the tensions between buying and bartering a service in contemporary Sweden. It will discuss how a group of Swedes pragmatically play on metaphors of diverse kinds of moneys as a way of making their essentially illegal deals more licit¹ (cf. Maurer 2006: 16) and sometimes even refer to barter in this quest.

Although *svart arbete* could be defined as an informal economy (cf. Adler Lomnitz 1988; Hart 2001; Leonard 1998; Castells and Portes 1989; Mars 1982; Portes and Haller 2005), I found the latter inadequate as an analytic concept for a variety of reasons. The informal economy assembles within the same category unpaid and voluntary work, illicitly recompensed work, and sometimes even completely illegal and criminal activities. These activities are diverse in their intentions and practice. Seen as a global phenomenon, the informal economy is still locally defined and rests on a “cocktail of explanatory factors” (Williams and Windebank 1998: 39). Dividing an economy into formal and informal also implies the existence of parallel and partial economies. Practices such as *svart arbete* move incessantly between formal and informal domains and also point to the specific Swedish context.

The ambiguous views Swedes have of these exchanges can be one illustration of why they are seen as being comparatively trustful of the society in which they live and the state that governs them (cf. Berggren and Trägårdh 2006; Möller 2007: 18). Yet they often claim that the state meddles in private concerns (e.g., Ahrne et al. 2003: 173), and taking part in *svart arbete* can also be seen as a resistance strategy, a point that will not be developed in this article.

From a legal perspective, *svart arbete* is work where the recompense should be

subjected to tax in Sweden, but has not been declared to the Swedish Tax Agency (Skatteverket 2006:4: 19). This is regardless of if the recompense consists of cash, in kind, or whether the income derives from salary, wage, or self-employment (Riksrevisionsverket 1997:59: 27; Skatteverket 2006:4: 17). Barter is as illegal as cash payments, although the Tax Agency does not pursue barter to the same degree as cash-settled exchanges (Skatteverket 2006:4).²

“Bartering” will here refer to its theoretical meaning, as an exchange of services or commodities that involves an element of calculation. It has often been depicted as old-fashioned and primitive, a less sophisticated form of payment than cash. There is a sliding tendency of talking about bartering, making it a more licit variety of *svart arbete*—although the deal is settled with money. As we will see, paying with cash often denotes a transaction’s increased linkage with a formal market and with government authorities both as an issuer of money and a collector of tax. To avoid paying tax makes the deal more illicit. Adversely, one may also ask if certain barter is that are not regarded as illegal (e.g., those that the Tax Agency has no intention of taxing) can be considered *svart arbete* given specific (right or wrong) circumstances.

Methodology

This article derives from a larger project of how buying *svart arbete*, informal purchases of work, is justified in present-day Sweden (Björklund Larsen 2010). As a common and illegal activity, asking about people’s involvement might be interpreted as an accusation of immorality. This posed a challenge in defining the field, which was geared by considerations of trust and commonality. Inspired by Sherry Ortner’s project on the social concept of class in the United States among her high school class of 1958 (Ortner 2003), I contacted the 134 persons I graduated with from compulsory school in a small city, here called Limninge. The

data is based on ethnographic interviews (Davies 1999: 95) with one-third of these former classmates. Today, they constitute a group of middle-aged people (in the following referred to as Limningers) who are dispersed throughout diverse social categories and make a living in many different ways in cities, townships, and in the countryside throughout the south of Sweden.

The many ways the Limningers referred to *svart arbete* indicates different meanings in content, settlement, and connections with those involved. This emic expression and other Swedish connotations are used throughout this article. Analytically, the notion of informal purchases or acquisitions of work shall be used. *Svart arbete* is a broad and rough concept with diverse meanings in different contexts, but it points to the specific Swedish variety and narrows the field of analysis compared with the common analytical notion of informal economy. To use this elusive concept in interviews implied a risk “that we talk past each other, not least because the words we use to talk about it create the illusion that we are speaking about the same thing” (cf. Maurer 2005: 38 on Islamic banking concepts). Thus, it recognizes that the informants have purchased something in a way that they regard as illegal, yet licit.

Consider the Swedish saying *Kärt barn har många namn* (we find many names for those we love). While *svart arbete* is used as an emic metonym for all exchanges of services that could be considered illegal, people use metaphors to circumscribe this notion. A “metaphor is pervasive in everyday life, not just in language but in thought and action” (Lakoff and Johnson 1980: 1), and these exchanges are made increasingly licit by paraphrasing, by playing on words, and by cunning. The verbal eschewing of *svart arbete* both highlights its informal aspects and simultaneously transfers it to contexts where the exchange can be deemed (more) licit. The different ways of talking about *svart arbete* are thus seen to illustrate its characteristics, and the array of metaphors that do not agree with the

current political and economic ideologies can also reveal hidden actions (cf. Scott 1990: 53; see also Lakoff and Johnson 1980: 235).

Barter in society

In an evolutionary perspective, bartering has been seen as a forerunner of modern and monetized markets (cf. Bohannan 1959). However, bartering occurs not only where there is lack of cash, as in the practice of *blat* in the former Soviet Union (Ledeneva 1998), in nonmonetized societies (Sahlins 1972), and when people prefer not to use money (Humphrey and Hugh-Jones 1992: 4). Bartering also takes place when the aim is to avoid contact with the authorities, as described among the *popolino* in a working-class section of Naples (Pardo 1996), and to evade taxes and fees in general (Hart 2001: 267). In anthropological studies, the concept of bartering has adopted an unconstructive meaning following Sahlins's definition of barter as "negative reciprocity" and performed on the same moral level as theft (Gregory 1994). Described as such, it involves minimal trust between exchangers and has little bearing on social relations (Zelizer 2005: 41).

The growth of these informal economic activities is seen to set society back to earlier days, reviving "old methods of exploitation," but simultaneously providing more room for personal relationships (Portes et al. 1989: 11) and invoking an idea of the "good old days" (Hart 2001: 267). To barter work places the exchange more solidly within a community framework and makes what can be considered illegal *svart arbete* more acceptable. As such, bartering is not a precedent to a monetary economy, but instead a means to get services simpler and cheaper within a complicated welfare economy.

To understand bartering, the entire value system in which the barter takes place has to be appraised (Humphrey and Hugh-Jones 1992: 15), and two examples from contemporary Sweden can illuminate this. *Att byta ihop sig* (to barter together) is a practice described as

mutual help between and within two small villages in Dalarna, a region in the middle of Sweden, during the last century. It provided stability in difficult times, made one's tasks easier, and taught people new ways of doing things (Isacson 1994). *Att byta ihop sig* is now considered a thing of the past, and traditional barter has transformed into *svart arbete* as people experience increasing problems in affording services (ibid.: 237). Another example of contemporary bartering in a Swedish urban setting is provided by a study of single mothers in a suburb of Gothenburg. These women cannot rely on welfare society alone, so having private networks is crucial to their survival (Gardberg Morner 2003).

Swedes view barter, small fringe benefits, and certain pieces of work as acceptable (Sjöberg 2000: 34; Skatteverket 2006:4: 26). For some, the social aspect has priority over the work itself (cf. Björklund Larsen 2010: 150–152; Kring Lauridsen 1986: 102), a fact also recognized by governmental research (Riksrevisionsverket 1997:59: 236). Still, *att byta* is not only a socially constituting exchange, but involves elements of calculation. In the following we will see more explicitly how it comes into play.

Justifiable bartering

Settling a deal by bartering can be more complicated than paying cash, as the worth of the services and/or products has to be estimated by other means than in an equivalent monetary comparison. The objects exchanged are often different and it seems of no great concern if one of the providers gets a bit “more” than the other. A calculation is in relation to what the services would have cost on the official market—*vitt*—with invoices, taxes, and fees included. A painter can exchange work (for private use³) with an electrician. Even if time spent is not equal, both are happy with the end result, as having to buy the services would have cost three to four times what their respective work effort was worth net. For those with skills to offer, bartering is much more economical than buying.

We can compare this economic thinking with how the resulting relationships between bartering parties have been described. Humphrey and Hugh-Jones discuss bartering “as creating social relations in its own mode” (1992: 8). Four types of relations are described. First, barter can consist of mutual payments, which require no further contact between exchangers. Second, the same type of barter can occur between exchangers, but ones who know each other and have a certain relationship of trust that makes further exchanges possible. Third, bartering can occur by way of exchanged objects that have different values. Finally, there is the situation where a “lack of precise balance in a barter is essential as the inequality sustains the social relationship and therefore the barterers need to continue” (ibid.: 8–9). Examples of all these have been provided above, but justifiable barterers are seldom applicable to only one of these; instead, they are often seen to overlap.

These arguments are illustrated by Tomas’s story. As a craftsman, he visits many building and construction sites, meets many people, and has an extensive network to draw on. He uses his professional relations to acquire materials for private use. When we talk about his involvement in *svart arbete*, he hesitates a bit and then tells me about the construction of his *friggebod*⁴ (a small shed) situated in one corner of his garden:

There is a *friggebod* up there. Now I am being really honest, it hasn’t cost me many *krona*. I have exchanged services for materials. I’ve been at one building enterprise here and another there. “Well, there is a stack of bricks behind there, are you going to use it?” “No, it is a leftover from the construction of those 40 apartments.” “It is just about what I need for the *friggebod* I am about to build. If I just charge half for that control report I did, can I take those bricks?” “Yes, you just take them. They will be got rid of anyway.” There are those types of examples.

Tomas used his professional knowledge to acquire materials for private use, basically for free, through customer relations. Not only are the objects dissimilar, he also barter a service for a commodity. The relation between Tomas and the site manager is based on professional dealings. Their relation is strengthened by having made a smart deal with a reduced invoice exchanged for a stack of bricks. In addition, this hidden barter is concealed in order to avoid taxation. It is an unequal exchange converted into a strict monetary value, as those bricks have a different use-value for the construction company than they have for Tomas. For the construction company they imply a cost, as they have to be taken away as rubbish, whereas for Tomas, those bricks have the same market value as if he had bought them from a store. Even if he recognizes the implied cost for the company, he wants to compensate in some way, so his bartering for the *friggebod* reproduces all four types of social relationships, as suggested by Humphrey and Hugh-Jones. However, the driving force is the equivalent monetary value of the transaction involved. It is much cheaper compared with what the alternative of paying cash, from his net income, would have been.

The informants talked about bartering as a good thing, both for getting by in everyday life and also for creating and maintaining social relationships. Tomas mixed his professional role with his aims for private use and was hesitant to tell me about this. He knew it is bordering on the illegal and perhaps also the illicit. He charges for some of the work he performed and barter the rest. The acquirer gets a receipt that makes the deal look straight and transparent, but there is a “rebate” involved. This rebate consists of “tax-free” commodities aimed for private means.

Bartering often means using your professional knowledge for private purposes. The Limningers’ tales about barter support Humphrey and Hugh-Jones’s view: that it is a way of increasing social cohesion. Yet in the legal sense, bartering in Sweden is *svart arbete*. A barter of services in a highly taxed welfare society is a means of getting a service at a reduced

cost. Viktoria, an entrepreneur, suggested that barter of work must be very common, especially among those with lower incomes. They try to exchange both products and services, since, as she says, who can afford to contract a carpenter for 325 krona an hour plus VAT? It thus makes both economic and social sense for the Limningers to barter services, even if it, for some, borders on their conception of when *svart arbete* is illicit.

Organized bartering

Talking about *svart arbete*, Göran and Sven come to think about barter rings, and they tell me that there is at least one of these in Limninge. Throughout Sweden there are many organized barter rings with different, often ideological, objectives: strengthening local economies as a response to “globalization”, as part of the cooperative movement, supporting environmental concerns about transport, etc. Often-quoted examples of these types of rings are the LETS system in the UK and the HOURS system in Ithaca, New York (Maurer 2005; Papavasiliou 2010). HOURS is a currency system of its own, legal since it only consists of printed bills and no minted coins, but subject to US taxation like any other income (Maurer 2005: 63). The conversion is straight; one hour of input exchanged for another hour of work.⁵ Barter rings such as LETS and HOURS can be considered a clever and moral way of exchanging, harking back to the “good old days” when people helped each other directly in a sort of moral economy. At the same time, it is also a resistance against formal structures, since “the tax code and efforts to resist it occupies an important place in people’s consciousness of HOURS” (ibid.: 45). In Sweden, all exchanges taking place within a barter ring or any other type of organized exchanges ought to be subject to taxation (Skatteverket 2009). There are thus diverse views on the morality of systems like LETS and HOURS, which create a fuzzy border between a “moral economy” and a formal one. Göran and Sven snigger about this smart and licit way of cheating the state, and fill in each other’s examples of comparable

bartering possibilities in Limninge. They almost seem resentful at not being part of the local barter ring.

Organized social relations, for example at a workplace, can function as a type of informal barter ring, or provide the relationships possible to exchange work. This is especially true if the colleagues have the skills needed, like a group of deft coast guards. Larry, one of them, remembers when he started bartering:

I have bartered a lot of work in my time. In the past, when someone [at work] was building a house, then the entire team put in time and helped out. There were electricians, platers, painters, carpenters—the lot. Then you knew that next year, it was time for somebody else and you had to put in a couple of weeks there as well. It just organized itself without anyone saying anything.

Svante barter in a similar way with his neighbors, although he does not want to be very explicit about it. He lives in a forested area in the southeast of Sweden where he has built a house next door to his grandparents' farm. He uses the attached stables to breed and train whippet dogs, his main interest, but his regular income is from factory work in the city nearby. He tells me: "I have an excavator; I can dig for my neighbor, but I would not declare that as an income." When I ask if he gets money for it, he replies, "Sometimes. Most often he does something for me instead." And he adds, "It is not legal, you know." These are practices close to those Isacson (1994: 116) describes for the region of Dalarna, simply performed under different wordings and probably concealed, as most people know that today they are verging on illegality. In essence, it is not always barter, but it is talked about as such.

The above may be said to be a type of informal HOURS system. Most informants found that taxing such exchanges would be an intrusion into everyday life. Pelle, an engineer,

explains:

I want to make a distinction [between *svart arbete*] and bartering services. If a friend of mine is excellent at doing one thing and I, on the other hand, at doing something else, if we exchange time with each other. For example, I am good at tiling and he helps me nail. That's definitely not *svart arbete*, whereas it is when you exchange your working time for money.

A monetarily settled service makes for increasing illicitness. However, there are no rules without exceptions, so it can be made licit under specific circumstances, a reasoning I shall return to. Pure bartering, on the other hand, is an expression of a closer social relationship. Pelle continues telling me about his uncle who gathered close family and other relatives during a weekend for a painting party round his newly built house. "Should that be seen as illegal? There are probably a few who would insist that it is *svart arbete*. I would never agree with that." All the relatives helped to paint, and when the work was finished, they were all invited to a good meal.

The relational base for establishing barterers does not need to be only that of family, workplace, or within established organizations. Barterers can also be found within looser networks, as exemplified by Tomas telling me about the construction of his small garden shed. "I have many friends in the building business; I do not need to buy any [services]. We just barter. So it is very, very little [I buy *svart*]." For Tomas these practices are part of working life. He does not have colleagues in the strict sense, as he runs his own firm, so he barterers with people he has met and established relations with through work. For him, bartering is part of everyday work practices and is thus acceptable.

Jenny, a hospital cleaner, summarizes the above views and justifications when she

says: “There is a fine line between *svart arbete* and bartering services for something in return. Which I really think is a good idea. You know, if I am good at something and you at something else, can’t we barter services? And not an *öre*⁶ is exchanged.” She gets really excited at the thought, but also raises a warning. “You cannot do this as you like, not for big amounts of money. The value cannot be too high.”

Close social relations make for increasingly licit informal acquisitions, whereas increased organization or monetary recompenses enhance the illicitness. This was as expected from earlier research. Next, we shall see how distinguishing the acceptable from the intolerable is more complicated than the analytical distinction between barter and buys.

Bartering with money

Barter of services on a smaller scale is acceptable to most, a help to self-help. But not everybody has something valuable, of use-value, to offer. “Often it is not the well-paid white-collar workers who work *svart*. It is the laborers. Those with good skills on offer,” says Börje. Torsten, a civil engineer, agrees that barter is what craftsmen can do. He says wistfully, “If only I could barter services with someone like that.” Although he draws on the same type of relations as are involved in bartering, he has nothing to offer in return. So he settles the compensation directly, cash in hand, making it more distinctly a purchase of *svart arbete*.

Tomas draws the line for the unacceptable in relation to what the income of the informal purchase is intended for:

There is a bartering of services, like if I as a private person paint for my neighbor and he in return refurbishes my stairs. That definitely exists. It is neither the right thing to consider here, nor something I am concerned about. I ask my buddies to help me when

I have to do something at home. The question is if it concerns financing my life. That's where I would draw the line. If I do it to survive, to get an income and live on it, or if I do it to help my neighbor. You know, if we are good at different things and help each other, it doesn't bother me. That's where I draw the boundary. But then you also have to think about the scope, if it is reconstructing the entire house or something similar . . . it is the money [that makes it *svart*]. People have always bartered services, you have always done that, I mean before there were means of payment—you help me and I help you, heigh-ho.

Tomas makes three points about money that need further elaboration. Money as a medium for settlement definitely increases the illicitness. But he also points out the importance of paying attention to intention. Is the purchase for relation building or survival? A little bit on the side here and there is no big deal, but too much money earned *svart* cannot be an essential ingredient for everyday living. To refer to monetarily settled purchases as barter is one way to make exchanges more licit.

Andreas, a factory co-owner, said that he also bartered, although he paid for it. “When I and my family lived in a terraced house, back then it was more bartering, paying someone who was close. I have a relative who also was my neighbor. He is a bit more dexterous than I am. So I worked an hour extra and paid him.” This is still bartering in Andreas's world, although money intervenes. With the overtime money earned, he pays his relative for work done at home.

There are the more lenient Limningers for whom *svart arbete* is acceptable regardless of how it is settled. Lars works with project management in the building industry and has been heavily involved in both providing and buying *svart*. “Maybe the guys barter with each other, but I do not think it is that common. They would rather pay each other and that's a

done deal.” What he calls bartering is in fact the result of a network of people who exchange services, settle them in cash after each deal, and thus avoid keeping track of amounts outstanding. The prerequisite is a network of strong and weak ties consisting of friends, acquaintances, colleagues, and friends of friends where the simplest and most practical means of settlement is money, thus just considered as a tool (e.g., Graeber 2001: 66). These people also know that they can count on each other the next time around to continue to “barter” for cash.

In these anecdotes, there is a drift in licitness between bartering and paying cash for a service. Talking about exchanges as taking place within the social relations of kin, friends, and neighbors disentangles them from the market and thus from the state as well. The problematic question for the state is when barter refers to practices that in reality are cash-settled exchanges of work. It is one thing if friends and family settle an exchange with money, but what about more loosely structured networks, when exchanges are justified as barter but do not build on existing relations or are newly established ones? Lars’s and Andreas’s pragmatic usage of money as a “barter” tool brings the discussion to the meaning of money when settling an exchange.

The role of money

When we discuss the role that settlement has for *svart* dealings, Nina says about money:

Well should you be really correct, then it is [*svart*]. If you buy a service *vitt*, you pay for it plus all related fees. These extras you need not worry about when you barter. In that respect, it is *svart*, definitely. However, I do not know if I think about it as *svart*, as truly *svart*. I cannot explain it in any other way than with my feelings. Do you understand?

This “feeling” makes the role of money as problematic to define for these Swedes as it is for social scientists. There is an array of views on what impact money has on the recompense and settlement of a transaction, but money is often described as a precarious means of exchange, since it “is indifferent to morality” (Hart 2001: 213). In the following I will explore this feeling of moral uncertainty and ultimately what it means for the illicitness.

Money is most often described as an intermediary, facilitating exchanges of products and services (Hart 2001: 262). Sometimes money is depicted as just a tool, a means to effect one specific ritual, a payment, from one person (the payer) to the receiver (payee) (Graeber 2001: 66). But money also transforms the relation between payer and payee (Crump 1981: 94) as well as their roles in society. Perhaps it is the amount paid that makes the difference, as to have or not to have money “can be identified with the holder’s generic, hidden capacities for action” (Graeber 2001: 94).

Paying with money is often held in contrast to bartering and depicted as evolutionarily superior to “primitive” bartering economies (cf. Hart 2005: 161–163) and has as such been seen as undermining so-called traditional cultures. The introduction of Western money was described as erasing distinct spheres of exchange among the Tiv in Nigeria (Bohannan 1959) and thus also the social relations among these people. But Bohannan’s interpretation indicated a static view of society, both of exchange spheres as well as of money. Thinkers about money assume one type, the Western kind (cf. Lutchford 2005: 394). But as research in West Africa has shown, different monies coexist in both historical and contemporary settings that have diverse usage and meaning (Guyer 1995). It is the diverse types of money and in what context they are used that need to be classified in order to say anything about their morality.

Viviana Zelizer proposes that it is not money itself that makes exchanges problematic,

but rather the context in which they take place (Zelizer 2005: 39). In a study of US households, a setting in some respects similar to Swedish society, she shows how money was earmarked, pinpointed, and used a century ago (Zelizer 1997). According to her study, money as recompense does not necessarily mean a deterioration of social relations. This latter condition was what Georg Simmel ([1907] 2001: 477) warned about, that money as recompense would create a distance between people and as a result make the relation between individual and society more superficial. This viewpoint is used more often than Simmel's complementary view, that money also makes possible an "inner independence, the feeling of individual self-sufficiency" (ibid.: 298). The independence that money creates for an individual simultaneously makes him less liable to society at large.

Money can thus be seen to provide a connection with society in different ways (Hart 2001: 235). Hart depicts money as a bearer of collective memory, which is inscribed in the root of its name, *moneta* (from the Latin "to remind", "to tell"). It provides a meaningful link between persons and communities. This link is symbolized in the coin issued, as in "heads" (head of state) and "tails" (representing value). Money is in this perspective a powerful tool and symbol for the state and its subordination of people as consumers and taxpayers (Hart 2001: 267; Roitman 2005: 11).

Compared with barter, money does not necessarily change the relations between exchangers of informal work. However, it does so in their relation to the Swedish state, regarding its role as a lawmaker, an issuer of monetary species, and a collector of taxes. Paying with money makes the cheating much more explicit. Instead of a service or a good in return, there is a receipt of something that can be used for anything, as a means for "the hidden capacity of action," to use Graeber's (2001) phrase.

Different set-ups of amount, origin, and destination of the money involved in the settlement inform the licitness and underlie Zelizer's point regarding context. It is not money

as a token of value, but the kind of money that is important (cf. Guyer 1995). The acceptability is expressed through the metaphors referring to the storage and origin of the money.

Places to keep money

Several informants said that acquired work becomes *svart* when the wallet is opened. What is in my wallet decides what I can afford. When Linnea, a teacher, needs to buy a service, she looks in her wallet and, based on its content, the choice is made between *vitt* and *svart*. For her, *svart arbete* is not about cheating the state; those thoughts are more pertinent when she reads about other people's *svart arbete*. A wallet cannot contain much; it indicates small-scale and private house holding, whereas money in a briefcase denotes informal purchases on a professional scale. This is how Anders, a plumber, recalled the payment he received for a job done at some refurbished pizzerias. In his view, it is not the money itself that makes it illicit or not, but the amount and the context, which is here illustrated by how it is carried around. A wallet belongs to an individual and there is not a lot of space in it. The briefcase can contain much more than the wallet, is usually carried around in professional settings, and points to a more public environment. Larger amounts from informal transactions turn the operation into a business, a main activity that provides a livelihood. Anders did not say if the work he did for the pizzerias was with or without an invoice, just that he was paid in cash. Working too much *svart* professionally is not acceptable to him. As he explained, then you have to have a *svart låda*, a "black box", somewhere in the firm. "A black box" makes for an economy apart, where informal incomes and informal expenses are kept. In these instances there can be talk of an informal economy within a firm, which is separated from the bookkeeping and audits.

Fickpengar (pocket money) is, however, fine in his view. It is an even smaller amount

than what a wallet can hold and is basically what children are given as a weekly allowance—hardly enough to be saved in the piggybank or even enough to put in the wallet. It is money for immediate consumption. Anders views the cash recompense he gets for the small jobs he does now and then as pocket money, “for snuff,” as he says. Talking about pocket money places the recompense in the private realm, regardless of how it is earned. This can be contrasted with the expression of *kontoret på fickan* (having the office in the pocket), which is perceived to be the business of small crooks. There is no bookkeeping, and the money goes in and out of the pocket unrecorded. Talking about “office” or “briefcase” turns it into something of a professional job, and carrying out business this way can be suspicious. Receiving *pengar under bordet* (money under the table) is a similar illicit exchange.⁷ Big wads of money can be hidden under the table, whereas paying someone “into the pocket” refers to only smaller amounts. *Pengarna rätt ner i fickan* (money straight into the pocket) is an instant cash transaction where money changes hands and quickly disappears into a tiny opening in the recipient’s clothes. Once in the pocket the origin of the money is lost and there are no receipts and no records. In the pocket it is close to the body—timeless, private, and hidden from the surrounding world. Timeless, as there is no dated receipt on the transaction. Private and hidden, as you do not check anybody else’s pocket, which is an intimate place with its contents well concealed. Anders’s “snuff money” literally lies in his pocket and is a small and negligible amount and thus acceptable to him—although earned *svart*. The size and usage of containers for money earned *svart* affect the acceptance. They do not tell the story of the origin of money, but rather where the value of a specific stash of money was generated and in whose hands the money has previously been.

Clean and dirty money

This reminds us that work creates money (cf. Hart 2001) and the Limningers often played

with connotations of money in this way. Susanne, a public relations manager, told me about four different types of money. There is regular cash, official, formal, and clean. However, there are also three other kinds: money with wooden chips (coming from the building industry); the shaggy kind (originating at hairdressers); and finally, money coated with olive oil (straight from the pizza parlor). These tarnished moneys stand in contrast to what Pelle referred to as his father's description of "fresh money," money unstained by taxes and fees. Fresh money comes from work, good hard work, and has not been in the hands of representatives of the state. In this view, bureaucrats do not work productively or generate money. They just take part of it, thereby dirtying themselves.

The flaky-hairy-oily money from the economic sectors accused of being most infected with *svart* dealings (cf. Riksrevisionsverket 1997:59: 287) is generated in work, so although it is soiled it is still the result of production. The fresh money Pelle's father talks about should, in this perspective, be dirty as well, but his way of referring to it instead directs the value of work toward so-called productive sectors, and to people who produce a materially visible change. Fresh money is clearly separated from public institutions, as the latter are seen as taking, using, and redistributing the money collected. On its way to being redistributed, a lot of it is "wasted" on internal costs and wages, sometimes deemed excessive. The status of the informally earned money not only tells stories about whence it came, but also where it goes (cf. Galbraith 1975). Although there are formal and informal economic activities, they are intertwined by the same money that keeps circulating in society. Acceptable informal transactions of work cannot exist in an economy of their own but have to be seen as part of the economy at large.

Money, rather than barter, makes the informal exchanges of services more *svart*, more illegal and illicit. The "feeling" of increased severity Nina talks about earlier can be understood in various ways. Maybe it is the flexibility of money that worries her and others?

Or that earning *svart* money doubly resists social relations, with the provider as well as with society at large? Or is it a renouncement of the state? Or does the “feeling” suggest an attempt to reject making *svart arbete* more common, while advocating for people to help each other more? Money as settlement and the amount of it can thus be said to classify the severity of the act in the view of most informants. Money paid in larger amounts, which fit into a briefcase instead of the more private wallet, indicates an increasingly professional deal and is thus less acceptable. In certain environments, people are used to purchasing work informally but still talk about it as barter. This demands a more humble, but also more probable explanation—that the meaning of money resides in the personal connection, the meaning that each of us imparts to it (Hart 2001: 263; Zelizer 1997: 200).

Concluding remarks

We have seen how barter and buys each in their own way make up the illegal yet licit informal purchase. Barter can be viewed here as an old practice in new clothing. A barter occurs between people who already know each other: among family and friends, neighbors, colleagues, or through other relations established at work. The exchangers have a certain amount of trust as they help each other, and it is a practice that takes place outside the formal market and the auspices of the state.

To barter is clearly more licit than buying, regardless of whether the reasons for the purchase is pure survival, not having enough money, or attempting to get a service performed as cheaply as possible. There are also those who have no knowledge to offer as a barter, thus making cash payment the only alternative. When money alone is used for compensation, a quite clear division between the licit and the illicit exchange is drawn.

In order to make an illegal purchase licit, it has to be justified in certain ways. The acceptable purchase of *svart arbete* is private and hidden but set against a public reference to

what constitutes economic activities. When the Limningers talk about cash payments for informal purchases, it is the small and almost negligible amounts that are acceptable. Aspects of illicitness appear in the size of the deal, the type of recompense, and the organizational form. Settling the exchange with money makes the links to market and state more pertinent and the *svart* deal becomes more explicitly an act of cheating. Therefore, even cash-settled deals are often referred to as barter to create a reverse disentanglement, away from the formal market and closer to the realm of social exchange. Thus, buys can also be viewed as a type of illegal, yet licit, variety of *svart arbete*.

The Limningers display a verbal creativity when referring to *svart arbete* as licit. The synonyms demonstrate fantasy and creativity. These representations are a play on words, often told with a smile, as the transactions also endow the purchaser with ingenuity. The play on words makes these purchases framed in the realms of private life and social connections and in the process are the transactions disentangled from the formal market and also from the state. Talking about *svart arbete* is done in a joking manner that emphasizes the informality. As an exchange, it is a part of everyday life. It has been noted that “exchanges have always existed and will always exist,” and getting by involves for many Swedes the occasional purchase or barter of work that can be considered *svart arbete*.

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Lotta Björklund Larsen, PhD, holds a postdoctoral position at the institution for Thematic Studies at Linköping University. Her current research project, “Swedish Tax Dynamics: Values and Practices at the Swedish Tax Agency and the Economization of Society,” permits her to continue exploring how the boundary between the socially constituting and the economic is defined and maintained.

lotta.bjorklund.larsen@liu.se

Notes

1. In general discourse, a common association is made between the licit and legal, on the one hand, and the illicit and illegal, on the other. However, there are many activities that are in essence illegal, but are still commonly practiced. Licit and illicit exist in the views of people, where illicit refers to behavior that is not according to common values and accepted norms. What is legal and illegal is negotiated within the state and/or political domains and refers to behavior that adheres to, or breaks, formal laws (van Schendel and Abraham 2005). In the Swedish context, illegal and illicit are often used as synonyms (e.g., the Swedish National Audit Office, Riksrevisionsverket, titled its summary of a report on *svart arbete* “Illicit Work in Sweden” [Riksrevisionsverket 1998: 61]). Acceptable exchanges considered *svart arbete* are thus illegal, yet licit.
2. This was also pointed out by Tore, an informant and manager at a local Tax Agency office.
3. Exchanges of work between professionals and for professional use are legal, as VAT payments then are net and there is no need for taxes to be paid.

4. A *friggebod* is a newer shack or small cottage occupying an area of less than 15 square meters with reduced restrictions on building permits. Sweden is thus filled with small cottages fulfilling many purposes: for gardening tools, saunas, and as small guest retreats at summer homes.
5. In addition, an HOUR is pegged to a dollar at an exchange rate of 1:10. When firms accepting HOURS placed advertisements in an annual directory, the barter looked more like a sale (Maurer 2005: 50).
6. There are 100 *öre* for 1 Swedish krona.
7. It is perceived of as an expression for bribes in certain places, as Andreas recalled from doing business in the Baltics. He says it is a common practice there, adding that his firm never deals in this way as some of its competitors are said to do.

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