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## Helping People To Help Themselves: Policy Lessons From a Study of Deprived Urban Neighbourhoods in Southampton

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### ABSTRACT

The aim of this paper is draw out some policy lessons from a study of self-help activity amongst 200 households in deprived urban neighbourhoods of Southampton. Commencing with a critique of the popular prejudice that promoting self-help should be opposed in case it leads to a demise of formal welfare provision, the paper then interrogates the empirical evidence to understand and explain the nature and extent of such work in deprived neighbourhoods. Finding that self-help is a crucial component of household coping practices, but that no-earner households are unable to benefit from this work to the same extent as employed households, the paper proposes both bottom-up and top-down solutions to tackle the barriers to participation in self-help amongst unemployed households. In particular, it calls for a modification to Working Families Tax Credit and the creation of Community Enterprise so as to recognise and value much of the self-help activity that currently takes place but remains unrecognised and unvalued.

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## INTRODUCTION

In the UK, an institutional turn is taking place. As the secretary of state for employment and education has stated, 'Old Labour is the idea that you did things to people, New Labour is about enabling people to do things *for themselves*' (David Blunkett, cited in Hughes, 1998, p. 6). This turn, however, is neither confined to the Labour Party nor even to the UK. Throughout the advanced economies, a 'disciplined' authoritarian approach which has sought socially to engineer populations by doing things to them is being replaced by an approach founded upon an as yet ill-defined principle of 'self-discipline' in which people are enabled to do things for themselves. Although this is taking place across many arenas of social policy, ranging from health to education, we focus here upon its introduction in the fields of work and unemployment, especially the attempts to tackle social exclusion and cohesion in deprived neighbourhoods.

To do this, we seek to answer a range of questions. Is the promotion of self-help in deprived neighbourhoods a problem or a potential panacea? To what extent are deprived populations already using self-help as a coping strategy? Is such activity reducing or reinforcing the social inequalities produced by the formal labour market? What prevents households from participating in self-help? How can these barriers be overcome? Should a *laissez-faire* approach towards self-help be adopted? Or, are more pro-active policies needed to enable deprived populations to help themselves? If so, what policies are required? Are bottom-up grass-roots initiatives alone sufficient or are more structural top-down policies also necessary? If so, what form should such top-down structural policies take?

First, therefore, the article commences by evaluating whether self-help is a problem or a potential panacea. Following this, empirical evidence from a study of 200 households in deprived neighbourhoods of Southampton is employed to understand the extent and nature of self-help in these populations. Finding that unemployed households are excluded from self-help relative to employed households due to a range of barriers, attention then turns towards policies to enable unemployed households to overcome them. The article argues that although bottom-up grass-roots initiatives such as Local Exchange and Trading Schemes (LETS) can facilitate the participation of unemployed households in self-help, they are insufficient alone to enable the widespread adoption of sustainable coping strategies. Instead, top-down policies are also required. Here, it will be argued that an extension of the Working Families Tax Credit (WFTC) coupled with the creation of a new form of employment, here called 'community enterprise', would significantly enhance the use

of self-help as a coping strategy for deprived populations and enable the realisation of a 'full-engagement' society.

Before commencing, however, and given that 'self-help is not a unitary phenomenon, with a universally agreed definition' (Robinson and Henry, 1977, p. 7), it is important to define what is meant by 'self-help' in this paper. Here, we do not view self-help narrowly as composed of consumer-initiated groups responding to the gap between felt needs and the existence of available services, facilities or social benefits (e.g., Robinson and Henry 1977). Instead, and recognising the vast amount of self-help activity that takes place on an informal basis in both the household and community, we understand self-help more broadly as non-market oriented production and/or exchange of goods and services. As such, self-help is seen to be composed of three types of activity. First, there is 'self-provisioning', which is the unpaid work undertaken by household members for themselves and each other. This ranges from domestic labour to unpaid caring activities conducted for and by household members. Second, there is 'unpaid community exchange' where work is exchanged on an unpaid basis within the extended family and social or neighbourhood networks. Voluntary activity and organised self-help groups are a sub-set of this form of self-help. Third and finally, there is 'paid community exchange' where goods and services that are unregistered by, or hidden from, the state for tax, social security or labour law purposes, but which are legal in all other respects, are exchanged for money, gifts or labour. This is here identified as self-help because much of it is undertaken for kin, neighbours and friends and is more related to unpaid community exchange than employment in terms of the motivations of participants (Williams and Windebank, 1999).

#### HARNESSING SELF-HELP: A PROBLEM OR A POTENTIAL PANACEA?

A popular prejudice is that self-help is adopted by governments either in order to reduce welfare costs in an era of increased global competition and/or as part of an ideological swing in welfare policy from a rights-based system to one founded on duties or responsibilities (Jordan, 1998). As such, advocacy of self-help is seen as problematic and rejected for fear that it might produce a rolling-back of the welfare state and/or the loss of hard-fought-for rights. Before adopting this stance, however, and whatever the fears surrounding advocacy of self-help by the polity, it is crucial to consider, first, the contrasting approaches towards self-help, and second, the trajectory of economic development in the advanced economies.

The contrasting approaches towards self-help must be considered because not all seek to reduce the welfare state and/or social rights. That is, despite the concept of self-help having undergone many revisions (see

Pancoast *et al.*, 1983), there continue to be essentially two contrasting approaches whose origins lie in the work of Smiles (1866) and Kropotkin (1902) respectively. As Evers and Wintersberger (1988) identify, first, there is the *laissez-faire* approach where self-help is seen as a substitute for employment and the welfare state; there is an appeal to duties and such work is perceived in terms of isolated individuals competing with each other to do the best that they can to use self-help as a coping strategy. Second, there is the 'assisted self-help' approach which seeks to supplement, not substitute, employment and state provision. It emphasises optionality and choice in contrast to the conservative appeal to duties, and envisages self-help more in terms of collective and interactive forms of working instead of in terms of isolation, compliance and competition. Although the former indeed results in not only a demise of formal welfare provision and social rights but also, as we shall see below, an intensification of social inequalities, this is not the case with the latter approach.

A further reason for not rejecting the development of self-help lies in an analysis of the trajectory of economic development in the advanced economies. Here, there are two important tendencies to consider. The first is that full employment, or even full-time employment, is becoming an ever more distant reality. For example, not only has non-employment amongst the UK population of working age increased from 24 per cent in 1961 to 30 per cent by 1996 (Labour Force Survey, 1996; Williams, 1996), but so too has underemployment as permanent full-time jobs have steadily been replaced with temporary and part-time employment (Thomas and Smith, 1995). The result is an increasing exclusion of whole households from any direct contact with the formal labour market. Between 1983 and 1994, the share of all households with no earner rose from 16.0 per cent to 18.9 per cent (Gregg and Wadsworth, 1996) whilst the proportion of working age households with no earner rose from 9 per cent in 1979 to 18 per cent in 1997 (HM Treasury, 1998). In consequence, full employment, or even full-time employment, is becoming an ever more distant reality, especially in deprived areas which not only have much higher absolute and relative levels of inactivity, non-employment and underemployment but also greater concentrations of no-earner households (Dunford, 1997; Green and Owen, 1998; Morris, 1995; Williams and Windebank, 1995). As such, the demise of employment provides a clear rationale for supporting the development of self-help.

Second, it is commonly assumed that there is a natural and inevitable shift towards the formalisation of goods and services provision as societies become more 'advanced'. This is often taken as the 'measuring rod' that defines third world countries as 'developing' and the first world as

'advanced'. In this view, the existence of supposedly 'traditional' self-help activities is seen as a manifestation of 'backwardness' and it is assumed that they will disappear with economic 'advancement' and 'modernisation' (e.g., Rostow, 1960). However, at least some advanced economies have already entered a 'post-formalisation' era. Time-budget studies, which measure the volume of time spent on different forms of work, show that although work outside employment in the UK occupied 48.1 per cent of people's total time in 1985-86 (Gershuny and Jones, 1987), by 1995, this had risen to 58.2 per cent (Murgatroyd and Neuburger, 1997). In France, meanwhile, the proportion of total work time spent on self-provisioning rose from 52 per cent to 55 per cent between 1975 and 1986 (Chadeau and Fouquet, 1981; Roy, 1991), whilst in the USA, and despite its much greater success in generating formal jobs than Europe, unpaid work time as a share of total work time has gradually increased from 56.9 per cent in 1965, to 57.6 per cent in 1975, to 58.4 per cent in 1985 (Robinson and Godbey, 1997).

Self-help activities, therefore, occupy well over half of people's total work time and the balance of work is shifting towards self-help and away from employment in at least some advanced economies. In consequence, three choices are available. These are, first, to try to eradicate self-help, second, to adopt a *laissez-faire* approach or third, to swim with the tide of these structural changes and develop such work. In this article, we will argue that only the latter is a feasible option. As discussed in some depth elsewhere (Williams and Windebank, 1998a, pp.140-6), the first option of eradication is both impractical because such work is deeply embedded in everyday life and undesirable since this work is often not only people's preferred means of conducting many activities (Windebank, 1999) and a key ingredient of the social cement that binds people together (Etzioni, 1993; Putnam, 1995), but its withdrawal would also take away from households one of their key coping strategies.

A *laissez-faire* policy, meanwhile, which is the dominant approach at present, results in numerous negative consequences in terms of social inequalities and spatial disparities. This is because the current distribution of self-help activity is unequally distributed across both social groups and areas. Although the 'marginality thesis' assumes that self-help is undertaken by those marginalised from employment as a survival strategy (e.g., Gutmann, 1978; Matthews, 1983) and is thus more prevalent in deprived communities (Blair and Endres, 1994; Button, 1984), reviews of the empirical evidence find that the unemployed and deprived populations engage in less self-help than the employed and more affluent populations (Williams and Windebank, 1998a, 1998b). As such, a *laissez-faire*

approach merely intensifies the socio-spatial inequalities resulting from employment.

How, therefore, can self-help be harnessed, especially among the unemployed, who are excluded not only from employment but also from self-help relative to the employed? Few, if any, studies have attempted to investigate this issue (see Macfarlane, 1996). To fill this gap, we here report some research that examines not only the extent and nature of self-help in deprived neighbourhoods but also the barriers to participation in such work and how these can be overcome.<sup>1</sup>

EXTENT AND CHARACTER OF SELF-HELP IN DEPRIVED  
NEIGHBOURHOODS: SOME CASE STUDY EVIDENCE FROM  
SOUTHAMPTON

In 1998, structured interviews were conducted with 200 households in two deprived neighbourhoods of Southampton: an inner city area composed of mostly private sector housing and with the highest concentration of ethnic minorities in the city; and a public sector housing estate. Both are characterised by high unemployment and chronic social problems. The 200 households surveyed, composed of 465 adults, reflect the extent of non-employment in these deprived neighbourhoods as well as how this is underestimated in conventional unemployment statistics. Just 33.5 per cent of the adults had a job (41.1 per cent of men and 26.4 per cent of women), with merely 23 per cent employed full-time (34.4 and 12.4 per cent respectively), 9 per cent part-time (4.5 and 13.3 per cent) and 1.5 per cent self-employed (2.2 and 0.8 per cent). Moreover, merely 26.5 per cent of the households surveyed were single-earner households compared with 28.7 per cent nationally, whilst reflecting the poverty of the areas, 51 per cent were no earner households (35.6 per cent nationally) and just 22.5 per cent multiple-earner households compared with 35.7 per cent nationally (Dunford, 1997). In consequence, the vast majority of the households surveyed were on a low income: 69.5 per cent had a gross weekly household income of less than £250 per week and 85 per cent of households less than the approximate individual (not household) national average full-time wage of £400 per week.

Using a modified version of the successful survey technique first pioneered by Pahl (1984), households were asked whether 44 common household tasks (see Table 1) had been undertaken during the previous 5 years/year/month/week (depending on the activity) and if so, who had conducted the task and whether self-provisioning, unpaid or paid community exchange, or formal employment had been used as well as why they had decided to use that form of work. The same task list was then

used to understand and explain the extent to which household members had engaged in paid and unpaid community exchange for other households. In addition, open-ended questions were asked about any other work received or supplied using paid or unpaid community exchange. Previous research using this technique reveals that when the results from households as customers and suppliers are compared, the same levels of both unpaid and paid community exchange are identified, meaning that the technique does not suffer from under- or over-reporting by respondents either as customers or suppliers (e.g., Leonard, 1994; Pahl, 1984). Indeed, this was also found in this survey suggesting that the data is relatively accurate.

To identify the barriers to participation in self-help, meanwhile, first, when a respondent asserted that the household had not undertaken a task, they were asked why not, second, attitudinal scales were employed to explore their perceptions of various barriers to participation in such work, and third and finally, respondents were asked in a semi-structured manner what would encourage them to engage in more self-help.

Starting with the level of self-help, Table 1 reveals that of the tasks undertaken, just 17.3 per cent were conducted through formal employment. The remainder (82.7 per cent) used self-help: 74.8 per cent self-provisioning, 3.6 per cent unpaid community exchange and 4.4 per cent paid community exchange. Therefore, these households overwhelmingly rely on self-help to get tasks completed. However, a large number do not manage to undertake many essential tasks. As Table 1 shows, on average, households had conducted only 19.9 (45.3 per cent) of the 44 tasks surveyed. This was not because the uncompleted tasks were deemed unnecessary: households wanted to do 60 per cent of them but were unable to do so. For example, 55 per cent of households had not completed any outdoor painting during the past five years, an activity essential to prevent the degradation of the fabric of the dwelling, and 37 per cent had not done any wallpapering. However, 90 per cent and 75 per cent of households who had not carried out these respective tasks wished to do so.

Reflecting the fact that households suffering deprivation cannot often undertake many essential tasks, Table 2 displays that whilst multiple-earner households had conducted 51.6 per cent of the tasks surveyed, single-earner households had undertaken 47.4 per cent but no-earner households just 41.2 per cent. Employed households, moreover, fulfil a larger number of tasks and complete a greater proportion of their work using self-provisioning than no-earner households. Consequently, although self-provisioning is used to a significant extent in this deprived neighbourhood, such work reinforces rather than reduces the socioeco-

TABLE 1. *Extent and nature of self-help in deprived neighbourhoods of Southampton: all households, by nature of task*

	% doing task	Self-provisioning	Community Exchange		Paid Formal Exchange
			Unpaid	Paid	
House maintenance (last 5 yrs) <sup>a</sup>	53.5	53.8	8.6	6.8	30.8
Home Improvement (last 5 yrs) <sup>b</sup>	21.6	16.4	5.8	6.9	70.9
Routine Housework (last week) <sup>c</sup>	87.9	92.6	1.6	2.9	2.9
Domestic Production (last yr) <sup>d</sup>	16.6	95.8	2.8	1.4	0.0
Car maintenance (last year) <sup>e</sup>	46.0	47.3	5.1	9.0	38.6
Gardening (last year) <sup>f</sup>	30.0	97.1	0.8	1.3	0.8
Caring (last month) <sup>g</sup>	30.5	90.6	3.7	5.7	0.0
ALL TASKS	45.3	74.8	3.6	4.4	17.3

<sup>a</sup>6 tasks: Outdoor painting; indoor painting; wallpapering; plastering; mending a broken window and maintenance of appliances

<sup>b</sup>10 tasks: Putting in double glazing; plumbing; electrical work; house insulation; put in a bathroom suite; build a garage; build an extension; put in central heating and carpentry

<sup>c</sup>11 tasks: Routine housework; cleaning; spring cleaning; cleaning windows indoors; doing the shopping; washing clothes and sheets; ironing; cooking meals; washing dishes; hairdressing; household administration

<sup>d</sup>6 tasks: Making clothes; repairing clothes; knitting; making or repairing furniture; making or repairing garden equipment; making curtains

<sup>e</sup>3 tasks: Washing car; repairing care and car maintenance

<sup>f</sup>4 tasks: Care of indoor plants; outdoor borders; outdoor vegetables; lawn mowing

<sup>g</sup>4 tasks: Daytime baby-sitting; night-time baby sitting; education courses; pet care

Source: JRF Southampton survey

conomic inequalities produced by employment. Indeed, no-earner households, representing 51 per cent of all households surveyed, conduct just 45.0 per cent of all self-provisioning and supply only 31.9 per cent of all paid and unpaid community exchange. Multiple-earner households, meanwhile, despite representing just 24 per cent of the sample, undertake 27.8 per cent of all self-provisioning and supply 31.4 per cent of all unpaid and paid community exchange. Therefore, it is not jobless households who undertake the majority of self-help.

Examining who undertakes this work within these households reveals that women, although representing only 50.8 per cent of the surveyed population, conduct 60.1 per cent of all self-provisioning tasks (with 22.5 per cent undertaken by men and 17.4 per cent conducted jointly by men and women together), 73.2 per cent of all unpaid community exchange and 62.8 per cent of all paid informal exchange. This has important implications for harnessing self-help that will be returned to

TABLE 2. *Extent of self-help in deprived neighbourhoods of Southampton: by number of earners in household*

	Tasks conducted		Self-provisioning		Community Exchange				Paid Employment	
	Av. No.	%	Av. No.	%	Unpaid		Paid		Av. No.	%
					Av. No.	%	Av. No.	%		
ALL HOUSEHOLDS	19.9	45.3	14.9	74.8	0.7	3.6	0.9	4.4	3.4	17.3
Multiple earner	22.7	51.6	17.2	75.9	0.5	2.3	1.0	4.2	4.0	17.6
Single earner	20.9	47.4	16.2	77.7	0.6	3.0	0.7	3.2	3.4	16.2
No earner	18.1	41.2	13.1	72.4	0.9	4.7	0.9	5.1	3.2	17.7

Source: JRF Southampton survey

below. First, however, we need to explain why unemployed households conduct so much less self-help activity than employed households.

#### *Explaining the barriers to participation in self-help of no-earner households*

From our survey, six key reasons have been identified. The first is economic in that no-earner households lack the money to acquire the goods and resources necessary to engage in self-help. This explanation has been identified elsewhere (Pahl, 1984; Smith, 1986; Thomas, 1992). Second, no-earner households have fewer people to call upon for help due to the reduction in the size of social networks following redundancy (Kempson, 1996; Morris, 1994; Renooy, 1990; Thomas, 1992). Given that the long-term unemployed, moreover, mix mostly with other long-term unemployed, have relatively few friends or acquaintances who are employed (Kempson, 1996; Morris, 1994), and that the majority of community exchange is between friends and acquaintances (Kempson, 1996), the result is that the unemployed have fewer people to call upon for aid than the employed.

Third, some 56 per cent agreed that they would engage in more self-help if they had more or different skills. So, besides lacking economic and social capital, there is the human capital factor. In many ways, nevertheless, this skill constraint is socially constructed. Having a formal job often meant that customers recognised a person as having a skill to offer and it legitimised their skills. As many asserted, they used a particular person to get a job done (either paid or unpaid) because 'it is their trade' or 'they have the skills because they do it for their job'. This skill barrier has again been reported in other studies (Renooy, 1990; Smith, 1986).

A fourth barrier for unemployed households is that they feel inhibited for fear of being reported to the authorities. Indeed, some unemployed respondents even expressed fears about engaging in unpaid community exchange in case it was misconstrued. In major part, this is because working whilst claiming benefit is seen as a more serious offence than tax fraud (Cook, 1997; Deane and Melrose, 1996; Jordan *et al.*, 1992). Fifth, there is a geographical constraint. Many 'kept themselves to themselves' due to a perceived lack of trust, community and sense of well-being around them. They wanted closer social relations but had taken on board the image of their area as dangerous, which negated their desires to get to know others in the neighbourhood. Indeed, 21 per cent said that they would engage in more activity if they lived somewhere else.

Finally, there is the barrier of time. For many multiple-earner households, long hours of employment for low pay result in not only insufficient money to pay somebody else to do work but also little free time to engage in self-help. Some 95 per cent of multiple-earner households asserted that they would do more self-help if they had more time. Somewhat surprisingly, however, many no-earner households (59 per cent) also viewed time as a principal constraint. This is probably because the increasingly strict 'welfare-to-work' policies, which view seeking employment as a full-time job, mean that the unemployed have less free time to conduct self-help. In sum, these households displayed a distinct preference for engaging in greater amounts of self-help. The principal constraints, however, are time followed by money, skills and equipment. The suggestion, therefore, is that if these barriers to participation in self-help could be addressed, then there would be an opportunity for the growth of such activity.

#### STRATEGIES FOR HELPING PEOPLE TO HELP THEMSELVES

Conventionally, the solution to social exclusion has been to pursue full employment so that the unemployed can be inserted into the formal labour market. Here, however, we argue that to seek a return to the 'golden age' of full employment is both illogical and unrealistic. It is illogical because this golden age never existed (since it was an age of full employment for men only, not women) and unrealistic because the trend is ever further away from full employment. Nevertheless, it does appear to be possible to create a 'full engagement' society based on a wider conceptualisation of work. Here, we provide a tentative sketch of what is meant by such a society and how it could be implemented.

By a 'full-engagement' society, we mean here one in which there is sufficient provision of work (both employment and self-help) and income so as to give citizens the means of satisfying both their basic material needs

and creative potential. As such, a 'full-engagement' society is based on two core tenets. First, it is grounded in a recognition that full employment for all not only never existed but is unattainable in the near future or even beyond and thus that we need to seek more holistic views of citizenship and social inclusion beyond the current focus upon workers rights and insertion into employment. Second, and flowing on from this, it is founded on the principle that we need to recognise and value the vast and growing proportion of self-help activity, such as caring, that takes place beyond employment. Indeed, unless the goal of 'full employment' is replaced by 'full engagement', then such activity will remain construed as a second-rate activity compared with employment.

At the heart of the principle of 'full engagement', therefore, is an understanding of the need to reduce the perceived importance attached to conventional employment and recognise people's broader social contributions. At the same time, there is a recognition that unless the *laissez-faire* approach towards self-help is transcended and pro-active policies developed, the exploitation and socioeconomic inequalities inherent in such work will continue to prevail.

How, therefore, can a 'full-engagement' society be created? To overcome the barriers to participation in self-help and create sufficient employment to achieve a 'full-engagement' society, a two-pronged approach is advocated: bottom-up grass-roots initiatives to attack directly the barriers to participation in self-help and top-down approaches to facilitate employment creation and greater levels of self-help. Each is now considered in turn.

#### *Bottom-up solutions: community-based initiatives*

There are now a raft of UK government documents arguing that social exclusion must be tackled through bottom-up community-based initiatives (e.g., DSS, 1998; Social Exclusion Unit, 1998). Nevertheless, based on the premise that employment equals social inclusion and unemployment equates with social exclusion, these initiatives are promoted to create employment or to help citizens into employment. However, such initiatives should be encouraged not only due to their employment-creating potential (which is often insignificant) but also due to their ability to enable people to help themselves (which is frequently of much greater importance). To display this, we here take just one innovative initiative. There are, however, many more schemes and experiments (see Douthwaite, 1996).

#### *Local Exchange and Trading Schemes (LETS)*

LETS are local associations whose members list their offers of, and requests for, goods and services in a directory that they then trade in a local currency

(e.g., bobbins in Manchester). Using a system of cheques written in the local LETS units, these are sent to the treasurer, who acts in a similar manner to a bank, sending out frequent statements of account to members. No coins or notes are thus produced and no interest is charged or paid. Nor is there any compulsion to earn before spending. Instead, 'commitment' is positively encouraged. As such, LETS have been heralded as a potential means by which the non-employed can both access interest-free credit and engage in community exchange (Lang, 1994).

There is now a wealth of evidence that LETS can and do help the unemployed transcend the barriers that prevent their participation in self-help, such as by developing and maintaining skills, overcoming the economic barriers to acquiring goods and services and rebuilding social networks to facilitate informal exchange (e.g., Lee, 1996; Pacione, 1997; Williams, 1996, 1998). Nevertheless, the impacts of LETS on deprived populations remain extremely limited. The majority of unemployed participants are only from a small section of the unemployed, in that they are the 'disenfranchised' or 'disenchanted' middle class who possess the cultural capital to join LETS and do not fear losing their benefits (Williams, 1998). For LETS to incorporate a wider range of the unemployed, however, a change in social security benefit rules is first required. The Department of Social Security currently requires benefit offices to treat the earnings arising from LETS activity as wages, meaning that claimants who belong to LETS can have their benefits withdrawn as a consequence. For the purposes of Job Seeker's Allowance, moreover, engagement in any kind of activity that impairs the ability to 'actively seek work' might lead to suspension or reduction of benefit. Before many unemployed will join LETS, therefore, changes in social security benefit rules are required. Indeed, this is currently under consideration both within the DSS and by parliament.

#### *Top-down solutions: redefining and revaluing employment*

For 'full engagement' to be achieved, nevertheless, such bottom-up grass-roots initiatives need to be complemented by top-down structural policies. Here, we focus upon just two policies. These involve first, an extension to the Working Families Tax Credit (WFTC) scheme launched by the government in the 1998 Budget and second, the introduction of a new form of employment.

#### *Working Families Tax Credit (WFTC)*

One way of providing households with the time and resources to engage in greater amounts of self-help is to introduce a universal guaranteed

minimum income. Given the dominance of the 'work (i.e., employment) ethic' in the Blair–Clinton politics of welfare (see Jordan, 1998), it is unlikely that a universal guaranteed income can be achieved through an unconditional basic income scheme (e.g., Atkinson 1998; Jordan 1998). However, it might be achievable by extending the tax credit approach that has swept many advanced economies by storm over the past decade (e.g., Liebman, 1998; Meadows, 1997; Millar and Hole, 1998) and is being introduced in the UK from October 1999 (HM Treasury, 1998).

WFTC is here focused upon because it is a central pillar of UK welfare state reform. A clear signal of this followed Frank Field's resignation in July 1998 as special minister for welfare reform, when this function moved into HM Treasury and the architect of WFTC was appointed deputy director of welfare state reform. At present under WFTC, and continuing the Family Credit system, working families with children have been prioritised, in that a parent working over 16 hours per week is effectively guaranteed a minimum income (HM Treasury, 1998). Therefore, families without children, part-timers working less than 16 hours per week and the unemployed are excluded from WFTC, despite such groups facing the same 'poverty' and 'unemployment' traps as working families with children.

One way of including these groups into the WFTC, therefore, and at the same time making part-time employment more attractive, would be to assess the WFTC on the basis of total household income and carry entitlement down the income scale all the way to those earning £0 from employment. The result would be the creation of a fully integrated and universal tax/benefits system as well as the introduction of a guaranteed universal minimum income.

What, however, should people receive tax credits for doing? If the above were introduced with no further changes, then both the unemployed and those working less than 16 hours per week would receive the same amount as somebody employed for over 16 hours per week. Here, therefore, and contrary to exponents of an unconditional citizen's income (e.g., Jordan 1998; Jordan and Redley, 1994), we argue that WFTC should not be paid for doing nothing, except to those reaching pension age and those absent from work on grounds of sickness, injury or disability. Instead, and similar to the Participation Income advocated by Atkinson (1995, 1998), people would be required to make a 'full' contribution to society to warrant their tax credit/guaranteed minimum income. Unlike the emerging workfare state, however, the full engagement of the population would be achieved in a way that recognises the contribution that many people, especially women, make to their communities, even if it is presently unpaid

and unrecognised. Here, therefore, it is proposed that the extension of WFTC needs to be coupled with the creation of a new form of employment that we call 'community enterprise'.

*Making work pay: Community Enterprise (CE)*

'Community Enterprise' (CE) describes a wage-paying job that provides a service to tackle otherwise unmet community needs. Although such jobs might be argued to be presently provided under the 'voluntary and community' sector of the New Deal, the difference between what we are proposing here and these New Deal jobs is that they would be created from the bottom up in three ways: by employing people on initiatives set up by central or local government that have identified particular realms in which needs are not being met; by individuals who in partnership with CE facilitators (e.g., community development officers, NGOs, voluntary sector bodies and agencies, TECs, FE colleges) are helped to design their own CE contract; and by individuals who autonomously create their own CE portfolio for validation and scrutiny. That is, and unlike at present, individuals would be given the option of designing their own CE portfolio of work as a tool for encouraging social entrepreneurship rather than relying on the state and/or market to find them work.

Consequently, individuals would be able to stake a claim for what constitutes their contribution to economic and social life and/or to create a portfolio of activity to make such a contribution. It is essential to state, however, that the decision on what activities would be acceptable is open to debate. Similar to Atkinson's (1995, 1998) proposal for a Participation Income, we agree that the qualifying conditions for such an income would include: work as an employee or self-employed; absence from work on grounds of sickness, injury or disability; reaching pension age; engaging in approved forms of education or training; and caring for young, elderly or disabled dependants. However, we disagree with Atkinson (1998) both that 'being unemployed but available for work' could also be a qualifying condition since such people could be making some social contribution, and that the caring work category is sufficient so far as incorporating self-help activity is concerned. This could be expanded to encompass many additional forms of work undertaken by individuals for the benefit of their communities.

By allowing individuals to define their social contribution, such an approach would overcome many of the anomalies that are arising with the introduction of the WFTC, particularly the child-care tax credit. For example, although a parent can claim child-care tax credit for a registered child-minder, such credit cannot be claimed if they or a relative provide the

care informally, despite the fact that such kin-based care is usually of a much higher quality than when it is collectivised in crèches and nurseries (Windebank, 1999). By redefining these people as engaged in CE, the present anomaly would not only be overcome but this would also value work that currently goes unrecognised. Unlike at present, a parent or relative would receive credit for their activity rather than benefit for their inactive status. The outcome would be to incorporate the 'care ethic' into the 'work ethic', something scholars such as Lister (1997) have propounded.

More widely, CE would recognise the contributions of those who are economically active and making a significant contribution to society (e.g., unemployed individuals who set up and run community-based initiatives such as LETS and credit unions) but whose work is currently unrecognised and indeed, is sometimes actively discouraged by a work culture based on the notion that everybody should be seeking or engaged in conventional employment. Although arguably at least as important as tasks undertaken through conventional employment, they are presently not recognised or recompensed on an equal basis with employment. The result of CE would be that many people who currently find themselves pressurised to give up such meaningful productive activity and seek employment would be released to devote themselves to such work. Under CE, therefore, Benefits Agency employees would no longer see their task as stopping people from working whilst claiming but more positively, they would be encouraging people to work wherever possible.

There are, nevertheless, many issues arising out of this proposal. For example, how much would such a proposal cost? Similar to the basic income scheme (Atkinson 1998; Jordan 1998), it might be that paying the full WFTC to all is unfeasible. Two alternatives thus exist. First, one could pay such credits according to total household income. However, even though this might be fairer in terms of socioeconomic justice and greatly reduce the cost of such a scheme, it might also result in a transfer of resources from the 'purse to the wallet'. Further evidence of whether this would indeed occur is thus badly required. Second, one could pay different levels according to the qualifying condition met by the individual. Thus, pensioners, those in full-time education and community enterprise participants might receive less than the full credit available to employees. This partial tax credit system, however, would need to be at a level to exempt such groups from the need to claim additional means-tested benefits if it is to represent a fully integrated tax-benefit regime. A further problem is that it would perpetuate the valuing of employment over other forms of work by attaching a lower value to a task if it is undertaken outside conventional employment (e.g., child care). Nevertheless, at least it

would commence the process of recognising and valuing the work that currently goes unvalued in society.

Furthermore, there is the question of whether it would merely be a contemporary form of 'wages for housework'? That is, would such a proposal challenge the gender divisions of labour in self-provisioning and unpaid community exchange or would it merely reinforce this division whilst attaching a higher value to such work? Such questions go to the heart of the gender difference versus sameness debate in feminism. Our own view is that it could encourage men to adopt working patterns similar to women, thus promoting sameness but in the opposite direction to that pursued by many at present who still seek women to adopt men's working patterns despite the evidence that full employment for all is unrealistic (see Gregory and Windebank 2000 for a full discussion).

There are doubtless many more questions that arise from this proposal. Given that our intention has been to propose an alternative social model that more fully incorporates self-help and reflects contemporary macro-level conditions in order to challenge the currently dominant, but in our view unworkable, 'inclusion through conventional employment' model, such questions are to be welcomed. Indeed, it is hoped that this tentative proposal will help engender more discourse on this subject than has been the case up until now in social policy circles.

#### CONCLUSIONS

In sum, drawing upon case study evidence from deprived urban neighbourhoods in Southampton, this article has shown that many households in these areas cannot get even basic tasks, which are necessary to maintain their quality of life, completed. However, when households do manage this, self-help is widely employed. No-earner households, nevertheless, are unable to benefit from this work to the same extent as employed households. A *laissez-faire* approach towards self-help, in consequence, will merely reinforce rather than reduce the existing socioeconomic and gender inequalities. Instead, a more pro-active approach is required.

It has here been proposed that self-help can be harnessed not only through the development of community-based grass-roots initiatives that tackle the barriers to participation in such work, but also top-down changes, particularly in terms of WFTC and how 'work/employment' is defined. In this regard, we have made three proposals: that a guaranteed minimum income via the WFTC should apply to all individuals in employment, whatever their income, so that all tax/benefit allowances become universal; that the definition of what constitutes 'employment' should be expanded to incorporate and revalue the currently unrecognised essential

work many are engaged in by developing the notion of Community Enterprise (CE); and that individuals should be given the option of designing their own CE portfolio of work as a tool for encouraging social entrepreneurship rather than having to rely on the state and/or market to find them a job.

If these proposals were implemented, it would allow the UK not only to work with the macro-economic changes that have shifted the nation into a post-formalisation stage of economic development but also facilitate the achievement of a 'full-engagement' society by incorporating and harnessing self-help. It is hoped, therefore, that this article will open up a previously under-explored territory in social policy and encourage academics, activists and policy-makers to consider further both how self-help can be encouraged and the feasibility of the above policy options.

#### NOTES

- 1 In this article, we do not consider the differences between the areas studied, nor the significant gender or ethnic variations in the extent and nature of participation in self-help. Instead, we focus upon the variations between no-earner and multiple-earner households. Although the ways in which gender, ethnicity and geography cross cut such an analysis are here recognised, it has unfortunately not been possible to explore these in any detail in this article.

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