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# Understanding Fringe Economic Behavior: A Bourdieusian-informed Meta-ethnography

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*This paper is a meta-ethnography of four low-income communities in order to explore fringe economic behaviors. Rejecting the interpretation of fringe economic behaviors as irrational, we affirm these behaviors as viable alternatives for people marginalized in the mainstream economy. Using a meta-ethnographic method and employing the concepts of sociologist Pierre Bourdieu, we identify the habitus and social capital values of each community as distinct Bourdieusian fields and conclude that an awareness of the localized development of a fringe economic cluster with distinct goals and rules undermines one-size-fits-all social welfare programs.*

*Key words: meta-ethnography, social capital, economic security, financial stress*

Evidence suggests that the social work profession's embrace of cultural competence as an ethical issue (Code, 2008) and practice competency (CSWE, 2008) has not been fully extended toward socioeconomic and class differences. Hodge (2003) noted a lack of research on social class while documenting substantial value differences between social work professionals and the working and middle classes. More recently, Strier, Feldman, and Shdaimah's (2010) content analysis of 50 social work introductory textbooks argued that the profession "has overlooked or even denied the relevance of social class" (p. 406). To the extent that socioeconomic and class differences may be under-represented in the social work literature, we offer a partial corrective in our focus on those marginalized from the mainstream economy. This paper is a first attempt to describe the contours of economic behaviors outside of the

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mainstream and relies upon ethnographic studies in the hope that greater depth of understanding of these economic behaviors may provide a foundation for theory building and policy formulations.

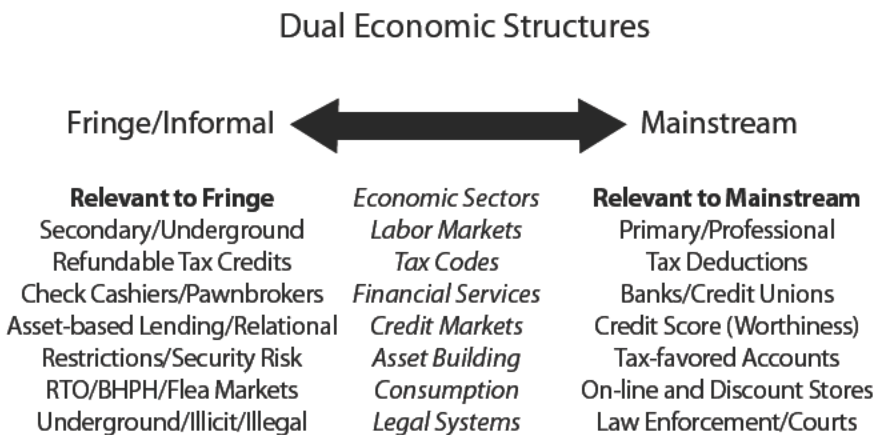
Economic sectors outside of the mainstream economy include the *fringe economy* and the *informal economy*. In the narrowest sense, the fringe economy is a synonym for alternative financial services (i.e., payday lenders, check cashiers, rent-to-own stores, buy here–pay here used car dealers, and tax refund lenders) that serve as a legitimate and regulated predatory barrier to full participation in the mainstream economy (Karger, 2005; Rivlin, 2010). In contrast, the informal economy has been described as “a process of income-generation ... unregulated by the institutions of society, in a legal and social environment in which similar activities are regulated” (Castells & Portes, 1989, p. 12). However, the distinction between fringe economy and informal economy is not relevant to this study, because the fringe and informal economies share some of the same customers (people with low incomes) and geographies in an economically developed nation like the United States (Karger, 2007; Mann, 2012; McMillian, 2012).

The fringe economy, narrowly defined, cannot be understood in isolation from the informal economy because of the extensive social, geographical, and economic affinities that are shared. Accordingly, the use of fringe economy in this paper is intentionally an expansion of the term to include the informal economy in order to emphasize the marginalization of people excluded from the mainstream economy (Figure 1). In comparison to the mainstream economy, the fringe, so understood, has less social legitimization and greater affinity toward secondary and tertiary labor markets (legal, but characterized by low wages, few benefits, short tenures, and inadequate career pathways), means-tested social welfare, reliance on charitable services, illicit employment (employment that would be legal if employer and employee complied with all regulatory requirements), and illegal activities (Dohan, 2003). The mainstream economy is supported and maintained by formal legal structures (law enforcement, courts, contract law); however, the fringe economy, except for alternative financial services, is supported and maintained by informal social structures that are geographically bounded (Dohan, 2003; Sherman, 2009;

Venkatesh, 2006).

While there is an extensive body of literature on the macroeconomic components and implications of the informal and fringe economies (see Danesh, 1991), there is less about why people participate in it. That said, two theories can inform our understanding of why the fringe economy is utilized. The political economist Hirschman (1970) contends that under deteriorating conditions, human beings will “exit” the system or gain “voice” to challenge and improve the system. In the case of the social economy, therefore, when one cannot be sustained through formal work, one will turn to acquiring resources through the informal economy. Additionally, rational choice theory can be used to understand participation in the fringe economy. Rational choice theory is a theory of human behavior regarding choice-making, and is based in neoclassical economic theory (Arrow, 1989; Becker, 1978). Rational choice theory is based on the assumption that, when making a choice, people will calculate the benefits and costs of one decision over another, with the ultimate attempt to maximize utility (i.e., benefit), while minimizing cost. The theory is also used to explain seemingly irrational choices, such as the choice to buy cigarettes instead of food (see Suranovic, Goldfarb, & Leonard, 1999).

Figure 1: Dimensional Distinctions between Mainstream and Fringe Economies



Consistent with the perspectives of Dunlap, Johnson,

Kotarba, and Fackler (2010), we understand the financial behaviors of people in the fringe economy to be viable alternatives to mainstream avenues of acquiring social capital and income. Fringe economic behaviors are neither irrational (counter to the thought of most behavioral economists, e.g., Camerer, Lowenstein, & Rabin, 2004) nor uninformed, as the Financial Literacy and Education Commission assumes (FLEC, 2011). We reject understandings of fringe economic behavior based on interpretations of these behaviors as deficient and assert that fringe economic behaviors are rational, adaptive, and protective from the perspective of people who intersect with this sector of the economy. We contend that understanding fringe economic behaviors is a prerequisite to establishing anti-poverty programs and policies that will lead to self-sufficiency and greater participation in the mainstream economy.

It has been suggested that the work of French sociologist Pierre Bourdieu is relevant to the complex social issues that define the field of social work (Garrett, 2007a, 2007b). Bourdieu's work consistently emphasizes the dynamic interplay between social structures and social actors, and this "primacy of relations" defines social reality (Bourdieu & Wacquant, 1992, p. 15). This theoretical analysis deepens social work's core frame of human behavior in the social environment by asserting that there are human *behaviors* in social *environments*.

Bourdieu proposes three concepts that are fundamental to understanding how individuals cope with imposed social structures: habitus, field, and social capital. To Bourdieu, field refers to a social space in which interrelationships are structured through competition for various forms of capital (i.e., power in the form of economic capital, cultural capital, social capital, and symbolic/moral capital) and in which the rules of the game (or habitus) are constructed and creatively engaged by the individual. Habitus is constituted by individual action and is "creative, inventive, but within the limits of its structures, which are the embodied sedimentation of the social structures which produced it (Bourdieu & Wacquant, 1992, p. 19)." Accordingly, habitus escapes the determinism that rigid social structures might impose on the individual, yet provides form to subjective interpretations of social expectations within

a specific field. Quoting Houston (2002), Garrett insists that “habitus acts as a very loose set of guidelines permitting us to strategize, adapt, improvise or innovate in response to situations as they arise” (2007a, p. 229).

These concepts can help us understand the fringe economic behaviors of persons-in-the-fringe-economy-environments that inform our perspective (Garrett, 2007a, 2007b). We suggest that fringe economies can be understood as Bourdieusian fields, and that, accordingly, an understanding of fringe economic behavior must be built upon inquiry into the field-specific goals associated with these behaviors (i.e., various forms of capital accumulation) and field-specific rules of the game (Emirbayer & Johnson, 2008).

One caveat should be emphasized. We understand Bourdieu’s concepts in a manner consistent with Emirbayer and Johnson (2008), in which a Bourdieusian field is not static, but rather is “a dynamism of potential innovation and a motor for ceaseless change” (p. 17). The potential within a Bourdieusian field stems from the competitive interplay between forces seeking to conserve the existing distribution of capital and forces acting to redistribute the various forms of capital. Therefore, the discussion of fringe economic behaviors that follows is intentionally descriptive rather than normative and emphasizes the innovative adaptations constructed within a fringe field to counterbalance marginalization from the mainstream.

Our goals follow the first two levels of Lum’s (2007) framework for culturally competent practice by advancing awareness and knowledge of fringe economic values and behaviors. An understanding of behaviors within specific contexts can lead to development of theory, more effective interventions, and policy innovations to desegregate the fringe and the mainstream. Our research question is as follows: What can we learn about fringe economic values and behaviors by using a Bourdieusian lens to synthesize fringe ethnographies?

## Method

Noblit and Hare (1988) developed the meta-ethnography as an interpretivist method for researchers to synthesize

qualitative research. Meta-ethnography has been evaluated to be a useful tool to draw out patterns from multiple ethnographic accounts, allowing researchers to extract further findings of studies in relationship to each other or under a new lens (Campbell et al., 2011). This is considered to be the most sophisticated method for synthesizing qualitative research (Britten et al., 2002). It has been used in the medical and nursing fields to further understand ethnographic accounts on the same subject (see Feder, Hutson, Ramsay, & Taket, 2006). In the case of this paper, the lens consists of the Bourdieusian concepts of field, habitus, and social capital. Our method followed Noblit and Hare's 1998 seven-step framework.

The motivation for this study was rooted in the dissertation research of the co-authors (Caplan, 2013; Kindle, 2009) and fueled by Karelis (2007), who argued that economic decision matrices for poverty are distinctly different from those of the affluent. The search for empirical evidence relevant to Karelis' arguments resulted in the discovery of a small number of book-length ethnographies of high quality.

Inclusion and exclusion criteria for selection of source ethnographies relied heavily on our subjective assessment of the depth of analysis, rich detail, and diversity provided across each study. Because the primary focus of this study is to enrich our understanding of fringe economic behaviors in a specific social setting, the ethnographers had to commit significant attention to the economics of daily life in such a setting, but co-residence for a year with the research participants was also considered an important criteria. Excellent studies were omitted because of a narrow focus on a segment of the population instead of a community (Duneier, 1999; Edin & Lein, 1997), and high quality journalistic accounts without a community focus were also omitted (Ehrenreich, 2001; Shipler, 2004).

The ethnographies selected were appraised for quality in a manner consistent with Toye, Seers, Allcock, Briggs, Carr, Andrews, and Baker (2013) that demands conceptual clarity and interpretative rigor. We make no claim for exhaustive or comprehensive coverage in the selection of Dohan (2003), Sherman (2009), and Venkatesh (2006); however, we do believe that these three selections are illustrative of the rich variety of social capital and habitus operative within fringe fields and

are, therefore, a reasonable starting place from which to understand fringe economic behaviors.

Three ethnographic studies of pseudonymous settings form the basic source material for our analysis. Venkatesh (2006) spent part of eight years with the residents of Maquis Park, an inner city, African American neighborhood in south Chicago. Sherman (2009) lived for a year in Golden Valley, a small, White, rural community in northern California experiencing economic hardship and isolation. Dohan (2003) spent two years researching distinctly different Mexican barrios in California—Guadalupe and Chávez. The first was a first-generation Mexican immigrant community in San Jose, and the second was a second- and third-generation Mexican American neighborhood in East Los Angeles. Each book was read multiple times with detailed notes taken on each reading. Reviews written by the first author were published for two of the ethnographies (Kindle, 2011, 2012).

Data analysis followed Creswell's (2007, pp. 150-155) spiral analogy that begins with comparing and contrasting the source materials, extrapolating key ideas, recursively questioning the preliminary conclusions, and developing the emerging themes. Preliminary results were presented at the Annual Program Meeting of the Council on Social Work Education, and substantial attendee feedback was received (Caplan & Kindle, 2011).

Through the iterative and recursive data analysis process, many different grids were developed comparing and contrasting the characteristics of the four fields reported on in our source materials. Bourdieu's concepts of habitus, field, and social capital (Garrett, 2007a, 2007b) were the organizing framework for translating the studies into one another.

Table 1 summarizes the synthesis of the source materials that are explained in substantial detail in the Results below. This paper is an attempt to express the synthesis for the first time.

## Results

For the purposes of our study, the pseudonymous communities of Maquis Park, Golden Valley, Guadalupe, and Chávez



are considered individual and distinct Bourdieusian fields. Our analysis will answer the following questions: “What are the various forms of capital that serve as goals of fringe economic behavior?” and “What are the rules of the game (or habitus) that operate in each field?” Table 1 provides a convenient comparison of each field.

Table 1: Comparison of Bourdieusian Fields

	Maquis Park	Golden Valley	Guadalupe	Chavez
Social and Moral Capital Goals	Household stability Neighborhood safety	Traditional gender roles	Upward economic mobility in Mexico	Upward economic mobility in America
Acceptable Forms of Underground Income Generation	Safety net receipts Unreported wages Vice (some discomfort) Ghettoware Housemates Space usage Money lending Hustling Regulating/ Mediating	Informal work Subsistence activities Spousal employment Family assistance Unemployment Disability Charity	Low-wage work Illicit day labor Overwork Flea markets Barrioware Family assistance	Career work Strategic welfare Balanced hustling Family assistance
Non-monetary Forms of Currency	Reciprocity and Mutuality	Reputation	Work	Work with Opportunity
Unacceptable Forms of Income Generation	Greed Drugs Predation	Welfare Food stamps Illegal activity (drugs) Relocation	Welfare Illegal activities not endorsed by legalization	Dead end work
Rules of the Game	Permeable boundaries Balance legitimate and illicit Reciprocity Mutuality Don't take more than your share Appeal to outsiders only as last resort	Gendered distinctions Individualism Self-sufficiency Manual labor Family first Earn your own way	Moral foundation of adulthood is work Family first Local preferred over outsider Legalization through employer facilitation	Moral foundation of adulthood is work Family first Local preferred over outsider Porous boundaries

*Maquis Park*

Venkatesh (2006) provided an exceptionally rich description of the underground economic activity in this poor, urban, and African American community. Comprising 10 blocks on the south side of Chicago, Maquis Park was a stereotypical inner city ghetto. Middle- and upper-class African Americans had largely fled the community that was dominated by a low-income housing complex where economically vulnerable families subsisted on less than \$10,000 a year. Jobs were scarce; youth gang activity was extensive; and home-owners were likely outnumbered by the homeless. Single parent households were the norm.

From a Bourdieusian perspective, the social institutions that comprised Maquis Park were the local street gang, the local churches whose congregants resided in the community, the households that were commonly headed by women, the commercial sector, and the block club which developed local leadership to cope with the presence of gangs. These social institutions were indigenous to the field, and the competition for social and moral capital within the field took place primarily in these institutions. Other institutions served as forms of resource support or external constraint but were not bound by the field-specific expectations. These included law enforcement, social services and related agencies, outsiders supporting the gang-sponsored drug trade, and even churches with congregants who lived outside the community.

Concern for financial stability and security by Maquis Park residents influenced the shape of the social and moral capital goals they pursued and the socially acceptable means by which they pursued them. Two mutually reinforcing goals can be identified: household stability and neighborhood safety. Each of these goals depended on establishing and maintaining substantial levels of social and moral capital in Maquis Park against a backdrop of illegal and predatory gang activity; however, it is essential to recognize that the gang members were Maquis Park insiders. The gang itself was a legitimate institution in the fringe setting, even if all gang activities were not because the gang members were from the neighborhood. Constraints on gang activities depended almost entirely on the social and moral influence that the other community insiders could bring to bear in negotiations with the gang leader.

Householders tended to place their primary focus on household financial stability based on establishing reliable financial supports by cobbling together legitimate employment, safety net resources, and illicit income generation. For householders, neighborhood safety was a strong secondary focus. Neighborhood safety was defined by the socially-sanctioned usage of public space for recreation, commerce, and "hot spots" where illicit and illegal activities were permitted. Clergy invested considerable energy mediating agreements and disputes related to neighborhood safety and the use of public space. The commercial district included business entrepreneurs and street hustlers who valued and relied upon an intricate network of personal connections that sustained access to customers, public space, and credit. Street hustlers seemed to provide an important role as regulators of public space use. In summary, "the manner of earning income and the ways of regulating it are both outside the societal mainstream" (Venkatesh, 2006. p. 382).

Within the environs of Maquis Park, residents' efforts to maintain their livelihood often came into direct conflict with their values: "Because the underground economy plays such a key role in bringing resources into the home, household members are often caught between their desires to live a just life and their needs to make ends meet as best they can" (Venkatesh, 2006, p. 61). The social boundaries between legal employment and illicit and illegal income generation were permeable. Steady jobs were scarce, and virtually no stigma was associated with reliance on safety net resources. The inadequacy of the safety net led householders to supplement their incomes in myriad illicit or illegal ways. Clergy brokered day care and domestic work that generated unreported wages. Virtually any personal skill or personal asset was converted into "ghettoware"—foodstuffs, homemade clothing, counseling and psychic services, social security cards, hairstyling, hair care products, pirated movies, kitchen supplies, resumes, tax returns, gambling venues, party space, handicrafts, and artistic products. Automobiles became unlicensed taxis; spare rooms and even couches were leased. The financial stability of the household was paramount, and it took considerable creativity to generate sufficient household income to achieve this goal. Even participation in the sex trade, despite some discomfort

among some of the women in the community, did not result in ostracism. Female solidarity was too important to sustaining any level of neighborhood safety. The material foundation for the field's moral capital did not follow the contours of conventional morality, and this moral flexibility represented a significant field-based adaptation in Maquis Park.

The commercial sector in Maquis Park was as unconventional as the income-generating activities of the householders. Conventional business credit was rarely obtained, which created a setting in which the personal networks were essential. Linkages between legitimate businesses and the illicit activities included unreported employment or sales, using backroom space for illegal activities (e.g., gambling, prostitution, or weapon storage), and money lending. These activities, however, did not take place without constraint. Both business owners and street hustlers abided by socially sanctioned codes of conduct that undergirded economic behaviors. Every commercial transaction, whether legitimate or illicit, contained an expectation of reciprocity because "men and women see their own chances of [economic] success as predicated on their capacity to bring others along with them" (Venkatesh, 2006, p. 103). Participants in the commercial sector understood that financial feasibility required cooperation more than competition. The expectation of reciprocity was a major constraint on participation in some illegal activities, because few were willing to be that closely associated with the worst of the gang behaviors. This formed the basis for another adaptation—a degree of mutuality in Maquis Park that is not typical of mainstream exchange.

It would be a mistake to understand commerce in the Maquis Park fringe as a monetary economy. Reciprocal networks of obligation and favors were the currency that mattered most, so the material foundation for competition for social and moral capital was measured by fidelity to the expectations of reciprocity and mutuality. "The cash economy abuts a world where trading and payment occur through verbal promises, in-kind payments, and barter ... [that comprise] highly intimate exchange networks, where personal connections and impersonal contractual exchanges coexist" (Venkatesh, 2006, p. 93). Failure to abide by the informal rules of commerce, whether by a business owner or a street hustler, could easily result in the

loss of social and moral capital, social isolation, and absence of willing transactional partners that would threaten household financial stability.

Accordingly, the fringe economy in Maquis Park was an intricate network of interlocking obligations. Idealization of this reciprocity and mutuality as some form of charitable compassion is contrary to reality. Every participant had to contribute something to this web of expectations, regardless of the dearth of resources or limited capacities he or she possessed. By contributing, one gained social and moral capital in the community.

### *Golden Valley*

Far from the inner city of Maquis Park, Sherman (2009) lived for a year in a White, rural town in northern California suffering "rapid industrial decline, severe job loss, and persistent poverty" (p. 2) due to the cessation of timbering to protect the spotted owl. Two-thirds of the residents had annual household incomes under \$30,000, which put most at or below the poverty line. About 30 percent of the adults were unemployed, 78 percent were married or cohabitating, and 88 percent had children. Most jobs were either seasonal or temporary.

From a Bourdieusian perspective, ethnic, cultural, and economic homogeneity among the 2,000 residents eliminated most of the determinants (e.g., income, position, wealth, and education) of social capital except for the symbolic. The residents of Golden Valley "rely heavily on moral concepts and moral discourses to make sense of their lives, to create and sustain a sense of success, and to configure their social worlds" (Sherman, 2009, p. 3). Foundational to their sense of moral capital is their commitment to this place, despite the financial hardships. Living in Golden Valley meant separation from the competitive aspirations of the suburban middle class and the complexities of ethnic and racial diversity. Competition for moral capital was anchored in a form of rural exceptionalism in which family came before finances and White country folk eschewed the welfare, drug use, and crime they associated with ethnic urbanism. Despite the prejudice supported by this form of rural exceptionalism, the social cohesion and sense of community in Golden Valley represented significant social capital, often demonstrated by local charity, extended family

care, and other forms of direct material assistance.

Moral capital within this Bourdieusian field was highly gendered and traditional. Adjacent to a national forest, the local culture valued the mythology of individualism, self-sufficiency, and work in the form of manual labor. “[W]orking poverty has been a fact of life in Golden Valley for generations,” although “unemployed poverty has long been unacceptable” (Sherman, 2009, p. 57). Closure of the last lumber company resulted in massive male unemployment, but this did little to de-stigmatize safety net resources. For men, subsistence work such as hunting, fishing, cutting one’s own wood, raising animals, gardening, and gold/gemstone mining was preferable to any other means of coping with job loss. It mattered less that one had little than that one had earned whatever one had. Having a reputation as a hard worker and good provider, even if only through subsistence activities, was the primary means for male accumulation of moral capital, and moral capital could become economic capital. “Those who are perceived as having lower moral worth are often denied access to the community’s increasingly rare jobs, as well as to many forms of community-level charity” (Sherman, 2009, p. 65). The currency of the fringe economy in Golden Valley was a reputation for working hard.

In declining order, it was somewhat acceptable to cope with poverty through spousal employment, family assistance, or the receipt of unemployment benefits or disability payments. The association of unemployment and disability with earlier work efforts made them acceptable; however, under no circumstances was it acceptable to receive welfare (TANF or food stamps) or to participate in drug activities as a seller or user. Ironically, illegal poaching on federal land did not carry the same stigma as illegal drug activity in Golden Valley. Even federal park rangers were complicit in permitting this fringe economic activity. Although bartering was common in Golden Valley, Sherman (2009) does not mention the presence of a flea market for informal exchange comparable to Maquis Park’s ghettoware.

Female moral capital was related to the maintenance of a functional and stable family. Although Sherman (2009) goes to great lengths to show that traditional, family values have never been the norm in Golden Valley, that mythology dominated

the moral order. The pathways to accumulating moral capital for women, at least until they entered the labor market, were: (a) creating a stable home where children are safe; (b) placing restrictions on substance abuse, drinking, and domestic violence; and (c) focusing free time on family activities instead of individual pursuits.

### *Guadalupe and Chávez*

Dohan (2003) conducted his fieldwork in two distinctly different Mexican barrios in southern California. He spent almost a year in Guadalupe, a community of first-generation Mexican immigrants in San Jose, and another year in Chavéz, a community of U.S-born Mexican Americans in East Los Angeles. Most residents of Guadalupe were undocumented, and employment opportunities included positions as janitors, landscapers, and home healthcare workers in nearby Silicon Valley. Over 20 percent of the residents had incomes under the poverty line. Chavéz, in contrast, mimicked Maquis Park with an active youth gang, significant public drug activity, public housing, and a poverty rate over 50 percent.

Dohan's (2003) analysis of the social institutions that shaped the Bourdieusian field for each community focused on the informal social networks that determined attitudes toward legitimate employment, indigenous organizations that included illicit income-generating activities (street corner day labor sites, flea markets, and gangs), and the welfare subcultures that permitted a reluctant justification for the use of safety net resources. Chavéz mimicked Maquis Park in the inclusion of the gang as a legitimate social institution without endorsing all gang activities.

In both communities, work was "an organizing principle for their home and social life" (Dohan, 2003, p. 66). Work was the primary means of garnering social capital, and any form of aid that was not familial or work-related (i.e., welfare) eroded one's social capital. Perhaps the most important value in each field was based on the understanding that adulthood meant to desire and contribute to household finances through employment. Despite the poverty in Guadalupe and the persistent poverty in Chavéz, residents were not driven to merely survive. Instead they "focused their economic activities on

the problem of advancement" (Dohan, 2003, p. 97). The daily economic life in both Guadalupe and Chavéz was dominated by the fringe, yet the aspirations for economic advancement complemented mainstream economic goals. In different ways, the drive for advancement undergirded each barrio's rationale for integrating "illegal activities into everyday community life" (p. 13). "Guadalupe and Chavéz did not lack the social organization to rebuff crime; rather, their social organization included crime and its associated institutions" (p. 153).

*Guadalupe.* Comprised of Mexican nationals who had immigrated to the United States to pursue economic opportunities unavailable in Mexico, the Bourdieusian field relevant to Guadalupe was shaped by immigration enforcement and a transnational context. Low-wage work was the only legitimate income-generating activity and the primary means of acquiring social and economic capital in Guadalupe. Long hours at multiple low-wage jobs were the primary strategies for economic advancement, and were justified by "the value of the dollar conferred by transnationality" (Dohan, 2003, p. 91). This kind of overwork made sense, because residents of Guadalupe intended to return eventually to Mexico. The shadow of immigration enforcement resulted in the community's disapproval of most illegal activities, as well as significant stigmatization of any form of welfare receipt. With the exception of employers, engagement with social institutions outside of the field was always risky and was discouraged.

Illicit employment without legal documentation to work in America was legalized in Guadalupe through employer facilitation (hiring without documents or acceptance of obvious forgeries as adequate), ready access to forged documents, and social networks that knew which employers would help. Street corners for day laborers provided access to facilitating employers, and informal flea markets where Maquis Park-like "barrioware" could be traded provided both income-generating opportunities and access to low-cost commodities. Illicit activities in Guadalupe that were sanctioned included work without documentation, selling without a business license, false documentation, and purchasing products that had been acquired through theft.

*Chavéz.* The U.S.-born Mexican-American residents of this



community rejected the overwork strategy for economic advancement embraced in Guadalupe, but tended to understand social capital in economic terms. In Chavéz, work was equally valued, but included "an expectation of upward mobility" (Dohan, 2003, p. 68). Dead-end jobs without career pathways and escalating wage opportunities were of little interest to the residents who self-consciously distinguished themselves from communities like Guadalupe, where even dead-end jobs were valued. Accordingly, social capital in Chavéz did not accrue to the worker without an evaluation of the quality and nature of the employment. Low-wage work that required little more than punctuality and that provided little more than unreliable hours, fluctuating paychecks, negligible security, and safety risks could result in a loss of social capital in the community, especially if that employment did not provide economic access to commodities out of reach to other residents. Social capital was closely associated with a material base and resulted in a porous boundary between legal and illegal activities.

Because jobs that paid a living wage were scarce in Chavéz, and because the residents rejected overwork as a reasonable pathway to economic advancement, alternative financial strategies were common. As in Maquis Park, residents wove a personal and complex financial strategy from the variety of legitimate, illicit, and illegal income-generating opportunities in Chavéz. For men, the dominant strategy was "hustling" or illicit and illegal "flexible earning strategies" (Dohan, 2003, p. 71). Opportunities for profits from hustling may have been infrequent and unpredictable for most; however, the short-lived profits could be spectacular, especially in the drug trade. With the exception of the local gang, hustling was not a "whole way of life; it was merely the logic behind everyday decisions ... made in pursuit of economic opportunities" (p. 82) and "represents one sensible economic strategy for people struggling to satisfy high expectations for success in an environment of poor opportunities" (p. 221). For women, welfare provided an alternative strategy, despite the stigma as "residents familiar with the routine of public assistance know that welfare checks arrived with relative certainty ... and left time to gain additional income through unreported work" (p. 74).

A sense of balance was central to the justification of illicit, illegal, and welfare income generation in Chavéz. Each

opportunity to increase income had to be carefully weighed against the risks, and the risks were mitigated by the local gang. The local gang concentrated on automobile thefts and drug distribution, thereby leaving other petty crime to the residents, and provided some monitoring of outside law enforcement for the benefit of all illicit activities in the community. Career aspirations, flexible earning strategies, and segmentation of illegal/illicit earning opportunities, when joined with gang oversight, created a lower risk environment for fringe economic behaviors.

## Discussion

Fringe economic clusters like Guadalupe, Chavéz, Golden Valley, and Maquis Park arise from the failure of the mainstream economy to meet the financial needs and aspirations of the residents. Secondary and tertiary labor markets do not often provide the income stability foundational to household economic advancement (e.g., Chavéz), and legitimate safety net resources are woefully deficient when work is not available (e.g., Golden Valley and Maquis Park). The legal and social fabric that sustains the mainstream economy (e.g., banking, law enforcement, courts, and contracts) is inadequate to that task in a fringe cluster. Marginalization from the economic mainstream leads inevitably to the construction of a fringe cluster with localized and informal institutions, social norms, and socially-approved aspirations that we have interpreted to be Bourdieusian fields. Maquis Park, Golden Valley, Guadalupe, and Chavéz clearly demonstrate the great variability in fringe adaptations apart from the mainstream economy.

The mainstream-like aspirations for economic advancement that dominate the quest for social capital in Guadalupe and Chavéz are virtually nonexistent in Golden Valley and are quite foreign to the daily striving for household stability and neighborhood safety in Maquis Park. The traditional gender roles that defined moral capital in Golden Valley could not be more irrelevant to the female householders in Maquis Park, and in Chavéz and Guadalupe, the value placed on extended family networks was subsumed within the work-first pursuit of economic advancement. The unique forms of social and moral capital that were most valued in each field helped

define the habitus that determined socially-approved and disapproved forms of income generation. Attitudes toward employment, illicit work, illegal activities, and welfare receipts differed in each community as well.

Each fringe cluster created its own customizable safety net from the various income-generating possibilities available. No field rejected legitimate forms of employment; however, Chavéz residents did redefine "legitimate" to include the possibility of advancement. The stigmatization of welfare receipt varied greatly in the communities, from the near absence of stigma in Maquis Park to an extreme form of welfare rejection in Golden Valley. Chavéz differed from Guadalupe in the degree of justification for single/abandoned mothers to use welfare. Acceptance of welfare in Chavéz did not carry the high social costs associated with welfare receipt in Guadalupe.

Each field informally legitimized some forms of illegal or illicit activity, but no field embraced illegality without limits. Guadalupe and Golden Valley were the least receptive to illegal activities; however, both accepted certain forms of illegal behavior in pursuit of the social capital most valued in that field. Guadalupe legitimized false papers as necessary to find employment, and Golden Valley supported poaching as an appropriate response to unemployment. In comparison to these fields, Chavéz and Maquis Park seemed to have a broader embrace of illegality; however, both had limits. In Maquis Park, the reciprocity required by participating in exchanges set distinct boundaries on illegal activities because few were willing to become obligated to the local gang. In Chavéz, the local gang's monopoly on automobile theft and drugs also constrained some behaviors.

We conclude that each field developed organically from the local economic conditions, despite sharing in the broader political economy. The residents of each community developed unique adaptations in order to thrive. The tacit knowledge required to safely negotiate the hot spots and gang activity in Chavéz and Maquis Park would be of little use in Golden Valley or Guadalupe. A reputation for hard physical labor may have been equally valued in Guadalupe and Golden Valley, but was viewed with distain in Chavéz unless it generated opportunity and economic advancement. The relationships essential to financial survival in Maquis Park were as nontransferable as

the reputations in Golden Valley.

We further conclude that an awareness of the localized development of a fringe economic cluster with distinct goals and rules undermines the establishment of one-size-fits-all social programs. Guadalupe and Golden Valley would be unlikely to benefit from improvements in formal safety net programs because these programs were outside the local habitus, but increased redistribution of resources through safety net programs would find ready acceptance in Maquis Park. An increase in the minimum wage might be highly valued in Guadalupe, but neither Chavéz nor Golden Valley would care much about a higher minimum wage because Chavéz wanted quality jobs and Golden Valley had few jobs of any kind.

Fringe economic behaviors differed in each community because each field was unique, but within each field, the economic behaviors and regulations were adaptive social mechanisms to structure social life in each community. Fringe economic clusters cannot be reincorporated into the mainstream economy by something as simple as an injection of additional financial resources without a sensitivity to local conditions. Social development might theoretically create substantive numbers of jobs in the primary labor market, but this alone is unlikely to eliminate the local and informal adaptations. As Bourdieusian fields, fringe economic clusters have established informal mechanisms for social regulation of risk, unique forms of social capital, and different social expectations. Social programs aimed at moving fringe economic clusters toward the mainstream should begin with a higher level of respect for the complexities of economic life within each field.

This meta-ethnography of four distinct low-income communities was conducted utilizing the concepts of sociologist Pierre Bourdieu that were developed as he conducted his own ethnographic research (Bourdieu, 1990). Readers should note our interpretative slant as a potential limitation of this study, along with the obvious limitations associated with the small number of ethnographies included. Ethnographic research, although potentially providing rich insights, is subject to several limitations associated with researcher subjectivity and an absence of generalizability (Rubin & Babbie, 2011). In the four ethnographies included in this meta-ethnography, only

one community (Chavéz) was investigated by a researcher of the same ethnicity and immigration status as the subjects. Accordingly, an etic perspective should be assumed when interpreting these results. The meta-ethnographic attempt to construct generalizable results from research that is not designed to be generalized is in itself a substantial limitation.

## Conclusion

In the mainstream economy, a financial decision is effective when made in the consumer's "own financial interest" (Mandell, 2006, p. 2). This non-reflective imposition of an economic maximization boundary on assessment of financial decision making permeates the literature on financial literacy, and judges all economic behavior as deficient that does not comply with economic maximization. This meta-ethnography suggests that economic maximization is a poor framework through which to understand economic behavior of people living on the fringe. Economic concerns were important in these four communities, but not without significant moral, value, and cultural accretions that together comprise Bourdieu's social capital. Culturally competent social work practice with people living on the fringe must be informed about the locally constructed social expectations and social goals of the community. Social programs implemented without this awareness should expect to be ineffective and irrelevant to the lives of the people we intend to serve, as the mixed results of financial education programs seem to suggest (e.g., Gale, Harris, & Levine, 2012).

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