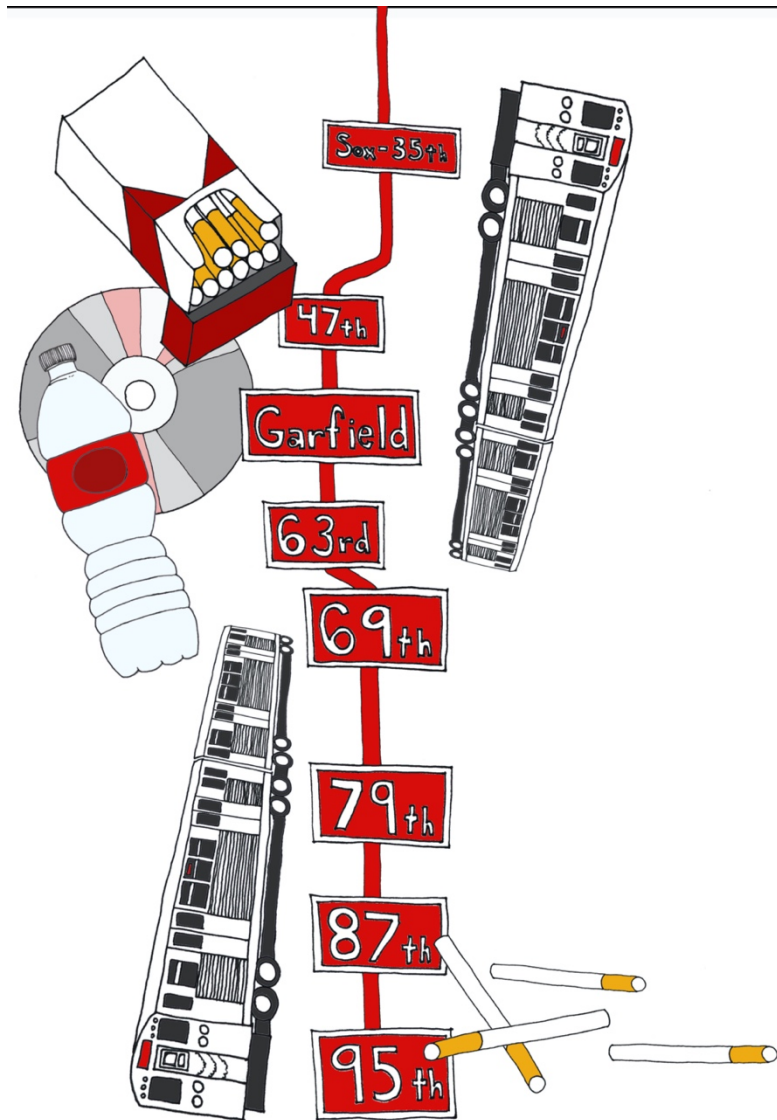


Loose Squares: Towards a New Model of Informal Work on the CTA



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ABSTRACT

“Hustlers,” or those who sell often second-hand or homemade goods without licensing or approvals, play a large role in the informal economy, especially in American cities like Chicago. While literature on the informal economy is expansive, there has been relatively little empirical work done on from the perspective of street peddlers in developed countries—creating gaps in the conventional theoretical models of informal work. Using qualitative data taken from interviews with active participants in the “hustling economy” on Chicago’s CTA, I argue that conventional theoretical models of the informal economy, namely the *dualist, legalist, and voluntarist*, perspectives are insufficient in explaining the complexity and nature of CTA hustlers’ informal work. Using empirical qualitative data, I develop a framework for a theoretical model that addresses the large heterogeneity found in CTA hustlers’ perceptions toward work, their structural and environmental interactions, and their relationship with formalization procedures pushed by the State. This new model, centered around economic and capitalistic failure, serves to broaden our theoretical and empirical understanding of informal work and street hustling in urban American contexts.

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INTRODUCTION

A few years ago, I was taking the CTA red line back to Hyde Park from my job downtown. I walked down the aisle and went to my favorite spot, in that cubicle of space at the very back of the train car. For a few stops between State and Roosevelt, the man sitting next to me, who seemed like he was in his forties, would not stop staring at me as I awkwardly glanced around, diverting my attention. When we got to Cermak, he pulled out a box of Newport cigarettes and offered me one for a dollar, which I politely accepted. We exchanged pleasantries and I soon learned that he used to work in retail, but after some family difficulties began peddling cigarettes and water on the train and highway. We talked about the city and Harold's and taking the train. When I told him I was from D.C., he said he was glad I was seeing the city through the train rather than a car or an Uber. He told me the CTA was, in many ways, the heart of the city – or at the very least it's arteries. He was frustrated when people complained about the crowdedness, slowness, or smell of the train; it's cheap after all. He said it's an excuse to see the whole city, how it changes, and to meet people from all over. The best way to be in Chicago, to him, is to dive into the crowdedness, experience and feel the slowness, and breathe in the smell. I still think about what he said to me every now and then when I'm feeling particularly frustrated with the city, the train, or the state of politics today because I think there's a very essential truth to it; we're all interwoven in the process of placemaking wherever we are. I'm aiming to examine a particular group of essential place-makers on the CTA red line – the men and women who sell, peddle, and hustle; selling 'loosies,' DVDs, perfumes, and tamales. They exist on the margins, often unnoticed but are certainly ubiquitous; a quintessential part of the mosaic of the city.

“Hustlers,” or those who sell often second-hand or homemade goods without licensing or approvals, play a large role in the informal economy, a section of commercial activity that operates beyond the protections and regulations of the state. Nonetheless, these men and women, out of both necessity and choice, choose to integrate themselves into our communities – providing goods and services that fill a particular, niche demand. They do not have standard 9-5 business hours, often work weekends, have variable payment schedules, must navigate the law and public safety hazards, and often are excluded from government benefit programs. In most qualitative senses of the word, these individuals are *working*. They perform labor of creating, acquiring, or collecting goods that people want and need and sell them for below-market rates. However, these workers are unable to receive the same type of protections and therefore standards of livings as traditional workers who are formally employed. Conventional and legal definitions of a *worker* do not include them; they are often excluded from work-required welfare assistance programs, and of course, as self-employed workers, do not retain rights to claim minimum wages. The job is also quite dangerous – they must not only navigate the risk of running into the police who may give them citations for selling without a license, but also the increasingly dangerous environment of the CTA and Chicago at large, as gun violence and crimes seem to be gradually rising from the mid-2000’s. Despite the significant barriers, street peddling is not very profitable – with the majority of those involved living below the poverty line.

Hustling, then, is dangerous, lacks institutional support from government and policy, and has relatively little economic payoff. Yet, these men and women are an essential part of our community and environment; despite all of the potential drawbacks, hustling remains an important feature of the city. Extant literature on the informal economy from the perspective of

street peddlers is limited due to their relative surreptitiousness and risk status – creating gaps in the conventional theoretical models of informal work, especially in an American context. These models of the informal economy subsequently tend to assume one-dimensional actors, fundamentally missing the heterogeneous and complex nature of hustlers, such as those on Chicago’s CTA. This analysis serves to fill the gaps in these models by providing substantial, narrative evidence in the form of qualitative interviews with active CTA hustlers to build upon the empirical understanding of this work. It is necessary, then, to develop a nuanced characterization of “hustlers” as related, yet distinct entities from the larger category of informal workers -- examining the motivations that drive these individuals into the informal economy, the ways they interact with their structural environment, and their relationship to State definitions of formality, in order to move towards a more complete theoretical and empirical understanding of informal work and street hustling in Chicago.

BACKGROUND

Lamar, a 28-year-old from Chatham who sells loose cigarettes and occasionally marijuana, brought me through his path down the train. It was around 6pm rush hour and there were no open seats available on most cars, requiring us to weave through large crowds of people standing in the middle of the aisles. We’d have to cross train cars, where Lamar would unhitch the door and slide into the outdoor space between the cars, before unhitching the next door. Lamar would go through these motions coolly, while I fumbled around with the latches and struggled to keep up with his pace. He’d call out “loose squares” under his breath, barely stopping to look at any of his potential customers – his eyes focused on the next door down the aisle. Every now and then, someone would flag him down and they’d make an unspoken

transaction. No negotiations, no pleasantries – Lamar wouldn't even say the price. They would pass Lamar a dollar bill and he would hand them two Newport cigarettes, and he'd keep walking. At one point in our journey down the train, Lamar took a pause in the in-between areas of the two cars and lit one of his own cigarettes. We chatted for a bit out there and then continued down the path of the train.

The Scope of Informality

Lamar estimates that he does around 100 of those journeys up and down the train in a day and does this 7 days a week. Jokingly, Lamar told me he's probably on the train more than the conductor. This kind of workday and work week is typical for those engaged in the informal economy on Chicago's CTA. There is no set definition for the informal economy, as it is a fluid, multidimensional sector that encompasses very different types of workers, enterprises, and sectors¹. In fact, there are many linkages and interdependencies between formal and informal activities – for example, Lamar buys his cigarettes legally from Indiana, where taxes on tobacco make them much less expensive than in the city. The International Labour Organization (ILO) defines the “informal economy” as:

All economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. Their activities are not included in the law, which means that they are operating outside the formal reach of the law; or they are not covered in practice, which means that – although they are operating within the formal reach of the law, the law is not applied or not enforced; or the law discourages compliance because it is inappropriate, burdensome, or imposes excessive costs.²

Due to the nature of the work, estimates for the number of individuals participating in the informal economy are difficult to ascertain. There is not only a lack of uniformity in the

¹ International Labour Organization, “Resolution Concerning Decent Work and the Informal Economy.”

² International Labour Organization.

definition of informal and formal work, but formal and informal activity tend to overlap. Many individuals involved in formal work may supplement their incomes with informal work.³ In addition, informal employment statistics are rarely captured by government reports as individuals involved in the informal economy are unlikely to report their illegal activity.⁴

Some estimates place the figure of those employed in the informal economy as nearly two-thirds of the global workforce⁵ -- or around two billion people. Estimating the number of those employed in the informal economy in the United States is more difficult, as many workers fluctuate and overlap in the informal and formal economies (see Figure 1). However, according to the Urban Institute, informal employment in the non-agricultural workforce could range from 3 to 40 percent of the working-age population.⁶

Figure 1: Range of Informal and Formal Employment Options for Workers

Type of worker:	Documented or authorized to work		Undocumented or not authorized to work
Nature of work:	<i>Formal work only</i> <ul style="list-style-type: none"> ■ Standard arrangement (regular employee) ■ Nonstandard arrangement (e.g., contingent, on-call, part-time, temporary, contractor) 	<i>Some formal work and some informal work</i>	<i>Informal work only</i>
Type of work:	Formal (within tax and regulations)	Informal (outside tax and regulations)	

Source: Urban Institute

³ Portes and Haller, “The Informal Economy.”

⁴ Kalleberg, Reynolds, and Marsden, “Externalizing Employment.”

⁵ Internationales Arbeitsamt, *Women and Men in the Informal Economy*.

⁶ Nightingale and Wandner, “Informal and Nonstandard Employment in the United States.”

The informal economy, when the concept was initially developed in the 1970's by the ILO, was once considered as marginal and peripheral to the formal sector that constituted capital development. Economists and anthropologists predicted informal economies disappear after sufficient levels of economic growth.⁷ However, estimates show that participation in the informal economy has actually been growing significantly in both the developed and undeveloped world⁸, despite widespread global economic growth over the last 50 years. Modern literature on the informal economy, then, suggests that participation in the informal economy is not solely a product of the economic development of a place but rather contains many facets and characteristics that depend on a plethora of interacting features such as educational systems, income inequality, and commercial regulation.⁹

The Informal Worker

While the conditions that create a thriving informal economy may vary, there are often some shared characteristics for the workers themselves who participate in the informal economy. Often, work in the informal sector is characterized by “low entry requirements in terms of capital and professional qualifications, a small scale of operations, skills often acquired outside of formal education, and labour-intensive methods of production and adapted technology”¹⁰. In this way, the informal economy tends to contain largely ‘survivalist’ activities – on the CTA, this often involves selling either homemade, legal, or restricted legal goods in order to bypass taxes and licensing. Participation requires no formal education or qualifications – yet requires unseen

⁷ Kristina Flodman Becker, “The Informal Economy.”

⁸ Nightingale and Wandner, “Informal and Nonstandard Employment in the United States.”

⁹ Kristina Flodman Becker, “The Informal Economy.”

¹⁰ Internationales Arbeitsamt, *Women and Men in the Informal Economy*.

‘soft’ skills in order to be profitable. Damien, a twenty-four-year-old I interviewed selling loose cigarettes, told me:

It’s not like you can just be brainless selling these things. You gotta be quick and know the right routes and right times. You gotta know where to pick up cigarettes. You gotta know who’s most likely to buy. You need to be thinking.

In this way, participation in informal work requires on-the-job skill training; yet does not require the capital investments such as formal schooling or production capabilities seen in many formal sectors including registered self-employment.

There are many types of employment categories within the informal economy as well. There are those who are self-employed; wage workers who work for informal enterprises, which include domestic workers, unregistered workers, and home workers; and employers, or owners and operators of informal enterprises.¹¹ In addition, the ILO defines locations within categories of informal economy actors as those participating in home-based work, wherein domestic homework and home-delivery is included; itinerant, seasonal or temporary workers on building sites or road works; those who work in between streets and homes such as informal waste collectors; and street traders and vendors.¹² For the scope of this paper, I will primarily focus on individuals in the informal economy who are self-employed and work as street traders and vendors. This makes up all, if not the vast majority, of those ‘hustling’ on the CTA red line. The individuals I interviewed were all self-employed, and primarily made their living by selling goods obtained elsewhere. I chose this specific group to focus on as a sub-section within the informal economy as they make up a significant portion of the informal economy in Chicago – and certainly are some of the most visible.¹³ The work this subset of the informal sector does

¹¹ Ibid

¹² Internationales Arbeitsamt.

¹³ Alejo and Schoenecker, “Policies of Exclusion.”

may be qualitatively different from the rest of the informal economy – for example, from domestic houseworkers or seasonal construction workers – however, many of the legal, structural, and institutional pressures the various subsets face are similar. No group is classified as formally employed, they do not maintain the benefit of labor protection and security, maintain low incomes, are characterized by high amounts of risk and have limited if no bargaining power to secure contracts or benefits.

The Dangers of Working Informally

While the informal economy provides essential working opportunities for the poor and those without high capital investments, there are many significant and well-documented problems and dangerous for those working in the informal sectors of the economy. Informal workers are exposed to both high risks combined with low social protection coverages – leaving workers in extremely vulnerable positions. Primarily, informal workers face high risks of poverty. The in-work poverty risk for those in the informal economy is significantly higher than those in the formal economy. A study in El Salvador finds that while 13.3% of workers in the formal economy are considered poor, 43% of workers in the informal economy are poor. In South Africa, “approximately 75% of workers in the informal economy earned less than 1,000 Rand per month, while only a little more than 15% of formal economy workers wages fell in this range.”¹⁴ While such studies that quantify wage differences in the formal and informal economies in the United States do not yet exist, most estimates point to similar patterns – where there is significantly higher poverty rates among the working informal laborer.¹⁵ There is also a

¹⁴ “Good Jobs, Bad Jobs, No Jobs: Labor Markets and Informal Work in Egypt, El Salvador, India, Russia, and South Africa | Economic Policy Institute.”

¹⁵ Nightingale and Wandner, “Informal and Nonstandard Employment in the United States.”

large degree of income instability, characterized by a dependency on cycles. Howard, a cigarette hustler I interviewed, sells water on the highway over the summer:

I don't need too much – just the necessities: food, shelter, clothing. I'm not a greedy man, but sometimes there are slow weeks in the summer. Last summer it was raining a lot; I hope there's a lot of sun this summer.

With many informal workers living paycheck to paycheck, variability, such as the temperature and other shocks, can have severe consequences for the unprotected informal worker.

Informal economy workers also are at higher occupational risks. The ILO estimates that 2.78 million people die each year from work-related accidents or diseases, and 317 million suffer occupational injuries globally.¹⁶ Occupational safety and health standards (OSH) are registers are often non-existent within the informal economy causing poor OSH conditions to frequently prevail.¹⁷ The “Informal Economy Monitoring Study” (IEMS), which examines the working conditions of informal workers in 10 cities across the world, finds that 48% of workers are exposed to occupational safety and health issues such as noise, repetitive movement, dangerous stairs, openings, and slopes, unstable surfaces, and fumes.¹⁸ Again, operating without the standards or monitoring required to make safe workplaces and maintain proper, regulated environments, informal workers are exposed to a high amount of occupational risk. Coupled with these risks is the fact that this vulnerable population rarely has access to health insurance. A report from the OECD shows that among 19 different countries, formal workers enjoy a health insurance coverage rate of around 71%, while those in informal sectors see coverage rates of around 33%.¹⁹ According to the data from the Kaiser Family Foundation, 156 million

¹⁶ International Labour Organization, “Work-Related Fatalities Reach 2 Million Annually.”

¹⁷ Economy, “Tackling Vulnerability in the Informal Economy.”

¹⁸ Mkhize, Dube, and Skinner, *Street Vendors in Durban, South Africa*.

¹⁹ Economy, “Tackling Vulnerability in the Informal Economy.”

Americans, or around 49% of the country's total population, receive group health insurance, or employer-sponsored health insurance.²⁰ Informal workers, without any standard or full time employer, do not receive this benefit. While Medicaid currently remains an option in Illinois, as of 2018, the Centers for Medicare & Medicaid Services (CMS) issued a that allows states to take Medicaid coverage away from people not engaging in formally defined work or work-related activities for a specified number of hours each month.²¹ In addition to the threat of increased work-requirements to qualify for Medicaid, a study by the World Bank shows that in developing countries where universal health coverage is starting to expand, informal workers are often reluctant to enroll – both due to fears over the legality of their occupation and imprecise documentation given their unregistered status.²²

In addition to a lack of health insurance, many in the informal economy are excluded from social security services and protection. Most social insurance benefits are premised on work in the formal sector; for example, the earned income tax credit (EITC) supplements the income of workers who have earnings from formal employment. Economic stimulus payments to individuals, such as those provided during the peak of the 2009 financial crisis and the COVID-19 pandemic, also usually only work through the formal system by providing payments only to those who file federal income taxes.²³

Laws and Legislation Surrounding Hustling

²⁰ “Health Insurance Coverage of the Total Population.”

²¹ Hanna Katch, Jennifer Wagner, and Aviva Aron-Dine, “Taking Medicaid Coverage Away From People Not Meeting Work Requirements Will Reduce Low-Income Families’ Access to Care and Worsen Health Outcomes.”

²² Ricardo Bitran, “Universal Health Coverage and the Challenge of Informal Employment: Lessons from Developing Countries.”

²³ Nightingale and Wandner, “Informal and Nonstandard Employment in the United States.”

Given the substantial risks associated with workers in the informal economy, a final important dimension to understand is how informal workers interact with the legal system. In Chicago, the sales tax associated with a pack of cigarettes is \$7.17, the highest in the nation. In addition, retailers are required to purchase a license for selling tobacco products, which comes to \$75 a year.²⁴ Passed in the Illinois Senate in 2018, State Statute 35 ILCS 130/18d outlines:

The sale of individual or loose cigarettes is prohibited. Any person who violates this Section of the Act is liable to pay to the Department, for deposit in the Tax Compliance and Administration Fund, a penalty of \$1,000 for the first violation and \$3,000 for any subsequent violation. Any person who violates this Section shall be guilty of a Class 4 felony.²⁵

As an attempt to crack down on illegal cigarette sales, in 2014, the city also announced a program which offered \$100 rewards to citizens whose “tips about illegal cigarette sales lead to citations”.²⁶ The resale of purchased goods, such as DVDs or water without a license is similarly criminalized in Illinois. State Statute 815 ILCS 398, or the Resale Dealers Act codifies that:

Any person who knowingly fails to obey, observe, or comply with the provisions of Sections 30, 40, or 45 of this Act shall be: (i) guilty of a petty offense for which a \$750 fine shall be imposed for a first or second offense; (ii) guilty of a Class A misdemeanor for a third offense; and (iii) guilty of a Class 4 felony for a fourth or subsequent offense.²⁷

It is clear that the work of those participating in the informal economy, selling loose cigarettes and resale goods without the necessary licensing is criminalized in Chicago and Illinois. Much of contemporary labor policy and law focuses primarily on efforts to “formalize” the informal economy through municipal control and criminalization, rather than serve to create legislative protections for those in the informal economy – including financial supports or aid to

²⁴ Chicago City Ordinance, “Tobacco Regulations.”

²⁵ “Illinois General Assembly - Illinois Compiled Statutes.”

²⁶ “Department of Revenue - Cigarette Reward Program.”

²⁷ “815 ILCS 398/ Resale Dealers Act.”

encourage formal enterprises to increase hiring potential, creating stringent licensing requirements, and then enforcing and criminalizing unlicensed activity.²⁸

LITERATURE REVIEW

The Economic Dimension

There are four primary schools of thought concerning the informal economy, the motivations people join, and the reason it exists. The first theory originated with the development of the concept of an informal economy in the 1970's by the ILO. In their perspective, called *dualism*, the informal economy is viewed as a separate “marginal sector – not directly linked to the formal sector - that provides income or a safety net for the poor”.²⁹ In the dualist perspective, informal sectors exist because of failures in economic and industrial development in realizing full hiring potentials of those willing to work, creating a formal structured economy that has *yet* to employ those in the informal sector. In this sense, the dualist perspective advocates for the complete formalization into the formal sector of the economy; the informal economy exists as a market and developmental failure. However, the dualist school of thought faces criticism when applied to modern contexts due to its relative rigidity. It treats informal work as a marginal, or undesirable mechanism for obtaining money – solely. born out of the failure of formal work to attract workers. In reality, surveys show many different reasons that people participate in the informal economy, including self-sufficiency and legal barriers of entry into the formal market.³⁰

²⁸ Alejo and Schoenecker, “Policies of Exclusion.”

²⁹ Jhabvala and Lund, “SUPPORTING WORKERS IN THE INFORMAL ECONOMY: A POLICY FRAMEWORK.”

³⁰ Peattie, “Anthropological Perspectives on the Concepts of Dualism, the Informal Sector, and Marginality in Developing Urban Economies.”

In addition, there exists a fluidity between the informal and formal market – as identified earlier, and especially in the United States, some individuals fluctuate between both sectors and possess varying connections with the formal economy.³¹ It seems apparent, then, that the informal sector cannot be defined as a single labor situation that exists in the periphery to the formal market. However, the dualist perspective maintains as an important theoretical device in examining the informal economy, especially in the context of CTA ‘hustlers’ in Chicago. Under dualism, CTA informal workers exist marginally as their labor value is yet to be realized by the formal sector of the Chicago economy – they are doing what they can to survive until their labor is absorbed into the formal economic engine.

A competing theoretical framework is that of the *structuralists*, who posit the informal economy, as a mechanism by which capitalists belonging to the formal sector aim to reduce labor and input costs, subordinate producers and traders in the informal sector beyond the grasps of regulation and worker protections.³² The structuralist argument follows classical Marxist models of exploitation; wherein privileged capitalists are able to extract more surplus-value from laborers without the formal protections of an institution or the State, such as a minimum wage or social benefits such as insurance. Examples of a structuralist informal economy might include agricultural labor in the form of ‘under-the-table’ transfers to workers, or to servers operating behind the books. To structuralists, the informal economy works as a subset that is subordinated to the formal economy. As identified earlier, this study primarily focuses on self-employed, street workers, who rarely are employed by a larger entity behind the books. Therefore, the structuralist perspective will not be taken into account. However, a notable exception to this is the prevalence of street gangs, which often employ multiple individuals under a single syndicate

³¹ Clement, “The Formal-Informal Economy Dualism in a Retrospective of Economic Thought since the 1940s.”

³² Castells and Portes, “World Underneath.”

to peddle drugs, loose cigarettes, and other secondhand merchandise. Of the 13 interviews conducted, no individual admitted to being part of such a gang.

A third competing theoretical understanding of the informal economy is the *legalist* view of informal work – who view workers in the informal economy as “micro-entrepreneurs” who are rationally responding to over-regulation by the government, seeking to avoid costs associated with formal labor.³³ This *legalist* perspective of the informal economy was created out of the rise in neoliberalism in the late 80s and early 90s. Developed by Peruvian economist Hernando de Soto, the legalist interpretation of the informal economy suggests that the informal economy is both exploitative and leads to economic stagnation –it is therefore imperative to remove the overregulation of the state and excessive costs and barriers to accessing the formal economy. In *The Other Path*, De Soto claims:

the answer is to change our legal institutions in order to lower the cost of producing and obtaining wealth and to give people access to the system so they can join in economic and social activity and compete on equal footing, the ultimate goal being a modern market economy, which, so far, is the only known way to achieve development based on widespread business activity.³⁴

In this sense, legalism offers an approach to the informal economy that is grounded in institutions; it is not the failure of the market that produces the informal economy, as dualists insinuate, but rather it is the failure of the State in producing efficient, and low-barrier opportunities for enterprise. The legalist interpretation leaves room for considering the fluidity between formal and informal sectors of work; recognizing that many individuals participate in both, rather than treating them as separate and opposed entities.³⁵ Importantly, legalists recognize the informal economy as a *rational* response to the over-regulation and bureaucracy of

³³ De Soto, *The Other Path*.

³⁴ De Soto.

³⁵ De Soto.

the State; it is not an inefficiency of the market, but rather of regulation. In the context of Chicago CTA hustlers, this theory of informality includes those who would otherwise obtain licensing for selling their products but are unable to do so due to high costs of capital and legal barriers such background checks and arrest records.

A final, relatively recent, competing framework and school of thought of informality is that of the *voluntarists*. Developed by economist William Maloney in 2004, the voluntarist school of thought emphasizes that entrepreneurs choose to operate informally as a mechanism of avoiding taxes, rental fees, commercial regulations and other capital costs of operating formally.³⁶ As opposed to the legalist school, the voluntarists perspective does not place blame on overregulation or governmental barriers to joining the formal economy, but rather claims informal employment is an intentional choice by entrepreneurs who drawn to the benefits of informal work. Maloney cites a self-employment study in Mexico, wherein of those who started in the formal sector but moved into the informal sector, two-thirds reported moving voluntarily, “citing a desire for greater independence or higher pay as the principal motives.”³⁷ The voluntarist perspective is characterized by an emphasis on the individual, rather than the market or state, as dualists and legalists do, respectively. Taking into consideration the individual’s decision-making process and agency to join the informal economy allows the voluntarist perspective to appear relatively fluid. It accounts for some of the limitations in flexibility of the dualist approach by allowing for cross sectional work between sectors of formality and informality, as well as the criticism and negative value associated with informal work in the legalist interpretation – individuals see informality as a *relatively* favorable choice to employment in the formal sector, while maintaining their status as an entrepreneur with agency.

³⁶ Maloney, “Informality Revisited.”

³⁷ Maloney, “Informal Self-Employment.”

In the Chicago context, many hustlers operate as their own ‘businessmen’ – choosing to work in the informal economy for the same reasons as those who are self-employed do, such as self-sufficiency and flexible hours, without the need for a brick-and-mortar store or licensing agreements.

These competing theories, and definitions for looking at informal work, have a significant influence on the direction to shape policy surrounding those engaged in the informal economy and provide different interpretations for the function that informal economies serve. In the dualist perspective, there are two causal mechanisms that create the informal economy; “imbalances between growth rates of the population and of modern employment, and a mismatch between people’s skills and the structure of modern economic opportunity.”³⁸ Thereby, workers in the informal economy are pushed into it, despite wanting to join the formal sector. A dualist, then, may advocate for greater investment into formal sectors of the economy, such as stimulus packages for industry or restructuring economic opportunity creation through skill-building workshops and increased educational opportunities. The function of this perspective is to formalize the informal economy, which is viewed as a last resort necessity for *survivability* created from market failures. A legalist, on the other hand, may opt for deregulation of businesses and clearing the red tape of bureaucracy to incentivize participation in the formal market; claiming the barriers of formalization stifle the productive potential of informal entrepreneurs. A basic assumption of this perspective, like dualism, is that workers genuinely want to be part of the formal economy but are unable to do so due to barriers to entry. Reform comes from a more business-friendly legal environment while incentives for joining informal work stem from inadequacies in, and frustrations with State rules and procedures. Finally,

³⁸ WIEGO, webpage

voluntarists, as opposed to dualists and legalists, do not perceive the informal economy as entirely adverse; arguing instead that it serves a functional and even favorable role to individuals who participate. The informal economy serves as a low-cost, low-barrier way to access self-employment and its' benefits. However, voluntarists often cite that the unregulated environment of the informal economy creates unfair competitive advantages for those involved. State action in this perspective may include increasing regulations and restriction in the informal economy. The incentive for joining informal work, under the voluntarist perspective, is to achieve economic gain beside the formal economy, not out of a lack of skills or capability, but rather relying on a mental calculus that weights the costs and benefits of formal and informal work.

All three theoretical perspectives are useful for understanding how CTA hustlers are incentivized to join the informal economy and serve as a baseline for qualitatively testing the applicability of conventional theoretical models of the informal economy against data received from CTA hustlers' lived experience.

The Structural Dimension

Beyond the economic incentives necessary to understand why informal workers participate in the economy, due to the unique, visible status of CTA hustlers, it is equally important to gain an understanding of how informal workers interact, shape, and are shaped by their environments.

In his seminal book, *When Work Disappears*, William Julius Wilson argues that joblessness creates conditions in high-poverty neighborhoods by which social and cultural life starts to devolve given the deprivation of skills necessary to maintain formal jobs, such as

regularity and discipline. However, Wilson is clear that the kind of ‘work’ he is discussing, omits those in the informal sector:

However, as a general rule, work in the informal and illegal economies is far less governed by norms or expectations that place a premium on discipline and regularity³⁹

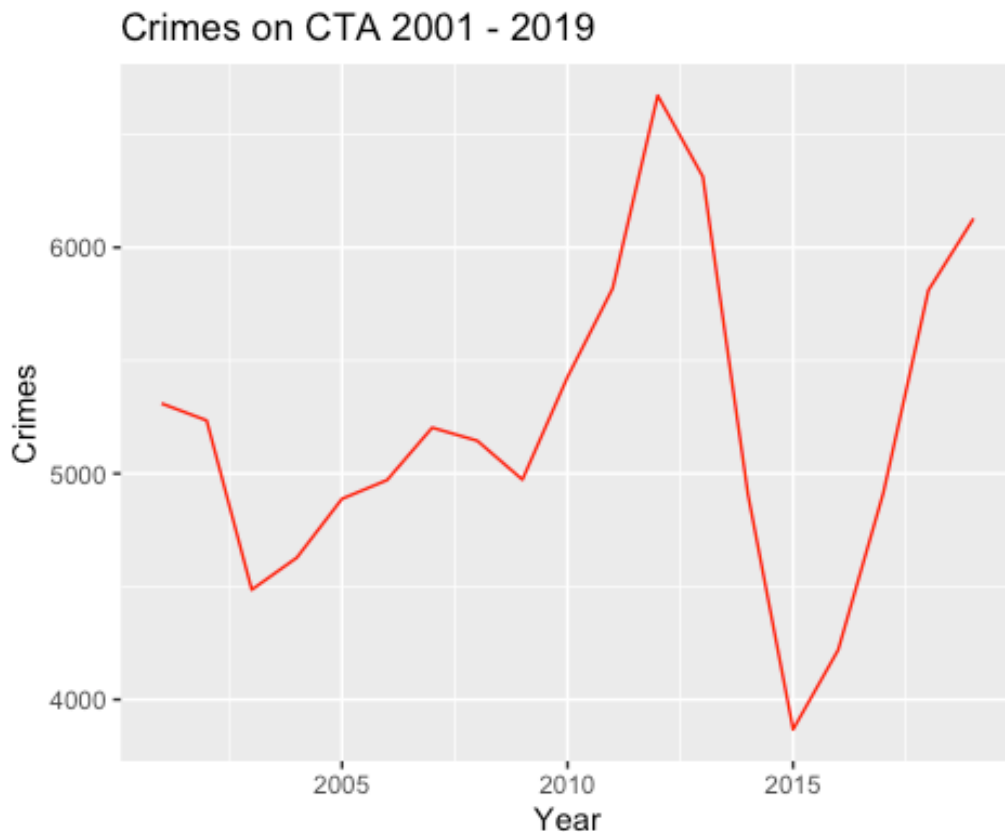
Workers in the informal economy in Chicago largely exist in the kinds of neighborhoods Wilson discusses – concentrated in the redline portions of the South Side from 35th street to 95th street. These neighborhoods are characterized by high degrees of both poverty and joblessness; the per capita income in Englewood, where the Garfield and 63rd street redline stops pass through, is \$12,756, nearly \$20,000 below the Chicago average per capita income of \$34,689.⁴⁰ As identified earlier, these distressed communities are marked by high rates of violence, posing significant safety threats to those engaged in the public-facing informal economy in these areas. Reports of serious crimes on CTA platforms and vehicles from 2015 to 2018 have nearly doubled, despite only a slight increase of serious crimes city wide over the same period.⁴¹ All crimes, including petty theft and pickpocketing, have gradually increased from 2015 after a significant drop in the previous years (see Figure 2).

³⁹ Wilson, *When Work Disappears*.

⁴⁰ “About | EAT Chicago.”

⁴¹ “CTA Safety Tips: 5 Things to Do — and 3 to Avoid — on the ‘L’ - Chicago Tribune.”

Figure 2: Crimes on the CTA



Source: City of Chicago Data Portal

Informal workers, then, must constantly stay vigilant when assessing their own safety risks while peddling on the CTA. In “Down, Out and Under Arrest: Policing and Everyday Life Among the Urban Poor,” Forrest Stuart articulates the dual-risk of place homeless men and women face in Los Angeles’ Skid Row; where they must navigate both the criminalization of their presence by the police and the dangers of living in the open such as theft and assault by creating mental, spatial and temporal geographies of their environment – places and times to go and to avoid.⁴² This mental-geography framework provides a useful lens at examining the ways in which

⁴² Stuart, *Down, out, and under Arrest*.

informal workers on the CTA interact with space and time, and can provide insights into the scope and geography of informal work and labor.

Despite these structural and environmental forces that create instability for the informal worker and shape their understandings of the city, the understanding of the city is equally shaped by informal workers. City placemaking has received newfound attention with the development of New Urbanism and Everyday Urbanism. Everyday Urbanism can be defined as the “common, repetitive, or spontaneous actions that take place in the interstitial spaces between well-defined territories of home, work and institution, as when a yard sale transforms a lawn into a venue for economic exchange”.⁴³ Value is placed in public spaces and the concept encourages organically created street markets and vendors as places in a city are appropriated with temporary, short-lived, urban activities, as a mechanism of creating community and improving community life. David Walters, an Everyday Urbanist, writes that the concept exists when communities and entrepreneurs reclaim spaces in a capitalist city as their own; in a sense, refamiliarizing the urban environment.⁴⁴ Margaret Crawford, a defining theorist in Everyday Urbanism, describes the informal economy, observing:

Refamiliarization flourishes on the streets of Los Angeles, a by-product of residents’ economic and cultural activities. For example, every Valentine’s Day, Mother’s Day, and Martin Luther King Day, vendors load up U-Hauls with crafts that they spent the rest of the year making in their homes. They sell them from an unused parking lot ... On the sidewalk, apron-clad vendors sell tamales prepared at home, extending the domestic economy into urban space. Once recognized, these examples suggest ways in which designers might think about blurring other boundaries between public and private space. The benefits of informal economic activity as seen through the Everyday Urbanism movement can be defined visually and functionally through the lens of urban design and once better understood, could have very real implications for “place-making” in cities.⁴⁵

⁴³ Lewis, “Everyday Urbanism.”

⁴⁴ Walters, *Designing Community*.

⁴⁵ Chase, Crawford, and Kaliski, *Everyday Urbanism*.

In this framework, informal workers and peddlers on the CTA play an important and necessary role in placemaking and Everyday Urbanism in Chicago; they contribute to the reclamation of space by the community identified by Crawford. Transit facilities and vehicles, in addition, serve as natural focus points for communities – “becoming a gravity point for activity and revitalizing adjacent neighborhoods”.⁴⁶

Taken together, this structural dimension, or how hustlers are shaped by and shape their environment, provides a lens for investigating the ways in which informal workers navigate and interact with the city; an important facet for understanding their role within urban space and community-building. Occupying a unique spatial position and working environment not commonly seen among informal workers in other sectors, a theoretical understanding of CTA hustlers’ work must necessarily include structural and environmental considerations.

Formalization; Political and Social

A final important dimension necessary for examining CTA hustlers in the informal economy is that of formal definition of “work,” by the State. As previously discussed, much of the activity of informal workers is classified as illegal; without proper licensing and registration, workers in the informal economy face criminal charges, from class C misdemeanors to class 4 felonies. However, as voluntarists often argue, those participating in the informal economy often perform work that is identical in character to counterparts in the formal economy, with the exception of a lack of official protections by the State.⁴⁷ Adam Smith defines the activity of ‘labor’ within capitalism as something that requires “sacrificing his tranquility, his freedom, and

⁴⁶ Project for Public Spaces et al., *The Role of Transit in Creating Livable Metropolitan Communities*.

⁴⁷ Devlin, ““An Area That Governs Itself.””

his happiness”⁴⁸. From another perspective, Karl Marx defines labor as, “the aggregate of those mental and physical capabilities existing in a human being, which he exercises whenever he produces a use-value of any description.”⁴⁹ Certainly, analogous work in the formal and informal economies can be classified as labor under both perspectives.

In a sense, the theoretical conflict in the legal dimension is defining *what constitutes labor and work*. In one vein, those who are classified as ‘workers’ by the State in a formal sense are granted social and legal protections, such as the ability to enforce contracts, maintain security of property and rights, and exist within certain regulatory frameworks established to protect worker health and well-being.⁵⁰ In another vein, workers who belong to the ‘informal economy’, receive no protections from the state, and thereby experience a high degree of instability, relying on informal and exploitative arrangements; limited access to public infrastructure; and are dependent on the strategies of formal enterprises which seek to suppress competition and the attitudes of local law enforcement.⁵¹ The constructed difference between these two types of ‘work’, formal and informal, is solely a matter of what is demarcated by the State. In this sense, what is considered formal and informal –legally and therefore socially – is purely a product of the State apparatus. Changes in public opinion, and subsequent pressured changes in law thereby have the potential to change what is considered formal and informal; such as with the legalization of marijuana across several states in the US.

One of the most prominent tools the State uses to define and demarcate the informal and formal economy is *formalization*. Formalization can take many different forms and has several different definitions. For those in the dualist school of thought, formalization can take the form

⁴⁸ Smith, *The Wealth of Nations*.

⁴⁹ Marx, *Capital*.

⁵⁰ Trebilcock, *Decent Work and the Informal Economy*.

⁵¹ Alejo and Schoenecker, “Policies of Exclusion.”

of moving informal workers into the formal economy – which can be done through tax credits such as the EITC, loans to enterprises, skills training, and other various policy levers.⁵² From the legalist perspective, formalization often involves eliminating bureaucratic red tape or deregulation in the formal economy – thereby incentivizing movement and reducing the costs to entry into the formal economy.⁵³ Another mechanism of formalization, relating to the voluntarist perspective, involves providing social security benefits to the families of those in the informal economy while increasing restrictions and regulations on informal activity. In a sense, this directly serves to formalize the informal sector, by directly ‘recognizing’ the informal economy – the State then provides its workers with formal protection. A central theme found among all of these formalization techniques is that they serve to expand worker protections in some degree.⁵⁴

However, beyond the formalization techniques encouraged by these three classical frameworks, there has been a growing debate on whether to even consider formalization as an effective policy tool. In many places, formalization can take the form of stringent crackdowns on registration status in the informal economy, or instituting taxes on informal enterprises.⁵⁵ States can take more punitive roles to encourage movement into the formal sector – including increased fines for unregistered salespeople, the criminalization of informal workers, or the introduction of work-requirements on formerly universal or need based welfare programs.⁵⁶ A common feature all of these formalization programs share is the inclusion of more individuals and enterprises into State processes.

⁵² Chen, “The Informal Economy.”

⁵³ De Soto, *The Other Path*.

⁵⁴ Chen, “The Informal Economy.”

⁵⁵ Conference, *Transitioning from the Informal to the Formal Economy*.

⁵⁶ Trebilcock, *Decent Work and the Informal Economy*.

Contemporary perspective on formalization suggest the need for individualized, context specific design, according to the needs of the particular informal worker. For example, formalization for a waste picker might include promoting bargaining mechanisms to negotiate with buyers of material and providing/requiring appropriate protective gear. For agricultural workers in the informal economy, specialized formalization can take the form of providing permanent contract and regular days and hours of work.⁵⁷

By framing formalization as a tool used by a State apparatus to define informal and formal in addition to as a specific policy lever, the process of formalization can additionally be contextualized socially and politically. As exemplified, it can either be used as a form of providing protection to workers and families, or as a punitive device; criminalizing workers in the informal economy. This contextualization is important in the context of Chicago CTA hustlers as they exist largely on the margins of criminality already. There is a well-documented social stigma against cigarette peddlers in Chicago – with constant efforts to police their existence in public spaces.⁵⁸ The process of formalization, and thereby the demarcation of informal and formal by the State, is inherently politicized as CTA hustlers exist beyond regulation, public health standards, and traditional norms. Given this precarious relationship with the state, it is especially important to consider the politicized dimension of defining labor by the State in creating a comprehensive framework for understanding CTA hustlers. Allowing the tool of formalization to interact with the economic and structural dimensions identified will provide additional robustness to the model; as CTA hustlers must navigate often interacting economic, structural, and governmental pressures – including formalization as a State device opens an important avenue of inquiry into relationships of dependency between hustlers and the State.

⁵⁷ “Rethinking Formalization | WIEGO.”

⁵⁸ Vikki Ortiz, “Smoking Banned, ‘loosies’ Still Lit.”

From the preceding literature, a sufficient theoretical model for understanding CTA hustlers' work should 1) use qualitative data to validate, amplify, or challenge one or more of the conventional frameworks used to analyze the informal economy 2) incorporate their unique exposure to the environment and community into the evaluation of this framework and 3) Assess hustlers' preferences towards to State formalization procedures. Modeled on empirical evidence from longform interviews with active CTA hustlers, the three arms of this modeling framework all seek to expand and focus conventional theoretical understandings of informal workers by developing a specific, yet related, organizational framework to capture the complexities and nuances of CTA hustlers' work.

METHODS

To understand and examine the economic, structural, and legal dimensions of hustling I conducted 13, freeform interviews with 'hustlers' on the CTA red line and its associated stops. The interviews were all conducted on the train and the audio recordings include the sounds of the red line; people shuffling in and out of the cars, the rustling of the train on the slight turn between the 63rd street and 69th street stops, Lee Crooks' voice animatedly exclaiming, "Next Stop, 83rd Street"⁵⁹, children crying, commuters talking on the phone. When I was reviewing the recordings, I was caught off-guard by the vividness of the sounds of everything – it sounded like a symphony (or perhaps more accurately, a John Cage composition). The 13 interviews I conducted consisted solely of Black men from various neighborhoods in the South and West sides. Their ages ranged from 21 years old to 67 years old, with the majority falling between 25

⁵⁹ <https://www.youtube.com/watch?v=HVFt0Dqq7Ao>

and 35. The products these men sold covered a range of goods; while most sold loose cigarettes, I also interviewed men who hustled bootleg DVDs, marijuana, socks, and perfumes. Interviews took place at all times of the day, but primarily from 10PM to 1AM. I would flag hustlers down as they walked through the aisle looking for potential buyers and ask if they would be interested in a 20-minute interview.

The 13 men I interviewed provide a snapshot into the life of CTA hustlers. However, this is still a convenience sample and omits the important perspectives of the small minority of women also hustling on the CTA. Yet, the subsample of 13 men all provided unique and diverse views on working in the informal economy. Understandably, those who hustle on the CTA represent an extremely heterogenous group, as implied by the range of ages. Each person I interviewed had different, profoundly personal reasons for entering the informal economy. Their stories made me laugh, cry, and above all else, feel proud to be a Chicagoan. These longform, relatively unstructured interviews offer a deeply narrative approach towards exploring incentives, interactions, and preferences of labor of those in the informal economy.

As these individuals are participating in activity with questionable legality, all names have been replaced with pseudonyms.⁶⁰

ANALYSIS AND THEMES

⁶⁰ Interviewees were also payed \$15 as compensation for lost revenue; funded through the Truman Scholarship

The Birth of a Salesman: Finding Work in Post-Industrial Chicago

Howard, a 67-year-old who grew up in rural Louisiana before moving to Chicago for work, seems like the least suspecting person to be selling loose cigarettes on a Friday afternoon. Wearing a full suit and a cap that looks like its right out of a production of *Newsies*, he tells me he has been selling loose cigarettes for the past 20 years and has yet to smoke a single one. “That’s how I’m able to walk through the aisles and keep my balance,” he tells me jokingly. Howard used to work for a General Electric plant in Cicero in the seventies and eighties making refrigerators. His life was quickly uprooted when the plant abruptly shut down in 1987,⁶¹ and he was forced into the informal economy. From the mid 80’s to the early 90’s, Chicago manufacturing experienced dramatic de-industrialization – losing a third of its factory employment base in the 1980s, then an additional quarter in the 1990s.⁶² This de-industrialization process disproportionately affected black men, who were more likely to be employed in manufacturing at the time. In Chicago, the proportion of black men in manufacturing decreased from 56 percent in 1970 to 26 percent in 2000.⁶³ Recounting this period of rapid industrial change, Howard was nonchalant, “you know it’s cheaper to move [factories] to other places, and you have robots and modern tech now. So, I just moved to hustling instead.” Others I interviewed were more spirited in their opinions. Damonte, a 30-year-old loose cigarette hustler when asked about the reasons he sells, told me:

It’s the fucking economy man. Aren’t any good paying jobs out here. All the jobs are moving to Asia and Africa – but I can make just as much [on the CTA]

⁶¹ Storch, “GE MAY PHASE OUT CICERO OPERATION.”

⁶² Doussard, Peck, and Theodore, “After Deindustrialization.”

⁶³ “Economic Progress Slim for Black Men from 1970 to 2000 | St. Louis Fed.”

Nearly all of the informants I interviewed described a lack of jobs, largely due to deindustrialization and globalization, as a significant reason for their involvement in the informal economy. Jamil, a 44-year-old DVD salesman who began selling around the same time as Howard told me, “I started selling around 20 years ago when there weren’t any jobs available. I would like to do something else, but I’ve been doing this for 20 years – I can’t do nothing else” – referring to the unique, but non-transferrable skills he has acquired as a hustler.

Howard, Damonte, and Jamil all speak to a frustration with a formal economy that has largely excluded them from participating in well-paying, regularized work. Their accounts provide a genuine articulation of the faults of the market, which have historically left behind the working class, and especially the Black working class.⁶⁴ In this sense, these accounts follow the logics presented by the *dualist* perspective of the informal economy; the market and industry is failing to capture all willing workers, creating a peripheral informal economy that functions as a critical social safety net for the willing-to-work poor. Even with the creation of new jobs, such as in the service industry, Jamil, who has grown accustomed to the skills necessary to be successful selling DVDs on the red line, is still unable to transition into the formal economy. Following dualist thought; CTA hustlers have created a separate, marginal economy as a product of limited formal job opportunities and possess an inadequate skill set and educational/professional experience to transition into the formal sector.

However, many hustlers do not view deindustrialization as the sole, or even primary reason they started working in the informal economy. Damien, a 24-year-old who sold mainly loose cigarettes and occasionally marijuana, found it difficult to find any sort of employment after his arrest a few years ago:

⁶⁴ DeRuiter-Williams, “The Critical Nexus.”

After I got arrested in a little incident it's been hard to find work. All these forms basically ask if you've been arrested before when they ask for a background check, and when I see that I just don't bother even applying. I can do this instead four, five days a week and make enough to live off of

A few summers before our interview, Damien was playing football in his neighborhood in South Chicago when he got in a fistfight with another player on the other team. The police were called shortly, and Damien was charged with battery and spent a few months in prison. For a fight started over a football game, Damien told me this event triggered a sequence that led to him selling loose squares on the CTA. Damien's story is unfortunately not unique; almost all of the other men I interviewed had been arrested at some point in their life, and many convicted. All Black men in the city, they were familiar with the state of the criminal justice system in the city. In Chicago, Black men and women were seven times more likely than whites to be arrested for possession of marijuana – even after its decriminalization in 2016.⁶⁵ According to IDOT data, Black drivers were searched about 1.8 times more often than white drivers in the city.⁶⁶

While in 2018, Illinois passed a “Ban the Box” legislation which prohibits employers from inquiring into a prospective employee's criminal background in its application or during the early stages of application review, employers still maintain the right to inquire and disqualify candidates based on criminal records later in the application process.⁶⁷ Realistically, “Ban the Box” initiatives simply delay the inevitable inquiry into a candidate's criminal past and subsequent disqualification, given that 90% of private employers do criminal background checks on job applicants.⁶⁸

⁶⁵ “A Tale of Two Countries.”

⁶⁶ “A Tale of Two Countries.”

⁶⁷ “Illinois General Assembly - Full Text of Public Act 098-0774.”

⁶⁸ Brentin Mock, “‘Ban the Box’ Not Enough for Former Inmates to Rejoin Society - The Atlantic.”

In a way, these accounts support a quasi-legalist interpretation of the informal economy. These workers are excluded from formal sectors of the economy, not because of explicit, burdensome regulations imposed on businesses by the State, but rather they are excluded due to internal, self-imposed restrictions the businesses place on themselves. It is important to note, however, that it is in some sense still partially a failure of the State apparatus by perpetuating a deeply flawed and biased criminal justice system. This definition of the informal economy still satisfies the legalist principle of fluidity between the formal and informal markets – Lamar, a 28-year-old with a record, works part-time at a Dunkin Donuts, a company that openly hires felons, in his neighborhood of Chatham. This is to say, a quasi-legalist perspective seems to accurately describe the dynamics of CTA hustlers with records; barred from many enterprises in the formal economy due to restrictions, they participate in the informal economy as a form of avoiding these barriers to entry, yet still maintain some fluidity in movement between both sectors.

This quasi-legalist interpretation is particularly troubling; because of hiring restrictions and regulations placed by businesses, individuals are incentivized to join the informal economy, which is, of course, criminalized. This creates a worrying cycle whereby individuals forced into the informal economy are then put at greater risk for an additional conviction that further prohibits them from entering the formal economy due to these same restrictions. Additionally, as Wilson explores in *When Work Disappears*, time out of the workforce, such as from extended periods of time in prison, further removes and alienates formerly incarcerated individuals from participating and succeeding in the formal workplace.⁶⁹

⁶⁹ Wilson, *When Work Disappears*.

Not all participants claimed they we're explicitly forced into the informal economy due to a lack of jobs or restrictions, however. Khalil, a 48-year-old who lives "5 blocks from the 95th stop," says he's been a salesman all his life:

I've been selling things since I was four years old. Selling candy bars and then women's clothing, furs. The only thing I think I haven't sold are cars and furniture...I don't work for anyone, nobody tells me what to do, where to be, how to dress. I don't want to be all hard working for someone else

This self-sufficient attitude is a central principle to Kalil, and bleeds over into other aspects of his life as well. He told me, "I don't want a welfare check, I don't want a LINK; I can handle all of that myself." When we spoke, Kalil was wearing combat boots, black pants, and a large bandolier – where instead of bullets there were delicately placed vials of perfume, sold for \$5 a bottle. Kalil considered himself an entrepreneur and appreciated that he could set his own hours as he is a late sleeper. He seemed particularly distrustful of the authority placed in companies over their employees and valued his individual autonomy over everything else. A member of the Nation of Islam, Kalil told me a lot of his principles come from his faith, which focuses on self-determination and agency for African Americans.⁷⁰

Many others I interviewed called themselves entrepreneurs as well. Nathan, a 21-year-old who recently began selling loose cigarettes, liked that he didn't have to work the traditional 9-5 job that some of his friends were working. When asked what an entrepreneur is to him, he responded, "anyone who sells anything, I guess. You don't need like a store or nothing, anyone can be one." Nathan really valued being his own boss as someone who doesn't respond well to authority. He was fired from his first job, part of the After School Matters high school summer program, for skipping work too often. "Guess who's laughing now," Nathan told me as he

⁷⁰ "The Nation of Islam Official Website."

impatiently tapped the pack of cigarettes he was holding, “I can make more doing this than that stipend.” I asked him if his parents, who he still lives with, knew what he was doing – and they do not. Nathan uses the money he gets from hustling in a similar way as many other 21-year-olds; drugs, alcohol, and paying his phone bill. One day, Nathan says he wants to become a full-time entrepreneur, either managing his own rap label like his idol, Chief Keef, or owning a dispensary. He tells me he’s learning many useful skills from peddling that might help him get there, especially the best ways to ‘sweet-talk’ people into a sale.

The desire for autonomy and self-employment exhibited by nearly all of the interview participants quite neatly falls within the definitions of the *voluntarist* perspective of the informal economy. These hustlers are making the *active choice* to participate in the informal economy – attracted to it by higher or equal pay, flexible hours, and above all else, agency and self-determination. Many self-identify as ‘entrepreneurs’ – making little distinction between the formal and informal sectors of the economy. That is to say, hustlers operate in the informal economy as it appears a viable prospect for obtaining both monetary gain and independence from contractual labor agreements. In the same degree, William E. Maloney writes:

There is nothing intrinsically inferior about self-employment. The characteristics that make self-employment attractive in the [formal economy] – flexibility, being one’s own boss, the possibility to do better on one’s own, freedom for mind-numbing assembly lines, greater ease in balancing family and work – appeal in the informal economy just as much as they do in the formal economy⁷¹

Given the choice to participate in the informal economy as a place of opportunity, a few hustlers spoke quite positively about their situations. Howard, who at 67-years-old was the oldest informant and has worked the most jobs throughout his life, says he likes hustling the best. When I asked him if there were any disadvantages to working in the informal economy, he

⁷¹ Maloney, “Informal Self-Employment.”

couldn't think of any, instead praising the low-barriers to entry of his work, "I can set my own hours, I don't need much, I like being a salesman!" The reverence for the 'entrepreneur' role seen in these interviews, and Maloney's comparison of the similarities between self-employment in the formal and informal sector, complicate traditional dualist and legalist models that identify the informal economy as a place of last resort after being prohibited from the formal economy. Much more in line to voluntarist perspectives, many of these CTA hustlers in fact favor the informal economy *over* the formal economy given its low barrier to realizing entrepreneurship.

Taken together, dualism, legalism, and voluntarism all provide important lenses for examining the informal economy. Interviews with those who peddle on the CTA support all three theoretical frameworks in one way or another. Many participants are unable to find formal employment; either because of a lack of skills and of jobs available (dualism), or because of restrictive hiring practices by firms centered around criminal history (quasi-legalism). Therefore, these interviewees were pushed into the informal economy out of necessity and survivability, suggesting it is important to focus on institutional and organizational pressure to bring more informal workers into the formal economy. Interviewees also reported a significant desire to become entrepreneurs and realize the benefits of self-employment, which was facilitated by the openness of the informal economy. Taking a voluntarist perspective such as this, the formalization process may look like giving workers more rights in the informal economy, while preserving their liberty and autonomy. Clearly, even from this small subsample, these interviews empirically suggest that these three overarching frameworks seem to overlap, intersect, and interact. Many participants were pushed into the informal economy in some way or another, but, like Howard, began to prefer the freedoms in it after experiencing it.

A unifying trend in the interviews, that seemingly connect the three theoretical frameworks, is an overarching distrust and frustration with the current exclusive, neoliberal economy. The interviewees' dualist criticism of the formal economy and justification for informality stems from a deindustrialized, globalized economy that has largely left the Black working class behind. The quasi-legalist criticism of the formal economy and push towards informality from the interviews is rooted in an economic engine that responds to a highly biased criminal justice system. The final, voluntarist criticism identified by the interviewees points towards a distrust in the organizational hierarchy of corporations; with many claiming they want to create capital for themselves, and not others – pushing them towards the informal economy as respite. The interviews complicate the traditional and established theoretical frameworks of the informal economy, suggesting a new correlation between participation in the informal economy as a response to post-industrial neoliberalism.

Structures of Survival – Safety and Resilience on the CTA

Jamil, the 44-year-old DVD salesman and lifetime Sonic the Hedgehog fan, was trying to pitch the latest Sonic installment to me as we crossed the 87th street stop heading north. As we were talking, three young men wearing all red opened the hatch and entered our train car, where Jamil and I were the only riders. Jamil abruptly put his head down and told me to do the same. I followed his directions but tried sneaking some glances at the young men walking by us. One was holding a lit joint, another kept his hand in his pocket as he was walking, and I made eye contact with the third for a fraction of a second. Once they exited our train car for the next one, Jamil explained to me that they were part of a gang and recently started going along his route – they were known for attacking and robbing CTA riders and hustlers alike. “I don't trust people

anymore. People are selfish and want what they don't have. They steal, rob, threaten to kill – all on the train! This didn't use to happen,” Jamil told me, reminiscing about his time taking the train as a kid. Jamil told me that when he was younger, more or less everybody got along – the CTA was a place where you could make friends and had a “bubbling” atmosphere. People selling things would be everywhere, and all in the same place. Now, Jamil says that competition between hustlers, especially with gangs, can lead to compromising, sometimes violent situations.

Life on the CTA has gotten increasingly dangerous for those who frequent it often – especially those carrying merchandise like my informants; violence, and especially gun violence, has skyrocketed over the past few years in the city. The hustlers I interviewed all mentioned the need to adapt and stay mobile – each with their own strategy for navigating risk and confrontation. Damien, 24, tells me that “I have to move around a lot. I don't have a spot otherwise they'll know where I'm posted up and can steal my shit. People just don't have any respect, it's crazy.” Damien has certain spots that he goes to sell cigarettes that he keeps secret, and alternates them on almost a weekly basis, in order to avoid placing a target on his back. Lamar, 28, who's funny and charming, has a different strategy – “I try to be friends with everyone; crack some jokes, make people smile. But now you got gangs in here dealing – it's not too safe sometimes.” Lamar tells me he's usually quite reserved at home but puts on a persona as a mechanism of mitigating risk.

Another significant risk factor identified was the police; as most of my informants have priors, an additional citation or arrest can have serious and lasting consequences. Jamil, who has a record, is conscious of this, “I got to think about where I sell – sometimes CPD comes [on the train] around Roosevelt. I'm not a criminal.... people just want to buy DVDs.” In a similar way to the homeless population of Skid Row in Stuart's “Down, Out, and Under Arrest,” the hustlers

I interviewed create mental, spatial and temporal geographies as ways of ensuring their safety while they are working. They must navigate the city and their environment creatively, sometimes, like Lamar, altering their personalities according to their space and setting. These geographies, and intimate knowledge of place, are essential in not only minimizing risk, but in creating profit. All of the hustlers I interviewed said they either rarely or never ventured downtown or to the North Side to sell their products – “too many white people, too many cops,” as Nathan put succinctly. While there are some rivalries among hustlers that can lead to confrontation, other openly and willingly cooperate with others. Lamar, who tries to be friends with everyone, has a network of friends who also hustle loose cigarettes, which he communicates with over Facebook messenger. Lamar’s friends will give him information about particularly crowded stops or alert him if a CPD officer is in one of the stations in exchange for a pack of untaxed cigarettes or some marijuana. He has a friend with a car and sometimes they will all drive down to Indiana together to stock up on unmarked cartons of Newport cigarettes.

While William Julius Wilson argues that informal labor does not contain the same types of required skills that promotes discipline and regularity, these hustler’s navigation around the city problematizes this view. These informal workers on the CTA must necessarily be disciplined in their risk-aversion techniques, as mistakes can mean life or death situations. While working hours are not regularized and the workday is variable, they must have an acute awareness of time and space in order to navigate their job safely and profitably. Rather, informal work that the hustlers perform promote a different kind of discipline – a street discipline – that is much higher in stakes than the kind Wilson discusses. As far as translation into every day, moral life – street discipline not only allows for easy integration and awareness in the distressed communities where many of these hustlers are from, but also the ability to think creatively and quickly;

perhaps more important skills in the evolving 21st century service economy than Wilson's discipline and regularity, written in the context of the late 90s. In an ILO memo on "Decent work and the informal economy" at the 90th session of the International Labour Conference, the type of adaptable thinking and arrangement associated with the informal economy is summarized well:

People engaged in informal activities have their own "political economy" – their own informal or group rules, arrangements, institutions and structures for mutual help and trust, providing loans, organizing training, transferring technology and skills, trading and market access, enforcing obligations, etc.⁷²

The "political economy" of those engaged in the informal economy, and "street-discipline" of hustlers on the CTA highlight the adaptations caused from a lack of formal protections that are necessary to survive and exist in the informal economy. The shifting, mental geographies created by those involved provide an important introspection into the lived experience of CTA hustlers and their interpretations of place, safety and community. This specific kind of mental map making is distinct to hustlers on the CTA and qualitatively separates them from a fruit vendor selling without a license. Their work is characterized by a high amount of risk, both due to criminals and their own criminalization, and they are more or less forced to exist in and occupy particular, "safe" places. This can be seen as a spatial internalization of exclusion by both structural conditions and the State apparatus through the criminal justice system.

While adapting to the places and the structural environments they are exposed to, the street hustlers I interviewed shape their environments as well. While I was interviewing Kalil, three people at different stops came up to greet him – all referring to him as "Perfume Man!"

⁷² Trebilcock, *Decent Work and the Informal Economy*.

Based on people's reactions to him, you would assume he was a celebrity. Kalil, or Perfume Man, is something like a fixture to the red line and greater South Side community; with his instantly recognizable bandolier of perfume vials and 6-foot-something stature. Kalil says on a given day he'll recognize quite a few people and sit down and chat with them – a few from his Mosque, some his neighbors, and many he just met from taking the red line so frequently. Another CTA hustling icon is the “Sock Man,” who was profiled on dnainfo.com in 2014.⁷³ While I didn't get the chance to interview him, I've seen him occasionally on the 63rd bus near Ashland, where he recites his own jingle advertising his \$2 a pack socks. The times I've seen him perform this jingle, about halfway through his rhyming pitch, he takes a pause before exclaiming, “Socks! More socks! Socks! Socks!” And remarkably, without fail, the other passengers on the bus join in with his chant. The “Sock Man” is undeniably a facet and feature of CTA ridership in the South Side.

While these seem like trivial or amusing examples, it represents a larger point of theoretical importance. Kalil, and the other hustlers, are representatives of Everyday Urbanism – existing beyond and challenging the hegemonic processes of social reproduction by State and business interests.⁷⁴ The leftover spaces, in between and through train cars and busses, are reclaimed by these hustlers and transformed into centers of exchange, and importantly, of community. The high degree of mobility characterized by their work and efforts to stay safe, inadvertently reproduce central aspects of Everyday Urbanism.

Of course, simultaneously, street hustlers can have negative interactions with their environment and community and are often the recipient of animosity. Established businesses often see the informal economy as a threat to profitability or to the visual environment.

⁷³ “CTA ‘Sock Man’ Shows the Hustle It Takes on the Edge.”

⁷⁴ Joseph, *Hegemony*.

Legislation pushed in the Chicago City Council to heighten penalties on peddling loose cigarettes in 2018 was largely spearheaded by businesses with legal Chicago tobacco licenses who are unable to compete with untaxed cigarette prices.⁷⁵ In addition, loose cigarettes, the primary good sold by the hustlers interviewed, pose a significant public health challenge – bypassing excise taxes on cigarettes to discourage consumption.⁷⁶ From the perspective of the State, informal activity is criminalized and frequently regarded as fraud and tax evasion.⁷⁷ Finally, there is a significant stigma attached to work in the informal economy. Nathan, who refuses to go the North Side, complained about feeling de-humanized and ‘out of place,’ due to his occupation: “Sometimes I feel like people just stare at me. Like I’m dirty or something.” There is a well-documented social stigma to hustling – characterized as “creating congestion, unsanitary conditions, and public health risks,” particularly in the form of bringing violence or gang activity to public spaces.⁷⁸ These factors all create significant challenges in shaping public opinion surrounding hustlers as well as the process of community building and place-making for informal workers, a large and heterogeneous group. These perceptions have important ramifications; many cite that because of the stigma attached to informal work, corresponding policy is created in more punitive ways.⁷⁹ Without formal protections, informal workers are particularly susceptible to attitude changes among authorities based on public opinion, which can carry life-changing consequences for all those involved in the sector. Hustlers, then, often find themselves in places of dependency – particularly in the hands of the State and public.

⁷⁵ “Brown: Alderman Wants New Approach to ‘Loosies’ - Chicago Sun-Times.”

⁷⁶ Stillman et al., “Out of View but in Plain Sight.”

⁷⁷ Katungi, Neale, and Barbour, “People in Low-Paid Informal Work: ‘Need Not Greed.’”

⁷⁸ Chen and Beard, “Including the Excluded.”

⁷⁹ “Informal Is the New Normal.”

The nature of this work is quite qualitatively different from even the closest analogue in the formal sector; protections by the State are specifically designed to prevent the unsafe working conditions that characterize the work of hustling. Given the attached public stigma due to its visibility in public space, State distrust, and the impossibility to effectively regulate due to its mobility – it seems incredibly unlikely that hustling would fall under a formalization scheme that provides licensing to CTA hustlers. The transience and rapid movement through space, largely created through criminalization, is perhaps one of the limitations to ever achieving legality.

Informal workers are engaged in a constant process of place-making and adapting to places; a dual process that shapes how they navigate their environments and how their environments respond to them. Crime and the threat of arrest forces CTA hustlers to constantly adapt and change to their environments and are at particular vulnerability for neighborhood-level and city-level changes in policing, public safety, train closures, and public opinion. Characterized by a high degree of reliance and dependence on place, it is imperative that a sufficient model for the character CTA hustlers' work considers their interdependency with community and environment.

What is Work? A Discussion of Formalization

Near the end of each interview, I asked each informant whether they considered themselves employed. I originally wanted to see how an individual's perception of their own employment was different from formal, legal definitions of employment. All but two, including D'Angelo, a 23-year-old cigarette peddler, said that they did consider themselves as employed – he responded “sorta.” D'Angelo is from Altgeld Gardens but moved to Englewood around 2

years ago. He used to be a football player in high school and wanted to play in college, but lost interest quickly. Before selling loose cigarettes in the informal economy, D'Angelo did odd jobs here and there, and worked in construction for a few years. He currently lives with his girlfriend and her child, and they are able to make ends meet with her TANF payments. However, D'Angelo does not consider himself employed in the informal economy, but rather views it as, "a side gig to make some extra cash." D'Angelo's answer didn't surprise me as he was one of the least profitable hustlers I interviewed. His answer stands in stark contrast with Kalil's – who considers himself to be an entrepreneur more than a peddler. He proudly wears his bandolier of perfumes around wherever he goes and takes significant pride in his job. Kalil loves working for himself and resents the idea of working hard for anyone else. Kalil, who sells perfumes, made around the median hourly wage of those I interviewed, \$5 – well below the Chicago minimum wage.

D'Angelo and Kalil represent the vast range of need, personal experience, and self-perception of informal workers, even among those niche workers who peddle on the CTA. In a sense, they represent two oppositional perspectives on the formalization of the informal work. Both D'Angelo and Kalil would benefit greatly from State formalization processes that placed them in the formal economy. They would receive significantly higher hourly wages, escape from their significant occupational hazards, and be able to participate in supplemental income tax credit programs such as the EITC. However, only D'Angelo told me he would take an opportunity to work in the formal economy if it was given to him; Kalil responded with a very emphatic no.

D'Angelo and Kalil have qualitatively different perceptions about their work (or lack thereof). Kalil finds value in the work itself – interacting with his community, making jokes, and

navigating the city on the train, while D'Angelo is concerned primarily with additional wealth to take care of his family. This heterogeneity in perceptions towards work formalization were present across the whole sample. When asked, seven of the informants interviewed, including D'Angelo, indicated that they *would* enter formal employment if given the opportunity, while the remaining six, including Kalil, said they would not.

Perhaps this heterogeneity can partially be explained by the structural and environmental conditions where these men sell their products. All of the men I interviewed lived in depressed communities in the South and West Sides of the city. Following the Wilson hypothesis, these areas, characterized by high degrees of lawlessness, facilitate the kind of 'unlawful' behavior that these men participate in – both on the supply, and demand side. The barriers to entry for hustling cigarettes is also incredibly low – unmarked cigarettes are relatively easy to acquire in bulk from various under-the-table corner stores, there is no skill requirement, and there is obviously no need to own a vehicle. Given the low barriers to employment, hustling can attract a relatively diverse set of workers, from a preference perspective.

This heterogeneity in preferences towards formalization seen in CTA hustlers further highlights the importance of developing a separate, specialized theoretical framework. The formalization tools employed under the traditional theoretical schools of informal labor, directly corresponding to their respective interpretation of the reason the informal economy exists, all employ universalist, State and enterprise level interventions. Subsidizing businesses to encourage growth in the dualist framework, removing barriers to formal employment in the legalist framework, or placing regulations on hustlers, like closing doors between trains, in the voluntarist perspective *all* would serve no function to Kalil, who would refuse to work formally anyways.

The subjective importance placed on entrepreneurship, self-sufficiency, and autonomy, for the 6 interviewees who identified they would not transition to the formal economy if given the opportunity, is of much greater value than the protections the State can provide to them. Broad reaching, universal programs that incentivize the complete transition to formality, as advocated by conventional theoretical frameworks, are not particularly useful when dealing with largely heterogeneous labor forces; as those who could benefit the most from support are unwilling to sacrifice their autonomy to the State. A contemporary formalizing lever, that is specialized by sector and occupation, may perhaps be the most useful for this population. Such a lever would have to be based on the individual, giving them the autonomy to choose how they would like to be introduced into formalization.

While Kalil and many other informants choose to operate informally because of its relative autonomy, the State apparatus has nearly complete authority in deciding which formalization tool to use to define labor, at its own whim. Contemporary formalizing levers, while used occasionally, would unlikely be used in the hustling economy, which exists as a periphery to the criminal market. Given the stigma associated with it, the State is most likely to use punitive forces of formalization – including increased criminalization, which has been seen to be increasing over the past few years.⁸⁰ Treating formalization as a social and political action seems especially significant for creating a sufficient model describing hustlers work, then; capturing the absolute levels of dependency these workers face towards the whims of the state and public opinion.

The CTA hustler represents a unique, and problematizing aspect of the informal economy, and broadly, how work can be defined. Segments of CTA hustlers benefit from the

⁸⁰ “Department of Revenue - Cigarette Reward Program.”

disorganization necessarily created by its organization; these self-employed entrepreneurs are able to navigate and thrive in the environments that shape, and are shaped by, their enterprising. Other segments of these hustlers are forced into the work, through various factors, and are unable to find employment in other places – with informal work providing a critical source of income. This segment could perhaps benefit the most from the formalization of labor and desperately need the protections offered by the formal sector. The traditional responses offered by dualists, legalists, and voluntarists fail to capture the complexity surrounding CTA hustlers' perception of work, and preferences for labor. Classical theoretical frameworks on the informal worker, that seeks to entirely formalize the informal economy, or inadvertently informalize the formal economy through over-deregulation, fundamentally misunderstands the nature and character of this type of work and is unable to hold in the dialectic. Heterogeneity is an essential feature to consider in a theoretical framework of hustlers, both to capture labor preferences and the potential responses to State-engineered formalization.

Taken together, it is necessary to develop a new, multi-paradigmatic theoretical perspective that treats CTA hustlers as multidimensional and complex, containing varying labor preferences and corresponding responses to informality account for variability in those preferences.

Towards a New Model of the Hustler

The interviews conducted with these 13 hustlers on the CTA complicate prevailing frameworks traditionally used to assess and evaluate the informal economy. Motivations these men had for participating in the informal economy did not fit any of the conventional frameworks particularly well. Rather, the data provided competing evidence that satisfied each, and sometimes multiple, theoretical frameworks simultaneously -- the hustlers in this sample

joined the informal economy both out of necessity and out of a desire for self-sufficiency, with some, like Howard, only realizing the benefits of self-sufficiency well into working the job. The narrative description of the reasons why CTA hustlers participate in the informal economy seem qualitatively different than that described in any one framework. The group is heterogeneous, with their own reasons, motivations, and challenges. In this way, it seems reasonable that CTA hustlers do not follow any of the traditional frameworks. Rather, it seems to be an amalgamation of competing reasons; they were unable to find work, they had a criminal record, or they wanted a sense of self-sufficiency – often with a given individual citing all three factors, and no one reason taking primacy over the others. These motivations for joining the informal economy interact and share characteristics with traditional frameworks of informal economies, and also contains unique ones – it would be reductive to place a causal argument on one single push or pull factor.

However, among all interviews, a common trend emerged; in one way or another, all respondents were influenced by their perceived failings of neoliberalism and industrial capitalism in creating an economy that could include them. For those who cited pushes into the informal economy due to a lack of jobs; all cited deindustrialization or globalization as processes that removed work and jobs. For those who cited pulls into the informal economy due to a desire for self-sufficiency and entrepreneurship, most cited their unwillingness to work in an industry where an owner or CEO would reap an unfair amount of their labor, while they saw little to no monetary gain. In essence, these hustlers wanted to avoid *exploitation*. Finally, for those who had a criminal record and couldn't find work; many were hyper-aware of the role between capitalism and the criminal justice system—an institution that systematically targets (especially) Black men such as themselves was incompatible with the so-called promises of equal opportunity in

Capitalism. In this sense, the informants joined the informal economy as a response to a larger neoliberal, capitalist market. This is similar to dualism but can be distinguished from it – it doesn't exist as a peripheral to the formal economy, but rather it is an informal economy that is constantly interacting with it – unable to grasp it.

A new theoretical model and perspective, which focuses on the failings of neoliberalism as a primary motivating factor, captures the complexity and heterogeneity apparent in CTA hustlers' quite well, and is better adjusted to explain CTA hustlers' work in their unique context than traditional frameworks of the informal economy – now accounting for relationships in exploitation, racialized capitalism and deindustrialization (especially in the segregated South Side), and criminal justice.

From a new theoretical model centered around capital and capital failure, data from structural and environmental interactions of CTA hustlers can also be contextualized. The mental geographies of place and time CTA hustlers create for themselves can be examined as a dual process between economic degradation across the South and West Sides -- creating pockets of crime and theft our hustlers must avoid under the Wilson hypothesis, thereby shaping their mental landscape of the city. In addition, the criminalization of hustlers is largely provoked by forces of capital as well. As discussed earlier, legislation pushed in the Chicago City Council to heighten penalties on peddling loose cigarettes in 2018 was largely spearheaded by businesses with legal Chicago tobacco licenses who are unable to compete with untaxed cigarette prices.⁸¹ Of course, this then has serious consequences on the risk of arrest, which self-perpetuates this cycle, as well as shifting mental geographies to ensure safety and avoid police contact; informalizing this work force even further. In this way, the character of the space CTA hustlers

⁸¹ “Brown: Alderman Wants New Approach to ‘Loosies’ - Chicago Sun-Times.”

occupies, or rather their exclusion from it, can also be examined through the lens of capitalist failure. Both the economic degradation of neighborhoods, and criminalization of hustlers, importantly, also function as push factors into the informal economy – as discussed in the previous section. It is clear, then, that geography and spatial relations have an intimate relationship with the creation and condition of the hustling economy – centered around capitalist failures.

Under this organizing framework, CTA hustlers as Everyday Urbanists follow a logical consistency. As these workers are excluded from the formal economy and from urban space, they must make the most of the margins – using the few places they are undetectable to perform economic activity they cannot perform otherwise. Hustling is a dramatic representation of Everyday Urbanism where both labor and space is criminalized. Perhaps it is precisely because of this reason; their transgressive politics and direct opposition to the State, that allows hustlers to be such a force in community building in areas that have also largely been left out by formal processes and economic development. Kalil is fighting back against the system, in his own way, on his own terms.

In the final dimension considered by this theoretical framework and model, formalization was discussed in two ways; first, assessing how workers in the hustling economy on the CTA preferences align or misalign with the goals of formalization, and second, how formalization is used as a tool of the State. This discussion can also be centered around the failings of capitalism for hustlers. First, rather than containing similar preferences towards work as traditional theoretical models suggest, hustlers contain a multitude of different opinions on their own work and work in the formal economy. While all three classical frameworks emphasize movement into formalization, this is only possible due to the homogenous preferences towards outlined in their

model. The data presented here, however, complicates this assumption. Hustlers all carry qualitatively different views towards work and preferences for staying in or leaving the informal economy. For many hustlers, the kind of independence and community building they find in the informal economy is incomparable to anything that could be found in the formal sector – a response to the poor working conditions and wages available in entry-level capitalism. That is, they prefer informal work precisely because it is informal. In this way, high-level universalist formalization policies advocated by classical theoretical frameworks, that emphasize movement into the formal sector *or* regulate the informal sector, *both* inadequately address the needs and preferences of a large portion of CTA hustlers. Only more contemporary formalization policies, that are sector specific and allow for individual choice and agency, seem to be consistent with the heterogeneous nature of hustlers' preferences.

In addition, formalization as a tool of the State to define formal and informal among hustlers, can be equally explored through the lens of capitalist failure and exploitation. In almost all senses, hustlers are dependent; on their environments, on the general public, and on the whims of the State and police, and possess many serious vulnerabilities. Contemporary policy regarding hustlers in Chicago has approximated a punitive form of formalization for the industry – by which their actions are spaces are criminalized and hunted down, seeking to choke out the remaining workers in the sector. These perceptions regarding hustlers by the State and public, and punitive formalization that follows, can be examined as a capitalist response to the 'messy' informal; selling untaxed good and creating 'unfair' competition. How hustlers interact with their environments and community is therefore an essential dimension in understanding state-actor interactions; as public opinion carries a significant pull in State action, how they are perceived by their communities and the city has consequential effects on the form formalization takes.

Taken together, this new, adaptable framework for hustlers' work in the informal economy serves as an important starting point for further analysis and empirical assessment. Centered around the failures of industrial capitalism, the framework captures complexities in heterogeneous preferences towards work, structural and environmental interactions, and interactions with State formalization policies – all central and unique to the lived experience of the CTA hustler.

POLICY RECOMMENDATIONS

While this model of the work of the CTA hustler is not complete, and simply provides an analytical framework for evaluating hustlers' role in the informal economy, some key recommendations can still be ascertained from the structure of the model. For example, taking heterogeneous preferences to work, an all-encompassing formalization plan is unlikely to be in the best interest for a vast portion of hustlers in the informal economy – who would simply reject efforts of joining the formal labor market. Importantly, as this new framework is structured around capitalist shortcoming, the actions of these CTA hustlers should be interpreted as *rational*. They are creating spaces for themselves *in spite of* a system that is largely exclusionary and oppressive to them. Given these heterogeneous labor preferences, it seems necessary to neither push for large scale formalization (both in the form of regulating the informal economy, or subsidizing the formal economy), or informalization (deregulating the informal economy), as there is a significant subset of hustlers who genuinely enjoy the qualitative aspects of their job, and are unlikely to find employment. Rather than a sweeping, universalizing formalization, heterogeneous preferences suggest the need for a case-by-case, highly individualized

formalization plan; rejecting the macro level policy movements that occur on the regulatory or enterprise-level.

Individualized formalization support can serve the benefit of allowing those who want to leave the industry the ability to do so, in the form of labor support, skills training, or job-finding, while simultaneously providing individualize support to those who would like to stay informal, without changing the character of their work (in the form of, say, welfare benefits or health insurance).

An emphasis on formalization plans that value individual decision-making provides these high-risk individuals with needed and necessary support, while not disrupting their economy ecosystem or character of work. Essential to this vision of formalization is the push towards decriminalizing this form of work – which has been shown to only perpetuate the cycle of joblessness and informality. In this sense, effective formalization policy emphasizes the survivability and character of these informal hustlers, rather than criminality.

CONCLUSIONS

This analysis was meant to push for a new theoretical understanding of the ‘hustling economy’ in Chicago – a highly specialized and distinct group for traditional informal workers. From the qualitative interviews, it is clear that the motivations, work (involving navigating a built environment of danger and policing), and labor preferences of these workers is quite different from those presented in traditional conceptual models of the informal economy. By developing the framework for a new conceptual model to understand the hustling economy – centered around capitalist shortcomings – the empirical and theoretical understanding of hustling, and informal work more broadly, can be deepened. By presenting a new, flexible framework – heterogeneity can be accounted for. This has important ramifications on the ways

we define informal labor, and more broadly how we define work itself; challenging traditional notions of the 'productive laborer'. The purpose of this new framework was to create an understanding of the hustling economy, and the variability within it, so that decision-makers and State actors can make informed decisions about formalization and worker protection schemes. Perhaps most importantly, drawing on a deeply qualitative empirical basis, this new framework provides the opportunity to better examine the lived experiences of street hustlers, the difficult work they do, and the role they play in our communities.

I became quite close to Howard, the 67-year-old I interviewed. Howard also offered to take me through his route on the red line, where he sells loose cigarettes, and sometimes water. At 67 years old, Howard was easily unhitching and slipping through the emergency doors while I barely managed to keep my balance; falling into passengers every time the train jostled. Howard's currently going back to school to become a minister – religion and spirituality, regardless of the deity, is important to him. After the interview was over and we were saying our goodbyes, I asked Howard what he wanted to teach his ministry. He paused for a bit before telling me, "care for each other. We all came from somewhere." I think Howard's lesson provides an important opportunity for reflection; we all have our own motivation for the things we do, and we're all influenced by where we're from – yet importantly, we all play a role in the placemaking and community building for others.

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