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# Informal Helping Networks and Social Service Changes: A Community Perspective

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# INFORMAL HELPING NETWORKS AND
## SOCIAL SERVICE CHANGES:
## A COMMUNITY PERSPECTIVE

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## ABSTRACT

Interviews with 112 household respondents and 58 social service agency directors in three ethnically and racially distinct Chicago neighborhoods provided a comprehensive assessment of -- household helping relationships in a community context. Reliance on informal helping greatly exceeded use of formal agencies at the household level. Households were twice as likely to give help as receive it in a complex variety of ways, while agencies struggled to add new functional programs in a time of retrenchment. What households gave and got did not overlap with agency programs in any coherent way. Further, household respondents and agency directors disagreed in their perceptions of community needs. Households wanted employment and general city services, while agency officials emphasized human services. In effect, efforts to tie formal and informal helping relationships together at a community scale will have to respect the complexity and reciprocity of informal helping by reformulating how the needy are identified, emphasizing reciprocity versus expertise in helping and expanding what presently count as program needs to include a wider range of services.

## INTRODUCTION

In recent years persons concerned with the organization and delivery of social services have given new attention to helping among family, friends, neighbors and within mutual support groups. Such help is usually

called informal help or care-giving to distinguish it from formal help or care-giving by professionals in public agencies, non-profit organizations, and other institutions. This new interest in informal help has resulted in a number of research studies and experimental programs that indicate that informal help is both more common and more effective than has been popularly believed in the social service professions (Caplan, 1974; Gottlieb, 1982; Froland et al., 1981; Jonas and Wellin, 1980; Stack, 1974; Unger and Powell, 1980; Whittaker et al., 1983).

As interest has shifted to the community as a source of help it has become increasingly apparent that our conventional ideas and beliefs about help for people in need require re-examination. First, the common assumptions that only trained professional care-givers are effective in helping people has to be put aside based on the evidence from recent studies comparing formal and informal help (Collins and Pancoast, 1976; Froland et al., 1981; Gottlieb, 1981; Norton et al., 1980; Warren, 1981). Second our conventional definitions of need and help, to the extent that they are based primarily on a professional care-giving perspective deserve closer scrutiny (Garbarino, 1983; Lenrow and Burch, 1981; Mitchell and Hurley, 1981; Naparstek and Biegel, 1982). Third, the assumption that community setting or neighborhood is relatively unimportant in designing effective help has to be re-examined (Guttman, 1982; Naparstek and Biegel, 1982; Norton et al., 1980; Plant, 1982). In effect this evidence suggests that answers to questions--Who is the helper? What constitutes help? What defines needs?-- are more complex than conventional definitions of human service professionals have allowed for.

We adopted a community perspective in studying helping relations in order to study the ways in which diverse human needs and resources were bound together in residential settings. The methodology section which follows briefly reconstructs how we selected our respondents and conducted our research.

## METHODOLOGY

### Neighborhood selection

In order to interview households of the working poor in their neighborhood setting, we selected Chicago residential communities where socioeconomic measures from the 1980 census indicated modest level of unemployment, but low incomes. We selected three neighborhood areas that differed dramatically in racial and ethnic composition. The three neighborhoods include Austin (largely black), East Side (predominantly white), and Little Village (primarily hispanic). Both Austin and Little Village were reported to have slightly more than 20 percent of the households below the poverty line and between 10 and 20 percent unemployment in the 1980 census. East Side was reported to be in better condition with only 6 percent of the households below the poverty line and 8 percent unemployment.

### Household surveys

Within each neighborhood we selected one subarea of 16 square blocks hoping thereby to enhance the chance of interviewing several household respondents who participated in the same local helping networks. The blocks were chosen on the basis of census information and visual observations to ensure that they were not social or economic misfits in relation to the majority of residential blocks in the neighborhood.

Within each subarea interviewers were assigned a sequence of blockfaces. As they canvassed each block, the interviewers used a screening instrument to assess household composition and willingness to participate. A quota system ensured that a minimum number of predefined household types were interviewed for each blockface with maximum number of interviews set for each blockface. In this way we were sure to include non-nuclear households we expected would exhibit different vulnerabilities to economic stress and different resources for coping. We compiled 112 interviews. The respondents were not selected to represent any larger group of households. Our purpose was exploratory and descriptive rather than analytical

and inferential.

Lack of resources limited our interviews to 35-40 households in each neighborhood. The interviews were conducted by trained interviewers under supervision of the Survey Research Laboratory of the University of Illinois. Most, though not all of the questions were open ended, an average interview taking slightly more than an hour to complete. Most respondents were with "the woman of the house". In Little Village interviews were conducted in Spanish.

The interview gathered detailed demographic and employment information for each number of households as well as the social network of the respondent including relatives, friends, and neighbors. A comprehensive assessment of helping activities by type of helping episode enabled us to determine not only kind and source of help, but type of helping interaction. We also asked about the respondent's knowledge of local social service agencies, opinions about community needs and expectations for the future of the household.

## Community organizations survey

In our survey of organizations we sought to identify all social service, civic and activist organizations in each of three neighborhoods as well as organizations outside the neighborhoods which residents of our 16 square block subareas were likely to use. Relevant directories, personal knowledge, and organizational references were used to compile the list of organizations. In East Side we interviewed all sixteen organizations we identified as meeting our criteria. In Little Village of the 28 organizations identified, 21 were deemed important enough to be interviewed; we successfully interviewed 19 of them. In Austin we identified 38 organizations and interviewed the 17 most important ones. Our judgments about importance were based on our extensive prior knowledge of the areas, the apparent scope and size of the organizations (favoring the broader and larger ones) and the extent to which residents of our subareas were likely to be a significant proportion of clients and users.

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# WHO HELPS?

## Informal helping within households

About half of the households we studied appeared to be near or below poverty levels--unemployment and in some cases illness pushed many of the AFDC and GA rolls. Others manage in a variety of ways. Clearly, much helping and sharing goes on within households. Many families deplete their savings during unemployment or illness, while some rely on occasional emergency help from family, and sometimes friends or neighbors. Others simply do without food, medical care, utility services, mental health and dental services. Individuals with recurrent, persistent problems live on very low incomes and are often unable to maintain autonomous households. For large kinship groups, the standard of living declines as relatives feed and house each other; unemployment and illness are household, not just individuals' problems.

Although our study focused primarily on questions about the help that households receive from and give to, relatives, friends, neighbors, and organizations, we found that the help household members provide to each other cannot be ignored. Sharing of housing especially, is both common and an important way of solving crises.

## Informal helping between households

We asked the households we interviewed to describe to us their network of close relatives, friends, and neighbors (up to three each), and the kind of helping relationships they have with them. Most respondents could name all or nearly all of the nine possible persons. Some households, however, are relatively isolated; thirteen households could name only 3 or fewer persons. The households clearly identified those relationships that involved regular helping as opposed to those that are primarily social contacts. A total of 768 relationships were identified. Over half, 498, of these were classified as active relationships. Since this is an average of nearly five regular helping relationships per household (out of a possible nine)

it seems quite clear that informal helping relationships are quite common. Wellman (1979), in a study of Toronto's East Yorkers' found that most respondents had at least 5 intimate social ties, 30 percent of whom provided emergency help and 22 percent of whom helped with every day needs.


Table 1

Helping Relationships within Social Networks by Source

| Type | Given | Received | Reciprocal | Total |
|------|-------|----------|------------|-------|
| Friend | 31 | 46 | 107 | 184 |
| Neighbor | 18 | 22 | 55 | 95 |
| Relative | 32 | 73 | 114 | 219 |
| | ----- | ----- | ----- | ----- |
| | 81 | 141 | 276 | 498 |

We found three important characteristics of these regular helping relationships. First, the family is clearly the first line of defense for the household in trouble. When we asked respondents about particular instances of helping in addition to the kind of helping relationships they enjoyed, we found that the households got help more often from relatives than from any other source, more than half as often as from either of the next two most frequent sources, organizations and friends. Relatives accounted for 47 of the 129 instances of help received, while organizations and friends accounted for 33 and 25 respectively. Because the kind of help given is very different for different problems it is difficult to give weight to the help given by different sources. However, money and material goods were often given by relatives, so it appears that the relatives' contribution was substantial as well as frequent.

Second, as other researchers have found (Sarason and Lorentz, 1979), informal helping relationships are predominantly reciprocal or based on sharing. Over half (276) of the helping relationships we found were characterized as reciprocal by the respondents. The remainder were either relationships in which the respondents primarily got help (141) or gave help (81).

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When we examined their reasons for helping in these relationships, fairness was the most frequent reason given for reciprocal relationships. However, predominant reasons were different for nonreciprocal helping relationships. Households receiving more informal help from others justified this by pointing out their need or the obligation of the others to help. But when respondents mentioned relationships in which they gave more help than they got, most claimed they did so because of the need of the recipient.

Third, we found that there are a great variety of helping patterns. The different combinations of kinds of social relationships, types of helping interaction, and kinds of help were as numerous as the households we interviewed. There does not appear to be any systematic pattern describing a "typical" informal helping network. A close examination of the active helping relationships within the social networks of the respondents uncovered an extraordinary range of helping networks. Low income households give as well as receive help, as do the elderly. Some of the prosperous employ a large network, while others live within a narrow range of social ties. Within these networks, large and small, the interactions combine giving, receiving, and sharing. The pattern then emerges is that there is no pattern.

## Formal helping between households and organizations

To get a clearer picture of the interactions between these households and the organizaions that served them we asked household respondents in each neighborhood about the seven organizations that were identified in our agency survey as most active in the area. These included all kinds of organizations--a field office of the Department of Human Services, churches, health clinics, community and civic organizations, counseling centers, and others. The households reported a total of 77 contacts with these 21 organizations. In 50 of these contacts they received a service; in the others they had some other contact, were rejected, or in a few instances gave help to the organizations. The 77 contacts with organizations involved 55, or almost exactly half, of our 112 households. Given the active use of informal helping networks, as well as organized

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help in the form of transfer payments, this appears to
be a relatively low level of actual utilization of the
local organizations we specifically asked about.

Table 2
Contact with Formal Community Organizations

| Community | No. of Possible Contacts | No. Recognized | No. Contacted | No. Received Service |
|---|---|---|---|---|
| Austin | 273 | 111 | 23 | 11 |
| Little Village | 266 | 132 | 34 | 28 |
| East Side | 210 | 117 | 20 | 11 |
| | --- | --- | --- | -- |
| | 749 | 360 | 77 | 50 |

The households do know about the organizations. All
but four of the households said they know of at least
one of the seven organizations mentioned as serving
their area, and 36 households know of about at least
five of the seven agencies. Almost everyone knows of
the large public agencies, such as the Department of
Human Services or the outpost of the Health Department.
However, the smaller community based organizations are
likely to be known by only about one third of those we
spoke with.

Some authors argue that community organizations serve
as mediating institutions providing a neighborhood
locale for interaction and shared experiences
(Milofsky, 1979; Schoenberg and Rosenbaum 1980) and
also mediate between households and large economic,
social and political organizations (Warner, 1963;
Suttles, 1968; Kornblum, 1974). Our results suggest
that the community organizations we interviewed do not
appear to play either a major role in the life of most
households in our area or mediate many of the impacts
on households produced by organizations outside the
neighborhood.

The lack of frequent and significant helping
relationships between the households and community
organizations we interviewed is paralleled by similar
weak ties among the community agencies in each
neighborhood. Organizations within each neighborhood

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know of other organizations but seem to have relatively few working relations with each other. Working relationships that exist appear causal and incidental rather than systematic and regular. There are some expectations, such as one cluster of four organizations in Austin, which between them deal with commercial revitalization, tenant screening, housing development, business financing and a wide variety of community organizing and activist programs. They all knew each other, worked together regularly and shared board members.

It may be, as some researchers suggest (Taub, 1977), that these community organizations serve a representative rather than a mediating function--mainly communicating the interests of outside organizations to local households. If the community organizations we studied do represent, they clearly do so with a limited segment of the neighborhood.

## Summary

According to the reports of our household respondents, they find help largely within their own household or among members of their social network. This finding is consistent with other research efforts that found personal relationships to be the main source of help (Pancoast and Chapman, 1982: 131).

Although virtually everyone of our households reported knowing at least one community service organization in their neighborhood, the vast majority had not used these services. It may be that the reason households do not seek assistance from local community organizations is a lack of need. However, it seems more likely, given evidence of widespread household distress and the weak working relationships among the relatively specialized organizations in each neighborhood, that needy households, despite at least one contact with a local service organization, receive little in the way of referrals to other nearby agencies with relevant assistance programs.

# WHAT KINDS OF HELP?

## Informal help

Research exploring the relationship between social networks and helping tends to focus on particular types of problems such as unemployment (Gore, 1978), mental disorders and stress (Finlayson, 1976; Gottlieb & Hall, 1980; Henderson, 1977), health problems (Ratcliffe, 1980; Pilisuk & Froland, 1978), child care (Moore, 1980; Collins & Watson, 1976; Genovese, 1980), or other human service issues. The most noteworthy exceptions include Warren's study (1980) of Detroit households in which he used a list of nine concerns to test for the "help-seeking behavior of individuals" within different settings tied together by what he called Problem Anchored Helping Networks (PAHNS). The range of concerns was broad although predefined. Another study by Gottlieb (1978) used a classification scheme of 26 helping behaviors to describe social support provided a sample of single mothers.

In our study we used an open ended approach asking our household respondents to recall specific instances of getting and giving help from outside their household on a variety of problems in the last six months.

In addition to this outside help, many of these households had help from outside. Perhaps the most important form of inside help occurs when family members move in with each other and share housing, food, other resources, and the time they give to the household. We found that more than one in three households did not fit the the normal cultural pattern of family life cycles, but document the extent of helping by relatives that is involved in these living arrangements it appears to be very substantial. Also many of these households receive regular aid through such entitlement programs as AFDC and SSI, and unemployment compensation. Unless a new claim on an entitlement program was made during the past six months such assistance was considered part of their regular resources.

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## Receiving Help

There is no typical patttern to the helping that was experienced by household type, or income, or employment status, or neighborhood. The variety of situations and the pattern of getting help is so varied that it would be misleading to talk about typical help needed and received by a single parent household or a nuclear household. Perhaps the best way to represent this diversity is to present a few examples of how households coped with their troubles.

In order to make ends meet a couple with two children in Little Village share ownership of a car with relatives, get money from these relatives and a friend, get food from two organizations, clothing from a friend, and health care from a community clinic and Cook County Hospital. They help others with money, transportation, advice and errands. The father is employed and the mother is looking for work. In the past year they have fallen behind on utility and rent payments, and their house has been robbed twice.

A retired couple in their sixties live with their 40-year old son, disabled from birth. They receive income only from Social Security checks, but own their home. Everyone but the mother has health insurance through Medicare and Medicaid. This household receives some money and help with errands occasionally from relatives, friends and neighbors who are better off; in return they help a friend who is paralyzed and exchange advice, favors, and small loans with neighbors. The retired father has been depressed, both he and his wife have joined a block club and neighborhood organization to try to improve the neighborhood. Money is so short for this household that they have given up movies, basketball games, bowling and they try to be content at home watching TV.

In East Side, a couple in their forties and three children have $24,000 per year from the husband's full-time job and 19 year old's part-time job, and $50 a month from relatives. In spite of their relatively high income, this family has no savings, no car, and they rent their apartment from relatives. In 1983 this household fell behind in rent and ran so short of cash

they had no food for several days. The youngest son has a learning disability, the eldest son has suffered with an injury, and their father is an alcoholic. To cope with these health problems they have health insurance, but for the others they received help with food, repairs, advice, and money from relatives and one of the wife's friends; also several agencies have helped--providing emergency food and a job for the eldest son.

Households reported 133 instances of receiving help in the previous six months. The most common type of help received was services (41 percent). Goods and advice were received about equally, but each was received only half as often as services. Receipt of money was least frequently at only 13 percent.

## Giving Help

While these households clearly had many problems and sought and received help to solve them, they also gave help freely to others. They reported 263 instances of giving help, or almost exactly twice as many as the 133 instances of receiving help. While some households are clearly more able to give than others, even the households who received help most often, and presumably had the greatest needs and least resources, reported giving help to others twice for every three times they received help. The pattern of giving while getting extends to organizations as well, with the households giving (time and money) to organizations two-thirds as often as they report getting help from them.

The households reported giving goods to others about as frequently as they received them. When it came to service (eg., childcare, rides, repairs) or advice they reported giving such help twice as much as they received it. However, in the case of money, the households mentioned giving it four times more often than they mentioned receiving it. It is important to note, however, that the analysis of giving and getting help by kind of help, type of household and neighborhood did not yield any discernible patterns. While there are some households that only give help and some that only receive help these did not share any common feature we could discern.

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The large surplus of giving over getting in these households is difficult to explain considering that they all have limited resources and many needs. Based on our examination of the motivations in their regular helping relationships, it is possible that where receipts of help occur within a reciprocal relationship they are not thought of as help. Instead they may be thought of more as mutual property, like a cup of sugar that passes regularly between neighbors. In any event, there appears to be a sense of reciprocity, not necessarily giving and getting with the same person, but a general sharing of time, money and resources as part of the way of life of many of these households.

Formal help

Among the 52 community organizations we interviewed we identified 143 separate programs. Of the programs offered, 59 or 41% were added during the past two years, while 13 programs were eliminated during that period. Thus, the number of programs grew from 97 to 143 over the past two years, a 47% increase.

The community organizations we studied varied widely in size (none to more than 100 employees) with programs ranging in scope from property management for a few landlords to health screening for over 10,000 children. However, these program emphases were unevenly distributed among the different neighborhoods. Austin has a very large number of housing programs, even though its housing stock is probably not significantly worse than that of Little Village. Little Village has a large number of health care programs, probably related to the large number of children and women of childbearing age. East Side seems to be well-supplied with recreation programs, while each of the neighborhoods has a significant number of programs aimed an employment counseling and job placement.

In addition to program additions, organizations were instrumental in organizing letter writing campaigns, protest marches, or other forms of action to protest cutbacks in services and programs. Even though these protests did little to change the conditions which gave rise to them, organizations were working with local

residents to save what they could, change specific
program cutbacks, or merely let their voices be heard.
This kind of assistance fell outside the categories of
help we originally developed and yet constituted an
important kind of community assistance.

## Summary

When examined comprehensively the kinds of informal
help given and received both from within and outside
the households we studied resist efforts at
classification. Some poor, single parent households
received many kinds of informal and formal assistance,
while providing little help to other households.
However, other single parent households in similar
circumstances not only received help from others, but
shared and gave help as well. It appears to us that
future research might provide a more useful
comprehensive account of informal household helping by
analyzing kinds of help within the context of the
helping relationship.

Formal organizations deliver services in programs which
are easily classified by kind reflecting their
functional organization. Although we did not study the
actual direct delivery of agency services, the
functional structure of these organizations precluded a
coherent fit with the complex and informal household
helping networks or household needs. This is not out
of any lack of desire to serve on the part of agency
personnel, but the more basic dilemma our study
uncovered between the specialization of formal helping
relationships and the diversity of informal helping
relationships which confronts any effort to link both
forms of helping at the local level.

## HOUSEHOLD NEEDS

## Household situations

In their efforts to achieve basic security and
reasonable prospects for increased prosperity, the
households in our study encountered a wide variety of
obstacles which frustrated and undermined their efforts
to achieve even these modest goals. Unemployment was
foremost among these. More than half of the households

we talked to were supporting unemployed adult members. Half of these, mainly elderly and single parent households with no one employed, subsisted almost entirely on some form of transfer payment.

Of the 30 unemployed males who actively searched for work in the previous year only half got jobs, and half of them lost the job later in the same year. The record was twice as bad for unemployed women of whom only a quarter found jobs, and over two-thirds lost them within the year.

Inadequate income confronted many of the households we interviewed with difficult but necessary trade-offs in meeting their bills. Those facing these problems usually first postpone utility payments, then put off rent payments and finally, unable to buy groceries, they go hungry. Thus there is a clear hardship hierarchy in these essential needs, as one or the other are not met. One out of four of the households we interviewed had experienced severe hardships at the bottom of this hierarchy either needing food or doing without basic utilities for at least a month. Yet, lack of income did not necessarily lead to helplessness, even though it usually imposed hardships. Some relatively prosperous nuclear households experiencing the shock of unemployment for the first time found coping more difficult than single parent households for whom poverty and unemployment are constant.

In effect the changing composition of households changes how we assess the situation of the household: new members may bring additional income to a household, but draw heavily on other members for care and support. An unemployed sister may provide child care for a single mother with a job. Such complex and shifting relationships of distress and support among household members produce a complex set of household situations immune to the categories of functional needs assessment.

Perceptions of need

We asked both household and organizational respondents

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about what sorts of services and help were still needed in the local neighborhood. We uncovered some significant differences between the perceptions of household and organizational respondents of what help was needed.

## Households

Reflecting their economic distress, many household respondents think organizations should give more help in finding employment. Almost as important, however, are public safety and public housekeeping issues. These are expressed as a concern about gangs and drugs, but sometimes they are mixed in with comments about the need for more recreational programs for teenagers and others. The housekeeping issues are street and alley cleaning, and repairs and lighting. When asked what kinds of deserving people get little help, respondents in Little Village mostly mentioned immigrants, while respondents in Austin emphasized the poor, and those in East Side emphasized the elderly.

In terms of what they would want to have done for themselves, however, respondents mainly asked for services like childcare and help with housework that would ease the burden of household maintenance. Many talked about the quality of helping relationships rather than a particular kind of help. They were especially concerned that the helping relationship, regardless of what they got, be based on social bonds of trust and cooperation.

## Organization

Organizations appear to overemphasize, both in their descriptions of needs and programs they have added over the past two years, human service programs rather than the programs dealing with employment and gangs which are the respondents' top concerns. This occurred in spite of the fact that some of the mechanisms for adequate communication appear to be in place. For instance, over half of the organizations have a board which has a majority of community residents as members.

At the least this may signify a delay in organizational responses to felt needs. On the one hand,

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organizations may to some extent be quite aware of
needs but unable to respond as well as they would wish
because they are impeded in responding by the
limitations of what programs can be funded. Although
the reason given for adding specific programs most
often was "changed client needs," one of the
alternatives, "because funding was available" was also
frequently cited. In any event, the results suggest
the importance of independent, community based
assessment of current household needs, rather than
organizational assessments alone, in determining
service priorities.

## CONCLUSION

### Who is the helper?

The line between informal and formal help givers is not
well defined. Advice from a neighbor is clearly
informal help. But activities of block clubs, social
organizations, and churches often fall between informal
and formal help. Others have used a variety of
classification schemes to describe formal and informal
helpers. For example Froland et al. (1981) consider
government mandated or sponsored services administered
by state or private organizations (including voluntary
organizations receiving government revenues) as formal,
while services provided by relatives, friends,
neighbors, or self-help networks in an unorganized
manner are considered informal. Warren (1981)
distinguishes four levels of help giving: informal,
quasi-formal, formal professional and formal
interagency. Garbarino (1983) argues that there appear
to be as many forms of helping as there are
professional orientations, but he eventually
distinguishes between those services deliberately
provided by organized agencies (formal) and those forms
of helping which while not deliberately organized
manage to satisfy social needs.

We adopted the general formal/informal distinction that
cuts across this literature. We defined informal help
as the help provided directly by family, friends,
neighbors, and other individuals. All other help we
called organized or formal help because it is based in
the activities of an organization, whether a public

agency, no-profit organization, church, or other institution.

It appears that the family, or kinship network, is the first line of defense for households in trouble. We found extensive evidence of this working in two ways: 1) the households restructure themselves to take in or retain other members who, in better times, would maintain their own households; and 2) the households rely heavily on regular help from relatives for major and minor needs and regularly give help to relatives.

Despite their needs, surprisingly few households turn to agencies regularly. Often, however, their needs do not require professional, sophisticated help. In many cases, financial stability is the real need and agencies cannot offer immediate help. We did find that the agencies were offering many new programs to meet local needs, but that there appeared to be some differences between households' and agencies' assessment of priority needs. Similarly, inter-agency coordination in treating clients and in program development seemed weak. A typical response to this finding might be to call for more communication between client and agency and among agencies. However, it is not clear from our findings what form of communication would be most helpful. Many agencies now have clients on their boards and presumably have other mechanisms for communication.

## What constitutes help?

When asked what type of help they would like, respondents mainly asked for services like childcare and housework that would ease the burden of the more routine tasks of household maintenance without removing the responsibility for these tasks from the respondents. Many talked about the quality of the helping relationship rather than a specific kind of help. They were particularly concerned that the helping relationship, regardless of what they got, be based on social bonds of trust and cooperation.

In undertaking this study we continually rediscovered that what counts as help depends on the kind of helping relationship. For example, some welfare recipients did

not characterize their receipt of funds as help since they believed they deserved the payments and were unwilling to characterize their bureaucratic treatment by public aid officials as help. These respondents usually received services from other informal or formal services which they openly acknowledged as helping. In effect the ongoing social relations of our respondents within the household, with others outside the household including relatives, friends, neighbors and professionals defined relatively discrete social networks within which helping relationships were identified.

Categorical distinctions among kinds of help like instrumental, emotional and informational (Unger and Powell, 1980) proved of little use; even when broken down into more specific activities. As we analyzed our data we discovered that what defined an act of giving, getting or sharing as help depended on the quality of the bond between the source of help and the recipient. We discovered, as many have before us, that the immediate family and the extended network of social relationships provides the primary source of meaningful help for most households (Burke and Weiner, 1981; Lieberman, 1982; D'Angelli, 1983; Whittaker, 1983). However, unlike most of these studies, we did not focus on specific kind of help or type of problem--but tried to record the full range and diversity of helping activities a single interview would allow. This permitted us to discover the complex nature of the helping relationships within and between households and the serious limitations and distortions associated with the use of specialized or functional assessments of needs.

## What are the needs?

Although we interviewed households vulnerable to the negative effects of the 1981-1982 recession; those not only needing help in maintaining their present life style but also in avoiding a precipitous decline in household security, we purposely did not identify need with household conditions. Instead, we reconstructed needs in the context of what household respondents reported as their problems and the help they got from and gave to others. For example, a respondent in a

household with several unemployed adults might report giving more help than receiving it despite admitting that the household standard of living was much worse than last year. The household that needs jobs may still help other households with services like child care. Perhaps this finding that "receiving" households are often also "giving" households should be used to suggest that means-testing for service eligibility is not a good idea in neighborhoods like these. It seems misleading to classify households into discrete categories of need since this separates dynamic helping interactions into static one way relationships with the needy at one end and the giver at the other.

Any attempts to strengthen these informal helping relationships or tie them more closely to the system of organized helping will have to respect the variety, complexity and reciprocity of informal helping. In many ways this is antithetical to the traditional organized helping system in its elimination of the difference between the helper and the helped.

Another important finding is that there seems to be no reliable way to use financial condition to assess the service needs of these households. Households with low total and per capita income are clearly poor and usually unable to finance their own health care or insurance. But it is not necessarily true that households with higher income are better off -- they are often caring for less fortunate relatives (Duncan, 1984). Even households with higher per capita income were often, in our study, coping with health conditions, alcoholism, worries about adequacy of health insurance coverage. Because household structure varies greatly, the customary practice of assessing needs for social services by classification of household type, income, and other readily available measures is not only likely to mis-estimate the extent and kind of unmet needs, but more importantly, to provide misleading information about current caseloads thereby thwarting agencies' efforts to help the most in need.

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