

Invisible Workers: The Informal Economy



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1. Introduction and Context

In June 2008 we developed a proposal to deliver a small project on the informal economy, in dialogue with our partners at Oxfam. The project was based on the Community Pride model of a School of Participation with an initial phase of research and recruitment, followed by a series of groupwork sessions to explore the issues identified through the research. These were used to work with participants to identify priorities, to explore power relations and to develop recommendations and actions for change on the personal, local/regional and national levels.

All the findings, conclusions and recommendations in this report were generated by the participants themselves.

The research was carried out in Manchester and Salford. The School of Participation sessions took place in Salford as the majority of participants were from Salford. Six participants from the research stage agreed to take part in the sessions.

We also carried out some background research during the first phase to explore existing knowledge about the informal economy in the UK. Contacts were made at this stage with Community Links in London and with two of their campaigns - the Community Allowance Campaign and the Need not Greed campaign.

2. Summary of Findings



The one to one research together with the desk research carried out during the first phase highlighted the following issues:

- Many people cannot earn enough from the formal economy or from benefits to have a decent standard of living and quality of life.
- The current economic situation exacerbates the fact that people don't have enough to live on.
- The importance of opportunities to train for higher skilled and better paid jobs, the increased availability of such jobs and for transport, childcare and other access issues to be considered, to enable people on low incomes to access training and better paid employment.
- The failure of (many) regeneration initiatives to provide employment opportunities that allow local people to access well (or better) paid jobs across a range of sectors.
- The role and accountability of employers and employment agencies in employing people and not declaring it.
- The importance of a living wage: minimum wage and benefit rates need to be high enough to lift people out of poverty.
- The benefits trap, whereby people may be better off on benefits than in low paid work (particularly if all the costs of working are included), makes moving into formal work very difficult and leaves people feeling vulnerable.
- The complexity of the benefit system, which causes confusion and anxiety.
- The lack of information and support in using the benefit system.
- It is important to find ways to tackle benefit fraud without the criminalisation of people on low incomes who are working informally.
- Informal economy plays a vital role within local communities; it enables people on low incomes to access services and products that would otherwise be unavailable to them, and thus provides a flexible local economy without which the community would struggle. It also makes an important contribution to social cohesion.

3. Methodology



Definition

We are using the term 'informal economy' to describe work which would usually be legal, but is not legal as it is either not declared for tax and national insurance purposes, or it is carried out by people who are on benefits or who are not allowed to work, perhaps because of their immigration status. This includes both employed and self employed work, and can also include those who are working formally but also do additional informal work on a cash basis.

Initial phase: research

Eleven structured interviews were carried out.

The interview questions were developed through studying research carried out by others to identify the key themes and areas the interview would need to cover. (See Appendix B for the Interview Schedule.)

In order to identify interviewees Community Pride approached community leaders and local organisations who knew our organisation and were able to assist us in identifying suitable individuals. In deciding who to interview we asked our contacts to identify people who had had experience of working informally within the past year, but as is explained later, when the interviews actually took place a couple of interviewees were reluctant to admit they themselves were working informally and preferred instead to talk about 'a friend'.

Due to the sensitive nature of the material being discussed venues were selected by the interviewees to provide maximum confidentiality and anonymity. Interviews were carried out by two Community Pride staff members in an informal way, with one taking notes and the other engaged in the conversation with the interviewee.

Second phase: Delivery

Schools of Participation are based on a Latin American model of community leadership training; they provide an alternative space where people meet to reflect on their reality, share experiences, gain skills, learn together and plan actions to have more control over what is happening in their lives and their communities.

The Schools aimed to strengthen the capacity of individuals, local groups and organisations to play an active role, to have a greater say, and to mobilise themselves to take actions to improve their communities.

Several 2.5 hour sessions were delivered in a community space in Salford at times convenient for the participants, with support given for child care and transport.



Analysis of power exercise

These sessions were creative, fun and went straight to the heart of the issues raised by participants during the initial research stage. They covered;

- An analysis of the issues in greater depth
- An analysis of the power held by different agencies, individuals and groups
- Interaction with wider local and national debates around the informal economy
- Selecting three 'priority issues' to work on in more depth
- The creation of recommendations and actions in response to the three priority issues
- The identification of points of influence locally, regionally and nationally to create change

Third phase: Action

Participants engaged in the following actions:

- Input into consultation on the Green Paper for Welfare Reform *No One Written Off*
- Involvement in the *Need not Greed* campaign
- Engagement with Salford Economic Development Team and Spotlights on worklessness in East Salford
- The raising of issues around the informal economy at the Urban Forum National Conference
- Meeting with the North West Development Agency (Oxfam colleagues)

Future action plans included :

- Organising a seminar with others to introduce the report of the research to regional and local partners.
- Seeking to develop relationships with economic development teams in Manchester.
- Input into the consultation for the next National Strategic Framework for Regeneration – highlighting the failure to recognise the informal economy.

Barriers and limitations to the research

Sample size

This project was set up as a qualitative piece of research and as a result, does not claim to represent the diversity of those working informally. Nevertheless we found it more difficult than we had expected both to find people to interview, and then to include them in the group work sessions, reflecting the hidden nature of informal work and the fear that people have in speaking about their experiences. In the event we interviewed eleven people, but the information they provided raised valid and important issues which we then sought to follow up through the School of Participation. The interview findings were also consistent with other research in the field.

Selection

Interviewees were selected using a 'snowball sampling' technique which, by definition, is not necessarily representative of the whole population. Nevertheless, the interviewees included nearly equal numbers of men and women, and also five people from different BME communities. They lived in nine different postal districts across Salford and Manchester.

Delivery

The unpredictable nature of peoples' work commitments meant that arrangements were often changed at the last minute and meant that not everyone was always able to participate in the School of Participation sessions.

Cultural issues

During the course of the research we found it very difficult to engage non-white British participants. This could have reflected CPI's historical origins within local church organisations, although we drew on our contacts within other faith groups and local BME organisations.

During the interview stage when we met two black interviewees we found that they either denied working informally or told us of someone else's experience. This may have been due to a fear of exposure, a language barrier or a lack of understanding about what was meant by the informal economy. There could be possible cultural issues, with different understandings of work. The same reasons prevented other potential interviewees from taking part in the School of Participation.

Immigration System

Two interviewees were involved in the immigration system and we were not been able to engage them in the School or follow them further as they had lost touch with the contacts we had.

4. The Interviews



The following table provides an overview of the information collected from the eleven interviewees.

Type of Accommodation	Terraced house	Terraced house	Semi detached	Modern Terrace	Modern Terrace	House	Modern Terrace	Terrace	Terrace	Semi detached	Caravan
Rented/owned	Private rental	Owned	Rented	Rented HA	Rented Council	Rented Council	Rented RSL	Rented	Private rented	Rented Council	Owned
Sex	M	M	F	F	M	F	F	M	M	F	M
Age	45 - 64	25 - 44	45 - 64	45 - 64	65+ Over	25 - 44	45 - 64	25 - 44	25 - 44	25 - 44	25 - 44
Ethnicity	WB	WB	WB	African	WB	WB	WB	Pakistani	Afghani	Bangladeshi	White Irish
Previously engaged in Informal Work			X			X	X				
Currently engaged in Informal Work	X	X			X			X	X		X
Never engaged in Informal Work				?						X	
Interested in the SoP	X	?	X		?	X	X		?		

In the following section, summary case studies of some of the interviews, to give an overview of the information collected in the study (minor details have been changed to protect individuals' identities).

Mr A is an undocumented migrant whose asylum claim has been refused. As a result he receives no financial support from the Home Office and has been working informally for the past 7 years. Mr A was working in a restaurant and explained how he was often expected to work very long hours, and could not refuse as without his job he would be completely destitute. He came across as a talented young man who wanted to work formally and contribute as a citizen but he also suffers from physical and mental stress because of the insecurity of his situation.

Mrs B is the mother of three grown up children whose husband has been on incapacity benefit for a considerable length of time. She found it increasingly difficult to support the family on benefits and so she started working informally, cleaning offices locally. She was paid at a low hourly rate, on a cash in hand basis but continued with the work because it was local and thus fitted in well with her caring responsibilities. Subsequently her husband's condition deteriorated, and after submitting seven applications they eventually were awarded disability living allowance. As a result she no longer needs to work informally.

All of **Mr C's** work is informal; he considers himself as self employed and 'employs' other people cash in hand. He particularly tries to 'employ' people like refugees and asylum seekers because he recognizes the raw deal they receive and pays above the minimum wage. His partner is in full time formal employment and claims working family tax credit.

Ms D had been in receipt of disability benefits, following a psychiatric breakdown and a road traffic accident. Her health began to improve and Ms D started a part time job, but she failed to declare her change of circumstances to the authorities. She was subsequently prosecuted for fraud, and threatened with imprisonment, although eventually she received a community sentence and fine. She continues to work part time and will now spend the rest of her life paying back the money she received. Ms D has been so traumatised by this experience that even though she may be entitled to benefits for health reasons she will not apply for any of them and does not want to 'get trapped in the system again'.

Mr E recently transferred from Invalidity Benefit to income support, and reported that he was dissatisfied with the quality of the information and support he received from the Job centre during this process. He has started some part time formal work, and also does additional irregular informal work through his formal work employer, which is paid cash in hand. Mr. E also does voluntary work with several local community projects, and raised the issue of blurred lines between informal work and volunteering.

Ms F was referred to us as someone who had worked informally but at the interview she did not admit this. Ms F initially started working formally on a visitor's visa, but when this expired she hoped to stay on but her employer dismissed her. She later worked for an agency but it is unclear if this could have been declared with her lack of status. Ms F's employment both formal and possibly informal was with vulnerable adults – this raises issues of the accountability of the employing agency and their possible collusion with informal work.

Mr G is engaged in importing and selling goods in the UK without declaring them for import tax, as a self employed business. Mr E described his work as illegal but necessary for him and his wife as pensioners to have a reasonable standard of living. 15% of his income comes from this informal work. Mr E pays others in kind to help him with his business.

Ms H is a young single parent on benefits who worked informally in a transport cafe, to boost her low income. She was paid cash in hand, at an hourly rate that was below the minimum wage, as which is how the employer wanted it to be. On one occasion she had scalded herself badly whilst she was working, and needed to go to hospital for treatment. She was unable to return to work for several days because of the injury, but received no sick pay.

Mr I is seeking asylum in the UK, his case is still with the Home Office. He and his family receives some financial support from the council for the children but rely on informal work for the rest of their income as his status does not allow him to work formally. He works in a local restaurant. They live in very poor conditions and suffer poor health as a result.

5. Key issues and Findings

The types of informal work undertaken by interviewees included cleaning/caretaking, catering, selling on of goods, furniture removal, construction work, care home assistant, and landscaping - tree felling, tarmacing etc.

This (informal) work means I can contribute to the local community. Things can't exist without it. The Centre would not exist without the volunteers.'

Local resident involved in local community.

Why work informally?

A wide range of reasons were given by interviewees for working informally, including:

- People need to supplement the income gained from formal work or benefits and tax credits as these do not provide an adequate standard of living.
- Lack of skills and training for available jobs, with only low paid formal work available.
- A lack of information, understanding and support available to people to access the appropriate benefits and tax credits, leaving people on incomes which do not reflect their needs and status.
- Informal work is often more flexible, making it easier to combine with local community work or caring responsibilities.
- People without immigration status have no other choice but to work informally; many are facing destitution and have no alternative.
- Working informally allows people to maintain their physical and mental wellbeing. It provides dignity and pride. People want to work.
- Part of the tradition and culture of the Traveller.
- Possession of a criminal record.

'I can earn more money than a regular job and it gives me a reasonable standard of living and an occupation

Local Pensioner supplementing state and small private pension. The latter prevents him from accessing additional benefits.

Advantages of working informally

The principal advantage was the boost to household income – it provided a valued supplement to benefits and allowances. The resulting total income was often more than could be earned in such jobs as were available and accessible in the formal economy. The unregulated nature of the work enabled those with a criminal record, or problems with literacy, to earn extra money. Others found that it enabled them to use entrepreneurial skills and expertise.

Another major advantage was the flexibility of the work, which enabled people to contribute to their local community activities and fulfil caring responsibilities.

Uses of informal work income

The income earned was used to supplement income from either formal low paid work or benefits as these were felt to be inadequate to live on.

'Bills and extras for children. Without this I wouldn't be able to pay all of the bills.'

Response of a Grandmother when asked how she spent income earned through the informal economy.on

Disadvantages of working informally

The major disadvantages identified by interviewees were the lack of rights and benefits which were available to those working in the formal economy, e.g. sick and holiday pay, proper regard for health and safety issues. This was accompanied by a general sense of worthlessness and constant anxiety over being found out and being prosecuted for fraud. The work was often erratic, and made it hard to plan ahead.

There were considerable disparities in the amounts being earned – work ranged from casual cleaning to trading in goods of various kinds.

'I would have preferred a 'proper' job and felt worthless on such a low wage.'

Single mum who previously worked

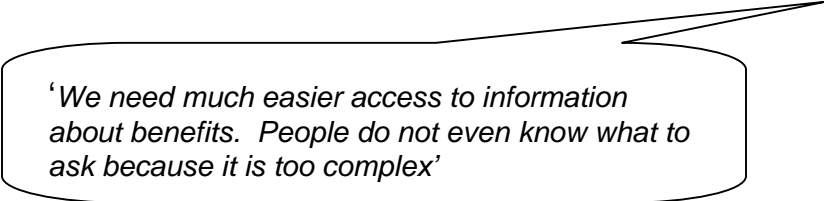
'It is getting more and more difficult for the traditional work patterns of travellers to survive.'

Traveller

The Traveller community, whose traditional form of work was in the informal economy, found that increased legislation and regulations meant that 'customers' now wanted guarantees and some sort of insurance against faulty work.

Experience of the Tax/Benefit system

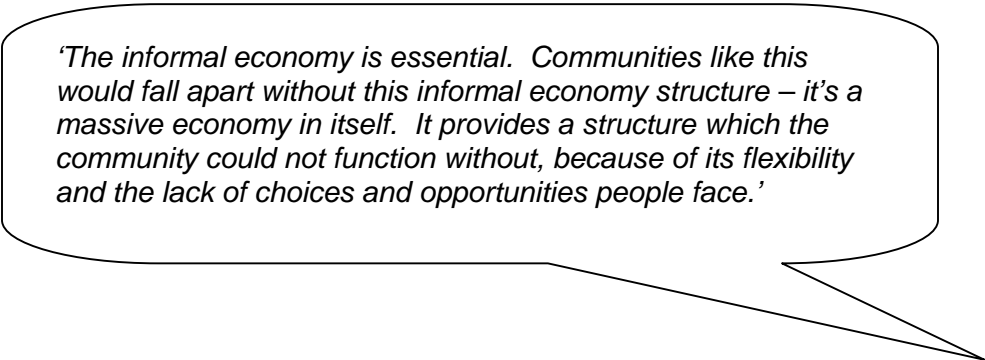
The main problem experienced by interviewees, other than the general feeling of humiliation, was the complexity of the various systems, with little help or support other than that provided by friends or families. In addition the system was slow and apt to make mistakes, e.g. overpayments, which then caused added stress in negotiating repayments. Income Support and Tax Credits, the most common welfare benefits claimed by participants, are administered by different departments (the Dept. of Social Security and the Inland Revenue respectively), which increased the potential for confusion. The money received only covered essential expenses, with nothing left for luxuries of any sort.



'We need much easier access to information about benefits. People do not even know what to ask because it is too complex'

Other issues

- The Informal economy brings positive benefits for the community in that it provides services and products at reduced cost, and contributed to the general social cohesion of a community. Its flexibility provided a structure for the community which would have been missing due to the lack of other choices and opportunities.



'The informal economy is essential. Communities like this would fall apart without this informal economy structure – it's a massive economy in itself. It provides a structure which the community could not function without, because of its flexibility and the lack of choices and opportunities people face.'

- However its also important to recognise that the informal economy masks the reality of deprivation, and enables society to neglect its responsibilities to particularly vulnerable groups.
- Many interviewees knew of others involved in informal work – the reasons for this included people living with long term limiting conditions and the high student population in a particular area.
- There was a general lack of support for moving from benefits to formal working.
- The practice of claiming as a single parent whilst income from formal or informal work came into the household seemed to be widespread.

'It cannot be declared as he has no right to work. Simply because there is no other source of income or surviving.'

Refugee with no status to work

- Migrant workers and asylum seekers were seen by some respondents, as undercutting the pay rates within the informal economy.
- The role and accountability of employers and employment agencies in employing people and not declaring this should receive more attention.
- Parents with child care responsibilities often want to be at home with their children until they are at school and feel pressured by government to return before this.
- Women from BME communities experience language as a greater barrier, as their domestic responsibilities, and sometimes, cultural traditions keep them at home, where there are fewer opportunities to learn English.
- There are cultural issues relating to different patterns and traditions of work in different countries and amongst different communities. In many countries, particularly in the global South, the economy is less regulated and the formal economy is often not recognised as a concept.
- Media stories and official campaigns often reinforce negative stereotypes of people working informally. For example, the same word 'Fraud' covers a low waged person trying to make ends meet by taking a cash in hand job, and a millionaire business people who evade taxation, thereby defrauding the country of large amounts of money.
- Recently, initial access to information about the benefit system has been rationalised with the introduction of a help line phone number, charged at local rates from domestic telephone line. This is expensive if using a mobile and creates difficulties for people without access to a landline, and those who are deaf or hard of hearing. It was also felt to be depersonalising.

6. Case Study used for Power Analysis

This case study arose directly from the research and the School of Participation. The participants collectively gathered information to be able to carry out an in depth analysis of an individual's experience of being investigated for benefit fraud.

The case study has been included in this report as an example of the complexity of the benefit system. We found this to be a major factor leading people to engage in the informal economy, and making it difficult to move into the formal economy.

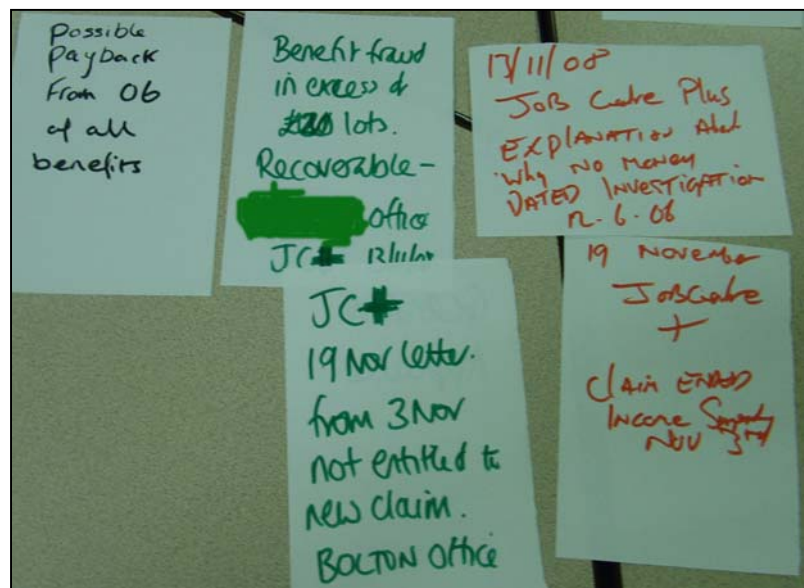
Ms X was the main carer for an ill family member, as well as for her child, and because of these responsibilities was working informally. Anxious about the informal nature of her work, she gave it up and investigated the possibilities of formal work. She was keen to explore routes into nursing or caring work as she thought this would build on her practical experience as a carer, but received little encouragement when she discussed her ideas with Job centre staff.

The loss of informal income meant she found it difficult to manage on her benefits, so she took out a loan but then struggled to keep up the repayments. The loan company shared information with the Benefits Agency to try and retrieve the debt. This flagged up a potential fraud, which is being investigated. Initially it was not clear to Ms X what she was being investigated for, and she received 12 letters from 5 different agencies over 5 months. All her benefits were stopped because of the investigation.

During this period the ill family member died, and Ms X also lost her Carer's Allowance. Ms X's options are now very limited. Despite this she has not returned to the informal economy, and is totally dependent on the generosity of her extended family. She still has caring responsibilities and needs to work flexibly which reduces her options in the formal sector.

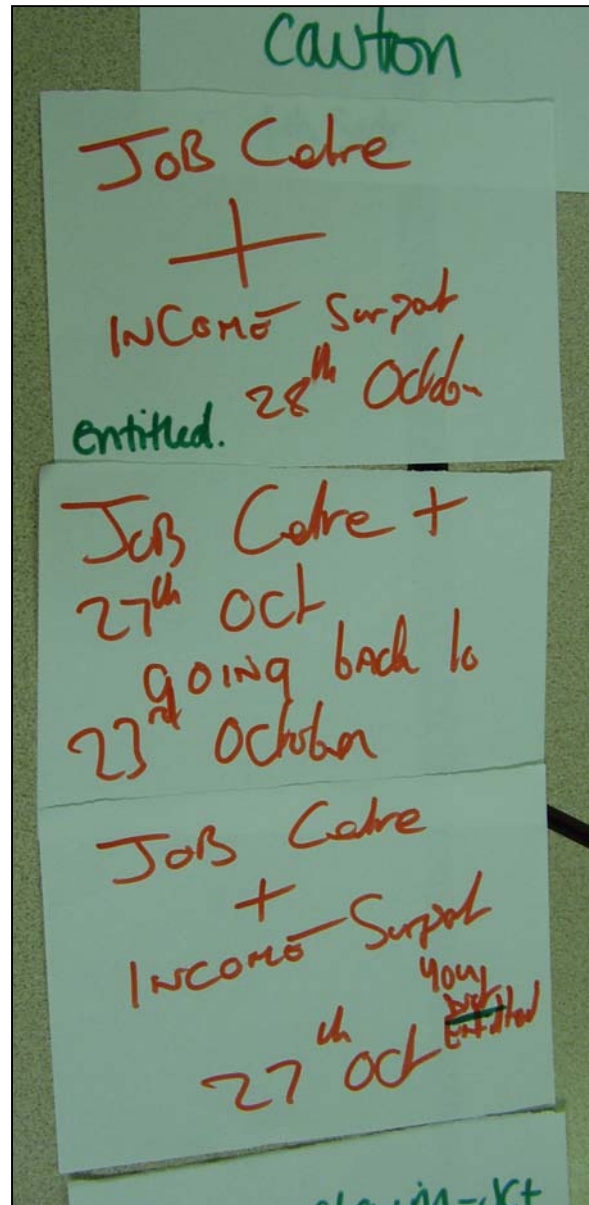
Through analysis of the circumstances of this case study the participants in the School of Participation identified various issues, and carried out a chronological 'mapping exercise' of the various communications received from the different agencies.

Section of the map created by participants to explore the agencies, processes and power involved in a benefit fraud investigation.



Issues raised by the case

- The fact that no timescales or contact details for the office deciding on the fraud allegations have been provided was seen as an abuse of power.
- After the initial interview the individual was unable to submit further evidence. She had no legal representation at any stage.
- She experienced 56+ days with no income other than a few weeks Carer's Allowance and Child Benefit.
- There had been no communication between Job Centre Plus and housing provider, or between housing provider and Housing Benefit; not a joined up system.
- The complexity of the process, with 11 different letters from 5 different offices departments and agencies between August and November.
- Potential breach of confidentiality by the loan company in sharing circumstances with benefits agency.
- Local Job Centre Plus is some distance away, making contact difficult, with transport and financial implications.
- Confusion over two letters from the same agencies dated within two days of each other with contradictory information. Issue of raising hopes and dashing them.
- Issue of how a person provides evidence of something which did not happen, i.e. that they were not living with a partner.
- Women may be particularly vulnerable when fraud investigations are made, and we found that they were not offered proper legal advice when being formally questioned.



Section of the power map created by participants to explore the agencies, processes and power involved in a benefit fraud investigation.

7. Conclusion



Positive Impact on Local Communities

One of the most significant findings of this project (as distinct from previous studies by Community Links and the Interact project) was that the informal economy brings positive benefits not only for individuals but also for local communities. Our research participants reported, both through the individual interviews and the group work process, that the informal economy provides a structure which helps to sustain the community in a poor and disadvantaged area. It provides services and products at a reduced cost, which many people would otherwise be unable to access because of their difficult financial circumstances. Members of the group also suggested that the local informal economy strengthens the community's social cohesion, its economic viability and possibly prevents criminal activity. Some people actually questioned what would happen if it was not there.

We need to find ways to recognise and value the informal economy's contribution to social stability, cohesion and resilience. This becomes all the more urgent in the context of the twin challenges of the financial crisis and of climate change, as we may be forced to reconsider conventional models of economic development based on global supply chains and international sources of investment, and to seek alternatives that are centred around local economies.

Worklessness agenda

In many marginalised communities within the UK the problem of 'worklessness' has been identified as a priority issue. The evidence presented in this report demonstrates though that some of those who may be classified as 'workless' are in fact, working informally, and as a result, gaining useful skills, experience and knowledge, and also supporting their families and making a valuable contribution to their local communities. Whilst the informal economy is criminalised however, these individuals are unable to talk openly about their situation, or build on their experiences to secure a more sustainable livelihood. The Government needs to find ways to affirm and celebrate their ingenuity and entrepreneurial spirit, and make it easier for people to formalise their situation without fear of prosecution.

Criminalisation

The experiences documented by this project demonstrate however that far from valuing the informal economy, the more common response of government bodies is to stigmatise those who are working informally. Two interviewees from this study had been investigated by the DWP, and one had been prosecuted for benefit related fraud, the other is still under investigation. Both were struggling to make ends meet on benefits, and neither of them fully understood the system, nor did they deliberately set out to defraud. As no wrongdoing was intended the participants in this study were concerned that examples are often made of the wrong people.

Different government departments appear to treat the informal economy in different ways. A recent report to the House of Commons Public Accounts Committee reports that only two

out of every thousand cases of tax evasion are successfully prosecuted, as compared to sixty per thousand of incorrect benefit claimants.¹ Although HMRC can impose substantial fines it admits that in most cases it simply claws back the tax and imposes either a nominal penalty or no penalty at all. In contrast the Dept. of Work and Pensions takes a firm line, and benefit claimants who are found to be working informally are regularly prosecuted for fraud and dealt with by the criminal justice system, making it even harder for offenders to secure formal employment as a result.

In the same report, the Inland Revenue acknowledges that the £19 million it spent on encouraging tax evaders to come forward and regularise their situation was far more cost effective than the £22 million it spent on detection and prosecution.² The report also recognises that 'Around 80% of those operating in the informal economy are likely to owe relatively small amounts of tax.'³

Complexity and failings of the Tax and Benefits system

This report has also highlighted serious challenges that are rooted in the system, processes and approaches of both the social security system and the Inland Revenue.

Firstly there is the continuing problem of poverty. The participants in this project were adamant that levels of the minimum wage and social security benefits were not enough to live on, and as a result, opportunities to make money through the informal economy were an important survival strategy.

Secondly the complexity of the tax and benefit systems and the fact that claimants in particular have to deal with so many different agencies, creates fear, confusion and a lack of understanding for people needing to access these services. This is a serious disincentive for those working informally to regularise their situation. The group felt that the new proposals in the Government's white paper on Welfare Reform, in particular the plans to introduce conditionality into the benefits system, may well serve to accentuate these problems. They also underlined the importance of accessible, community based advice centres, to support people in negotiating these challenges.

Media campaigns targeting benefit fraud in particular do little to help, they stigmatise the poorest informal workers as 'benefit cheats' and make no attempt to address the underlying circumstances which lead people to work informally.

¹ See House of Commons Public Accounts Committee, 'HMRC: Tackling the Hidden Economy', Fifty-fifth Report of Session 2007-08, Conclusions, paragraph 11, 10th November 2008, downloaded on 25.2.09 from <http://www.publications.parliament.uk/pa/cm200708/cmselect/cmpubacc/712/71205.htm>

² See House of Commons Public Accounts Committee, 'HMRC: Tackling the Hidden Economy', Fifty-fifth Report of Session 2007-08, Section 1, paragraph 7, 10th November 2008, downloaded on 25.2.09 from <http://www.publications.parliament.uk/pa/cm200708/cmselect/cmpubacc/712/71205.htm>

³ See House of Commons Public Accounts Committee, 'HMRC: Tackling the Hidden Economy', Fifty-fifth Report of Session 2007-08, Section 1, paragraph 7, 10th November 2008, downloaded on 25.2.09 from <http://www.publications.parliament.uk/pa/cm200708/cmselect/cmpubacc/712/71205.htm>.

Cultural issues

Some groups in our society have a different understanding of, and perspective on, work. To address worklessness these different understandings and cultural perspectives need to be understood and responded to.

Gender

As mentioned above, this project involved a small sample group and thus it was not possible to identify definitive gender differences, although a couple of the women interviewed had found informal work easier to combine with their caring responsibilities as it was more flexible than many formal sector jobs. More work around the informal economy and women needs to be done. The group was unclear if the Government has done any gender analysis on its approach to the informal economy or Welfare Reform.

Oxfam is currently working with another partner to explore the economic activities of homebased women from the South Asian communities in West Yorkshire, which will we hope provide more information on gender and the informal economy. Other possible sources of information include WIEGO and Homeworkers Worldwide (see www.wiego.org and www.homeworkersww.org.uk/).

8. Recommendations and Actions

Many issues were identified through the interviews and desk research (see section above). Through a participative exercise the group prioritised those issues they wanted to explore as a group.

The three issues prioritised were:

- Many people cannot earn enough from the formal economy or from benefits to have a decent standard of living and quality of life.
- The complexity of Benefit System.
- The informal economy is essential for local communities; it provides services and products at a reduced cost, contributes to social cohesion, and provides a flexible structure which the community would struggle without because of their local of choices and opportunities elsewhere.

The group developed recommendations and actions for each of these, (full details of which can be found in appendix D).

A summary of the key recommendations and actions follow.

Recommendations for Salford, North West and National levels:

1. Make the 'informal' economy 'visible'. Recognise it by evidencing it by using the Community Links measurement tool ⁴.
2. Celebrate the informal economy rather than stigmatise it! Recognise the important contribution it makes to help local communities function, and to provide a survival strategy for those seeking a way out of poverty. Recognise the work that is being done, and the skills and experience acquired, rather than assuming 'worklessness'. Recognise how the informal economy develops social cohesion and networks and not just monetary assets.
3. Encourage entrepreneurial activity rather than penalising it.
4. Create training and skills development opportunities which are appropriately suited to the people engaged in informal work. Include business skills and support when building a business and taking risks, i.e. a school for (Social) Entrepreneurs.
5. Explore local initiatives like Time Bank or barter systems as a way of formalising the trading of skills and expertise in communities.
6. Recognise the fear of moving into the formal economy by those in the informal economy. Systems should be set up to ensure people have an adequate income

⁴ Appendix E

during the transition from informal to formal. This movement should be properly facilitated and supported.

7. Provide independent non HMRC support for transition into the formal economy.
8. Create an amnesty for people in the informal economy moving over to the formal.
9. Simplify the systems which people have to work with when in or making the transition to the formal economy (health and safety, tax etc.) including easier forms.
10. Set up a free phone line to the benefits agencies.
11. Reintroduce face to face appointments with benefits agencies at local centres.
12. Pay a decent minimum wage that reflects the cost of living, to encourage and motivate people to work formally.
13. Restructure benefits and tax systems at the national level, to reduce complexity caused by number of agencies involved.
14. Give paper copies of **all** transactions between an agency and the applicant to the latter. Records should be kept by the agency.
15. Decisions regarding tax and benefits should be made locally by the local agency, under one roof. The process should be speedy and simple with more contact with the applicant.
16. Provide local support workers to help people with benefit/tax/work difficulties.
17. Create systems which are needs based but flexible, and avoid means testing. People's circumstances should be taken into consideration, and everyone treated with dignity.
18. Increase resources for CAB and Welfare Rights; develop a specific advocacy service alongside this for those in difficulties with tax, benefits and work.
19. Avoid criminalising people for mistakes made in a complicated system. Processes for people who are under investigation need to include proper legal representation, be quick and transparent, and any decision needs to be beyond reasonable doubt.
20. Government policy and reforms need to tackle the reasons why people are working informally not just the symptoms.
21. Establish a Community Allowance scheme so people on benefits can achieve an income by contributing to and supporting their local community.⁵
22. Provide more flexible employment opportunities.
23. Provide asylum seekers with the right to work formally and contribute to society, receiving the protection offered by formal work, whilst their cases are being decided or appealed.⁶
24. Tackle discrimination against people with criminal records.
25. An understanding of the informal economy could make a significant contribution to work on the strategy 'Developing Salford's Approach to Narrowing the Gap'.

⁵ www.community-links.org/our-national-work/create-a-community-allowance/

⁶ www.refugeecouncil.org.uk/letthemwork

Actions

The group of participants were from Salford and this is reflected in the local actions they have developed. These could easily relate to other local areas such as Manchester. Some of the following actions have already been addressed while others will be in the longer term.

Salford/Local level

- Raise awareness by:
 - Putting the informal economy on the agenda of the Salford Partnership.
 - Put relevant questions about the Local Area Agreement to the Salford Partnership via participant.
 - Write a report on interviews and process to date.
 - Create an anonymous case study which tracks process.
 - Develop positive media images of communities and their economies and activities – link with Social Media Project.
- Use the Community Links tool to build local evidence of the informal economy to develop Salford City Council's understanding of the issue, including the difference between different cultural understandings of work e.g. The Jewish Community and the Travellers Community.
 - Make links with other partners to involve them in the use of the tool.
- Explore how the issue of the informal economy can be raised in the SPOTLIGHT on Worklessness in East Salford. (Evidence and monitoring).
- Develop local pilots to support local entrepreneurs and enhance work on the Time Bank system.
- Make links with Salford University – research and support.
- Make links with organisations which Community Pride and others are involved with to make representations.
- Make use of having Hazel Blears as local MP.
- Take appropriate Direct Action.
- Create and use a clear language about the informal economy so all can engage in an open dialogue.
- Raise informal economy issues at the Salford Neighbourhood Summit.

North West

- Use the Community Links tool to build local regional evidence of the informal economy.
- Raise awareness of the Regional Development Agency's understanding of the informal economy and seek their support in future work.

- Hold a seminar, inviting local, regional and national partners, to present the findings, recommendations and actions from the work and to explore use of the measurement tool.
- Raise the informal economy as a focus for the North West CAN DO Community Activists Network.
- Write a report on interviews and process to date.
- Raise awareness at a regional level.

National Level

- Raise informal economy issues at the Urban Forum conference.
- Link up with the Community Links campaign – Need Not Greed.
- Input to the Department for Work and Pensions Green paper.
- Write a report on interviews and process to date.
- Lobby the Department for Work and Pensions – Need Not Greed..
- Develop alternative media campaign to encourage people in the informal economy to look at alternatives – Need Not Greed.

Appendix A: Additional Sources of Information about the Informal Economy in the UK

This Appendix provides a summary of the following external sources of information that the project drew on.

Joseph Rowntree Foundation Findings ‘People in low-paid informal work’, June 2006

This research explores the experience of people on low incomes, doing informal paid work, including those working cash-in-hand and those undertaking undeclared work whilst claiming benefits.

The study, by **Community Links**, is based on 100 one-to-one interviews with people engaged in informal paid work, and follow-up focus groups with a mix of service practitioners and policy-makers. It found that:

- People in some deprived areas work informally, out of ‘need not greed’, in response to poverty feared going without basics such as food and heating or facing mounting debt.
- Three basic issues underpinned most of the informal working in this study: low benefit rates, low wages and rules which limited the hours that people can work.
- Participants believed that the tax and benefit system created disincentives to returning to formal work, such as the loss of related benefits (e.g. free prescriptions) and administrative delays affecting essential income.
- Participants felt that there were more informal than formal opportunities for people with few skills and qualifications, or with qualifications unrecognised in the UK.
- Respondents wanted to work and had a wide range of underused skills and abilities. They felt they gained from working informally, including: increased confidence, skills and work experience, financial support, and potential pathways into formal work. There were also wider social benefits affecting families and communities.
- The researchers conclude that punitive measures to tackle this activity can have limited success where poverty drives the decision to work informally. Government needs to understand and include the informal economy in its strategies if it is to reach its anti-poverty targets. Clear cross-government policies are needed to deal with the issues of low-paid informal work, including:
 - ◆ Support, training and development for people working informally who wish to make the transition into formal work.
 - ◆ Welfare and tax reform based on an understanding of why people work informally.
 - ◆ Flexibility in employment tailored towards people with childcare or health issues.
 - ◆ Changes to the asylum system and increased support to those coming from abroad to access formal work opportunities.

'Interact: benefits, tax credits and moving into work', Research Report, December 2007

Published by Community Links, Low Incomes Tax Reform Group and Child Poverty Action Group

Conclusions from research

- The system is complex and the interactions between the many different parts are complex.
- The complexity leads to confusion amount claimants regarding their entitlement and impact of changes to circumstances.
- The interaction between some benefits and tax credits are positive, but some make no sense, with the granting of one benefit leading the withdrawal of another, so making the claimant worse off.
- Tax Credits have changed a relatively reliable fixed system into one that constantly changes with changes in circumstances. No one know what their entitlement will be the next week or month. People cannot effectively budget and advisors cannot know which circumstances will allow a person to be better off.
- The quality of delivery of benefits, particularly tax credits, is patchy. This is possibly a function of the system complexity referred to earlier and of inadequate resources being made available to the agencies responsible.
- Tax credits have not relieved child poverty in a sustained way. Changes to circumstances can lead to overpayments which can reduce claimants to relative poverty. The way overpayments are dealt with can exacerbate the situation.
- Tax credits and in-work benefits to provide extra financial help. Claimants did not understand the basis of their entitlement and were surprised when they lost passported benefits and overpayment recoveries. There had been a lack of information about these.
- Tax Credits and benefits are designed as incentives for people to stay in, or move into, work. Other considerations are important in people's decision making, for example levels of education, housing costs, level of pay of job available, and childcare.
- Professionals do not always fully understand the complexity and the implications this will have on people's income.

Department of Work and Pensions, Public Consultation on the Green Paper 'No one written off: reforming welfare to reward responsibility'

Following discussions with participants in the School of Participation, CPI submitted a response to the public consultation on this Green Paper, which ended on 22 October 2008.

CREATE: A Community Allowance

(see <http://www.communityallowance.org/>)

"If local people aren't doing the job...the job isn't being done" 2007

The CREATE consortium aims to improve neighbourhoods and change lives by enabling local people on benefits to take up paid short-term and sessional work in regeneration, without losing their benefits status.

The Community Allowance is

- A simple and dynamic support package enabling local people to do valuable and preventative work in their local communities through local organisations.
- A package of training, work and personal support delivered very locally by trusted community groups and public interest organisations.

It's all about

- Allowing people on benefits to do the jobs that currently aren't being done to improve and regenerate their areas.
- Putting people back into work gaining experience and employability in a supportive environment.
- Refocusing the time wasted by vulnerable people on active compliance with the rules to get them actively engaged in local work.
- Using the benefits spend as a stepping stone that invests in the individual, the neighbourhood and in society.

The rationale

- The money is already committed, the people are already in place, the local organisations are already active, the need for the work is already proven...
- ...but the benefit system prohibits, traps and actively discourages people from doing these jobs.

What needs to happen?

- We need to convince the Secretary of State to issue regulations within the Welfare Reform Act 2007 laying out the circumstances in which claimants can undertake work through the Community Allowance while their benefits status is protected.
- We need to build the CREATE network of partners who support the proposals and would like to use the Community Allowance.

Need not Greed Campaign

(Based on conversation with Maeve McGoldrick, Community Links, see also www.neednotgreed.org.uk)

The Informal Economy Campaign Network. The network is a coalition of organisations and individuals committed to reducing the factors that force people to work informally.

<http://www.neednotgreed.org.uk/>

We advocate harnessing the skills and dynamism of informal workers to help them move away from informal work and into a position where their talents can contribute to the formal economy and maximise societal benefit. We believe that information, provision and encouragement are more likely to bring about deeper and broader successes than demonisation, castigation and punishment.

This objective is pursued through contributing to the national conversation on this issue, encouraging good employment practice and campaigning for change to elements of the tax and benefits system.

The web site provides information on the [informal economy](#), raises awareness about the consequences of its existence, and makes the case for changes to policy and practice to improve the lives of working people.

We outline how, why and where the informal sector has grown, offer a more nuanced understanding of the motivations and circumstances of people who find themselves involved in it, and make recommendations as to policy so government can most effectively harness the dynamism, invention and innovation inherent within the informal economy.

We welcome discussion and debate, so please contact us with your thoughts, opinions and ideas.

We call for a shift in thinking around this issue and argue in favour of supported transition rather than deterrence as facilitation and enablement are more effective means of tackling the informal economy than policies that rely solely on punitive measures.

Our principal recommendations for policy and practice are centred in four areas: benefits measures, taxation measures, business support and further initiatives.

Appendix B: Informal Workers Interview Schedule

Personal Information

Where do you live? (Neighbourhood area)

What sort of building do you live in? (Apartment, semi, etc)

Is your accommodation rented or owned? (Who do you rent from? Have you bought on your own?)

What is your sex? Male Female

What is your age? under 25, 25- 44, 45 – 64, 65 and over

Do you live with a partner, family members or are you a single parent?

Do you have any children? What ages are they?

Do you, your children or other family members have any disabilities?

Do you, your children or other family members have any health problems?

What skills and qualifications do you have?

What is your work history?

Informal work

Could you tell me a little about the informal work/activity that you have you been involved in?

Do you do paid work for another person (e.g. homeworking or manual work in a factory?)

Or are you self employed? (e.g. running a stall at a market or car boot sale, making e.g. food/clothes to sell locally, doing painting and decorating),

What sector/industry are you working in?

How long have you been involved?

How many hours/week?

Is it regular or occasional (and who decides this – do you or does it depend on the employer or customers?)

How would define or describe what you do? Would you say it was informal work? Is it work you COULD declare?

What are the good things about this kind of work/activity?

- Flexibility (easier to juggle with childcare or other commitments)
- I can earn more money from this than from a regular job (is this because of the income is very high or because it is combined with benefit claims),
- This work means I can contribute to local community (e.g. providing child minding service for friends).

Roughly what proportion of your income comes from informal work?

Do you have any other sources of income (eg. Benefits, partners' income?).

What do you use the money you earn from working informally to pay for? (ie. Household bills and food, clothes or trips for children, holidays, car, holidays or luxuries)?

What are the drawbacks/disadvantages of this work?

Low wages?

No comeback if they don't pay?

Or if other problems (e.g. illegal deductions from wages for travel is common amongst migrant workers).

Is the work regular?

How often in the last 3 months have you not had enough work?

Do you ever work long hours or for more than 5 days in one week?

What is the maximum number of hours that you have worked over a twenty four hour period?

Have you encountered any other problems?

E.g. No security – can be dismissed on the spot, non-payment of wages, harassment or abuse?

Risk of problems with benefits agency or inland revenue? Not being able to speak openly about what I do – so not getting recognised as a worker).

Why is the work informal?

- Cash in hand whilst claiming benefit or because of immigration status.
- There's no formal work available
- I haven't got the skills needed for formal jobs.
- It's the only way to make ends meet, I can't survive on benefits.
- I need money to pay for outstanding debts.
- It's more flexible – easier to fit with childcare/other commitments.
- I can earn more money this way than from formal employment (is this because benefits are received 'on top' of earnings?), complexity of tax/benefit system)

The use of the benefit and tax systems

What kind of benefits are you getting?

How did you find out about your entitlement to these benefits?

How long have you been in receipt of these benefits?

Have these benefits remained the same?

Have you become entitlement to other benefits? When and why?

Are you still receipt of benefits?

Did you at any point stop receiving these benefits because you were not entitled to them?
How has the granting and receipt of benefits been for you (eg lengthy, hard to understand etc)?

Administration of the benefit and tax system

Do you fill in the application and renewal forms every time?

If you need help who do you go to? (Jobcentre +, charity organisation, relative, friend?)

Do you understand why you get the benefits you get?

Are you clear about the amounts you have received every month and every year?

If you are not clear, so you ask for clarification? Where do you go to?

What do you do if there are changes, delays or problems with receiving your benefits/tax credits?

Do you have any idea whether or not the time when you make the claim will affect your entitlement?

Impact of the benefit and taxation system on people's lives

How has the receipt of benefits helped to fulfil your economic needs?

In your view how important is the benefit you receive?

Have you received, according to Revenue and Customs, an overpayment of your entitlement? Were you aware of why the overpayment had arisen?

How did the notice of an overpayment affect you? (Economically, emotionally).

Were you asked to pay this overpayment back? Was this imposed or did you think you were able to negotiate?

Changes and transitions: people's circumstances

Are you employed in a formal capacity?

Do you think that by working full or p/time doing formal work you would be better off?

Do you think that the instability of your income from employment affects the level of tax credits you receive?

How do you cope with the instability of your income from employment and changing entitlements?

Do you think that if your circumstances were to change, the tax credit and benefit system would help you cope?

Do you think that your changing circumstances (divorce/separation, new baby, child leaving home) would affect the level of entitlement to tax credits and benefits?

What could improve things for you?

Why do you do this work/activity? Do you know others who do the same sort of thing?

What might help you to secure a more sustainable and secure income?

What changes might improve your situation?

What changes at government level might enable you to move into the formal economy?

- More flexible employment opportunities.
- Better cheaper childcare
- Better paid jobs for low skilled workers locally.
- Accessible training opportunities to get qualifications
- An amnesty for people who haven't declared tax/benefit earnings.
- A trial period to try out a job without jeopardising benefit claim, simpler benefit rules e.g. tax credit system to make it easier to work out if you are better off when taking a job.
- Better public transport
- Pressure to force my employer to declare that they are employing me.

Would you be interest in being part of a School of participation?

What do you hope to get out of this School of Participation?

When would be a good time and place?

Appendix C: Detailed notes from School of Participation

This Appendix provides the detailed information that came out of the School of Participation, focussing on the three priority issues identified by participants (a summary is provided in the main report).

- **Many cannot earn enough from the formal economy or from benefits to have a decent standard of living and quality of life**

Recommendations for Salford, North West and National levels:

- Celebrate the informal economy rather than stigmatise it.
- Encourage entrepreneurial activity.
- Training and skills – Idea of a Time Bank. CHAP is encouraging this and has evidence.
- Recognise the fear of moving into the formal economy.
- Provide independent non HMRC support for transition into the formal economy.
- Create an amnesty for people in the informal economy moving over to the formal.
- Simplify the system of being in the formal economy (health and safety, tax etc.)
- Set up free phone line to the Benefits agencies.
- Reintroduce face to face appointments with benefits agencies at local centres.
- Pay a decent minimum wage to encourage and motivate people to work formally.

Actions

Salford level

- Put informal economy in the agenda of the Salford Partnership.
- Put relevant questions about the Local Area Agreement to the Salford partnership.
- Raise informal economy at the Neighbourhood Summit.
- Explore how Informal economy can be raised in the SPOTLIGHT on Worklessness in East Salford.
- Use the Community Links tool to build local evidence of the informal economy.
- Create an anonymous case study which tracks process.
- Write a report on questionnaires and process to date.
- Make links with Salford University – research and support.
- Link to University for input/help in future research.

North West

- Try and use the Community Links tool to build local evidence of the informal economy.
- Hold an event/seminar – link with Maeve Goldrick at Community Links.
- Raise the informal economy as a focus for the North West CAN DO Community Activists Network.
- Create an anonymous case study which tracks process.
- Write a report on questionnaires and process to date.

National Level

- Raise informal economy issues at the Urban Forum conference.
- Link up with the Community Links campaign – Need Not Greed.
- Input to the DWP Green paper.
- Create an anonymous case study which tracks process.
- Write a report on questionnaires and process to date.

Question

Who will deliver the new processes? What expertise will they bring? How will they be scrutinised?

Complexity of Benefit System

Recommendations for Salford, North West and National levels:

- Restructure at national level.
- Give paper copies of **all** transactions between an agency and an applicant to the latter. Records should be kept by the agency.
- Return to face to face interaction at local level, with local centre people can get to.
- Easier forms.
- Localise decision making.
- Support workers to help people with difficulties.
- Simplify the system.
- Be needs based but be wary of means testing, taking peoples circumstances into consideration.
- Keep all decision made under one roof, keep decision making process speedy and simple with more contact with the applicant.
- A just and humane system where all are treated equally.

- Increase resources for CAB and Welfare Rights.
- Develop advocacy service.
- Decriminalise – concern about where you draw the line, but need quick decision which is transparent and beyond reasonable doubt.

Actions

Salford level

- Make use of having Hasel Blears as local MP.
- Continue to highlight issues with Partnership.
- Take Direct Action.
- Raise awareness.
- Make use of organisations we are involved with to make representations.

North West

- Try and use the Community Links tool to build local evidence of the informal economy.
- Raise awareness at the meeting.

National Level

- Lobby DWP.
- Develop alternative media campaign – relates other priorities.
- Link up with the Community Links campaign – Need Not Greed.

➤ **The Informal Economy is considered essential for local communities; it provides services and products at a reduced cost, contributes to social cohesion, and provides a flexible structure which the community would struggle without because of their lack of choices and opportunities elsewhere.**

Recommendations for Salford, North West and National levels:

1. Support to develop skills (work). Develop business skills; offer support when taking risks, a school for (Social) Entrepreneurs. Support and training.
2. Address the question of why people need to work in the informal economy. What are the core problems, e.g. lack of training, low wages etc.
3. Accept how communities exist.
4. Do not penalise entrepreneurship.
5. Give people an allowances so as not to stigmatise people as criminals i.e. £60.

6. Economies need to be local for local economic benefits; easy to access, more money spent locally and for environmental reasons.
7. Informal economy creates relationships in society.
8. To start a barter system of skills and goods within all communities.
9. Support to facilitate movement from informal to formal employment, e.g. a period whilst benefits are still paid until a proper wage is being earned.
10. Make the 'informal' economy 'visible'. Recognise it by evidencing it – use Community Links tool.

Actions

Salford level

- Try and use the Community Links tool to build local evidence of the informal economy to develop Salford City Council's understanding of the informal economy.
- Develop local pilots to support local entrepreneurs and enhance work on the TimeBank system.
- Develop positive media images of communities and their economies and activities – link with Social Media Project.
- Make links with CAB and Welfare Rights to involve them in the use of the Community Links tool.
- Campaign for people to use the same language.

North West

- Use the Community Links tool to build local evidence of the informal economy to develop the Regional Development Agency's understanding of the informal economy.
- Hold an event/seminar.

National Level

- Link up with the Community Links campaign – Need Not Greed

Appendix D: Community Links' Informal Economy Consultancy Service

Ensuring evidence-based policy making

Our informal economy consultancy service builds on Community Links' 30 years first hand experience of working with people in the informal economy. Partners can draw on our specialist research, policy and campaigning work to understand the dynamics of informal paid work, and supporting more people into the formal economy and out of poverty.

This unique service provides robust research, coupled with a strategy and planning service which enables Local Authorities and Regional Development Agencies to understand their local economy, the hidden as well as the recorded; to identify and address the issues; and in doing so harness the skills of the local workforce, enabling them to build their own ladders out of poverty.

Why should Local Authorities address their informal economies?

The harsh economic climate is leading to job losses across the country. Unemployment is expected to rise for at least the next two quarters, leading many people into the benefit system and its inherent traps. It is anticipated that the UK will experience a corresponding rise in informal paid work and an increasingly vibrant and growing informal economy, as people find alternative ways of providing for their families. Local Authorities and Regional Development Agencies must be bold and recognise, understand and then formalise these activities, turning job losses into job creation. This in turn will strengthen the formal economy.

What is the informal economy?

We have adopted the definition most commonly used:

'Informal work involves the paid production and sale of goods or services which are unregistered by, or hidden from the state for tax, benefit and/ or labour law purposes, but which are legal in all other respects.' EU (1998)

Illegal or criminal activities such as drug dealing or prostitution have been excluded, as have the exchanges of unpaid work.

Our experience of the Informal Economy

Since 2000 linksUK, the national team of Community Links, has taken a particular interest in the informal economic activities of the self-employed, small businesses and employees. This is because the informal economy has a significant impact on the lives of the people we work with, and plays an integral role in their experience of poverty.

We have found that whilst informal paid work may take people out of 'absolute' poverty enabling them to pay the rent or the debt collector knocking on their door it may trap them in 'relative' poverty. Workers outside of the 'mainstream' do not have access to the national minimum wage, holiday or sick pay, or legal protection. Our research also shows that informal paid work can have a positive role in peoples' lives, developing confidence and skills, and building social capital whilst keeping them from poverty.

What we can do for you

Evidence-based policy making is the route to success. We provide a tried and tested consultancy service, which generates robust and rigorous evidence to enable you to take informed decisions about the most appropriate course of action for you to address your local informal economy.

Our service includes:

- Preparation: getting up to speed with the informal economy
- Briefing papers
- Literature and policy reviews
- Training
- Talks and discussion groups for staff and stakeholders

Gathering the evidence

- Measure the size and scale of local informal economies at SOA-level (quantitative)
- Workshops and one-to-one interviews with 'real' people: Uncovering local best practice and developing future practical plans (qualitative)
- Local economic analysis using traditional planning techniques, e.g. Location
- Quotient and Shift-Share Analysis, to contextualise the local economy in the light of informal economy evidence
- Evidence-based policy making
- Refine existing economic development and regeneration strategies and policies, in response to the informal economy evidence
- Develop practical plans and programmes which will support more people into formal paid work
- Support implementation
- On-going support and advice
- Evaluation and impact measurement support
- Connect you to others delivering informal economy programmes in the UK and abroad.

We offer a competitive and affordable price structure, based on how the service is tailored to meet your local requirements.

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