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The making of a 'good deal':

Dealing with conflicting and complementary values when getting the car repaired informally in Sweden

In reality, the formal economy is a desk product which humanity doesn't give a damn about. That's *svart arbete* in a nutshell; it doesn't fit in the formal Swedish economy. So you do not follow it [the rules]. However to get society to function, we've got to have the formal one, and we take bits and pieces on the side instead.

Pontus, a teacher, proposed this somewhat cryptic quote when we discussed the commonality of *svart arbete* in Sweden. According to the Swedish Tax Agency, *svart arbete*¹ is any work performed for compensation that should be subject to tax but is not accounted for. This is regardless of the mode of compensation be it cash or in kind, or whether the income derives from salary, wage, or self-employment (Riksrevisionsverket 1997, Skatteverket 2006). *Svart*, meaning black, and *arbete*, meaning work, often translate into English as informal work, working off the record, moonlighting, etc. Although the term *svart arbete* can be used universally, it is a phenomenon related to Swedish laws. In order to contextualise the practice, the emic expression will be retained.

Though Pontus is proud of the welfare state in which he lives, even he has occasionally bought services *svart*, well knowing that he ought to do otherwise – buy them formally and pay taxes on them. Like Pontus, most Swedes admit to occasionally participating in *svart arbete*. Their explanations for doing so are mainly based on two sets of reasoning: economic and habitual. 'Of course, it is cheaper' is one reason, but many things are cheaper to do – yet we do not do them. Other comments such as 'it is such a small amount' or 'everybody else buys *svart*' point to relativization and social norms. A third kind of reason is 'it is a kind of tax return' which implies an economic relation to the state. Finally, expressions such as 'it is normal', 'it has always existed', and 'society would not function without it' entail a habitual and historical reasoning. There are thus many explanations and justifications for *svart* purchases.²

Often labelled as informal economy (Adler Lomnitz 1988, Capecchi 1989, Hart 1973, Henry 1978, Leonard 1998, Mars 1982, Halperin & Sturdevant 1990, Pardo 1996, Scott 1990, Smith 1989), these economic activities are viewed as governed by different logic and existing apart from the authorized and measurable formal economy. However, the relationship between the formal and the informal is far more complex than a division according to which one can substitute for or complement the other (Williams & Windebank 1998, p. 30). These economic spheres neither oppose each other (Fernández-Kelly & Garcia 1989) nor are they separable, as one is meaningless without the other (Castells & Portes 1989). Instead, most actors switch between the informal and formal (Sampson 1986) or need the distinctions for comparative reasons (Björklund Larsen 2010).

Taking up Pontus' cue, this article has three aims. First, I argue that in order to understand the ordinariness of *svart arbete*, the dichotomy of formal and informal economies has to be abandoned and focus directed instead on how each transaction is qualified. Second, these qualifications illustrate how the often suggested contradictory economic logics cannot be separated; on the one hand economic rationality, and on the other hand the 'normality' of exchanging and helping each other, (cf. Williams & Windebank 2001, Zelizer 2004). To fit these logics into one frame, I will borrow concepts from the analysis of consumption practices around a French shopping cart (Cochoy 2008). Third, this framing will allow us to see how buyers of *svart* auto repairs in

contemporary Sweden strive to make their actions appear licit – arguments that in turn reveal the values behind the acceptable yet illegal purchase of services in Sweden. These purchases will thus be referred to as ‘good deals’ – which is perhaps an indication of what car repairs ought to be in the formal market.

A Swedish car repair

I chose auto repairs as a field of study for a number of reasons. This type of work is often cited as prone to *svart arbete*, both in governmental reports (Riksrevisionsverket 1997, Skatteverket 2006) and by my informants. In addition, cars as goods have been used in discussions of how market exchanges of complex products are performed (Callon 1998, Holm 2007, Miller 2002, Slater 2002) and as subject to repair, they have also been included in studies on qualifying the difference between services (Araujo & Spring 2006) and goods (Callon, Méadel & Rabeharisoa 2002). Services like car repairs are making up an increasingly larger amount of total consumption in Sweden; services are now almost half of the total (e.g. SOU 1999:69).³ Still, the consumption of services is seldom addressed in general studies of markets (Carrier & Heyman 1997, Ingelstam 2006), whereas the distinction between products and services has long been discussed in marketing studies (cf. Araujo & Spring 2006). We could emphasize the work aspect as ‘everybody is in services’ (Vargo & Lusch 2004, p. 326), which include the production of physical commodities. But a service is here defined as an activity that changes the outcome of an object that is attached to or belongs to the purchaser. A service thus (re)creates a qualitative relationship between providers and users that draws attention to reciprocity as a component of the interaction (cf. Araujo & Spring 2006, p. 799).

Selecting one service over another can be described as an economy of qualities (Callon, Méadel & Rabeharisoa 2002).⁴ In this approach the socio-technical capacity is introduced as a qualification. This capacity consists of a cognitive process classifying, evaluating, and judging both technical and social aspects in order to make a distinction. For services, ‘it allows greater reflexivity on activities of qualification and singularization’ (ibid., p. 209). Repairs are specific and opaque as most owners of cars in need of repair do not know exactly where the problems lie, just that the cars do not run as usual or not at all. I argue that this capacity is even more underlined when the exchange is hidden from the authorities and also, at least to some extent, from the formal market that is subject to regulation. As will be seen, *svart* auto repairs are purchased because they are not standardized (cf. Araujo & Spring 2006, p. 800). In fact, a purchase of services in a Swedish private context includes broader deliberations than choosing a provider. To get something done cheaply, buyers have a choice to do repairs themselves, buy them formally or informally (*svart*), or even let them be (Björklund Larsen 2010, 2013).

The comparison between alternatives needs to include the formal, authorized auto repair shop and the shop’s marketing logics, or rather the failure of these, so that the *svart* purchase can be deliberated on in terms of a good deal. For this process, I will apply Frank Cochoy’s three concepts of qualitative deliberation that French consumers engage in at supermarkets (2008).⁵ His analysis puts the shopping cart as the focal point when buying everyday supermarket commodities; here the subject is the purchase of occasional and informal car repair services. Although the only thing a car and a shopping cart have in common are four wheels, I find Cochoy’s concepts most useful. His approach attempts to bridge the diverse socio-economic approaches to understand consumption (2008, pp. 15-16): consumer behaviour as culturally situated and contextually specific; consumption as symbolic expressions of sentiments that draw attention to social relations (e.g. Miller 1998); and the approach spearheaded by Michel Callon of calculation as an intrinsic component of consumption (1998). These ill-fitting informal purchases can thus be fit into one frame and reveal the values that buyers hold on what constitutes good Swedish car repair.

The examples in this article are taken from a larger project that addresses how illegal purchases of services in Sweden are made licit (Björklund Larsen 2010). *Licit*, and its opposite *illicit*, exists in people's views; *illicit* is behaviour 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 behaviour that adheres to, or breaks, formal laws (Van Schendel & Abraham 2005).

Most work performed *svart* looks like any other work, so for this reason the traditional anthropological method of participant observation would not provide the data I was seeking. Hence, I decided to conduct interviews as I was interested in why people buy *svart* and more specifically how these purchases are made acceptable. However, the exchanges I wanted to enquire about are illegal, concealed, and not widely talked about in detail. Just posing the question could imply accusing someone of an unlawful act. An already established trust between the informant and me was therefore deemed a necessary ingredient for the interviews to be successful. A third consideration was the widespread involvement in *svart arbete*, thus I wanted a group of people who had something in common yet lived and acted in different realms of society. In consideration of these issues, I contacted the group of people with whom I graduated from school (cf. Ortner 2003). They disperse throughout diverse social categories and live and work in many different ways in cities, townships, and the countryside throughout the south of Sweden. In the midst of life they share a long experience of work and life and the memory of their teenage years going to the same school I attended. This shared memory provided a platform for trust where illegal yet licit purchases were revealed in ethnographic interviews (Davies 1999, pp. 95-96).

Purchasing services formally and informally

Before proceeding to the garages, my argument needs to be contextualized as buying a service formally is expensive in Sweden. The cost of a service covers salaries and expenses including tools, transport, rent, work clothes, etc. and in addition is a considerable amount for taxes and social contributions. On top, the provider should earn a profit. The gross salary paid to the service provider is finally subject to income tax, which in Sweden makes up a substantial part. The relationship between total wage cost and net income is referred to as *skattekil*, the tax wedge.⁶ The cost of service is also higher for a private person than a similar service would cost a commercial company as its costs are part of turnover and also entitled to VAT (value added tax) deductions. Paying in private as an end-consumer is done with taxed money, the tax wedge thus appraised.

In a strict legal sense, any work for income performed in Sweden is subject to tax, regardless of the compensation (Skatteverket 2008). What can be considered *svart arbete* covers an array of exchanges with diverse moral implications. These exchanges can include a teenager baby-sitting for neighbours on a regular basis or a plumber fixing the leaking faucet of an acquaintance in return for help painting his newly built veranda, but also the more organized abuses such as undocumented immigrants working for petty compensation. In reality all exchanges are of course not taxed, but the perception of ought to have done linger in many minds even when talking about bartering (Björklund Larsen 2013). This knowledge is regardless of intention when making the deal or the relationship between the exchangers: colleagues, acquaintances, neighbours, and even family. *Svart arbete* is a tricky concept, and if we want to understand the prevalence of these exchanges, we need to look beyond the legal definition.

Keith Hart, who in the early 1970s coined the expression informal economy, stated that it consists of 'the mass of economic transactions that take place beyond effective state regulation' (2001, p. 98). This definition groups activities in the same category that are diverse in both their intention and practice, including unpaid and voluntary work, illicitly compensated services, and completely illegal and criminal activities. An informal economy stands in opposition to the formal

one of legal and regulated transactions that are often subject to taxation. In short, the informal economy consists of all publicly immeasurable exchanges unintended for formal markets.

The distinction between the informal and formal economy from a governmental perspective, is not helpful for explaining the commonality of *svart arbete*. The division implies the existence of parallel and partial spheres, whereas actual purchases of *svart arbete* move incessantly between the formal and informal domains. What for the buyer seems to be a perfectly legal purchase can be illegal if the provider neglects to account for the income received. Vice versa, a provider can submit tax for income received *svart* or in other illegal ways. Therefore, exchanges may be informal in their entirety or in part (i.e. the common practice where a part of a service is paid for with an invoice and the rest is bartered or paid by cash in hand, *svart*). Although calculative considerations are at the forefront, market exchanges are not only about wheeling and dealing with the sole intention of maximising economic rewards for personal benefit (Barry & Slater 2002, Callon 1998, Carrier & Miller 1999, Davis 1992). 'In the course of the day, we enter into an immensely wide array of exchange relationships, with complex relations between them', wrote Don Slater (2002, p. 237), drawing attention to the social aspects that many studies of the informal economy also pinpoint (Adler-Lomnitz 1988, Larsen 1986, Olwig 1986, Sampson 1986).

Exchange activity does not only involve transfers of objects, but can also include agreements, communication, services, sentiments, or other movements between separate units or beings (Befu 1977, Davis 1992, Offer 1997, Zelizer 2005) and often emphasises the dyadic relationship between the exchangers (cf. Befu 1977). Harumi Befu argues that these exchanges provide a frame wherein participants' strategies can be analysed to understand how they want to obtain something – both on individual and collective levels. This 'something' does not necessarily need to be reciprocated in content; the aim might instead be to obtain status in the eyes of others. Focus should in this view be on what is given and how the recipient (re)acts, which articulates the norms and rules of the society in which the exchange is performed. This approach could also address why someone bothers to do something that is not of his or her direct concern. The exchange and the resulting reciprocity are thus not seen as the creators of a society, but as one brick holding it together.

The social aspect is more pronounced in service transactions where no object transferred, but the work produces some sort of noticeable or felt outcome. Many services result in new material products (e.g. construction of a house), but the majority of services are maintenance, repairs, or restoration to order of already existing goods. As with the purchase of a finished product, the buyer has an expectation of the result of a service, but does not know exactly what the outcome will be. A service thus requires the buyer to have more knowledge of the provider. In a formal service transaction, the reciprocity of the deal dwells more explicitly within the resulting work, than it does when purchasing a material product. It is a type of balanced reciprocity, or, as David Graeber prefers it, 'closed reciprocity' (2001, p. 220). When the exchange is settled and the accounts balanced, the buyer makes no further demands on the provider, but a relationship between the two lingers and can be easily invoked by referring to former deals.⁷ If a service provider does a good job, the possibility of future exchanges increases, reinforced by exchanges already carried out.

In the above, I have drawn attention to the diverse aspects of how service exchanges create and recreate reciprocal relationships while they are also the result of calculative practices. To analytically bring these aspects into one frame proved a challenge, and Frank Cochoy's approach to connecting diverse socioeconomic logic is therefore appealing. The very mundane activity of purchasing milk can illustrate how his concepts are applied.⁸ 'Calculating' refers both to budget and volume constraints. It concerns reasoning on quantity, the sequence of choosing commodities as well as organising them in the shopping cart. It is a rational and 'cold' aspect of consumer choice (Cochoy 2008, p. 38). 'Qualculating' involves the interaction between the

shopping list – milk – and the cognitive knowledge of what ‘milk’ implies for this consumer (ibid., p. 25). Such quality can include different fat content (whole, low fat, or skim) or production methods such as organic, biodynamic, non-pasteurized, unhomogenized, or just plain ordinary milk. Freshness, production date and last expiration date or UHT for longer keeping are also considered. Qualculating can include comparisons with condensed, powdered, or lactose-free varieties, or perhaps milk from goats or sheep and even vegan varieties made of rice, soya, or other milk substitutes. Perhaps habits rule so that the customer chooses exactly the same product at every shopping occasion? Having chosen the milk, calculating and qualculating continues, and the shopping cart is filled by constantly negotiating between the shopping list, the commodities on display, and the room left in the shopping cart, perhaps adding the occasional item on sale or what catches the shopper’s eye. Finally, ‘calculating’ involves social relations and is ‘a form of interactive deliberation’ (ibid., p. 30) with people accompanying the shopper (e.g. a child, a spouse, or a friend), or with other customers and the supermarket employees. Calculating is adjusting one’s decisions based on other people present. These three concepts create a holistic view on an exchange and allow for simultaneous deliberations on price, commodity properties, and the social dimensions with the shopping cart as a nexus.

Cochoy’s study is based on observations of actual behaviour at a supermarket, whereas what follows are retrospective accounts of service purchases in diverse garage settings. These buyers’ actions are interpreted as justified arguments that connect the actions with the reasoning behind them, rather than the consequences of the actions (Wilkinson 1997, p. 317). In this way actions are made understandable and meaningful according to what people believe is worthy behaviour given the circumstances under which they acted (cf. Boltanski & Thevenot 2006). Moving from shopping carts to malfunctioning cars, we will see in the following how Cochoy’s three concepts are valuable for making sense of people’s *smart* purchases in the somewhat impenetrable world of Swedish informal auto repairs.

A car repair made simple and cheap

Visiting a garage can be a cumbersome venture in Sweden today. If you need something repaired on your car, you call up your local authorised workshop for an appointment. On the first appointment, they check out the problem, estimate the repair time, and consider spare parts and when these can be acquired. After all of these items are considered, you receive another appointment for the actual repair. On both occasions, you might have to arrange for transport from the garage or rent a car. The process is more cumbersome for older cars as they do not seem to be a high priority in the authorized dealer’s workshop. Some parts or tools needed to repair older models might not even be available.

Börje, a self-appointed a jack of all trades, was furious the last time he brought his old Volvo in for regular maintenance at the authorised Volvo garage. He took his car in several days before his father brought in his new Volvo for a similar tune-up. But Börje was not able to fetch his car before his father got his back. Börje argues that these authorised repair shops do not care about older cars; they only want to maintain the newer models that require expensive specialized tools. According to Börje, it is much simpler to take his car to a neighbour or to drive over to a friend or an acquaintance on a Sunday afternoon and have them fix the car while they talk. And the price is a lot less, of course.

Lennart, a marketing manager, would readily like to know someone who can fix minor faults in his car:

I had the car in [at a garage] for control as I thought something triggered the servo steering. There was some cracking sound in the front. They checked it at a dealer’s garage, found two minor problems, and the car was there for half a day. Just to look at it cost a lot; to repair anything would have cost ten times more. At least for the first part, it would be great if I knew someone or if I was

smarter myself with cars. I could have gone to the scrap yard and bought [the parts] second-hand. It would have cost a pittance, and everything could have been fixed fairly informally. But with authorized dealers' garages, you are at their mercy with your lack of knowledge.

Perhaps Lennart wishes he knew Linnea's husband? He is the kind of acquaintance who helps people with their cars. Linnea justifies his weekend work this way:

You know, you also work *svart* when you help your neighbour and fix their car and such. My husband helps our neighbours. He is trained as a mechanic, so everybody who turns up is helped for 500 or something. It is *svart*. It is not the right thing to do, but everybody does it. And he does them a favour.

During the week Linnea's husband has a demanding job, but as he originally trained as a car mechanic, he fixes cars as a favour and an extra income. Sometimes Linnea moans when yet another car stops outside their house, 'Oh, not another one'. But she also laughs and seems proud of her husband when adding that he is lucky to have such a nice wife who only interferes when it is time for Sunday dinner.

Janne has a friend like Linnea's husband. Janne works as a career coach for unemployed youth. He says he believes in a society where exchanges are made between people of close social relations. Most of the deals he makes are formal, but practicing his beliefs, he intersperses them with the occasional *svart* deal. Regarding his car, he says:

I have a pal who fixes my car. I have a lot of confidence in him; I know the result will be good. I'd rather pay him extra than go to a big garage where I do not know the people. I get something of quality, and if there is an incident, he'll fix it. That's a reason for my using *svart arbete*. I know someone who is good at something. It is like that. If he had a garage shop, I would still go to him. It is that word trust again. We [in Janne's firm] work with these small enterprises and try to establish a personal relationship with them. As an alternative to the enormous companies, we can exchange and create personal contact instead of having to deal with these gigantic corporations who treat you in a very strange way. I mean, I would never shop at IKEA for instance.

The malfunctioning car is like the shopping cart a container for decisions (Cochoy 2008, p. 20). Calculating the price is important in all of the accounts above. Formal repairs are costly and form a necessary background for comparison. However, monetary comparisons are just the outset for selecting a *svart* car repair. Börje calculates the time it will take to do the tune-up, which is also the time he will not have access to his car. Lennart quickly qualculates and includes (in)competence; his own and various car mechanics. He also considers what an informal, cheaper, interaction would have meant compared to the formal garage intervention he undertook.

Although the logics for arranging groceries in a cart and car spare parts are very different, they are both structured by knowledge (Cochoy 2008, p.23). Janne, as well as Lennart, knows his limits when it comes to car repairs; that is, he does not know what is wrong with the car, and he cannot repair it himself. So he qualculates. He does not trust big authorised garages. He wonders, do they actually fix the problem? Do they change the part they claimed to have changed, and do they add any unnecessary items or redundant work to the bill? Do they provide the best and least expensive solution? Or will he be cheated? Janne thus defines trust as both a prerequisite for and an outcome of reciprocity, even within pure market transactions. His *svart* purchase is calculated by emphasising trust and friendship. A 'friend' fixes his car, and that feels more secure

The desire for personal trust relationships also influences Janne's professional dealings. His purchases are not just impersonal commercial transactions governed by laws and regulations and maximum economic value. By having a personal relationship with the representative of the firm

when purchasing a service, Janne can ensure that reciprocity is at play between the transactors. He says that he is ready to pay extra for this.

Implicit in all these accounts is criticism of formal repairs in the professional, authorized garages. These garages identify themselves with brands of cars and subject to ISO certifications, they refer their work to qualitative aspects and environmental standards. For example Brabil sells and services Volvo cars and claims that its motivated employees will live up to customers' expectations. Promotor's Saab dealers in Stockholm entice customers with nice, small workshops that cooperate to have access to a large stock of resources. Ford Services market their educated and knowledgeable workmen and speciality tools and computerized devices that are only available in authorized garages.

Although these marketing slogans seem to acknowledge that customers worry about trust and technical proficiency, professionalism, and closeness, the informants in this study seem to choose informal repairs for the very same reasons. It is noteworthy that these *svart* exchanges are lot less costly of course. But I heard many examples that contradicted Peter's initial view on formal repairs, 'Somehow, you have this notion that if it is done with invoice, it will be better performed.'

Annika puts it slightly differently and talks about her car repairs in terms of needing help. She lives by herself with her almost grown-up son and struggles to make ends meet on a bookkeeper's salary. When we talked about *svart arbete*, she says she gets help once in a while from male friends, especially with her car, or they help her to get in touch with someone they know who can assist her. The man who last helped her works as a mechanic, but fixed her car at his home in his private garage. Annika told me:

I have, you might say, used a firm before. If you want to keep your car and you have a bad financial situation, you look for the low-cost alternatives. Sometimes there are pals who help you and do not charge. Like doing a good turn. By being friendly, of course you try, just because it is cheaper.

An explicit monetary calculation is not needed. Annika knows beforehand that formal repairs are out of her economic reach so she carefully calculates. 'I don't think you talk about it [*svart arbete*] very much. You ask your friends or contacts and others you know if they know someone who knows someone.' Annika can be said to play on the socio-cultural context (cf. Befu 1977) of women not knowing much about cars and expecting help from men (who supposedly know more). She does not 'drive over' to a friend who has a garage like Börje and Janne do; she asks an acquaintance for help and is 'friendly' in return.

Not everybody buys *svart*. There are those who avoid it in all ways. Bo, an IT engineer, admits to only one instance when he bought *svart*. While out driving, he had some problem with his car and stopped at a gas station that was closed. However, next door was a garage providing space and tools for 'do-it-yourself' (DIY) where a man was mending something on his car. Bo said, 'He looked at [my car], took it for a drive, and then he found something, a loose screw or something, which he tightened. Then I handed him 200 as thanks for his help. He probably put in 20 minutes.' Why the man helped we can only speculate, but he was probably just following the norms of society to reach out to a person in need (cf. Befu 1977) and probably did not expect any compensation. But Bo did not want to have an outstanding obligation, so he felt a need to compensate – to reciprocate in order to balance the relationship. This was not a deliberate market transaction at all. But just the fact that he gave someone else a monetary payment for help makes Bo associate his transaction with *svart arbete*. Bo could not fix his car himself but calculated a price according to ability and the time this helping hand put into the effort. An hour at a repair shop costs at least 1,000 *krona*. As Bo's payment would not be taxed, 200 can appear to be a decent compensation, way above taxed hourly income but much less than a garage would charge. This incident highlights how help can easily resolve a complicated situation, but when remunerated,

the help risks being converted to an informal purchase of work, something Bo is on principle against. But it was a one-off occasion, help to a stranger where Bo calculated his inability to reciprocate later. Settling this outstanding obligation immediately balanced an unequal relationship, but is still considered as an exchange that took place in a 'good' society where people help each other.

We have above seen how diverse aspects on *svart* car repairs are revealed. In the following we will see that to make these deals licit – good - these different aspects have to be combined. Hence, the informal but acceptable purchases are neither embedded in nor apart from social relations, but are actually of vital importance for them (cf. Maurer 2008). These exchanges are thus seen as both part of and constitutive of social life (Maurer 2005, cf. Mauss 2002 [1990]).

Qualifying a good deal

Time is money said Benjamin Franklin, and the price for car repair can seldom be separated from the time spent having the repair done. Buyers must ask how long the repair time is and thus the cost of the work? How long will I have to be without my means of transportation, and will I have to take time off work to get the car to and from the repair shop? Calculating money and time is closely connected to the notion of simplicity, of being able to choose when and where to take the car, and especially if it is possible to get it repaired during free time.

Knowledge, or rather the lack of knowledge about the workings of a car, is brought out by qualculating. Most car owners know that they do not know what to do with a misbehaving car. Recognizing that something is wrong with the car can range from not being able to start the car; noticing that something is smashed; the illumination of some warning indicator on the dashboard that prompts the owner to check the manual where it says 'Contact your authorized auto repair shop'; to the backbone feeling while driving the car that something is odd. The owners first ask who would know how to diagnose the problem and then who could repair it? These questions cannot be answered by the owner lifting the hood, but by a skilled mechanic.

The car, its owner and the mechanic form a cluster (Cochoy 2008, p. 28) where the owner must decide between different choices for repair: formal, informal or DIY. It is a service – a planned manipulation, or a restoration to order, of a malfunctioning car. If shopping lists superficially structure the choices of the supermarket consumer (ibid., p. 26), the malfunctioning car is the shopping list. Leaving the car to the formal repair shop, the mechanic diagnoses what is wrong and suggests a solution. The car owner can at best qualculate if knowing what the proposed repairs entail. Choosing an informal repair puts more emphasis on the calculation process. Several informants in my study spoke about replacing their own incompetence with trust in a mechanic. Trust is determined by the mechanic's socio-technical capacity (Callon, Méadel & Rabeharisoa 2002), but if the repair will be informal, the reciprocal element is stressed.

Svart repair includes no invoices and thus comes without institutionalized and formal warranties. Instead the car owner has to rely on the quality of the relationship, trusting the mechanic to both charge a fair price for the repair and allow the owner to return for corrections if problems reappear. The relationship has to be friendly before and after the deal, which means that the deal has to be seen as good for both parties. Even repair help given in accidental situations has to be reciprocated in a fair way. Some people deliberately make a point of including reciprocity as an argument for rejecting the formal market.

The calculation for a *svart* car repair is not only a 'cold' aspect of price comparison with a formal one. Instead this calculation includes prior experiences as well as friends and colleagues stories. Calculation is often based on imagined differences so that within the informal repair, the calculative aspects can seldom be separated from the calquative and the qualculative. The values that are important when purchasing services in the market but especially outside the formal regulations – in this case the authorized repair shops – can thus fit into one frame. The starting

values for informal car repairs include cheapness and simplicity plus a strong consideration of (in)competence. But foremost, to make such an illegal transaction acceptable and thus a good deal, it has to be seen as socially constituting.

Thus we can propose that a 'good' calculation makes up for the informality of the deal. Although the malfunctionality of the car is a nuisance for its owner, it is also the reference point (ibid. p. 29) for a social interaction. After the comparison of price (calculation) and repair needed (qualculation), the mechanic and the car owner calculates. It is an adjustment of price for service and spare parts, but importantly brings in notions of trust and even friendship in order to be justifiable as a good deal.

So there are several reasons for calling these types of exchanges 'good deals'.⁹ They are good in the economic and relative sense, which implies a comparison of price with similar services performed formally. Good deals have the right or desirable qualities and indicate a moral judgement in the sense of being opposite of bad (cf. Neyland & Simakova 2010). *Svart* purchases are illegal but are viewed by the exchangers as moral when they favour both provider and purchaser. Although they are not of benefit to the state (as taxes are omitted), people who participate in this good deal are seen as virtuous members of society. The good deal is done in a friendly and considerate manner and is of benefit to both parties: 'we help each other'. In a qualitative appraisal, *svart* purchases are viewed as value for the money because the resulting work is more than satisfactory. Finally, these good deals are not plentiful, although there can be a good deal of good deals in informal markets.

Conclusion

Svart arbete, the Swedish version of informal work, are often overlooked exchanges or are set aside in theories of economy and economic behaviour. This type of work cannot entirely be regarded as fraud since many repairs would never happen if the only option was formal repair with invoices; the deals would be too expensive (cf. Skatteverket 2008). *Svart arbete* is a commonplace, mostly accepted, and yet criminal practice. Still, it neither fits in the division of formal/informal economies nor is it a purely cultural phenomenon embedded in social relationships.

A sector often mentioned as prone to *svart arbete* is auto repairs. Authorized garages have long waiting lists; they keep the car for a long time, require perhaps several visits, and are costly. By contrast, cars repaired *svart* can be done in an afternoon while having a chat with a trusted acquaintance. The exchange can thus be a casual one between people with closer relations. In addition, *svart* repairs cost a fraction of formal and invoiced repairs.

This article has dealt with how these seemingly ill-fitting *svart* purchases can be understood as part of contemporary Swedish economy by applying Frank Cochoy's concepts of calculation, qualculation, and calquation. For the purchaser, a good deal is calculated by taking into account cheapness, simplicity, and time. The qualculative aspect comes in while considering the mechanic's knowledge as well as the owner's incompetence. To make the repair moral, a purchaser also needs to calculate so that the exchange can be seen in terms of the social relationship with the mechanic. The reciprocal aspect makes it possible to avoid the warranties and other regulatory institutions of the formal market and replaces them with trust based on an agreeable relationship with the mechanic and on his technical knowledge.

Cheapness, simplicity, knowledge, and trust – these values apply to any auto repair, as the marketing of authorized garages suggests but these four values are also emphasized when purchasing these services *svart*. These values underscore how any auto repair ought to be performed. What is good cannot by definition be bad, and this judgement lies in the views of the beholder – the purchaser. However for the tax-collecting state, *svart* purchases are definitely not good deals. But the tension caused by the illegal aspect of the deals is overcome by notions of

help, friendliness, and the ideological justification of a good society where services are exchanges between people and not with big corporations. These qualification processes further enlighten how an illegal yet licit car repair is constructed as both a good deed and good deal.

Car repairs done *svart* inflict on the formal economy even if it avoids it, but it needs to be included for comparison and also to point out its' flaws. Pontus is right, *svart* purchases are difficult to fit in. When made licit, we can on a conclusive note say that informal exchanges can neither be understood as separate from the formal ones, nor can economic deliberations be detached from socially constructed alternatives.

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1 This term will be used regardless of whether it is applied to singular or plural events. In Swedish the plural would correctly be written as *svarta arbeten*.

2 Exchanging *svart* is cheating the state. A related area to this article is how people perceive governmental involvement in formal markets and in what contexts this involvement can justifiably be avoided. Neither these issues nor the cultural importance of work will be dealt with here.

3 According to SCB, Statistics Sweden, there are no publicly available statistics for the consumption of services. An estimate for 2008 is that 47.7 percent of the products included in the Consumer Price Index can be considered as services. (E-mail from the Price Unit at SCB 12.1.2008)

4 They propose to call services goods as one 'can be defined by a combination of characteristics that establish its singularity' (Callon et al. 2002, p. 198). They make an etymological distinction and characterize a good (service) as always slightly different from other goods, whereas a (manufactured) product goes through a number of stages. Its meaning changes, and it singles out but also coordinates different actors at each stage. For example a car moves in its trajectory from design to fabrication, sales, usage, second-hand deal, object of collection, antiquity, and scrap.

5 An alternative theoretical frame for proposing values in Swedish society from justification could be the worlds of worth theory as proposed by Boltanski and Thévenot (2006). I have referred to this theory elsewhere (2010), and it proves helpful for making actions understandable and meaningful in relation to what people believe is worthy behavior given the circumstances under which they act. If actors are able to justify their informal purchases, they can

prove themselves worthy within their own and others' opinions and regard themselves as moral beings. However, the aim in this article is to unveil the economic calculation, the technical knowledge required, and access to tools, as well as the reciprocity the informants refer to within one framework. Therefore I chose this other tack.

6 For estimates and further discussion on the Swedish tax wedge, see Henrekson 1998, SOU 2004. Currently (2012), an employer pays 1500.- so the employee receives 500.- net (<http://www.ekonomifakta.se/Documents/whiteboard.pdf> 19.12.2012).

7 Note the opposite notion of open-ended reciprocity. For example, Graeber points to communist societies where no balance of accounts should exist. Instead there is giving and taking according to each community member's needs. However, open-ended reciprocal relationships can easily degenerate into systems of patronage and exploitation (Graeber 2001, p. 225).

8 Swedes are one of the larger per capita consumers of milk in the world.

9 In the economic literature, 'good deals' refer to financial assets with specific features and properties that encourage them to be quickly acquired in the market (e.g. Černý & Hodges 2000, Cochrane & Saá-Requejo 2000, Campbell & Diamond 1990). These types of offers are quickly grabbed by consumers because they are regarded as 'good'. When markets move, what was considered a good deal can quickly turn into one of lesser economic value.