

CREDITS, SOCIAL POLICIES AND CONSUMPTION IN BUENOS AIRES CITY

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ABSTRACT: *At the turn of the twenty-first century, social policies became one of the fundamental instruments on which the current capital accumulation regime is based, given their massive nature and global character. So-called conditional cash transfer programs (CCTs) were a milestone in this direction. The objective of this article is to study the consumption practices – the what and how – that CCTs impose on their recipients and the latter's relationship with credit in Buenos Aires City. The qualitative methodology is based on documentary analysis and semi-structured interviews with CCT recipients and public servants. The implications for social policies can be summarised as: (a) re-thinking the links between the market and the State, as these regulations involve politics of the body/emotions; and (b) deepening the connections between social policies (in the form of CCTs), consumption, and credit.*

KEYWORDS: *conditional cash transfer programs; bodies/emotions; consumption; credit; social policy*

THE CONDITIONAL CASH TRANSFER PROGRAMS IN BUENOS AIRES CITY

At the turn of the twenty-first century, social policies constituted one of the fundamental instruments on which the current capital accumulation regime is based. Not only because of their function of moderating social conflict or their (partial) resolution of the conflict between capital and labour but also due to their massive nature and global character (De Sena 2011; De Sena ed. 2018).

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The so-called conditional cash transfer programs (CCTs) were a milestone in this direction: within only a decade, their coverage was greatly expanded (Paes-Sousa et al. 2013). This type of strategy has been widely defined in various scientific analyses (Cohen–Franco 2006; Cecchini–Madariaga 2011), whose consensus is that they consist of cash transfers for each child and/or adolescent belonging to a household in conditions of poverty, subject to the conditionality of complying with certain requirements, usually related to the health, education and/or nutrition of the minors under their charge.

Through the money they transfer, the CCTs enable their recipients' participation in the market; in turn, the recipients become consumers (Halperin Weisburd et al. 2011; Scribano – De Sena 2013). There is an extensive literature devoted to the study of CCT recipients' consumption, in which 'desirable' and 'undesirable' consumption is generally established according to the objectives of the programs. The demarcation criteria allow for the identification of a strong moral charge (Alatinga 2018). For example, evidence of the success of CCTs is that their recipients spend more money on education, which is considered a desirable form of consumption, or reduce their spending on alcohol and tobacco, which is considered undesirable consumption (BID 2017).

From other perspectives, De Sena and Scribano (2014) regard consumption as a device for regulating sensations and as a channel for moderating social conflicts; other authors study its connection with maternal care according to a productivist logic (Dettano 2017; Figueiro 2013), and the representations associated with the transfers and their use (Castilla 2014; Maneiro 2017; Micha 2019).

Within this framework, it is possible to identify that CCTs establish specific pedagogies around consumption, implying 'adequate' and 'inadequate' consumption, placing a strong moral charge on them (Dettano 2020). Taking into account both the design of CCTs in general and the programs under study in particular – the Social Ticket (*Ticket Social* – TS), Porteña Citizenship (*Ciudadanía Porteña* – CP), and Universal Child Allowance (*Asignación Universal por Hijo y por Embarazo* – AUH) and per Pregnancy (AUE) –, consumption is centrally located from a normative and stressed position concerning what should be consumed, and how. This is objectified in the consumption of specific goods, as well as in 'appropriate' ways of consuming, signalling position in social space (Bourdieu 2012).

Buenos Aires is a rich city in budgetary terms. Despite this, it is estimated that, in the fourth quarter of 2019, 22.3% of the population was living in a situation of poverty (16.1% of households), and 6.5% of people were indigent (DGEyC 2020). The proposed research is of interest because it allows us to observe how the social programs for addressing poverty have been configured in the richest city in the country.

In this way, the objective of this study is to analyse the consumption practices – the what and how – that CCTs model for their recipients and their relationship with credit in Buenos Aires City. The qualitative design methodology is based on semi-structured interviews with CCT recipients and public servants involved in their design and implementation. On the other hand, documentary analysis was also included as a strategy through the study of state and academic productions that analyse and describe the programs under study.

The paper is organised into four sections: (1) the theoretical concepts that help locate the relevance of the proposed topic are introduced; (2) some methodological notes are presented; (3) the main results of the research are given, based on the classification of consumption that CCT implies (the consumption orientation, and how recipients experience motherhood according to this form of consumption); and (4) some reflections are presented as a closing/opening, wherein emerges the question who is compensated by these policies?

CREDITS, CONDITIONAL CASH TRANSFERS, AND EMOTIONS

Consumer credit has expanded notably in Argentina, as well as worldwide (Harvey 2012; OCDE 2013), under the framework of a growing financial hegemony that began at the end of the last century as a consequence of the processes of globalisation, the financialization of capital and economic globalisation (Gowan 2000; Argitis–Michopoulou 2011). These changes in global capitalism imply structural and institutional transformations, for example, in the transition from a “society of producers” to a “society of consumers,” which translates into a growing centrality of consumption (Bauman 2007; Lipovetsky 2007).

Based on the evidence of the adverse effects of financialization on employment levels and social equality (Argitis–Michopoulou 2011), the role of the State is now under question (O’Connor 1981; Gough 1982; Oszlak 2011; Bourdieu 1993) in this scenario. In this sense, social policies (Titmuss 1974; De Sena – Cena 2014; Offe 1990) constitute the way the State addresses the “social issue”² and based on the respective interventions, we may understand the situation that exists in society at each historical moment: the problems that require attention, their definition and

² The “social issue” refers to the tension between formal equality and the structural inequality characteristic of capitalism. In turn, as a consequence of the transformations described due to the crisis of the salary society, the “new social issue” refers to the current process of social exclusion (De Sena – Cena 2014).

thus the responses considered suitable (De Sena ed. 2016). Therefore, their analysis refers to the accumulation regime in force that regulates – directly or indirectly – aspirations and social conflicts (Gough 1982; Halperin Weisburd et al. 2011). In turn, the latter produce a dialectic between State and social practices, shaping the politics of bodies/emotions³ (Scribano – De Sena 2013; De Sena – Cena 2014).

Given the conditions of expulsion and social exclusion a large part of the population is subjected to, exploring how the emotions that permeate the daily life of the subjects are structured implies asking about the conditions under which the social order is re-produced and accepted (Scribano 2012, 2018). Therefore, the politics of emotions constitute the *locus* where the subject's social adaptation takes place, as they are auxiliary to the accumulation regime (Luna Zamora 2007). Social emotions express social and moral dispositions regarding various forms of social relationship that led to the elaboration of norms that regulate what, when, how, and how much to feel (Bericat Alastuey 2000) in terms of intertextuality and particular historical and cultural contexts. As such, they shape the scripts that give meaning and justify the subject's practices (Luna Zamora 2007) in direct connection with their material conditions of existence (Bericat Alastuey 2000).

During the 1990s, CCTs developed progressively, and in the 2000s, the concept of access to credit changed, incorporating credit for consumption and the 'bankarization' of the poorest groups of society (Garritano Barone do Nascimento 2008). At the beginning of the twenty-first century, the compulsive bankarization of massive social programs in Argentina took place with the Unemployed Heads of Household Plan (*Plan Jefes y Jefas de Hogar Desocupados*) (Neffa 2009; Dinatale–Gallo 2013).

Accordingly, the beginning of the century consolidated a new logic of social policies based mainly on the consumption incentive (De Sena – Scribano 2014; Lavinas 2013; Corcini Lopes 2009). Some of the advantages that are usually attributed to CCTs are (a) that they are relatively cheap, and (b) that they seek to reduce the intergenerational reproduction of poverty (Lavinas 2013). On the one hand, the CCTs were consolidated as core programs in the fight against poverty, granting relatively small amounts (Villatoro 2007; Fiszbein–Schady 2009) in exchange for compliance with conditionalities. Designed, promoted, and in many cases financed by multilateral credit organisations, they reached a massive scale at the national and global levels (De Sena 2011; ed. 2018). In addition, they showed convincing results as policies for promoting consumption (Rawlings–Rubio 2003). Along these lines, there emerges the argument that financial inclusion may be a tool for social inclusion based on the bankarization

3 We understand that it is not possible to investigate and reflect on emotions and bodies separately as if it were possible that one did not refer to the other (Scribano 2012).

of transfers (Maldonado et al. 2011; VISA 2012; BID 2017).

All these elements lead recipients to connect with the market and, particularly, with consumer loans (Lavinias 2013; Wilkis–Hornes 2017; Scribano – De Sena 2013; Gago 2015). Additionally, in mid-2017, a consumer credit line was created in Argentina for CCT recipients by the National Social Security Administration (*Administración Nacional de la Seguridad Social* – ANSES) – initially called the ARGENTA Card, later called ANSES Credits – as an extension of pre-existing loans to retirees and pensioners. Thus, consumer credit became implemented as a new form of social policy (SIEMPRO 2018).

Consequently, the present is framed by the discussion on granting credit as a form of social policy, consumption linked to CCTs, and the sociology of emotions. The contribution to be made, based on the study of social emotions associated with consumption mediated by credit in social program recipients, implies investigating the structures of domination based on the creditor-debtor logic.

Finally, it should be noted that although Buenos Aires has the characteristics of a rich city in budgetary terms, it is also defined by marked social inequalities and various state interventions, both at national and municipal levels. The main CCTs that are currently implemented in the city have some peculiarities, which have been expanded on in other papers. First, CP was created in 2005. Currently, TS – created in 2008 – works as an entry program to CP (for applying to CP, it is mandatory to apply to TS before). Both come under the purview of the Ministry of Social Development of the Government of Buenos Aires City with a municipal scope. On the other hand, the AUH was launched in 2009 and, in 2011, was extended to pregnant women through the AUE. Both are executed by the ANSES with a national scope (De Sena et al. 2018). According to a request for public information from ANSES (NO-2018-44195616-ANSES-DDE#ANSES – UVHI) and official data from CP and TS (DGEyC 2020), in 2018, these four programs involved a total of 243,753 recipients in the city of Buenos Aires.

METHODOLOGY

This work emerges from a qualitative research strategy, with the aim to contribute to the knowledge of the processes that different social actors undergo and their particular ways of processing and understanding their daily lives, which give them meaning. In this way, qualitative research demands permanent epistemological vigilance about the processes, methods, theoretical perspectives, and objectives of the inquiry, paying attention to flexibility and creativity throughout the whole process (Scribano 2001). This means building and approaching the object of study

using theoretical assumptions, methodologies, and techniques under certain scientific, social, and political conditions while incorporating reflective and emotional aspects of the interviewers and the interviewees since every scientific task intervenes in the social world (Scribano 2008).

In this sense, it is essential not to naturalise those mediations that occur during the task implemented by social scientists since, following Bourdieu et al. (2008), the modes of theoretical construction and empirical confrontation are neither natural nor neutral. The research process requires critical reflection at each and every moment, practising epistemological vigilance and radical doubt, breaking the rules of the game and the pre-constructed (Bourdieu–Wacquant 1995).

The information analysed in the next section is based on primary data created within the framework of my doctoral thesis. The fieldwork took place between 2013 and 2018, when a total of 54 semi-structured interviews with key informants were carried out. The latter included: (a) those who are involved in the management of the aforementioned CCT, and (b) subjects who live in Buenos Aires City, receive a CCT and have access to credit for consumption;⁴ the process involved seeking maximum heterogeneity and maximum homogeneity (Scribano 2008). Additionally, documentary analysis was included as a strategy through the study of state and academic productions that analyse and describe the programs under study (CP, TS, AUH, and AUE).

The process of conducting interviews began by resorting to personal contacts, as well as groups and social organisations that had some connection with potential interviewees. Then, the “snowball” technique was used, by which each informant introduced other people with a suitable profile to interview (Taylor–Bogdan 1996). In all cases, the number of interviews that were conducted was determined by the theoretical saturation criterion (Glaser–Strauss 1967).

In addition, all the interviews were recorded, with the prior consent of the interviewees, and then transcribed to ease consultation. For the systematic condensation of all the material thus produced, a matrix analysis was undertaken using the Excel data processor. The process of gridding the interviews was carried out gradually and in stages in a permanent process of elaboration–revision–re-elaboration during the fieldwork. This way of gathering and organising the data allowed us to make a cut-out and have the data available in a structured form, attentive to the objectives and the research questions (Miles et al. 2014). Through permanent epistemological vigilance (Bourdieu–Wacquant 1995), it was possible to apply the concepts presented here.

⁴ It should be clarified that it was not the purpose of the research to only interview women, but due to the program’s characteristics and the establishment of female ownership, in all cases, the interviewees were women.

RESULTS

In this section, we analyse the results based on three axes: The classification of consumption that CCT implies, the consumption orientation, and how recipients experience motherhood according to the consumption regime.

The classification of consumption: do's and don'ts

Given the abovementioned, the CCT recipients' consumption practices become relevant insofar as monetary transfers encourage certain habits and behaviours linked to the accumulation of human capital and the consequent overcoming of the poverty situation (BID 2017). Thus, the question of in what areas the money received by the transfer is spent becomes a central node in the regulation of the behaviour promoted by the programs, thus modelling a policy of bodies/emotions on the target population.

Unlike AUH and AUE – which enable the use of the transfer either by withdrawing cash or using the latter on a debit card to buy goods or services – a clear example of what we want to point out here is that with TS and CP, spending is predestined. These programmes pre-establish in advance the stores where recipients can buy items, as well as the goods that can be purchased.⁵ An AUH recipient learned about CP after having worked in a supermarket:⁶

... I remember it was a mess that day [collection day] because when the card was charged up, everyone went to buy... (...) It [involved] the expenditure of the card on the same day. That was what we noticed; we knew that if Porteña Citizenship were charged [paid] tomorrow, there would be a flood of people coming to buy ...

I: Did they take any precautions... did they increase the number of staff or something like that?

No, what we tried to do was replenish the shelves so that they would not look empty. The products were the [supermarket name] brand ones, the cheapest products: biscuits, yerba mate, sugar... (AUH recipient No. 16, 26 years old)

⁵ Only cleaning and hygiene products, fuel and food.

⁶ Letter "I" refers to the interventions of the interviewer during the interview.

... perhaps you grab something from a leading brand, and they would tell you 'no (...), you have to leave that.' (CP recipient No. 9, 52 years old)

The limitation imposed by these programs is evident, not only in terms of the level of income that they transfer – “the basic minimum” (which, in many cases, is spent in one purchase on the day of payment) – but also in the quality of the products, as the two excerpts illustrate. Regarding this point, it is possible to see the regulation of consumption in the intersection between the state and the market with a view to consumer classification. In the excerpts presented here, it is clear that CP enables and promotes the consumption of some products – those that are not “of a leading brand” but cheaper (“second brands,” usually associated with poorer quality than “first brands”). From this consumption regulation perspective, it may be seen how these programs maintain subjects within the basic energy and nutritional limits for their survival, thereby expressing a policy of and about bodies (Scribano – De Sena 2013).

In this way, the limitations on spending show public servants fear recipients “wasting” the transfers, thereby raising a certain suspicion of the recipients – which already exists in the design of the program, in the idea of conditionalities. In the case of CP, this is a given due to the “bias” involved in the card itself that restricts the purchasing possibilities – given the program objectives – and by not being able to withdraw cash from it (at least formally), thus certain forms of consumption are considered legitimate/correct/adequate and others illegitimate/incorrect/ inappropriate. In this way, the recipients’ consumption is monitored:

*... this had to do with ensuring that this income was used for... food or hygiene issues, etc. (...) don't forget that at that time, we were the first or second to come up with this type of proposal and there were certain fears, right? 'They're going to spend it all on wine!' (changes tone of voice) imagine! (...) People used (...) especially mothers, heads of households, **they used the money for what they had to use it for.*** (CP public servant No. 4)

... care had to be taken regarding where those resources were going.
(CP public servant No. 10)

In their role as public servants, it was essential to “be careful” in light of the fact that consumption in these programs is a sensitive and relevant issue, and women finally “used the money for what they had to.”⁷ Here, it is possible to

⁷ This is one of the main arguments used to justify compulsory CCT female ownership.

hint that “consumption pedagogies” have been established as lessons that their recipients must learn, which become necessary to ensure not only the efficient use of transfers but also to improve recipients’ conditions of poverty, thereby achieving the objectives of the programs (Dettano 2019).

Consumption is, therefore, made up of what is “expected” (of the expectations and “suspicions” associated with it) – which needs to be monitored, controlled, and evaluated – and also the way the recipients embody these mandates, as illustrated below.

The consumption orientation: “Children’s money” and credit to help go a little further

In this, it is possible to identify a logic associated with the programs (imprinted on their recipients) regarding the fact that the money “belongs to the children” and, therefore, must be used to consume “for them” – to promote their well-being:

... and the little boy, a month before we bought him trainers. We had never bought him brand-name shoes. My husband told me: ‘I’m going to collect my salary, I don’t mind if I don’t have enough to eat, but I’m going to buy my son sneakers’ and he bought my three sons sneakers. (CP recipient No. 6, 32 years old)

... now when I receive that money that belongs to them, I’ll buy him trainers. Now that the holidays are coming, I’m gonna buy him new clothes ... his trainers his..., everything, everything, everything... everything, everything (in a low voice). (AUH recipient No. 10, 26 years old)

In the first excerpt presented here, the (central) place of “having a brand name product” is noticeable, which is connected to at least three issues that are worth mentioning: (a) being able to consume what is regarded as a “brand name” product is considered an achievement;⁸ (b) the latter is positioned as a priority and a sacrifice, and (c) this attitude embodies not only the activity of the state but also the market. It is possible to think about this as how credit “helps” recipients to obtain “brand name products.” Credit enables and finances consumption in general and the consumption of those “brand name” items in particular builds a bridge in mimesis

⁸ “Aspirational consumption,” as it is called in the marketing field, thus arises in close connection with brands (París 2011).

with the consumption of other social classes. Mimetic consumption establishes practices that involve the identity, belonging, and emulation of a position within the social structure (Scribano 2010; Bourdieu 2012). In these contexts, credit emerges as a consumerist orthopaedic that not only enables “making it last” but also supports these “more expensive” forms of consumption.

Scribano establishes the idea of a life lived through orthopaedics, where there are bodies that, to be functional in the capitalist system, need some alteration so that their corporeality is socially appreciable. In this sense, orthopaedics promote acceptability in relation to the appreciation structures established by capital in each historical moment (Scribano 2009).

Regarding the second excerpt, it is possible to think about how CCTs open the door to the world of consumption, enabling one “to consume everything,” although this might not be enough. If we consider that, within the framework of a consumerist society, consumption becomes an end in itself that depoliticises (while moving towards the private and away from the public), forming subjects “trapped by consumption, consumed by consumption” (Moulian 1998: 66), it is possible to see how this is revisited and unnoticed in the recipients of CCT. For them, consumption always requires new orthopaedics, like credit.

This refers to emotions and sociabilities associated with immediate enjoyment through consumption (Scribano 2015), which implies, on the one hand, the growing forms of the commodification of life (Hochschild 2011) and, on the other, forms of the normalisation of consumption, understanding them as the creation of states of conflict avoidance and stabilisation (Scribano 2013).

In this regard, a public servant observes in the recipients’ consumption certain priorities linked to some very valuable goods due to their symbolic value, such as trainers.⁹ It is possible to glimpse that the said perspective is based on assumptions about how money from transfers should be used and organised, validating certain logics but not others, thus establishing control over consumption practices (Dettano 2019).

Sometimes, it is also a cultural issue – you might have money, but it depends on how you spend it. If you have money and you buy a cell phone for three thousand pesos instead of buying a head of lettuce (...) that also happens among the “popular classes” [welfare/lower-status recipients], who sometimes put more emphasis on buying some sneakers than on covering the hole in the ceiling or... They see it as

⁹ Many papers give evidence of the important symbolic place and the subjective dimension of the consumption of brand shoes for the poorest sectors of society. See, for example, FSP (2014), Uccelli – García Llorens (2016), and Santarsiero (2003).

something natural, it's better to buy the sneakers. You would say no; we'd better fix the roof. (CP public servant No. 13)

It is possible to identify a distinction here between the two types of consumption: “ours” and those of the “popular classes,” who are “expected” to emphasise other logics of consumption from a normative perspective. The aforementioned “cultural issue” can be linked to consumption in mimesis with other social classes, which the “popular classes” access through credit.

Motherhood according to the consumption regime

Consumption practices express different emotions, such as maternal love, concern, guilt, self-denial, responsibility, and satisfaction (Jelin 1998; Miller 1999; Dettano 2017, 2020; Scribano – De Sena 2018). In this sense, the politics of emotions permeate the assessment of and feelings about ways of being a mother, which are anchored in “correct”/“incorrect” ways of caring and loving, in this case, when one is a CCT recipient (Dettano 2020). The following excerpt illustrates the typologies of the mother-recipient:

There are some who manage it well, I think, and there are others...; there are different mothers. Some use it [the transfer] for something else. They use it for themselves, for [to satisfy] their vices (...) And some are very interested in buying things for themselves.

I: I see... and what does “manage well” mean, for example, to you?

I think it's for them [the transfer should be used for them]. For the children, so they are not deprived. I guess I (laughs)... I think I am managing it [the transfer] well because it is for... I use it for them. (AUH recipient No. 22, 41 years old)

In this way, the good administrator of the program is considered, by transitive property, a “good mother.”¹⁰ Here, it is possible to establish at least two dimensions: On the one hand, consumption assumes a central place as a way of expressing love for children, forming affectivity in and through consumption.

*It works for me [the program income]. I would like to be able to save it for him [her son] and use it for something that's for **him**. But sometimes the truth is that with my economic reality, I have to use it to buy things or support my mom because it is difficult for us to make ends meet.*

I: What do you mean when you say, 'I'd like to save for something for him?'

*For something that, I don't know... to have money saved so that for his birthday I can **throw a good party, that I'm going to throw anyway. It is not up for discussion, I will get it [some money] from somewhere...*** . (CP recipient No. 15, 19 years old)

... what I earn, what I am now earning, as I am with [have] my baby, most of it is for my baby and food. (...) Yes... [before when] he [my partner] worked, we had something better for my baby and me. He bought me things, my baby was not deprived of anything. (...)

I: And when she eats at school, do you eat alone at home?

(coughs) Yes. Sometimes I eat, sometimes I don't. When I'm alone, like this, I have a cup of coffee, and when she's here, I do eat. I prepare a broth, some noodles, a stew, and we both eat. But afterwards... no. And it's like that. (AUH recipient No. 23, 45 years old)

10 In these programs, the rhetoric of gender equity together with strong female participation – which implies a feminisation of the responsibilities that the programs imply – in addition to confusing the concepts of gender politics with feminised politics, contributes to some senses and feelings about “good” and “bad” ways of maternity (Dettano 2020).

In the first excerpt, having to use the transfer to help the recipient's mother because she cannot make ends meet is a hole that is filled by the logic of "not enough" (De Sena – Dettano 2020); these types of "holes" that must be filled are different from those mentioned by the public servant.

In the second case, not preparing food when the recipient is alone and making do "with what is available" so that there is enough when the latter is with their children are practices that shape and mould recipients' daily lives, when it is possible to think of their own reproduction at the service of the reproduction of their children's lives. This expresses a way of managing (limited) bodily and social energies (Scribano 2009).

On the other hand, they, as recipients, "put themselves in the background," placing their children first. "Everything for the children" is the premise of the action, the "Our Father" that must be prayed for. This is how the being of a recipient materializes – as a transmitter of well-being from the state to children, households, and communities (Anzorena 2010).

Mmm... Well, actually, since she [the recipient's daughter] was born, I have taken the backseat completely. I always prioritize what she needs (...) but even if I have a little money left, I try to manage... I go to the fair at [one of] the churches cos they're always cheaper... (AUH recipient No. 7, 27 years old)

... I don't feel like spending [money] on myself because I need it for my children first... (CP recipient No. 20, 40 years old)

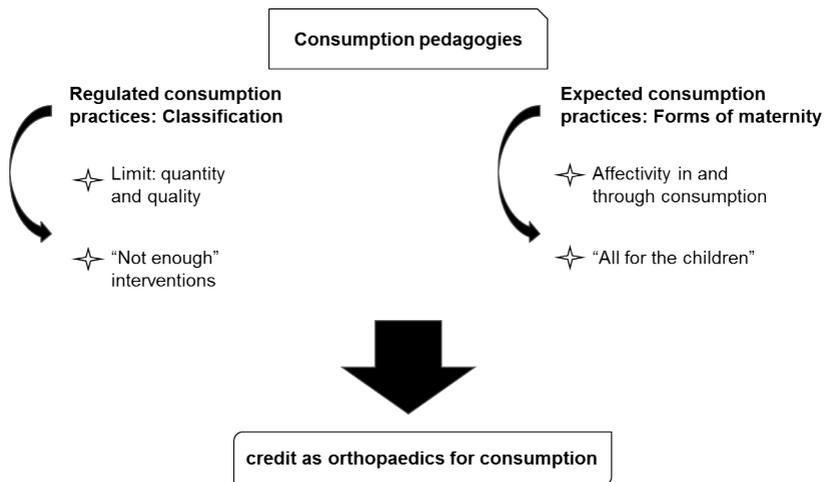
I buy more for them. Sometimes I buy for myself (in a very low tone). When I really need (something) a lot. When I haven't got anything. But mostly for them. (AUH recipient No. 22, 41 years old)

Thus, the "should be" of the recipient mother is condensed into "making it last" and "stretching" the budget – in short, "managing." Among the tactics for this, the aforementioned factors converge in how the CCT recipients come closer to the consumer credit market. Thus, the demand for credit emerges in respect of two aspects: on the one hand, it allows an increase in the present level of income, and, on the other, it finances consumption (through deferred and staggered payments).

... I borrowed from Ribeiro (...) to build my house, then [buy] a refrigerator, a TV... in instalments. (CP recipient No. 12, 42 years old)

In this way, as we have summarized in Figure 1, being CCT recipients leads individuals to constitute themselves as subjects of credit; this is an end sought by these programs – more or less explicitly – under the arguments about financial inclusion.

Figure 1. Regulation of CCT consumption



Source: Author's elaboration.

As Figure 1 illustrates, the basic minimum of the transfers and the insufficiency ("not enough") – which implies rummaging to make up the necessary income – establishes consumption that is controlled and considered insufficient and which requires some patching up. All these factors help to connect recipients with the market and, particularly, with consumer loans (Lavinás 2013; Scribano – De Sena 2013; Wilkis–Hornes 2017).

The latter is positioned as a functional complement to "not enough" as it fulfils the role of "helping" to "complete" incomes so that they are enough, operating with an orthopaedic logic of consumption. If we consider that orthopaedics is the art of correcting or avoiding deformities of the human body through certain devices or bodily exercises (RAE 2020), it is possible to transpose this concept to the social body. In this way, credit as consumerist orthopaedics allows for

“fighting poverty profitably” (BMGF 2013) given the instruction and training associated with “being poor with a card” (De Sena – Scribano 2014: 75). This is strongly linked to social emotions that are structured around being the recipient of a social program, a consumer, and indebted.

CONCLUSIONS

It is possible to identify some salient aspects of the connections between social policies (in the form of CCTs), consumption, and credit by building a bridge between the micro-scale analysis at the level of the subjects, and the macro-scale of the dynamics of capital accumulation at the global level:

- In the regulation of consumption practices, both the state and the market come into play, and the interplay between these two spheres blurs the borders between them, this being a point that deserves a deeper analysis;
- These regulations, by establishing the level of socially available energies, as well as a structure of emotions about being mothers, consumers, and recipients of a social program, involve politics of the body/emotions;
- These policies are one of the favoured modes established by capital to guarantee its expanded reproduction in the twenty-first century based on ensuring some level of conflict avoidance and stabilization;
- During the aforementioned consumption practices, there are gaps in which space opens up for the intervention (and consequent expansion) of the financial market and the establishment of consumption practices that lead to indebtedness.

In line with the above, the structure of CCTs is reflected in the demand for consumption practices and credits, where programs “for the children” are directly connected with consumption “for them,” locating the direct recipient in the background. Thus, moving from the notion of “the basic minimum” and “not enough,” it is women’s burden to “manage” to make up the necessary household income. It is these “holes” or “potholes” that must be “filled” – which evokes a series of senses and emotions subjected to what is necessary, associated with a lack of means and the way of expressing maternal love – where credit takes on a strong centrality. In line with the logic of “consume now” because “the future is today,” in a context of “no future,” and as part of the “world of no,” credit acts as a consumption passport. This suggests that investigating the cognitive and sensitive processes that configure the daily experience of the recipients is of paramount importance.

Based on what has been said so far, receiving a CCT enables recipients to participate in the consumer credit market, which shapes consumption practices that then demand the regular intervention of credit, forming “indebted consumption.” The latter expresses one of the outlines of “compensatory consumption” (De Sena – Scribano 2014) as a preferred mode of regulation of social conflict involving the social interventions of the State. In this way, the performativity of social policies is expressed in the formation of assisted consumers and indebted subjects.

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