

Illegal yet licit. Justifying Informal Purchases of Work in Contemporary Sweden.

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Bartering or buying (cash) are usually seen as two distinct ways of settling an exchange, creating very different types of relations. The aim of this paper is to scrutinise what the settlement form mean for the licitness for informally recompensed work, *svart arbete*.¹ These exchanges of work ought to be subject for taxation but are not. Although illegal, they are a common and taken for granted phenomenon in Swedish society.²

Börje can illustrate with his views on *svart arbete*; what it is and how it can be seen as acceptable. He was trained as a carpenter, but as he has worked with many things, he views himself as a bit of a jack of all trades. 'Bartering services' says Börje, 'is about you fix this and I fix that. But I do not see that as *svart arbete*.' I ask if he has ever bartered, and he laughs and says:

Ask me what I have not bartered. It is within the grey zone, if one should be frank. I think it is something we are born with, this market trading. For that's what it is [amongst people]. It is a continuous bartering, either you exchange services or you exchange money. Regardless of whether it concerns services or products. Has always existed, will always exist. You can never outlaw it and make it illegal (sic!) in society.

According to the Swedish National Tax Agency, *svart arbete* is any work performed for compensation which should be subject to tax but is not accounted for. Regardless of compensation mode being it cash, in kind, or whether the income derives from salary, wage or self-employment (Riksrevisionsverket 1997:59:27, Skatteverket 2006:4:17). The Tax Agency thus recognize that barterers are in fact illegal³ as all exchanges of services that have value between and to private people are subject to taxation. In reality, the Tax Agency does not pursue barter to the same degree as cash-settled exchanges, Tore, an informant working as a taxation manager, pointed out.

¹ *Svart*, black, and *arbete*, work, often translate into English as informal work, working off the record, moonlighting, etc.

² All Swedes seem to have a view on and most have been involved in *svart arbete*. In the neighbourhood where I used to live, at work and at social occasions, it seemed a practice that most claimed to occasionally take part in. People's explanations were mainly based in two sets of reasoning's; economic and habitual. 'Of course. It is cheaper' was one, but there are many things which are cheaper to do - still we do not do it. Other comments were such as 'it is such a small amount or 'everybody else buys svart' which pointed to relativizations or to social relations. A third one was 'it is a kind of tax return' implying an economic relation to the state. Finally, 'it is normal', 'it has always existed, society would not function without it' entailed habitual and historical reasoning.

³ According to Håkan Malmer, with Skatteverket until 2006. Malmer is an expert on *svart arbete* in Sweden and authored for many years the part on faults and cheating in the yearly report by the organisation (interview on the phone 12.9.2008).

One aspect of making these exchanges more acceptable is through its means of payment. 'Bartering' will here refer to its theoretical meaning, as an exchange of services or commodities. It has often been depicted as old-fashioned and primitive, a less sophisticated form of payment than cash. Here it will be seen how barter is preferred when it simplifies and makes an exchange cheaper. We shall also see how bartering slips into a more encompassing meaning, implying either time as a calculating device or money as remuneration. There is a sliding tendency of talking about bartering, *byta*, making it a more licit variety of *svart arbete* – although the deal is settled with money. Adversely, one may also ask if certain barterers that are not regarded as illegal or illicit can be considered *svart arbete* given specific (right or wrong) circumstances. Paying with cash, will on the other hand, illustrate a transaction's increased linkage with a formal market and with government authorities.

This paper derives from a larger project of how buying *svart arbete*, informal purchases of work, are justified. It is a visit in present-day Sweden where views on and practices of *svart arbete* are solidly placed in habits but adapted to contemporary society. The data is based on ethnographic interviews with former classmates graduating from compulsory school in a small city, here called Limninge. Today they form a group of middle aged people who disperse 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 diverse way the Limninger's referred to *svart arbete* indicates different meanings in content, settlement and connections with those involved. Analytically, the notion of informal purchases or acquisitions of work shall be used. Emicly I shall use the term *svart arbete* and other Swedish connotations throughout this paper. Although *svart arbete* has different meanings in different contexts, comparing it with the notion of the informal economy, it narrows the field of analysis. *Svart arbete* indicates that it is an illegal act in the view of the state, but from the purchaser's point of view it is sometimes licit, at other times illicit. The recompense is hidden from the gaze of the authorities' and excludes legal or unremunerated work. *Svart arbete* is a broad and rough concept, but it point to the specific Swedish variety of informal work and contextualise informal and illegal exchanges of services. Even if using this elusive concept in interviews implies 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), the issue was to penetrate how *svart arbete* can be made acceptable. Noteworthy is my informants' own recognition of having purchased something in a way which they regard as illegal.

'*Kärt barn har många namn*' goes the Swedish saying, meaning that we find many names for those we love. While *svart arbete* is used as an emic metonym for all exchanges of services which 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', as Lakoff & Johnson (1980:1) put it. In this project, these exchanges are seen to be made more licit by paraphrasing, by playing on words and by cunning. To circumscribe the notion of *svart arbete* both highlights its informal aspects and simultaneously transfers it to contexts where the exchange can be deemed (more) licit. Using a wealth of synonyms for cash increasingly informalises these in essence illegal deals and verbally conceals them from the formal market.

The different ways of talking about *svart arbete* are thus seen to illustrate its characteristics. Metaphors can conceal other aspects that conflict with the original concept (Lakoff & Johnson 1980:10), and the array of metaphors that do not agree with the current political and economic ideologies can also reveal hidden actions (ibid.235). James Scott wrote that '[W]henever one encounters euphemism in language it is a nearly infallible sign that one has stumbled on a delicate subject. It is used to obscure something that is negatively valued or would prove to be an embarrassment if declared more forthrightly' (1990:53). In the case of *svart arbete*, the metaphors used are often in the form of witticisms. As Mary Douglas writes; 'the essence of the joke is that something formal is attacked by something informal, something organised and controlled, by something vital, energetic' (Douglas 1999:149). Perhaps 'attack' is too strong a word, but I see playing with metaphors and synonyms as a form of resistance to the mechanisms of control that steer people's lives.

entangling social relations

When my informants justify their actions, they do it according to their knowledge of legal realities, recognising that they ought to pay taxes on their exchanges. To cast light on the processes which make exchanges considered *svart arbete* more acceptable, I shall make use of the concepts of entangling and disentangling as developed in Actor Network Theory when applied to the study of markets (Callon 1998, see also Hasselström 2003). Following Callon, disentanglement is the act of taking entities out of their social relations and transforming them into objectified and calculable objects of exchange able to circulate and change ownership in a market (Callon 1999, Slater 2002:237). The disentangling creates and maintains a division between, on the one hand, these objectified things and, on the other hand, the actors who produce, exchange and consume them in a specific setting.

'To entangle or disentangle are two opposite movements which explain how we move away from or closer to the market regime' (Callon 1999:190). The use of these concepts has mainly concentrated on the construction of markets and thus on the practices of disentanglement from social relations. Here the opposite will be explored. To make the exchanges more acceptable, the movement is one away from an idea of the market, as subject in diverse ways to laws and legislation. By (re)entangling these exchanges in a social context of values, people make the *svart* transaction more acceptable. As will be seen, what can be regarded as a market trade is transformed into an exchange between friends and acquaintances – a barter. It is the reverse of the movement of a disentangled object which is made tradable in a market. Yet, the service exchanged is still disentangled in some aspects, to make it calculable and to set some form of price.

Börje said that to exchange is an innate behaviour, something which people have always done and still do. Everywhere. Exchanging is done in order to obtain something but can be done in social realms as well as in what we consider modern markets. So, on the one hand, the Limningers view certain exchanges as taking place in markets, subject to existing laws and regulations and also to taxation. In Callon's terms, such a service is disentangled from social realms and takes place in a market informed by competition, laws and legislation. Then there are other transactions that take place outside the formal market, although

they ought to take place there. These exchanges are untaxed and some of them are considered *svart* and thus illegal. In order to make the latter more acceptable they are entangled into a social sphere. The logic is to invoke the rationality of cheapness while moving the exchange away from the formal market into the more licit social sphere.

The Limningers can be said to partially entangle their acceptable purchases of *svart arbete* within the realm of private life, but still invoking an economic reasoning. The acceptable purchase of *svart arbete* is thus private and hidden but set against a public reference to what constitutes economic activities. Talking about informal purchases in this way could be defined as framing, done in certain ways in order to make the exchange more licit and acceptable.

barter in society

Bartering has been seen as a forerunner of modern and monetarised markets (cf. Bohannan 1959). Bartering occurs not only where there is lack of cash as in the practice of *blat* in the former Soviet Union (Ledeneva 1998), in non-monetarised 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 amongst the *popolino* in a section of Naples (Pardo 1996) and to evade taxes and fees in general (Hart 2001b:267). In anthropological studies, the concept of bartering has adopted an unconstructive meaning following Sahlins' definition of barter as 'negative reciprocity' (Gregory 1994). It was seen as an exchange between strangers in non-monetarised and primitive markets, performed on the same moral level as theft. Described as such, it involves minimal trust between exchangers and has little bearing on social relations (Zelizer 2005:41). In such a context, it is an immediate settlement of a transaction, not trusting the counterpart to settle the outstanding obligation at a later date.

Theoretical views on bartering display contradictions at different levels in society and community respectively. Portes et al. (1989:11) describe bartering on a macro level as a crucial feature of international exchange in the 1980s, when shortages of tradable currency were a major factor. This bilateral trading between states contradicts the cash economy expanding on an individual level. The growth of these informal economic activities is seen to set society back to earlier days reviving 'old methods of exploitation', but also to provide more room for personal relationships (ibid.). This invokes an idea of the 'good old days' which simultaneously lessens the state's control of its citizens, not being able to levy taxes on them (Hart 2001b:267). Bartering work places the exchange more solidly within the idea of community 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 more simply and economically within a complicated welfare economy. Bartering seems to rest on traditions, dwell in the present and will thrive in the future as people respond to changes in society's formal structures.

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

described as a mutual help between and within two small villages in Dalarna (a region in mid-Sweden) during the last century. It provided stability in difficult times, made one's tasks easier and also taught people new ways of doing things. Those outside these 'exchange communities' could not muster life in the long run (Isacson 1994:80). *Att byta ibop sig* is now considered a thing of the past, probably extinct since small farming wound up in the 1950s (ibid.139). However, unregistered economic activities may still be extensive, regardless of whether households depend on salaries or on their own work (ibid.163). Isacson states that the borderline between *svart* and *vitt* is difficult to draw in the workings of small farms and traditional barter transforms into *svart arbete* when 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 crucial to their survival is having private networks in order to barter, lend and help each other (Gardberg Morner 2003). Bartering work can thus be an example of how an economic practice takes new shapes in response to a changing environment (cf. Kjellberg & Helgesson 2007).

Kristina, a study advisor, mirrors the above views. She is convinced that there is a lot of bartering going on in today's Sweden and pinpoints what many Limningers expressed. 'Maybe it has always been like that? You know you hear that people barter things. I think there is a lot of it; privately you also help each other. It all evens out.' Lena, an office manager, thinks learning to barter is part of upbringing but she is well aware that such exchanges are unlawful. For her bartering is a fact of life, a way to survive in society:

You should talk about it with your children, I guess it depends on their age, but with our two oldest [teenagers] we talk about it openly. If someone comes and does something. Dad helps him with medical services in return. This is a very good barter – they need to learn how society works today. I would never say to them that it is *vitt*. Then I would paint a better picture of myself than who I really am. It is a bit strange, though. But, you have to tell them about your actions and their consequences.

Lena talks about a good barter as a way of making a bargain and she is quite explicit about teaching her children this. This contrasts with Kristina who has children of the same age. She would never tell her children if she and her husband do something dubious like buying services *svart* – which they hardly ever do. She does not want to teach her children to do something which in reality is breaking the law. Their justifications for bartering or not point in two directions. Lena's children should know how society functions. Her family obtains a service for private use in exchange for the services her husband, the physician, can provide. Those services ought each to have been exchanged on the market and can exemplify the complicated relationship between the family and the economy (e.g. Robertson 2001:153). Kristina could be said to go along with the idea that market deals corrupt the domestic sphere. She also includes the civic world in her role of being a citizen – behaving unselfishly towards others and obeying laws and regulations (cf. ibid.260).

justifiable bartering

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 *smart*. It is the labourers. Those with good skills on offer', says Börje. Torsten, a civil engineer with a more theoretical education, 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 *smart arbete*.

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 cash. The objects exchanged are often different. The propensity to barter is there and it is of no great concern if one of the providers gets a bit 'more' than the other. The comparison is made in relation to what the services would have cost on the official market – *vitt*, with invoices, taxes and fees included. If a painter can exchange work (for private use⁴) with an electrician, maybe the former puts in slightly more time than the latter whose work is certified in a different way. Both are happy with the end result, as having to buy the services would have cost three to four times what the 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 relations of barterers have been described. Humphrey and Hugh-Jones discuss bartering 'as creating social relations in its own mode' (1992:8). These are described as four types of relations. First, barter can consist of mutual payments, which require no further contact between exchangers. Secondly, the same type of barter can occur between exchangers, but ones who know each other and have a certain relationship of trust which makes further exchanges possible. Thirdly, 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 barterers are seldom applicable to only one of these ways; instead, they are seen to overlap.

These arguments can be illustrated by Tomas' case where he uses his professional relations to acquire materials for private use. Through his craftsman's work he visits many building and construction sites, meets many people and seems to have an extensive network to draw on. When we talk about his involvement in *smart arbete*, he hesitates a bit and then continues telling me about the construction of his *friggebod*,⁵ a small shed situated in one corner of his ground:

⁴ 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.

⁵ *Friggebod* is a newer shack or small cottage (also translated as *bod*) occupying an area of less than 15 m². The name comes from former Minister Birgit Friggebo who reduced the restrictions on building permits for new houses/building if less than 10 m² (now increased to 15m²). Sweden is thus filled with small cottages fulfilling many purposes; for gardening tools, saunas and as small guest retreats at summer homes.

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 a professional relation. They have strengthened their relations 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 probably an unequal exchange converted into a strict monetary value, but those bricks have a different use-value for the construction company from that they have for Tomas. For the construction company they are probably a cost, as they have to be taken away as rubbish. For Tomas, those bricks have the same market value as if he had bought them from a store and this value is compared with what he earns net. So his bartering for the *friggebod* reproduces all four types of social relationships, as suggested by Humphrey and Hugh-Jones. The driving force is the 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 creating and maintaining social relationships. Nevertheless it is not a practice supported by the authorities through the workings of the Tax Agency. 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. However, Tomas barter as part of the formal deal and thus leaves a trace of the work he performed. He charges for some of the work provided and the acquirer gets a receipt, although for less than the amount he 'should have paid'. The deal looks straight and transparent, but there is a 'rebate' involved. This rebate consists of 'tax-free' commodities used for private means.

Bartering often means using your professional knowledge for private purposes. The Limningers' tales about barter support Humphrey and Hugh-Jones' view, that it is a way of increasing social cohesion. Yet in the legal sense, bartering in Sweden is close to being *svart arbete*. A barter of services is in a welfare society a means of getting a service at reduced cost, which results in the state losing out economically. Barter of work must be very common, says Viktoria, an entrepreneur, 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? Bartering *svart arbete* in Sweden is thus done with an idea of its positive economic value. But, as Tomas' example clearly illustrates, the bartering is done in terms of an estimated *vitt* price, what the price of the service would have been on the official market.

It makes both economic and social sense for the Limningers to barter services, even if, for some, it borders on their conception of *svart arbete* as illegal.

organised bartering

During a focus interview, Göran and Sven come to think about barter rings, as they tell me that there is at least one of these in Limninge. Throughout Sweden there are many organised barter rings with different, but often ideological, objectives; strengthening local economies as a response to ‘globalisation’, 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, in the state of New York (Maurer 2005). 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 (ibid.63). The conversion is straight; one hour of input exchanged for another hour of work.⁶ 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 organisation 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 on each other’s examples of comparable bartering possibilities in Limninge. They almost seem resentful at not being part of the local barter ring.

Organised social relations, for example at a workplace, can function as a type of informal barter ring, or rather it provides the relationships possible to exchange work. Especially if the colleagues have the skills needed, like a group of deft coast-guarders have. Larry, a coastguard, remembers when he started:

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 organised itself without anyone saying anything.

Svante, a factory worker, barter in a similar way with his neighbours, 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 big interest. His regular income is from factory work, half an hour’s drive away. He tells me: ‘I have an excavator; I can dig for my neighbour. 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. Talking about it as barter is a way of reinforcing relations. In essence, it is not always barter, but it is talked about as such.

⁶ 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).

Staffan can provide another example. He has moved away from Limninge to the very south of Sweden. His newly refurbished white painted house is situated amongst a few others surrounded by larger farms in an open landscape. The small village where he lives lacks shops and has only a bus stop on the narrow main road close to his house.

Staffan, an agricultural expert, talks about the necessity of establishing social relations via barter. 'Help thy neighbour' is something he refers to when we talk about exchanging work:

If you are friends with someone, you like them, you do it for free. I do not need to get paid for that [service], because of the neighbour relationship or just because you like them. Maybe it also just works out in the way that if you are able to barter you do it.

Staffan distinguishes further between barter and monetary settlements:

Today, if you speak with farmers, they claim that there is no point in using *svart* labour. It doesn't work out in today's systems with accounting for everything. You know, my brothers-in-law are farmers. But I think there is a lot of service bartering. If both parties regard the services exchanged as having [sort of] equal value, they do not necessarily send invoices to settle the accounts. You drive ten hours with your harvester and then I do ten hours for you. Or I get the straw from 50 hectares and you borrow that machine you do not have in return.

The above may be said to be a type of informal HOURS system. Irrespective of recompense, Staffan, Svante and Larry argue that in close relationships exchanges of work should not be considered as *svart arbete* although they could be seen as such in legal terms. Most informants found this an intrusion into everyday life. Pelle, an engineer, adds:

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 increasingly illicit types of *svart arbete*. 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 it was finished, they were all invited to a good meal. The uncle used family relations to get work done while simultaneously saving money and strengthening social relations between them as well as making a fun event out of tedious painting. To help kin and friends is a universal trait, but in the Swedish context, it is mostly seen as a practice existing outside the big cities (Isacson 1994).

The relational base for establishing barter does not need to be only that of family, workplace or established organisations. Barter 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*].'⁷ 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 through work and thus established relations with. For him bartering is part of everyday practices and is thus acceptable.

Bo does not have the same inclination to engage in these relations. He was trained as an engineer and works a lot abroad in high-tech development research. Returning home to his wife and three children, he relaxes (!) by working on their summer home. He definitely does not like *svart arbete*:

The planned, systematic [barter] is not OK: It can happen, that someone helps someone else a lot. Then it can be recognised as a gift, not of money, but consisting of something else. For a friend you do something once, if unplanned when you do it for someone else – it is not *svart*. When it is systematised, by a craftsman who does something for many people and on top of this expects something in return, then you have crossed the border in my view.

Sten believes that most small merchants follow systemised bartering practices:

Not to any hysterical amount. There is no-one who only barterers, it would be criminal then. It is done in small proportions, bartering products with each other. For example, there is this shoe merchant, I get a pair of shoes from him and he gets a chair in return.

Sten pointed to this relationship in bartering with his then fellow shop keepers. Sten needs a pair of shoes. The value of these is jotted down by his acquaintance who sells shoes. At a later date, he in return finds a chair to his liking, the price of which Sten in his turn notes somewhere. If the values of shoes and chair are fairly equivalent the deal is closed, even if the relationship with the counterpart is not (cf. Graeber 2001:220). If any difference has not been settled for some time, they resolve the outstanding debt with a more practical cash payment. An exchange that is beneficial for both thus reproduces acquaintances and friendships but is still concealed from the rest of society. Settling with money makes the deal more illicit in diverse ways (see below). Bo and Pelle emphasise closer relations and the occasional barter as the main justification. Sten, on the other hand, takes barter for granted between relationships established through work. What they all agree on is that the approximate value of the barter cannot be too high.

Jenny, the hospital cleaner, summarises 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*⁷ 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.'

In the above we have seen that money as recompense makes an exchange less licit. In the following we shall see how distinguishing the acceptable from the intolerable is more complicated than the analytical distinction between barterers and buyers would suggest, although, according to Tore, that is where the Tax

⁷ There are 100 öre for 1 Swedish krona.

Agency seems to draw the line in practice. This means that a calculation of sorts also takes place while bartering, converting bartering into a monetary equivalent.

bartering with money

Tomas draws the line for the unacceptable in relation to what the income of *svart arbete* is intended for:

There is a bartering of services, like if I as a private person paint for my neighbour 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 neighbour. You know, if we are good at different things and help each other, then 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 [which 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.

This reasoning does not apply to all. Lars, working with project management in the building industry, has been heavily involved in both providing and buying *svart*. He does not regard money as the transformer of *svart arbete* into the unacceptable. '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 is called bartering is in fact the result of a network of people who exchange services. These are paid for in cash after each done deal, so they do not have to keep track of amounts outstanding. The prerequisite is a network of strong and weak ties consisting of friends, acquaintances, colleagues and friends of friends where money is simply a means of settlement. Money is the most practical way and here is 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', although it is still settled in cash.

The intention behind the tax regulations is, 'in principle', to make all exchanges subject to audit, but as we heard from Tore, the legislation is somewhat unclear about the extent of the exchanges. There were many informants who argued that exchanges have the same meaning, when done between acquaintances and in closer relations – regardless if whether the settlement is monetary or a reciprocal outstanding obligation. By referring to informal exchanges as bartering instead of as purchases, they become less problematic although many of the Limningers said that money is what distinguishes illicit purchases from licit barter. Settling in cash is easier as you do not have to keep accounts of who owes whom a service. A cash settlement is paid, done and over with. Money makes an intentional 'bartering' simple.

Andreas, the 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 neighbour. He is a bit more dexterous than I am. So I worked an hour extra and

paid him.' This is still bartering in Andreas' world, although money intervenes. He works extra and with that extra money he pays his relative for work done at home. So a cash payment makes the deal really *svart*, yet it is framed as a barter of work to enhance a closer social relationship and hence licitness.

We can see a drift in licitness between talking about bartering and the practice of settling exchanges with money. The intention can be to barter in its real sense, as Sten explained. In his case, the deal could not be settled that way as he had no chair to the liking of the shoe-merchant to offer. But even 'real' bartering, not involving cash, cannot be too organised, as both Sten and Tomas agree on. Amongst the Limningers, paying with money makes the exchange more illicit but the degree of organisation also has an impact. If done occasionally and without planned arrangements for settling an outstanding obligation, it becomes more acceptable.

To sum up, many Limningers are taught to barter and there is still a large general acceptance of this type of service exchange in today's Sweden. According to the law, bartering work is always *svart arbete*, but it becomes increasingly illicit when done with an idea of monetary value. An estimated *vitt* price is appraised. Doing a deal *svart* is by definition less expensive than the white and formal alternative⁸. When performed in private it is a practice that the Tax Agency does not worry about, Tore says, especially between people who are in close relations. The problem arises when it concerns knowledge of value acquired professionally but provided for private purpose and gains.

Swedish research on informal work recognises that bartering or doing a good turn to friends and family is not only performed for economic reasons, but is equally a token of social relationships (Riksrevisionsverket 1997:59:236), which are important for a well-functioning society. So Swedes view barter, small fringe benefits and certain pieces of work as acceptable (Sjöberg 2000:34, Skatteverket 2006:4:26, 29) and for some, the social aspect has priority over the work itself (cf. Björklund Larsen 2010:150-52, Kring Lauridsen 1986:102). In strictly legal terms these exchanges are nonetheless regarded as *svart*. This was a fact that almost all Limningers were aware of. Especially if exchanges are organised, of larger scope, or are done using professional knowledge. Even if money is not involved, there is a certain hesitation. When the provider's livelihood depends on income from informally recompensed work, it is more illicit and thus clearly *svart*.

Talking about exchanges as taking place within the social relations of kin, friends and neighbours disentangles them from the market and thus from the state as well. The problematic question for the state is when barter refers to practices which in reality are cash-settled exchanges of work. It is one thing if

⁸ Buying a service *vitt* is expensive in Sweden. Like anywhere else, the cost of services should cover salary and expenses for the use of tools, transport, rent, work clothes, etc. and the provider should earn a profit. On top, there is a considerable amount in taxes and social contributions to be paid to the state. There are thus many other costs to cover than the pure salary. The gross salary earned by the craftsman is subject to taxation, which for most makes up a substantial part. The relation between the total wage costs and what the worker receives net is referred to as the tax wedge, *skattekil* (for estimates and further discussion about the Swedish tax wedge, cf. Henrekson 1998, SOU 2004:119:46). The price a private person pays is much dearer than what a similar service costs a commercial company. Paying in private as an end-consumer is done with money which has already been taxed, the tax wedge thus appraised. A company pays invoices as part of its turnover and thus untaxed, compared with personal incomes that are net. In addition, a company is entitled to VAT (value added tax) deductions. The economic rationale of work costs for a company translates into a more straight equation between time spent and money earned. The translation becomes more problematic when work is transferred from the public to the private sphere.

friends and people in very close relations 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? Sten's and Andreas' 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 practices have 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 motivate 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.

Money is most often described as an intermediary when trading products and services, facilitating exchanges of commodities (Hart 2001b:262). Sometimes money is described as just a tool, depicted as 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 role in society. Money is problematic as a means of exchange, since it 'is indifferent to morality' (Hart 2001b:213). Perhaps it is the amount paid which 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). Money has been seen as undermining so-called traditional cultures, for example erasing spheres of exchange amongst the Tiv in Nigeria (Bohannan 1959). Bloch and Parry disagree with the view of money as the evil of modernity, arguing that it is just one aspect of a general symbolic world of transactions. They argue that, for each transaction, the temporal context has to be explored. Transactions are of either long- or short-term order, which constitute society in different ways (Bloch & Parry 1989:28-29). The short-term order consists of day-to-day trades, performed by individuals for daily subsistence exchanges. Transactions in the long-term strive more widely to maintain and reproduce the social order (ibid.24) and to preserve the social fabric. The long- and short-term cycles are described as interdependent, but are seldom directly so. Bloch and Parry suggest that by understanding the relationships connecting the cycles, we can understand the impact of money in a culture.

Another argument sees not money itself as making exchanges problematic, but rather the context in which they take place (cf. Zelizer 2005:39). In a study of US households, a context in some respects similar to Swedish society, Viviana Zelizer (1997) shows how money was earmarked, pinpointed and used a century ago. According to her study, the meaning of money is contextual and money as recompense

does not necessarily mean a deterioration of relations between people. The latter condition was what George Simmel (1978 [1907]: 484-485) warned about; that money as recompense would create a distance between people and make the relation between individual and society more superficial.

Money can be seen to provide a connection with society in different ways, and it is also a symbol for something intangible (Hart 2001b:235). In this view, money is a bearer of collective memory which is inscribed in the root of its name *moneta* (the meaning being derived from the Latin ‘to remind’, ‘to tell’) (ibid.256). For the Romans, it was a memento of the past and a sign of the future. The role of modern money can also be seen as a meaningful link between persons and communities. This link is symbolised in the coin by the issuer, as in ‘heads’ (head of state) and ‘tails’ symbolising value. Money is in this perspective a powerful tool and symbol for the state and its subordination of people as consumers and taxpayers (ibid.267) and also as a colonising power (Roitman 2005:11).

Money will not be regarded here primarily as a token of value, but rather through the implications and meanings it has compared with other means when exchanging and settling transactions. Compared with barter, money does not necessarily change the relations between exchangers, but does so in their relation to the Swedish state, regarding its role as both issuer of monetary species and as a collector of taxes. Different set-ups of amount, origin and destination for the money involved in the settlement informs the licitness. Coming next, it will be seen in closer detail how my informants discuss the way settling exchanges with money, rather than barter, changes the acceptability. This will be highlighted via synonyms for money as a form of settlement when buying *svart arbete*.

places to keep money

Money as a payment makes an informal exchange more illicit in the Limningers’ perception. Hasse, the gardener, defines *svart arbete* as taking place when the wallet is taken out. Bartering when helping each other is licit, it is only when the wallet is opened that the work becomes *svart*. But Hasse does not object to either buying or working *svart*, as long as it concerns smaller amounts.

What is in my wallet decides what I can afford. When Anita and Linnea, a teacher, need to buy a service, they look in their wallets and based on the contents, the choice is made between *vitt* and *svart*. For them, *svart arbete* is not about cheating the state; those thoughts are more pertinent when they read about other people’s *svart arbete*. A wallet indicates small-scale and private house-holding, whereas money in a briefcase is *svart arbete* on a professional scale. Anders, the 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 *svart* 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. A briefcase, on the other hand, points to a more public environment. The briefcase can contain much more than the wallet and is usually carried around in professional settings. 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 Anders explained, then you have to have a *svart låda*, literally 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. This was something Anders did not want.

Pocket money, *fickpengar*, is fine in his view. It is an even smaller amount than what a wallet can contain and is basically what children are given as a weekly allowance – not 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 'having the office in the pocket', *kontoret på fickan*, which is perceived to be the business of small crooks. To have the office in the pocket is an unethical practice, there is no bookkeeping but the money goes in and out of the pocket unrecorded. Talking about 'office' turns it into something of a professional job, and carrying out business this way can be suspicious.

When paying someone 'into the pocket', you do not know exactly how much it really costs. There are no receipts, no record, just estimates. *Pengarna rätt ner i fickan*, money straight into the pocket, is an instant cash transaction where money changes hands and quickly disappears into the recipient's pocket. Once in the pocket the origin of the money is lost. 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 as you do not check anybody else's pocket which is an intimate place with its contents well concealed.

Receiving money, the seller is transformed into a potential buyer (Crump 1981:94), with the means to acquire something else. The transaction is covered, so that no one, apart from the transactors, knows about this change of roles. This is somewhat contrary to the notion of money as a means of making the transaction more public (Hart 2001b). Anders' 'snuff money' literally lies in his pocket and is a small and negligible amount and thus acceptable to him – although earned *svart*.

partly formal exchanges

A justified exchange considered *svart arbete* is seldom informal in its entirety. A common request for work to be performed with the aim for both producer and consumer of making an untaxed cash profit on the transaction is 'if the remaining amount can be black', *kan resten vara svart?* It could be the work itself, as when Andreas wanted a paved terrace outside his new house. As previously seen, he is quite pragmatic about his occasional informal purchases. Andreas tells me about his new relation and his life in the newly constructed house. Formerly an active sportsman, his current workout is in his garden, he says. Afterwards he enjoys relaxing on the terrace with coffee or a few glasses of wine if at the weekend. The terrace is now finished, but the previous summer relatives from the south visited and helped him pave the first part around his new house. The men worked hard all week whereas 'the girls visited all the bloody stores of Limninge'. His recompense to his relatives was good food and wine.

This year he chose to buy the remaining paving work, but did it *svart*. One can speculate as to whether there was some strain on family relations due to the hard work the previous summer, where generous hospitality could not really compensate for spending a week of vacation working. Andreas did not buy the entire terrace *svart* from the start. He tried with the help from the family, but, although they often help each other out, this effort was probably too much. The remaining work was done partly *svart* instead. He bought the stones *vitt* from a firm with a receipt and they were able to provide him with workers. That was no problem whatsoever, the stones were delivered and the work was performed by professionals. But the invoice did not specify the work, which instead was settled in cash.

Although a part of the transaction was informal, most of it was invoiced which made the transaction seem legal, with the rest of it considered as a rebate. So what looked *vitt*, formal and invoiced, is just one part of the seemingly transparent transaction. When the work can be hidden, no one knows if it is done by family or by professionals or how it is paid for. In Andreas' case, the first summer services for his terrace construction were barter, clearly taking place within the framework of social relationships. The next summer the work was *svart*. The denotation *svart* indicates that it was wrong, but for him it was morally acceptable since the state had already got a fair part (as VAT on the materials). This is a common practice and justification, used by many people.

clean and dirty money

The Limningers often played with connotations of the origin of money. Susanne, the PR manager, told me about the four different types of money people talk about. There is the regular cash, official, formal and clean. However, there are also three other kinds; that with wooden chips (coming from the building industry); the shaggy kind (originating at hairdressers) and finally, the olive-oily one (straight from the pizza parlour). 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 and generate money. They just take part of it, thereby dirtying themselves as Pelle's father sees it.

The views about what clean money consists of do not say much about money itself, but rather about what generates money – or rather the value it represents. Furthermore, they do not tell the story of the origin of money, but rather where the value of a specific stash of money last came from, in whose hands the money had previously been. This inventive way of talking of the origin of money comes close to Hart's definition of money as a reminder of what creates it – work. 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 towards 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. Hasse has a similar view on the origin of value in society. He cannot understand how it all adds up, he says. In his view, it is only the exporting companies and those working within them who create value for Sweden. In principle, he seems to agree with the view of Pelle’s father. The status of the informally earned money not only tells stories about whence it came, but also where it goes (cf. Galbraith 1975).

It has been shown how 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 which worries her and others? Is the ‘feeling’ an attempt to reject and to resist contributing to making *svart arbete* more common?

Although there are formal and informal economic activities, they are intertwined by the same money which 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. However, the tolerable monetary purchase of *svart arbete* is sometimes articulated in spatial terms, evident in the ways of justifying the *informal* purchase. The transfer of money is then talked about as *under the table* or *taken on the side*, apart. The money is there but hidden from most people, and especially the state as tax collector. Finally, for the transaction to be considered licit, it can only involve smaller amounts of money. Anders confirms this when he says that a rule of thumb is that up to 10-15 percent of the business can be *svart*, otherwise the Tax Agency can find out about the dealings.

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 makes of it (Hart 2001b:263, Zelizer 1997:200).

concluding remarks

Exchanges, transactions and barter of *svart arbete* between the Limningers display a verbal creativity. These more or less acceptable transactions, concealed not only from the state but also from other people in society, are justified and made licit in a number of different ways. Creating synonyms demonstrates fantasy and creativity. These representations are a play on words, often told with a smile as the transactions also endow the purchaser with ingenuity. By playing on words and referring to these purchases by nicknames, they are framed in the realms of private life and social connections. In the process, the transactions are disentangled from the formal market.

Talking about *svart arbete* is not only done in a joking manner and reveals the act of cheating, but the talk shows that, as an exchange, it is a part of life. ‘Exchanges have always existed’, it has been noted, regardless of whether the causes are pure survival, not having enough money or attempting to get a

service performed as cheaply as possible. But, in order to make a purchase licit, it has to be justified in certain ways.

Getting by in everyday life involves for many the occasional purchase or barter of work which can be considered *svart arbete*. It can even be that buying or bartering *svart* is the only way to get help for private use as the alternative of buying the service *vitt* is just too expensive.

We have seen how money is a means of settling exchanges more easily but also makes the connection with the state more pertinent. It is the government which issues money and which collects taxes as money. When the Limningers talk about cash payments for informal purchases, it is the small and almost negligible amounts, which are acceptable. Settling the exchange with money makes the links to the worlds of market and state more pertinent and the *svart* deal becomes more explicitly an act of cheating. Therefore exchanges are often referred to as barters, even if in essence they were a buy.

Barter is viewed here as an old practice in new clothing. Bartering can be done with trustworthy people, but is informed by notions of cheapness and simplicity. Talked about as barter, the informal purchase is moved closer to the realm of social exchange. There is a reverse disentanglement, away from the formal market, exemplified by referring to cash-settled deals as barters. When money alone is used for compensation, a quite clear division between the licit and the illicit buy is drawn. Another aspect of illicitness is the size of the deal and thus of the recompense or the repetition of the exchange.

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