Sociological literature devotes much attention to analysis of the mechanisms of social exclusion and marginalization—that is, a situation in which people are systematically deprived of the possibility of 'equal' participation in social life or (as others see it) one in which people deprive themselves of such a possibility. One of the main forms of participation is economic self-sufficiency: the earning and spending of money at one's own discretion. People deprived of the possibility of exercising such discretion over income from work for various reasons (most frequently, unemployment, single motherhood, large family, illness, or old age), try to find other—socially acceptable or at least tolerated—ways of obtaining the means of subsistence. In their struggle against marginalization they seek ways of 'keeping their heads above water' in 'normal' society. What they say about their own self-protection strategies shows that they do not generally even consider breaking the law—by effectively stepping over the boundary of norms, or by begging—which, as they know, would certainly strongly stigmatize them.  

There are two socially accepted ways of obtaining goods and money apart from working for a living: receiving gifts and incurring debts. These forms of survival are utterly different, however: the former (the gift) does not require economic compensation, whereas in the case of the latter (the loan), the return of an equivalent is assumed. However, this difference prevails only if the immediate economic equivalent is considered. From the point of view of the theory of social exchange—from Marcel Mauss and Georg Simmel to Peter Blau—each gift 'enforces' psychological or ethical equivalents (which can, although they need not, ultimately take an economic form). "All human contact is based on the scheme of giving and taking", wrote Simmel. Participation in the system of exchange is the supreme rule of the survival of society in which "universal structures of reciprocation" are the basis of social life, to cite C. Lévi-Strauss...
It is this anthropologically informed way of thinking which has led sociology to a rather extreme interpretation of the gift: that is, a 'pure' gift simply cannot exist in societies based primarily on reciprocation, return, recompense, or debt.

According to Simmel, the impossibility of immediate requital or adequate reciprocation is a serious burden to an individual. The acceptance of a gift—at least if it happens under the pressure of lacking the resources for proper compensation—and the postponement of returning the gift implies various forms of dependence, from economic dependence to a deep moral subjection. Continuing to use the language of Simmel's theory, the poor might be defined as "deficient partners of exchange"—one might also talk of the lack of partnership in exchange.4

In discussing issues of giving and receiving, contemporary sociology has devoted much attention to the social and ethical situation of the donors. However, it has rarely asked about the people 'on the other end' of the act of giving. In this paper, I would like to outline the character of the social ties, everyday life, and social identification of those who depend on donors.5 What are the economic, psychological, and social strategies by which they defend themselves against total exclusion, though persisting in their dependence on the help of others at the same time?

THE MONTHLY CYCLE OF ARREARS

The typical financial cycle of a poor family—generally repeated each month—starts with receipt of their unemployment benefit and some regular or temporary welfare allowance (a 'gift'); then, since this money is not sufficient to cover even the bare necessities for the whole period, people borrow and incur various kinds of debt; when this source proves insufficient, they seek help from the


5. The analysis is based on a set of 27 in-depth interviews done in 1997-98 with people living in long-term poverty in various (urban and rural) settings in Poland. The study is part of a cross-national comparative research project on 'The Social History of Poverty in Central Europe', which was initiated by the Max Weber Foundation (Budapest—Glasgow) in 1995, and is led by Júlia Szalai. Field work in Poland was made feasible by the generous grants of the Institute of Sociology and Philosophy, PAN (Warsaw) and the 'Social Costs of Economic Transformation in Central Europe' Project (SOCO-Project) of IWM (Vienna).