A Qualitative Study of the Mandatory Transition to Benefits Card Technology for Welfare Recipients in Toronto, Canada

by

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Abstract

In Canada, and in many other countries, consumers are increasingly reliant on online payment systems, such as credit and debit cards (Osler, 2018). As these payment technologies become the financial norm, governments and corporations are grappling with how to include people who do not have bank accounts and continue to rely on cash. Several countries have adopted card payment systems to distribute government benefits to recipients; these systems have included a variety of restrictions on how these cards can be used. In 2012, Toronto became the first city in Canada to require social assistance recipients without bank accounts to access their funds via the City's newly implemented benefits cards. Using this moment of mandated transition that changed how recipients thought about and engaged with money and payment technologies, this dissertation shows that the implementation of card technology is not simply a new form of economic exchange; rather, it is an intervention with social implications.

This study is based on qualitative interviews conducted with 47 recipients who used the benefits cards to access their social assistance payments. As part of this study, I also analyzed publicly available City Council documents outlining the adoption and implementation of this technology and interviewed two municipal government employees. I use literature on neoliberalism and governmentality to contextualize the City of Toronto's justifications for adopting this technology within the social assistance system, and the involvement of RBC in the distribution of social assistance funds. Drawing on the work of Zelizer (1994; 2011; 2012) and other economic sociologists (e.g. Bandelj et al., 2017; Dodd, 1994; 2014; Gilbert, 2005; Guseva and Rona-Tas, 2017), I frame recipients' responses to the benefits cards as both reactions and forms of resistance to this new social intervention that reflect their economic marginalization and context within the social assistance system.

Findings demonstrate the introduction of card technology disrupted respondents' lives in three key areas. First, the introduction of virtual money disrupted how respondents thought about, accessed, and saved money. Second, the benefits cards disrupted respondents' relationships and sense of identity. Third, the benefits cards disrupted respondents' perceptions of surveillance and monitoring. Cumulatively, this pattern of disruption highlights the social implications of this new technology. I found that the benefits cards were both creatures and creators of social inequality and marginalization. They changed the way respondents related to themselves and one another. The cards enabled new forms of social control and surveillance over beneficiaries, and engendered new forms of resistance to this perceived control.

This research suggests that providing access to a new payment technology does not ensure users will engage with it in expected or normative ways. Moreover, in systems of control, such as the social assistance system, those with limited power are thoughtful about how they engage with technologies with surveillance potential and how their data might be used against them. This research also has implications for social policy, highlighting unanticipated consequences of how people responded to a new technology intended to encourage normative financial behaviour. Finally, as scholars such as Eubanks (2006; 2018) and Magnet (2011) have shown, new technologies are often first piloted on marginalized individuals. As consumers continue to move away from cash it is increasingly important to consider the implications for all consumers.

Preface

This thesis is an original work by Kelsi Barkway. The research project, of which this thesis is part, received research ethics approval from the University of Alberta Research Board, Project Name "The Social Nature of Payment Technologies: A Case Study of the Toronto City Services Benefits Card", No. Pro00073571, 07/18/2017.

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Chapter One – Introduction

Introduction

An *Interac* advertisement depicts the story of a "Mysterious Man" who comes to town. The children, who narrate the story, are awed by how the Mysterious Man is treated when making purchases. They describe him as powerful, because “the merchants would offer him the best of everything they had, but we never saw him pay for anything”. This advertisement uses flashbacks to return to the moments when, from the perspective of the youth, the man appeared to receive goods for free. Changing vantage points reveals that the man used a smart-watch and smartphone to scan his eyes as a method of payment, highlighting the convenience and status of paying with biometric technologies. The commercial ends with the phrase “who knows what the future will hold?”

This advertisement demonstrates how status can be conferred on consumers because of the payment technologies they use. In this commercial, the consumer is male, white, able bodied, and wealthy, all of which reinforce the positive status derived from his technologically advanced modes of payment. The commercial is titled “A Mysterious Man”. Yet, this title ignores how by using biometric technologies to pay for goods, the man confirms his identity in ways that cash would not. Unlike almost all new payment systems, cash does not create data trails as part of its functioning. The Mysterious Man likely does not need to be concerned about this monitoring, his apparent wealth means that the surveillance he experiences will likely benefit him. Unlike respondents in this study, he does not have to worry about his data being used against him.

The advertisement “A Mysterious Man” parallels this study of money and payment technologies, which can best be conveyed by contrasting the man in the advertisement with a study participant. Jacqueline was a Black woman in her twenties living in Toronto, Ontario. I interviewed her at a coffee shop located near the intersection of Jane and Finch. Over the course of the interview, Jacqueline explained she had been accessing social assistance on and off for several years. Most recently, she went back on social assistance after the birth of her son, whom she was raising on her own. At the time of the interview, Jacqueline did not have a bank account. She had been accessing her social assistance payments via cheque until Toronto phased out this payment delivery system and required that Jacqueline use the City's benefits card to receive her funds. The City of Toronto adopted these benefits cards for social assistance recipients without bank accounts. Funds are electronically deposited onto the cards, which can be used to make purchases at the till or to withdraw cash. Jacqueline expressed serious disappointment with her benefits card; although the card was distributed by RBC, it did not look or function like a regular debit card. Additionally, Jacqueline felt she had to use her card carefully. Compared to cheques or cash, this card had new implications for her financial data. For example, Jacqueline described moments when she was out shopping when she thought about how her caseworker might react to a particular purchase. The anticipated reaction by the caseworker influenced how and when Jacqueline used her benefits card.

The differences between Jacqueline's and the Mysterious Man's stories underscore the factors that shape consumers' experiences with money and payment technologies. Unlike the man, Jacqueline had to use the benefits card because she did not have a bank account, and her use of the card was framed by her experiences within the social assistance system. Jacqueline's status as a social assistance recipient influenced how she related to money. When she was employed, she saved her money in a bank account and relied on debit and credit cards to make payments; this changed when social assistance became her only source of income. Under these circumstances, Jacqueline closed her bank account and paid all her bills in cash. During the interview, Jacqueline explained that for her, cash represented certainty whereas virtual money, which was stored in a bank account and accessed through debit cards, had become uncertain. For Jacqueline, the benefits card signaled that she was a social assistance recipient, leading to a sense of stigma. Jacqueline was concerned about how her financial data might be used against her, so she was careful about how she used her card. By contrast, the Mysterious Man did not appear concerned about how his data might be used. These differences between Jacqueline and the Mysterious Man highlight the ways that money and payment technologies are social; factors such as the economic status of the user, the context, and the potential for surveillance and social control all shape people's relation to money.

These two contrasting examples highlight the social nature of money and payment technologies. Scholars argue the concept of money is inherently social. For example, Wennerlind (2001) states that "money does not exist in a vacuum but is part of an elaborate web of dynamic social structural conditions within which people act and interact. As such, money is a social relation in the sense that it mediates interactions between people" (p. 557). For money to function, its users must trust what it represents and act accordingly. Drawing on Simmel's classic work, *The Philosophy of Money* (1987), Wennerlind (2001) goes on to explain the cycle: "the greater the number of people who are willing to place their trust in money, the greater the common stake in the reproduction and maintenance of that social unit. Participants construct an image of the anonymous other as a sufficiently safe and trustworthy trading partner" (pp. 560-561). In this sense, money is social because users must trust others in order to fully participate in this system of exchange.

Scholars also explore money's sociality by demonstrating how economic decisions are influenced by social factors. People are embedded within institutions and culture, which influence their financial behaviour (Aspers et al., 2015). The sociality of money assumes people are not always rational subjects who treat money as perfectly homogenous and fungible. Money is social because its use and meaning are governed by the same factors that guide all other meanings and decisions. Money does not exist in a separate sphere of life; how people spend and save is influenced by culture and emotions (Zelizer, 2010).

What money looks like, where it comes from, how it is spent, and who is spending it are all factors that influence money's value and use, highlighting its sociality. For example, in spaces that are cash free, cash does not hold value. The COVID-19 pandemic has led many retailers to reject cash in favour of card payments, limiting spaces where cash holds value. A cancelled credit card no longer allows its holder to purchase goods. A 100 dollar bill can signify wealth, but in spaces where large bills are not accepted it cannot be used to make a purchase. An uncashed cheque represents money but is not immediately exchangeable for goods and services. Money's value is constrained by the context in which it is being used. I describe money as social because the meaning, value, significance, and use of money is influenced by social relations (Simmel, 1987). Money affects and is affected by social interactions, social norms, and the larger social structure. Central to this description of money's sociality is the recognition that money and payment technologies will have different consequences and meanings in people's lives dependent on characteristics such as class, culture, and experiences of marginalization.

This dissertation explores the mandatory adoption of benefits card technology in the City of Toronto, the first city in Canada to replace cheques with card technology. Throughout this dissertation, I use the term "benefits card" to describe the card technology introduced by the City of Toronto and, later, the province of Ontario. This term refers to both the City Services Benefits

Card and the RBC Right Pay Card, which were the two different versions of card technology that operated in Toronto at the time of my research.[1]

Beginning in 2012, social assistance recipients without bank accounts were required to adopt benefits cards to access their payments. By contrast, recipients with bank accounts continued to access their benefits through direct bank deposit. This benefits card technology targeted a substantial proportion of social assistance recipients; one City Council report estimates that prior to the implementation of the benefits cards approximately one-third of social assistance recipients in Toronto accessed their payments by cheque (Toronto City Council, 2011). The City's plan for the benefits card technology was introduced in 2011, as a continuation of Toronto's *eCity Information and Technology Vision*. This eCity strategy focuses on applying new information technologies to all divisions within the City of Toronto. City Council reports suggest that phasing out cheques and adopting benefits cards will contribute to making Toronto a global leader in the use of technology and provide social assistance recipients with a modern payment technology. By making the benefits cards mandatory and targeting social assistance recipients without bank accounts, the cards introduced a new capacity for surveillance and became a tool of social control.

This dissertation shows that the implementation of benefits cards in Toronto should not be understood as a purely financial innovation; rather, it also had important social implications. More specifically, the benefits cards changed the way respondents understood themselves and related to one another socially, reproduced accompanying social inequalities and forms of marginalization, enabled new forms of social control and surveillance over recipients, and, in the process, engendered new forms of resistance. As a whole, this dissertation is guided by the overarching

[1] Initially, Toronto City Council contracted with the company Select Core Ltd. to implement the City Services Benefits Card, which operated through MasterCard's network. In 2017, the City changed card vendors to RBC and rolled out the RBC Right Pay Card, through Visa.

research question: how do governments and individuals understand, implement, and use new payment technologies? Following from this question, I asked two related sets of research questions:

(1.) How did the City explain and justify the implementation of card technology? Why are payment technologies important to government agencies?

(2.) How did the mandatory adoption of a new payment technology affect the lives of social assistance recipients? How did people respond to these benefits cards and how was their response shaped by their situation? What does this tell us about the social nature of money and payment technologies?

To answer the first set of questions, I rely on publicly available Toronto City Council reports and interviews with two government stakeholders who were involved in the City's adoption of this new technology. Highlighting connections between the implementation of the benefits cards and the City's prior adoption of an eCity vision allows for a more nuanced understanding of the context in which Toronto adopted benefits card technology. Toronto's eCity vision sets up the parameters for problems to be solved through modernization achieved by new technologies.

Central to this dissertation are the narratives of people who were using or had used the benefits cards to access their funds in Toronto. I conducted 47 semi-structured interviews with card users. I use these interviews to explore my second set of research questions identified above, by showing how the mandatory adoption of benefits card technology affected the lives of respondents. In the interviews, I asked respondents how they thought about and used the cards in their day-to-day lives, why they did not have a bank account, and how the benefits card shaped their perceptions of the social assistance system. Respondents consistently described the card in ways that highlighted the sociality of money and payment technologies. Respondents thought about and used the cards in ways that were shaped by their class, marginalization, and experiences within the social assistance system. These factors influenced how this new payment technology affected respondents' lives.

Following Zelizer's (1994) inaugural work demonstrating the cultural aspect of money's sociality (Swedberg, 2015), this dissertation adds to this line of research by exploring how the mandatory transition to card technology disrupted the lives of social assistance recipients who did not have bank accounts. Rather than viewing the benefits cards as only normal or convenient, respondents described this technology in ways that highlighted how the cards disrupted their thinking and behaviour. Through interviews, several narrative threads emerged about the disruptions of virtual money, relationships and identity, and surveillance and monitoring. Each of these disruptions contributes to an understanding of the social implications of the benefits cards in Toronto.

First, the disruption posed by virtual money demonstrates the relational nature of money and payment technologies, and how these relations were interpreted differently by respondents, depending on whether the money was physical or virtual. Ingham (1996) argues all money is relational, and distinctions between money and credit in terms of how money functions are largely fictional. My research demonstrates that respondents did, in fact, draw distinctions between different forms of money. They viewed cash differently from virtual money accessed through the benefits cards. Respondents made these distinctions, in part, because virtual money was perceived as being more reliant on institutions, such as banks, whereas cash offered a level of certainty, autonomy, and anonymity that was attractive for respondents living on social assistance. This distinction suggests that their willingness to engage with virtual money was shaped by marginalization and poverty.

Second, the benefits cards disrupted the identity of respondents as well as the relationships they had with others, showing that payment technologies are both creatures and creators of marginalization and inequality. A benefits card as a form of payment technology conveys meaning about a consumer; during a transaction, the consumer pays with a form of virtual money that also contains information about their social status. The meanings individuals attribute to payment technologies are not static but vary based on context. By exploring how the benefits cards disrupted respondents' sense of identity and relationships, I show the importance of context in understanding the social implications of payment technologies.

Third, the transition to accessing funds through benefits cards disrupted the surveillance and monitoring that respondents experienced. I use the term surveillance potential to make sense of how particular technologies exert surveillance that is not tied to the moment when data is collected, or to the purposes for which the data was originally collected. Surveillance potential exists within technologies that are capable of conducting surveillance, but do not do so as their primary function. This phrase captures the uncertainty respondents experienced with respect to how their data was being collected and stored, and about how it might be used. The transition to benefits card technology meant unbanked social assistance recipients who were almost entirely reliant on cash now had to consider the surveillance implications of virtual money. In this particular context, respondents' lack of power in a system characterized by surveillance made the cards problematic for respondents. In response to the disruption produced by surveillance potential in the benefits cards, respondents engaged in resistance in an attempt to limit and curate the data they relinquished.

I consider findings from interviews with card users in relation to another primary source, City Council reports designed to justify the implementation of benefits card technology.

Respondents described the benefits cards in ways that complicated or rejected the explanations of modernization and empowerment articulated in City Council documents. These documents frame the benefits cards as a tool to empower social assistance recipients to become more like normative financial consumers. The justifications for the cards adhere to broader neoliberal logics that shape Ontario's welfare regime. This view of benefits card technology does not account for the sociality of payment technologies, and thus did not anticipate the different ways that respondents would use their cards. The pattern of disruption in respondents' narratives complicates the City's vision of benefits card technology.

Toronto's adoption of benefits card technology takes place within a broader context in which cashless payment technologies are proliferating (Maurer, 2017). Most consumers are increasingly reliant on non-cash payments; however, people who do not use bank accounts are generally left out of this trend. The benefits cards are an example of a government targeting an unbanked population for financial intervention.

Context

Trends in Payment Technologies and Shifts Away from Cash

The proliferation of payment technologies has accompanied the expansion of spaces where non-cash payments are accepted. In Canada, cash payments are decreasing in both value and volume (Fung et al., 2017). In Canada and the United States, fewer businesses accept only cash, while more customers are paying with credit and debit cards and cellphone apps (Winning & Glynn, 2019). Farmers' markets, street vendors, and small businesses were all places that were typically "cash only" as little as 15 years ago. It is now common for vendors at these spaces to accept credit, debit, or other payments facilitated through new technologies. As evidence of this trend, 2018 was the first year that cash was not the most common payment in the United States; this was true even for purchases under 10 dollars (Demos, 2020). If Canadian consumers are relying less on cash, they are likely shifting to newer payment technologies.

One implication of the shift toward online payment technologies and virtual money is that financial data is relinquished by consumers. Cash is different from other payment technologies and forms of money because its use does not create a data trail. By contrast, virtual money creates a financial data trail because of how it operates. Consumers' uptake of virtual money means that transactions that previously would have been relatively anonymous and untraceable are now part of the big data regime (Amoore & de Goede, 2008). The ability to gather financial data about consumers' spending habits benefits corporations and governments, but it has pros and cons depending on the consumer.

Many consumers have welcomed this expansion, eagerly adopting new payment technologies. New modes of payment have integrated biometric technologies that promise increased security and convenience. In recent years, biometric technologies have been incorporated into payment systems, primarily through smart phones. Experts credit Apple's use of fingerprint scanning with a shift in consumers' willingness to use biometric technologies (Acuity Market Intelligence, 2014). More companies are choosing to use biometric technologies because such technologies are becoming more affordable and consumers are more willing to use them. The incorporation of biometric technologies into payment systems has implications for how much data people relinquish with each transaction. The effects of the enhanced capacity to identify individuals making purchases will vary depending on the user (O'Neil, 2016).

Wealthy consumers have more choice than marginalized groups when it comes to accessing payment technologies. For most consumers with bank accounts, paying by cards or cellphone apps is part of their everyday financial behaviour. However, for other consumers who do not have access to such payment technologies, activities such as renting a car, booking a flight, or making an online purchase may be difficult or out of reach. By way of response, Amazon has implemented "Amazon PayCode" in several countries, allowing consumers to purchase goods online through Amazon and pay for their purchase in cash at a Western Union branch (Rooney, 2019). Consumers without access to card technology are not always able to find exceptions for how they can pay for goods and services. Last year, CBC ran the story of a Nova Scotia woman who was denied access to the campsite she had booked because a credit card number was required as a deposit (Willick, 2019). The woman felt "completely humiliated and destroyed" when she was turned away for not having a credit card in her name (Willick, 2019). Instances such as this one demonstrate that access to activities is determined in part by payment technologies.

Currently, in Canada, a divide exists with regard to the sociality of money. On the one hand, card and mobile payment technologies are integrated seamlessly into many consumers' lives. As a result, the use of cash for large purchases can raise suspicion, and it may even result in a consumer being flagged for investigation by Financial Transactions and Reports Analysis Centre (FinTRAC), Canada's financial investigation agency. On the other hand, at least three percent of Canadians, or close to one million people, do not have bank accounts (Acorn, 2016; Buckland, 2017). The term unbanked refers to people without mainstream bank accounts and underbanked refers to those who have access to some banking services, but not enough to meet all of their needs. Aitken (2017) notes that the category of "unbanked" is itself deserving of analysis because it "is a method of social sorting key to the ways in which the economic lives of precarious populations are 'made up' and rendered governable" (p. 275). The unbanked become visible as a category of people in need of financial intervention (Aitken, 2017).

Low income people are more likely to be unbanked or underbanked (Buckland, 2017). Unbanked or underbanked individuals often rely on fringe financial services, such as pay-day loans, pawn shops, or cheque-cashing services (Buckland, 2012; Buckland & Dong, 2008). These services typically do not build credit or facilitate long-term savings. According to Buckland and Dong (2008), unbanked Canadians have "lower incomes and fewer assets, receive government transfers as their main means of support, do not own their homes, and do not have RRSPs; they are likely to be single parents, less educated, and less likely to be able to receive financial assistance from relatives and friends" (p. 256). A survey conducted by Ekos Research Associates Inc. found that mainstream banking services do not meet the needs of many low-income individuals (Buckland & Dong, 2008). For example, banks typically hold a cheque for 3-7 days before cash is given to an individual. For many low-income people, this wait is untenable and makes cheque-cashing services a better option (Buckland & Dong, 2008).

Financial inclusion refers to efforts to provide mainstream financial services to unbanked or underbanked individuals (Natile, 2020). As Natile (2020) notes, financial inclusion situates mainstream financial services as important tools to help low-income people manage their funds. Financial inclusion efforts make the unbanked visible (Aitken, 2017). Corporations and governments look for new ways to bring mainstream financial services to unbanked or underbanked populations. On a global scale, the number of adults with access to a formal financial account is increasing due to financial inclusion efforts (Aitken, 2017). Toronto's adoption of benefits card technology for unbanked social assistance recipients is one example of this. In studying the benefits cards, this dissertation provides important nuance to debates and literature on moves away from cash by centering the narratives of people who, prior to the adoption of the benefits card, were operating in the cash economy. While respondents by and large did not feel that they were adversely affected by their use of cash, some commented on moves away from cash in society more generally. Several respondents commented on the possibility of a cashless society, with four people suggesting the introduction of benefits cards could be viewed as a first step in this direction. It is worth noting that the benefits cards in Toronto did not require that people stop using cash, as the card could be used to withdraw funds. Nevertheless, the benefits cards in Toronto provided new possibilities for moving people out of the cash economy.

The Use of New Technologies to Monitor Welfare Recipients and Catch Welfare Fraud

Biometric technologies were first justified for use on marginalized populations with a limited ability to resist, such as people receiving welfare or imprisoned populations (Eubanks, 2006; Magnet, 2011; Monahan, 2006). When governments impose technologies on welfare recipients, there is a power imbalance accompanied by an assumption this group deserves to be monitored because they are receiving government funds. There are many examples of governments using new technologies to surveil welfare recipients in order to predict or prevent welfare fraud. For example, in 2014 the Dutch Ministry of Social Affairs created the System Risk Indicator program (SyRI) to identify people classified as high risk of welfare fraud (Simonite, 2020). This tool used information from 17 categories of government data, "including tax records and vehicle registrations" in four cities (Simonite, 2020). In each city, its implementation targeted impoverished neighbourhoods. On February 5th, 2020, The Hauge District Court ruled this technology was too invasive and contravened the right to a private life guaranteed under European Human Rights Law. Such technology, when used by governments for the purpose of surveilling welfare recipients, serves the interest of the government, not welfare recipients.

Despite the lack of evidence of monetary gains achieved by the implementation of biometrics, these technologies continue to operate in the welfare industries in countries around the world. In South Africa, the government has turned the distribution of their benefits system over to MasterCard, which has incorporated biometric technologies into the distribution of these payments (Cobbett, 2015). Given that these technologies do not automatically save the government money or dramatically prevent fraud, it is important to consider why they continue to be popular, and why their implementation is spreading to other countries.

In the United States, biometric technologies have been used in conjunction with welfare payments since the mid-1990s. Biometric technologies were portrayed as necessary in the welfare industry to prevent fraud and save money. However, Magnet (2011) notes the only type of welfare fraud biometric technology was able to prevent was when welfare recipients accessed welfare under multiple names. Yet, no studies were conducted beforehand in any of the jurisdictions in the United States where biometric technologies were implemented to determine either the extent to which people were committing this kind of fraud, or the costs of this type of welfare fraud to the system (Magnet, 2011). As a result, it was impossible to determine how much money, if any, biometric technologies saved taxpayers (Magnet, 2011). Overall, the number of fraud cases captured by the system was small, and findings indicate that in all jurisdictions where biometric technologies were implemented, the cost of implementing and maintaining the system was far greater than any costs of welfare fraud (Magnet, 2011). The research suggests a perception of welfare fraud fosters distrust of marginalized groups while justifying a need to use new technology for the purpose of surveilling welfare recipients (Magnet, 2011; Maki, 2011).

These examples of new technology in the context of welfare systems speak to a question about the sociality of payment technologies that is central to this dissertation – *are users willingly* *choosing to adopt these technologies or are they imposed on them*? Given that some technologies have been used by governments and corporations to monitor welfare recipients, it is necessary to think critically about how new technologies are used with marginalized groups, especially welfare recipients. The context of the welfare systems shapes how recipients think about and engage with new technologies. The benefits card technology introduced in Toronto does not use biometrics; however, it is important to draw attention to how new technologies are often piloted on populations with a limited ability to resist (Eubanks, 2006; Magnet, 2011). The ongoing use of biometric technologies on people accessing welfare highlights the suspicion that is directed toward people accessing social assistance. While authors of City Council reports see the introduction of benefits cards in Toronto as a convenient and modern tool that enables recipients to engage in normative financial behaviours, many respondents viewed the cards as a tool for monitoring and regulation.

Significance of this Research

Toronto, Ontario, was the first city in Canada to phase out cheques and distribute social assistance funds to all recipients without bank accounts via benefits cards. To date, there has been little by way of studies on how implementing these new payment technologies affects those of lower socio-economic status, specifically social assistance recipients. The City Council, as evidenced in documents advocating for the benefits cards, envisioned such technologies as a tool to empower recipients and promote normative financial behaviour. My research complicates this view of the cards by demonstrating how respondents' narratives positioned this payment technology as disrupting key areas of their lives, highlighting the sociality of payment technologies.

Providing people with access to a payment technology does not ensure they will use it in expected or normative ways, primarily because people engage with money in ways that are social. People's understanding of financial security depends on their level of trust in institutions, such as banks. Negative experiences with banks and government organizations can shape people's trust or certainty in these institutions. Based on these experiences, people draw distinctions between the different forms that money can take (i.e., virtual money compared to physical cash). Cash can immediately be used wherever it is accepted; its use is not dependent on other institutions or technologies in the same ways as other forms of money. People who do not trust the institutions that support virtual money may prefer cash for this reason.

In addition, consumers' preferences for different forms of money vary across time and place, and moments of uncertainty or crisis can change consumers' perceptions of financial security. In particular, experiences of poverty and hyper-marginality are connected to different articulations of smart financial behaviour. Just as Winnerlind (2001) explains that money's sociality is based in part on its users' trust in an anonymous other, I suggest that this level of trust in the anonymous other varies depending on the form that money takes. Moreover, my findings show trust in an anonymous other may not be evenly distributed across society. Poverty, not payment technologies, is the biggest barrier to financial inclusion. In City Council documents, authors suggest the benefits cards will enable recipients to engage in normative financial behaviours and not be identified as social assistance recipients. Positioning payment technologies as empowering and normalizing for social assistance recipients placed too much power on a payment technology to solve a problem rooted in deep inequality.

Social assistance recipients without bank accounts were provided access to a new payment technology and then expected to improve their financial situation by using the technology in normative ways. Authors of City Council documents acknowledge that welfare recipients in Toronto often live below the poverty line, but the subsequent justifications for the cards do not account for this. The sociality of money and payment technologies, as defined in this dissertation, highlights that the user's characteristics shape their relation to money. For example, a consumer who is visibly poor will not be guaranteed the same experience when paying by credit card in an upscale store as someone who shows signs of wealth. In this dissertation, I provide a nuanced account of social assistance recipients' experiences using virtual money, a payment technology that was, for many recipients, out of reach without intervention.

A new aspect of how payment technologies are social involves understanding these technologies' capacity to capture, store, and transmit data. Consumers' concern about the surveillance potential embedded in payment technologies will vary based on many factors, including place, context, the item being purchased, and the perceived consequences of this surveillance. O'Neil (2016) demonstrates that people in positions of privilege generally have their data used in ways that are beneficial to them, increasing access to opportunities. By contrast, marginalized populations are more likely to have their data used against them (O'Neil, 2016). It is important to understand, then, how marginalized populations may resist or reject payment technologies with greater surveillance potential. As people's lives are increasingly governed by algorithms and big data, the surveillance potential of different forms of money and payment technologies shapes how people use them (Brayne, 2017). This dissertation provides insight into how social assistance recipients navigated the mandatory transition to an online payment technology in a context characterized by social control. This has implications for how other marginalized populations or people wary of financial surveillance or monitoring might engage with new payment technologies.

As a whole, this dissertation explores the experiences of social assistance recipients who were mandated to adopt a new payment technology. This transition in how people accessed their money had consequences that were deeply social. The City's stated justifications for benefits card technology reveals a limited acknowledgement of the sociality of money and payment technologies, over-emphasizing the transformative and empowering potential of the cards. After analyzing the City's stated goals for the benefits cards, this dissertation explores how this new payment technology affected the lives of social assistance recipients living in poverty and navigating a social assistance system characterized by social control.

Overview of Chapters

The purpose of this dissertation is to unsettle narratives of money and payment technologies that focus on modernization and empowerment by highlighting the social implications of the mandatory introduction of a new payment technology. This dissertation demonstrates the sociality of benefits cards in four ways. First, respondents experienced a disruption in the ways that they understood themselves and related to one another socially as a result of the benefits cards. Second, the ways that respondents' lives were affected by the benefits cards suggests the cards created and continued social inequalities and forms of marginalization. Third, respondents were subject to new forms social control and surveillance as a result of their mandated use of the benefits cards. Finally, respondents engaged in new forms of resistance related to the introduction of the benefits cards. This sociality is connected to three areas of disruption in respondents' lives, the disruption of virtual money, the disruption to identities and relationships, and the disruption to how surveillance operated.

Chapter Two outlines my theoretical framework, based on an analysis of how money and payment technologies are social. Over the past several decades, scholars have drawn attention to the sociality of money in a variety of ways. This dissertation draws on the work of cultural economic sociologists, such as Zelizer, by focusing on how culture, emotions, and context influence people's use of a payment technology, and how payment technologies and money shape people's lives. Money can also be described as social because of the consequences of surveillance and monitoring that are connected to different payment technologies. The capacity of virtual money to leave data trails as part of its functioning is a new aspect of money's sociality. The distinction between payment technologies in terms of their capacities for storing data shapes how users engage with the technologies, particularly in systems of social control. I situate the sociality of money and payment technologies within the context of the expansion of new payment technologies by non-financial and financial actors. I connect literature and theory on the sociality of money with surveillance, big data, and inequality as a way to frame my analysis of social assistance recipients' use of benefits cards.

Chapter Three reviews my methodological framework. To understand the sociality of money, I draw upon interviews with 47 people who used the benefits card in the City of Toronto and analyze publicly available City Council documents outlining the timeline and goals for adopting benefits card technology in Toronto. In my research I encountered barriers that prevented me from interviewing caseworkers and Toronto Employment & Social Services employees as I had originally intended. I situate these experiences within the methodological literature on access to research participants, power, and positionality.

Chapter Four provides a brief history of social assistance legislation in Ontario, paying particular attention to the reforms of the mid 1990's, which have consequences for welfare today.

These reforms cut provincial spending on welfare and prioritize the policing and prevention of welfare fraud. An emphasis is placed on individuals' responsibility for their poverty, which social assistance recipients are expected to address through employment training or counselling. Partnerships with private corporations are also prioritized in order to modernize technologies, save money, and better detect welfare fraud. I then look to other countries for examples of payment technologies introduced to distribute government benefits to unbanked populations.

Questions addressed in this chapter are how does social assistance legislation in Ontario view recipients, and how have these views changed over time? How have these views been shaped by neoliberalism? And what does the adoption of card technology tell us about how social assistance recipients are viewed in other countries? This chapter provides historical context to situate the introduction of benefits cards in Toronto within broader neoliberal policies and governance through payment technologies in other countries.

The four empirical chapters begin with *Chapter Five,* which provides an analysis of the conception and implementation of card technology in Toronto outlined in City Council reports produced by municipal government employees. This chapter provides a timeline of the City's adoption of benefits card technology as well as the subsequent uptake of this technology by the province. I examine how the City's goals for the benefits cards position the cards as a tool that will empower recipients and promote normative behaviour. I explore how broader notions of modernization and neoliberalism influence the City's goals. Although the cards shaped and governed recipients' financial behaviours, interviews with card users demonstrate the ways that this empowerment did and didn't happen.

The remaining empirical chapters examine how the social implications of the benefits cards can be understood through the experiences of card users. *Chapter Six* explores how the introduction of virtual money disrupted the sense of certainty respondents had about their money. The transition to virtual money prompted respondents to reflect on the ways in which money's form influenced how they accessed, saved, and spent it. These findings provide insight into the theory that money's sociality stems from people's trust in it. Findings in this chapter suggest that people's acceptance of different forms of money (i.e., virtual compared to physical cash) involves different levels of trust in the systems and institutions that support money.

Chapter Seven explores how the benefits cards shaped respondents' identity and relationships with others. I focus on different moments when respondents interacted with others as consumers, clients, lenders, and borrowers. Here, perceptions and experiences of status and stigma were influenced by how respondents paid for goods and services, how they thought about the benefits cards, and other contextual factors. Despite authors of City Council reports positioning the benefits cards as tools to empower recipients, this chapter indicates that the cards reinforced respondents' status as welfare recipients, complicating their identity as consumers or clients. Findings from this chapter speak to how the benefits cards facilitated social inequality and marginalization.

Chapter Eight shows how the benefits cards introduced a new form of social control through their capacity for surveillance potential. Many respondents understood the benefits cards as a tool to capture data about their spending, which could be used against them in the future. This disrupted how respondents thought about and spent their money, engendering new forms of resistance. The context of social assistance shaped respondents' perception of the cards as tools for surveillance as well as their concerns regarding the consequences of this monitoring. Prior to the implementation of the cards, respondents experienced interpersonal surveillance conducted by caseworkers, and had developed strategies to use this monitoring to their advantage. The benefits cards represented a new form of technological monitoring and respondents engaged in new forms of earmarking in order to limit and curate their financial data and maintain some control over how they were surveilled.

The conclusion returns to a discussion of how the introduction of benefits card technology for welfare recipients in the City of Toronto was not only a financial or economic transition, but also had implications that were deeply social. The conclusion includes specific policy recommendations for benefits card technology and addresses the limitations of this study. Areas for future research are outlined.

Chapter Two - Theoretical Framework

Introduction

The overarching research question guiding this dissertation is how do governments and individuals understand, implement, and use new payment technologies? To answer this question, I focus on the City of Toronto's transition from cheques to benefits cards for social assistance recipients without bank accounts. More specifically, I interviewed social assistance recipients to find out how the mandatory adoption of benefits card technology affected their lives. I also analyze publicly available City Council reports to understand how Toronto City Council justified the implementation of this technology. This chapter outlines the theoretical framework I use to analyze my data and answer these research questions.

The mandatory transition to benefits cards was not simply a financial intervention; this disruption in how social assistance recipients access their funds had four social implications examined in this dissertation. First, the benefits cards shifted how respondents thought about themselves and others. Second, the cards contributed to inequality and marginalization. Third, the benefits cards led to new forms of surveillance and social control. Finally, this payment technology fostered new methods of resistance. To understand these consequences, I explore points of intersection among surveillance, welfare, big data, money, and payment technologies. Current trends in surveillance, such as the advent of big data, affect the sociality of money and payment technologies for users as well as for governments and corporations. The surveillance capacity embedded in new technologies is particularly important in social assistance systems because they are already characterized by social control and the consequences of surveillance can be detrimental to recipients.

I draw on a theoretical framework developed by theorists who examine economic actions and decisions in the context of the social world (Aspers et al., 2015). Central to this approach are the meanings people give to money and payment technologies, and how these ideas, in turn, shape how they use money. How people engage with their money is influenced by time, place, age, gender, culture, class, and context. The payment systems people use and the form that money takes affect how people spend, share, and save their funds. Money is social because it is constrained by context and societal norms (Bandelj et al., 2017; Zelizer, 1985, 1994, 2010, 2012). Money signals interconnectedness and trust between people (Singh, 2017; Wennerlind, 2001). These tenets of money's sociality help explain how consumers' use of money is influenced by context and class.

I also engage with the work of neoliberal and governmentality theorists to understand Toronto City Council's justifications for this card technology. The features of a "neoliberal political rationality" provide insight into City Council's positioning of social assistance recipients as "rational economic actors in every sphere of life" (Brown, 2006, p. 694). Social assistance recipients are viewed as flawed consumers, who must improve themselves by adopting normative financial behaviours. Privatization and outsourcing of government labour are also valued under neoliberalism. Foucault's (1991) concept of governmentality is applied to understand how social assistance recipients are governed, and to analyze financial interventions by governments that seek to produce normative financial behaviour.

Throughout this dissertation, I use the phrases "payment technologies" and "payment systems" to refer to the variety of systems and technologies that facilitate payments and money transfers, such as Apple Pay, Hawala, Google Wallet, M-Pesa, credit and debit cards, and benefits card technology. I distinguish between different forms that money takes, specifically physical cash and virtual money. The term "virtual money" refers broadly to all money that is not physically present as cash. A variety of different terms are used to describe virtual money in the literature, but this term captures distinctions in how users engage with money, as will be explored in this dissertation. An important factor in the context of this research is whether a person holds their money in cash or needs to use another system to access it; virtual money provides this distinction from physical cash.

One characteristic of virtual money is the data trails it creates as part of its function. These data trails have consequences for individual consumers, households, financial organizations, corporations, and governments. The following section conceptualizes Toronto's adoption of virtual money for social assistance recipients without bank accounts as part of a global shift toward financial legibility, using de Goede's (2012) concept of the finance-security assemblage.

The Assemblage – Contextualizing Toronto's Adoption of Card Technology

I situate Toronto's adoption of welfare cards for unbanked social assistance recipients within de Goede's (2012) finance-security assemblage. de Goede (2012) uses the finance-security assemblage to theorize a global transition away from cash that is taking place through different agendas and for a variety of reasons. Collectively, these transitions increase the legibility of financial transactions and actors. Whereas cash is comparatively less traceable, new payment technologies leave data trails. Under the logics of the finance-security regime, the "minutia of everyday life, including ATM transactions, wire transfers, and charitable donations are to be scrutinized, sorted, and regulated" (de Goede, 2012, p. 29). This legibility has consequences for security regimes and for corporations that use this data for profit.

I understand Toronto's adoption of benefit card technology for unbanked recipients as one site of this finance-security assemblage. The framework of the assemblage does not explain the City's motivations for adopting this technology, this justification will be explored in *Chapters*

Four and *Five*. Indeed, the assemblage is distinguished by its lack of "coherence and purposeful effectiveness" (de Goede, 2012, p. 29). The assemblage allows for a complicated relationality between its parts (Bennett, 2006). There is not one specific agenda directing trends away from cash, but the consequences of this transition feed into the legibility of everyday financial behaviour. Assemblages exercise power at multiple sites, in ways that do not always work together and are sometimes conflicting (de Goede, 2012, p. 29). This contradiction makes it possible to theorize a trend that involves governments, financial and technological corporations, and consumers who are creating, implementing, and engaging with new payment technologies for a variety of reasons.

The concept of the finance-security assemblage is useful for theorizing the connections between Toronto's benefits cards and broader trends in surveillance, big data, and governance. As de Goede notes: "studying the assemblage requires an understanding of associations and events that evolve together but cannot be captured in terms of effective causality and coherent agency" (2012, p. 33). As societies transition away from cash, financial behaviour is becoming more legible. The finance-security assemblage frames this analysis of Toronto's benefits cards at the broadest level. This transition to card technology targets social assistance recipients operating at the fringes of normative financial behaviour, aiming to shift them toward the centre, which is characterized by legibility. In the following section, I engage with theories that provide a framework for understanding Toronto's justifications for adopting benefits cards and, more broadly, why payment technologies are important to governments.

A Neoliberal Political Rationality

This section explores literature relevant to the social assistance system in Toronto, which has been characterized by neoliberal reforms over the past thirty years. Social assistance recipients have been the target of ongoing interventions to transform their behaviour and make them self-sufficient and no longer dependent on assistance. Recipients are required to participate in programming, training, or counselling to access funds. The social assistance system in Ontario has adopted new technologies that monitor welfare recipients. I draw on neoliberalism literature to understand how the social assistance system constitutes recipients, to frame this analysis of the City's stated goals for benefits card technology, and to understand why payment technologies are important to government agencies.

Brown characterizes neoliberalism as a political rationality that "involves a specific and consequential organization of the social, the subject, and the state" (2006, p. 693). Political rationalities "embody particular ways of seeing the social and political terrain, and privilege specific vocabularies, styles of truth-telling and truth-tellers" (Brodie, 2008a, p. 147) Further, political rationalities operate as "a specific form of normative political reason organizing the political sphere, governance practices, and citizenship" (Brown, 2006, p. 693). Thus, neoliberalism should not be confused for an ideology targeting the economy that spilled over into other areas of governance; neoliberalism is a political rationality that intentionally intervenes in "political and social spheres", using laws and policies to shape social goals (Brown, 2006, p. 694).

Neoliberalism is characterized by reforms to institutions, such as welfare, that increase privatization and outsourcing (Brown, 2006). Under neoliberalism, private corporations play a large role and carry out work that was previously conducted by the state. For example, new technologies, such as information technologies and payment technologies, are designed and implemented by private corporations, rather than states. The logics of neoliberalism also emphasize the privatization or individualization of social problems. Brown (2006) explains that one consequence of this privatization is that when problems arise, "we look to a product to solve it; indeed, a good deal of our lives is devoted to researching, sharing, procuring, and upgrading these solutions" (p. 704). The state relinquishes its responsibility for structural issues such as poverty, and instead shifts responsibility to individuals who are tasked with making better decisions (Hackett, 2013). Under neoliberalism, state power is deployed less directly, as populations are encouraged to manage their own risk (Brown & Bloom, 2009). *Chapter Four* demonstrates how neoliberal ideologies reshaped welfare legislation and the welfare subject. This reshaping emphasized employment, increased efforts to police welfare fraud, and supported contracts with private corporations.

Central to this dissertation is how neoliberalism views citizens "as rational economic actors in every sphere of life" (Brown, 2006, p. 694). Under the logics of neoliberalism, welfare recipients are seen as "flawed consumers", who are expected to improve themselves in order to no longer depend on social assistance (Maki, 2011, p. 51). Welfare recipients are expected to become "good entrepreneurial actors and discerning consumers" (Brown, 2006, p. 701). The citizens produced through neoliberalism are amenable to "extensive governance" (Brown, 2006, p. 705). In *Chapter Four*, I show that Ontario's welfare reform in the mid 1990s relied on an individualized understanding of poverty, articulating the need to better surveil welfare recipients and police welfare fraud, with a focus on disentitling people from welfare (Mosher & Hermer, 2005).

Foucault's (1991) concept of governmentality is useful for analyzing the context of the social assistance system and the ways that social assistance recipients' lives are regulated. Power operates through multiple agencies and professionals to bring individuals "into line with socially approved aspirations and identities" (Garland, 1997, p. 179). Within a neoliberal state, governmentality understands "individuals as capable of choice and action, shapes them as active subjects, and seeks to align their choices with the objective of governing authorities" (Garland, 1997, p. 175). Individuals are autonomous and are ultimately responsible for changing themselves. Governmentality "understands power less as the imposition of a rule and more as the implication of a norm" (de Geode, 2012, p. 46). Under this logic, people who access social assistance are outside of normative behaviour and in need of correction.

The concept of governmentality has been used by scholars to analyze how power is exercised to govern marginalized populations. For example, Hackett (2013) analyzes how staff at an outpatient re-entry centre construct women's criminality. Employing the concepts of governance and neoliberalism, Hackett finds that despite an acknowledgement of the structural issues that shape women's criminality, staff still rely on narratives of personal responsibility to account for treatment outcomes (Hackett, 2013).

In her research on women accessing welfare in the United States, Eubanks (2006) asks the question "what kind of social world (and what sort of citizen) do surveillance technologies (re)produce when they are in the social service system?" (p. 91; Monahan, 2006). Drawing on interview data, Eubanks demonstrates that information technologies "play a considerable role in reproducing power asymmetries and constructing manageable subjects for governance regimes" (p. 91). Social assistance recipients contribute to this by relinquishing personal information in order to access funds. As Eubanks (2006) notes, once recipients provide their personal information, they lose control over how this information is used by the system to govern them.

It is important to study the effects of new technologies within the social assistance system because these technologies shape the behaviours of those on whom they are implemented and introduce new forms of social control. Interviewees in Eubank's (2006) research ultimately conclude that new information technology systems surveil and monitor those without power. Eubank's research (2006, 2018) is helpful for understanding the surveillance and control experienced by marginalized populations. Analyzing surveillance technologies provides insights into how governments use technologies, including payment technologies, to govern welfare recipients and marginalized populations.

Participants in this dissertation had a variety of responses to the City's effort to transform their financial behaviour. They used their benefits cards in expected and unexpected ways that fit with their experiences with banks, virtual money, and the social assistance system. The following section outlines theories that explore the social nature of money to better understand how social assistance recipients were affected by the mandatory transition to benefits cards.

Understanding the Sociality of Money

This section explores how money is social, with an emphasis on how consumers, as opposed to governments or institutions, relate to money. I examine how scholars have theorized money and people's relationships to it. These theories help explain how the transition from cheques to benefits card technology affected social assistance recipients' social worlds. Interviews with respondents revealed they engaged with the cards and their money in ways that were not anticipated in City Council documents advocating for the adoption of this technology. These theories are used to understand how the cards disrupted respondents' lives in *Chapters Six, Seven, and Eight.*

This section begins with a broad exploration of what it means to think of money as social, focusing on the factors that shape and constrain how people use money. The process of earmarking is one way that people imbue money with meaning. Scholars study earmarking to understand how people budget and why some categories of money take on such significance. Governments also engage in earmarking in an effort to control how social assistance recipients use their funds. I then discuss how credit is social by examining the materiality of credit cards and discussing the social factors that have always shaped who is deemed worthy of credit. Finally, I explore the proliferation of payment systems and forms of money to show how the sociality of money is shaped by big data and surveillance. Consumers are differentially affected by this surveillance depending on their class, race, and context. Social assistance recipients experience surveillance in many areas of their lives and this surveillance is often carried out in an effort to disentitle them from welfare. This context of surveillance has implications for how social assistance recipients respond to financial interventions.

Prior to the emergence of economic sociology in the 1980s, the study of money was left primarily to classical economists for whom economic activities and social relations operated in separate spheres (Zelizer, 2007). As Zelizer (1997) notes, a prevalent view was the "notion that once money invades the realm of personal relations it inevitably bends those relations in the direction of instrumental rationality" (p. 11). People were described as rational actors and money was primarily understood in terms of its fungibility and homogeneity, properties that were largely taken for granted (Carruthers & Ariovich, 2010). Scholars began to criticize economic theory for its failure to account for the actions of real people (Aspers et al., 2015). Since the 1980s, scholars have been conducting sociological research about financial decisions, institutions, and events, exploring how social structures and culture influence and are affected by economic institutions and actors. According to Wennerlind (2001), however, even though there have been "gains in our understanding of money's economic functions, there is a growing realization among nondoctrinaire economists that we have yet to comprehend certain salient features of money and money use, namely, its cultural, political, and social context and content" (Wennerlind, 2001, p. 557). Scholars continue to call for and conduct studies about the interconnectedness of culture and money. This research is particularly important because technology continues to evolve and is increasingly interconnected with money.

Part of theorizing the interconnectedness of money and culture is exploring how money is social. Theorists take different positions on the sociality of money. For example, Aspers et al. (2015) argue that one foundational principle of economic sociology is the understanding that "economic action is embedded in social structure and/or other variants, such as political processes or cultural practices" (p. 4). These structures and processes shape how people think about and use money. For Aspers et al., money is social because it cannot be understood outside of social structures and cultural practices. Taking a slightly different stance, Wennerlind (2001) explains that money *is* a social relation because it "mediates the interaction between people" (p. 557). Similar to language, money's meaning is specific to a particular context. Outside of a "monetized culture", money has no meaning (Wennerlind, 2001, p. 560). Just as language varies between countries, a person's use of cash is restricted by the borders that govern its use; thus, a person in possession of money in the wrong currency is unable to use it. Money has a social value that varies depending on the "ownership and exchange mechanisms that reflexively structure and condition its existence" (Wennerlind, 2001, p. 557). The meanings that people attach to money in a particular transaction and the systems used to facilitate its transfer make money social.

Wennerlind (2001) invokes the work of Simmel (1978) to examine how people's use of money communicates their trust in "anonymous individuals" (p. 560). For money to function, people must trust that others will continue to widely accept it. People's use of money signals a trust in “the social order”; the “anonymous individuals” who are required to facilitate monetary transactions are deemed trustworthy trading partners (Wennerlind, 2001, pp. 560-561). In times of widespread uncertainty, people have lost trust in financial systems and, by extension, “anonymous individuals”. Money is social because it can only operate if people trust that others will continue to uphold and rely on the system.

Zelizer theorizes the sociality of money in terms of how people relate to it, she explains: “at each step in money’s advance, people have reshaped their commercial transactions, introduced new distinctions, invented their own special forms of currency, earmarked money in ways that baffle market theorists, incorporated money into personalized webs of friendship, family relations, interactions with authorities, and forays through shops and businesses” (1997, p. 2). In this sense, money is neither neutral nor impersonal. Following Zelizer, I describe money as social because people use it in ways that reflect and affect their context and class.

The sociality of money is a way to understand differences in financial behaviour on the basis of culture, class, and context (Bandelj et al., 2017). Theorizing money as social invites questions about why people engage with their money in particular ways and the meanings that different financial behaviours hold. This line of inquiry is particularly useful for financial behaviour that is unexpected or surprising. Governments and financial institutions sometimes characterize low-income people as financially illiterate or lacking what is necessary to make smart financial decisions. By contrast, a social view of money recognizes that people use money in ways that reflect their values, culture, class, and context. In some cases, a normative, middle-class way of spending and saving money may not be in a person’s best interest. In the following section, I explore the concept of earmarking to understand how people invest money with meaning.

Earmarking –a Process that Highlights How Money is Invested with Social Meanings

People engage in earmarking when they invest their money with meaning. Money is often earmarked on the basis of where it came from or its intended purpose. For example, money that was received as a gift may be treated differently from money that was earned through employment. Similarly, funds that are set aside for a wedding can be understood as unusable for any other purpose. The practice of earmarking disrupts money's homogeneity and fungibility; when people imbue money with meaning they constrain its use. Zelizer (2012) elaborates on the concept of earmarking, using the phrase 'relational earmarking' to highlight that earmarking is a social practice. Zelizer (2012) points to how values, culture, norms, and context influence people's processes of earmarking. People negotiate the social meaning of money through social interactions. Zelizer (2012) explains: "norms along with mental accounts and practices are continuously affirmed, challenged, and transformed by our relation to others" (p. 161). Just as norms and values can change over time, the ways that people earmark money also change. For instance, in *Pricing the Priceless Child,* Zelizer (1985) explores how taking out life insurance policies for children went from having negative connotations to becoming a demonstration of parental love.

Understanding the ways in which people earmark money can provide insights into their lives. Morduch (2017) notes:

> studying the meanings we attach to particular monies becomes a way to gain insight into our relationships with others and our self-understandings; our views of what is permissible, regrettable, and admirable; our anxieties and aspirations; our biases and blindnesses; and where lines are drawn between necessities and luxuries" (p. 25).

For scholars, studying how people think about and use money can be a way to understand their values, identity and relationships with others, and the status and stigma associated with particular sources of money. People do not always use money according to how it has been earmarked (Maurer, 2017). Maurer (2017) notes, "I could take money from the tin cup earmarked for the rent and use it to buy a birthday present – cheating" (p. 226). These moments of cheating also demonstrate people's priorities, goals, needs, and relationships.

The ways that people earmark their money are reinforced by emotions, values, and societal norms. In her research, Singh (2017) explores the meanings that Indian migrants to Australia invested in the money they sent home to parents. Singh's (2017) analysis of these remittances show how this money served as a "medium of communication and care" (p. 185). The transfer of money was "influenced by moral expectations of reciprocity in parent-child relationships as well as by different politics of migration, life stages, and communication patterns" (p. 185). Singh (2017) points to the intersection of money, morals, emotions, relationships, and new information communication technologies to understand the significance of this process of earmarking and transferring money. Because earmarking is influenced by emotions and values, this process can lead to decisions that are not rational from an economic standpoint. For example, a parent who decides to take out a high-interest loan to repay a debt, rather than using money from a savings account designated for their child, could be a consequence of earmarking. In this example, ideas about good parenting shape this financial decision. Relational earmarking allows scholars to understand how the meanings that people invest in money can constrain and affect its use.

People's financial behaviour provides insights into their relationships. The nature of a relationship determines how people give gifts, loan money, or return favours. As Zelizer (2012) explains: "not any economic relationship is compatible with any intimate relation. On the contrary, people work hard to find economic arrangements that both confirm their sense of what the relationship is about and sustain it" (p. 152). When people engage in economic behaviour that is unusual, the relationship may become difficult to navigate. Guseva and Rona-Tas (2017) note "[t]he meaning of money and of social relations are co-constituted as part of a relational package, the nature of the relationship having an effect on the meaning of the payment – a gift, a fee, an advance, a bribe, or an award – and vice versa" (p. 202). Relationships shape money's meaning.

In the United States, after the 2008 financial crisis there has been a trend toward unofficial lending and borrowing provided by networks of families and friends (Zelizer, 2012). In some cases, people go to great lengths to formalize a loan from a friend or family member, signalling the nature of this monetary exchange (Zelizer, 2012). Incorrectly matching economic behaviour with the relationship risks offending one of the parties or changing the nature of the relationship. As Zelizer (2012) notes, "monetary differentiation is one crucial way in which people manage their social ties to others" (p. 162). The ways in which people engage with money are shaped by their relationships to others.

Earmarking is sometimes a physical process. For example, researchers have documented how mid-century housewives used tin cans or envelopes to physically differentiate money that was intended for different purposes (Maurer, 2017; Rainwater et al., 1968; Zelizer, 1997). Reflecting on this process, Maurer points out, "[t]heir accounts, physically manifested in tin cans, envelopes, or china pitchers, were also a material demonstration of their relationships and values" (Maurer, 2017, p. 218). Maurer (2017) focuses on this materiality, as he further explains processes of physically earmarking money:

> [t]he aim was not merely to control spending but to give a visceral account, not a mental account as is so often claimed, that women could literally weigh in their hands to help

> them assess current status and future spending. The brute materiality of the cup constrains and conveys by its heft, providing women an alternative metric to evaluate their financial standing and to plan their future decisions (p. 218).

The materiality of physical money has, at times, been integral to people's processes of earmarking. Today, many consumers rely on a virtual connection to their money; their processes of earmarking do not involve physically separating money. However, as Maurer notes, people may relate differently to money that has been physically earmarked. Perhaps this is due in part to the fact that money is more likely to be physically earmarked when it is present in small amounts, in circumstances of scarcity or poverty.

Focusing on how people earmark money brings users' engagement with money to the foreground, relegating the state's role in money to the background (Maurer, 2017). In some examples, however, state processes and definitions interact with how people earmark money. For example, the source of funds, or where money comes from, can influence processes of earmarking. In the United States, the Earned Income Tax Credit (EITC) provides assistance to working-poor families with dependent children. Halpern-Meekin et al. (2015) find this antipoverty program is significantly more popular than welfare, both with the American public and with recipients who access this support. The money provided through EITC is distributed through the same cheque as income tax returns. As a result, recipients and the public view this money as analogous to a tax return rather than as welfare. Funds from both welfare and EITC are provided as governmental anti-poverty support; however, EITC is widely viewed as "earned" money. Distinctions among money based on perceptions about the source of funds, even when somewhat arbitrary, influence public sentiment and recipients' feelings of shame or pride (Halpern-Meekin et al., 2015).

Stereotypes about welfare recipients fuel public concern that recipients spend their money unwisely, on purchases deemed non-essential or wasteful. Governments engage in formal earmarking to restrict how social assistance recipients spend the funds they receive; food stamps are one example of this. Food stamps constrain recipients' choices about what can be purchased and where it can be purchased. For example, farmers' markets and local vendors are often not eligible for food stamps. In response to the regulation imposed by food stamps, people have created informal markets to trade food stamps for other goods or currency, allowing people to meet their needs (Eubanks, 2006). *Chapter Four* outlines how governments use payment systems to constrain how social assistance recipients can spend their money.

Earmarking highlights broader cultural norms and relationships that shape how people invest money with meaning. When people and governments earmark money, they restrict its use. Through earmarking, we see how culture and social life constrain and shape how money is used in people's everyday lives (Dodd, 2005). Access to credit also demonstrates the interconnectedness of money and social life, as lending credit involves judgements about social and financial factors and the material representation of credit cards often signifies the value of the borrower.

The Social Nature of Credit

Today, the physical design of credit cards provides information about the economic status and value attributed to the borrower. Access to different levels of credit, perks, and interest rates are made visible through physical features of the card itself. The colour of the card provides insight into the wealth of the cardholder. The images on credit cards are intended to represent something about the cardholder as a consumer. Payment cards showcase consumers' ties to a particular bank, or, in the case of alumni credit cards, they might depict a university or college. An effort is made to have the physical design of a credit card signify the status of the cardholder. Symbolic associations link different colours of credit cards to the cardholder's economic worth and trustworthiness as a borrower (Carruthers, 2017). The material features of credit cards are one way that credit highlights the sociality of money.

Credit is also intimately connected to the social nature of money because the process of extending credit relies on an evaluation of the borrower that tends to include social factors, which cannot be separated from factors typically thought of as financial (Aitken, 2017; Carruthers, 2017; Fourcade & Healy, 2013). Financial institutions and retailers decide to whom they will extend credit based on their perception of a person's ability to pay back debts, access to wealth, and trustworthiness (Carruthers, 2017). The methods and categories for determining who will be granted credit at what rate have changed over time, but the process of extending credit has always involved an evaluation of social factors.

In the past, financial officers relied entirely on their personal judgement to decide who should be given credit, and, as a result, the decision-making process was based on racist and normative values (Fourcade & Healy, 2013). In the 1950s, the process of credit rating expanded beyond placing people into broad categories of credit-worthy or not credit-worthy, to more nuanced predictions based on statistical analysis (Fourcade & Healy, 2013). This statistical analysis continued to incorporate non-financial data, such as marital status and arrest records (Fourcade & Healy, 2013). In the 1970s, credit scoring was heralded as a neutral way to distribute credit. It was purported that credit scoring would eliminate biases from the process of extending credit; however, rather than eliminating bias, credit scoring black-boxed the bias inherent in this process (Fourcade & Healy, 2013). Accessing credit continues to involve determinations of who is worthy of credit, and today these decisions are often made by algorithms. Research demonstrates that bias is encoded in the algorithms (Aitken, 2017; Benjamin, 2019; Eubanks, 2018; O'Neil, 2016).

Today, financial institutions recognize that borrowers classified as high-risk can lead to significant profits; people who make minimum payments will pay more in interest (Carruthers & Ariovich, 2010). Some financial corporations are eager to discover potential new borrowers (Aitken, 2017). Aitken (2017) suggests that the category of unbanked involves social sorting that is "key to the ways in which the economic lives of precarious populations are 'made up' and rendered governable" (p. 275). Aitken adds that "before the unbanked can be governed, they must first be made visible in particular ways" (p. 275). Some corporations are experimenting with the use of alternative credit data, allowing people whose financial behaviour makes them invisible or un-scorable to access credit (Aitken, 2017). Alternative classification systems can extend credit to new borrowers but these classification processes continue to categorize others as risky or undeserving of credit (Aitken, 2017). The consequences of being scored and deemed unworthy of credit can be worse than remaining invisible and un-scorable to financial institutions (Aitken, 2017).

As financial interventions allow credit to be extended to more people, not having access to any credit can lead to social exclusion. Historically, cash represented the broadest purchasing power; cash could be used to purchase anything that was for sale (Carruthers, 2017). Today, the purchasing power of cash is changing. Credit has become so ubiquitous, there are some purchases that cannot be made without it. For example, a credit card is often required to rent a hotel room or a vehicle or purchase a plane ticket. People who are unable or unwilling to access credit can experience social exclusion. Consumers' growing reliance on credit and other forms of virtual money has implications for how people relate to money, as I explore in the following section.

Payment Systems, New Forms of Money, Big Data, and Surveillance

Over the past two decades, there has been an “unprecedented proliferation” in payment systems (Maurer, 2017, p. 215). When deciding how to make a payment, consumers can now choose between credit and debit cards, e-transfers, Apple Pay, Square, Google Wallet, Venmo, PayPal, and Bitcoin (Bandelj et al., 2017; Maurer, 2017). The types of companies creating payment systems are shifting from financial institutions to information technology companies. For example, Facebook is seeking to become a platform for buying and selling goods and asked U.S. banks to share financial information about their users (Glazer et al., 2018). Apple launched a credit card that includes both a physical card and digital features compatible with iPhones. Maurer (2017) incorporates Zelizer’s (1997) theory of the social meaning of money into the present-day expansion in payment systems, explaining that new payment systems:

> are socially differentiated and differentiating ways of paying that render the monies associated with them similarly multiple. Different groups gravitate toward different payment technologies: teenagers and college-age students today are the near-exclusive users of Venmo, a [U.S.] micropayment service that integrates with social media so that users can see each other’s payment activity. […] Apple’s mobile payment service, Apple Pay, is only available to owners of Apple’s newer (and more expensive) iPhones, creating a segmented market that itself is further separated from the hoi polloi of commerce because, at least in the early days, Apple Pay was only accepted at select retailers (such as the high-end. Supermarket chain, Whole Foods) (p. 216).

A consumer’s decision about what payment system to use is social and payment systems can reflect aspects of a consumer’s identity, such as class and age. A story in the *Wall Street Journal* examines how people's preferences for different forms of money varies by age (Jargon, 2019). When a father attempted to pay his son in cash for yard work, his son rejected the cash and asked to have the money transferred to him using an app on his phone (Jargon, 2019). Jargon (2019) uses this example to suggest a broader trend of young people rejecting cash in favour of virtual money. The payment systems that consumers use to engage with their funds influence how they spend, save, and relate to their money (Bandelj et al., 2017; Dodd, 2005, 2014; Maurer, 2017). New payment systems are changing financial norms and behaviours.

People's relationships to money are influenced by the form that money takes, whether physical or virtual, and the payment system used to access it. Today, it is considered perfectly acceptable by many consumers in North America to pay for even inexpensive purchases with virtual money (MasterCard, 2013). According to a study conducted by Square Inc., in 2019 consumers' use of cash for transactions under 20 dollars decreased to 37 percent of transactions, down from 46 percent of transactions in 2015, showing that consumers are less reliant on cash, even for inexpensive purchases (Jargon, 2019). As Gilbert and Helleiner (1999) note, "the actual form that money takes can have a significant influence on the ways in which money is used and even understood" (p. 16). For instance, the adoption of virtual money has implications for how funds are shared and monitored within households and between friends. Virtual money has an owner, whereas cash can be used by whoever is in possession of it.

Virtual money provides new opportunities for people to share, monitor, and conceal their funds within the household (Guseva & Rona-Tas, 2017). Cash can be physically earmarked for different household purchases and can be readily shared and portioned out. A child or spouse who is given cash to make a specific purchase could use the money in other ways, or lie about the cost of the item, allowing the person to pocket the extra cash (Guseva & Rona-Tas, 2017). Zelizer

(1994) shows that housewives receiving funds from their husbands used this strategy when making household purchases in order to have extra spending money for themselves. By contrast, virtual money leaves a record of how, when, and where it was spent. Spending from a shared account can be monitored by anyone who has access to the account or monthly statement. However, it is also possible for one person in a household to access virtual money that is only in their name by taking out a new credit card or opening a separate bank account. The separation of virtual accounts or credit cards can allow people to conceal their purchases from others in the household, at least for a time.

Guseva and Rona-Tas (2017) draw on interview data from Russia to show that the form that money takes influences how it is used and shared within households. Up until the mid 1990s, the majority of workers in Russia were paid entirely in cash (Guseva & Rona-Tas, 2017). In the late 1990s, there was a countrywide shift to distributing salaries through direct deposit. Companies partnered with a specific bank, and each employee had an account opened for them at the bank used by their company, where their salaries were deposited (Guseva & Rona-Tas, 2017). In households with two working family members their salaries were accessed through two different bank accounts, often from two different banks (Guseva & Rona-Tas, 2017). This shift from cash to virtual money affected how couples saved and shared their funds (Guseva & Rona-Tas, 2017). When workers were paid in cash, couples combined their funds and redistributed money across the household (Guseva & Rona-Tas, 2017). The transition to virtual money disrupted this process of sharing and the researchers did not find a single couple who transferred their funds into a joint account (Guseva & Rona-Tas, 2017). Instead, virtual money shifted peoples' perceptions of their finances, creating greater distinctions between "mine, his/hers, and ours" (Guseva & Rona-Tas, 2017, p. 209). This example demonstrates that the form money takes influences how people relate to it. In a similar example, Singh (2017) shows that Anglo Celtic couples in Australia went to the bank after getting married to open a joint account, which had symbolic meaning in the context of their marriage as a symbol of their new relationship status. Virtual money shapes people's relationships within households and the differences between cash and virtual money influence how people relate to money.

Scholars compare and contrast the characteristics of cash with virtual money and cashless payment systems (Dodd, 2005, 2014; Guseva & Rona-Tas, 2017; Hart, 2007; Maurer, 2017). As Guseva and Rona-Tas (2017) note, "[t]he emergence of new forms of borrowing and paying – cashless, digital, or plastic money necessitates a conversation about the ways in which these monies are different from or similar to cash and personal credit" (p. 202). Consumers relate to cash through its material presence. People can physically earmark cash into piles that determine how it will be saved or spent (Guseva & Rona-Tas, 2017). Comparing cash and virtual money, Guseva and Rona-Tas (2017) state:

> behind each card is a row of numbers making digital money invisible, untouchable, without weight or smell. […] Yet, despite the immateriality, cards link the payer to the transaction in a very personal way, recording the date and place of the purchase, including the name of the merchant, city, state, the amount and a transaction record (pp. 203-204).

People's relation to money is shaped by the form that money takes. This aspect of money's sociality provides insight into why people who do not use virtual money may relate to their funds in different ways than those who regularly use virtual money.

The form of money that a consumer uses has consequences for the data they relinquish. The adoption of cashless payment systems and virtual money makes people's financial transactions legible. Virtual money leaves records of a person's location, where and when they made a purchase, and how much money was spent. Financial data can illuminate a person's daily movements, preferences, and habits. As Guseva and Rona-Tas (2017) state, "it is this ability of digital money to preserve the details of economic transactions, to capture our geographic movements, and to infer our tastes and routines – in other words, the social context of our economic lives – that we call the new sociability of money" (p. 204). Consumer's cashless payments record the minutia of their everyday financial behaviour. Dodd (2014) notes, virtual money is "a device for *remembering* [that] cannot be divorced from the criticism that it is also a vehicle for political and commercial surveillance, above all, as long as the technology involved is controlled by corporations and states" (p. 296, italics in original). Governments and corporations have new opportunities to use payment systems and financial data for a variety of surveillance purposes.

Financial data from credit cards captured at point of sale terminals become part of the big data regime. In Canada and the United States, all purchases are classified according to four-digit numbers describing the type of business receiving the payment, known as Merchant Category Codes (MCCs) (Guseva & Rona-Tas, 2017). MCCs are used to classify transactions. For example, some US states do not allow online gambling; the corresponding MCC can be used to block transactions that violate this regulation (Web Payment Software, 2019). MCCs are also used for credit card rewards programs, the codes determine whether a particular purchase falls within a particular rewards category (Guseva & Rona-Tas, 2017). MCCs demonstrate the surveillance and classification that is inherent in every credit card transaction.

Cashless payments and the systems that support these transactions create records, while cash has remained relatively anonymous. This difference in surveillance capacity shapes the sociality of money. A consumer's decision about what form of money they want to use may be influenced by its surveillance capabilities. For example, in a first-degree murder case in Toronto, two suspects were captured on a wiretap discussing how they paid for a pair of shoes linked to their alleged crime. Responding to a question, one suspect states "I don't know, probably cash. […] I don't think I was stupid enough to use debit" (Dempsey, 2017). This example demonstrates the suspect's awareness that different payment methods relinquish different amounts of data. The above example is an extreme case, as the purchase was linked to the commission of a crime, but it highlights that consumers sometimes make decisions about how to make a payment based on the potential for surveillance.

As consumers adopt new payment technologies, financial norms change. The relative anonymity of cash (compared to virtual money) has implications for how a consumer's use of cash is interpreted. Popular media often depicts large amounts of cash as suspicious. In movies, terrorists and criminals are shown paying for illegal goods or services with suitcases or duffel bags filled with cash. In the television series *Breaking Bad,* Walter White, a teacher who is navigating the illegal drug business, surprises people when he attempts to pay for his medical bills using large stacks of cash. Similarly, paying for a hotel room with cash might be taken as a sign of infidelity or being on the run because cash avoids the financial records created by virtual money. To better understand this new aspect of virtual money and how it affects its users, I turn to a discussion of recent trends in surveillance.

Surveillance is a defining feature of modernity (Garland, 2001; Giddens, 1990; Lyon, 1994, 2006, 2015). Conducting surveillance "involves the collection, recording, and classification of information about people, processes, and institutions" (Brayne, 2017, p. 978). Previously, surveillance made targeted people and places visible, often through recorded videos or images, such as those collected by closed-circuit televisions (CCTV). As the name CCTV implies, the circuits were closed, and data was not uploaded; someone had to review footage to find a particular person or event that may have been captured. In the past twenty years, there has been a change in how surveillance operates, shifting from the collection of targeted images and information to the broad capture and storage of data that people produce in the course of their day-to-day lives (Marx, 2016; Pasquale, 2015). This has been facilitated, in part, by the widespread digitization of information that allows data to be shared and analyzed in new ways (Brayne, 2017).

The capacity to collect, store, and process immense quantities of information is part of the rise of big data (Andrejevic & Gates, 2014). Scholars describe big data in terms of its properties -- volume, velocity, and variety -- the three Vs of big data (Kitchin, 2014). The term volume refers to the vast quantity of information that is included in the big data regime. Variety references the different sources that data is collected from. Big data includes information from previously discrete sources, allowing this information to be analyzed collectively (Brayne, 2017). Velocity refers to the speed at which data are processed. Additionally, increased storage capabilities make it possible to save and store all data that is produced. As a result, data can be stored and used for future purposes that may not have been known at the time it was collected (Pasquale, 2015). Algorithms are central to sorting data, finding patterns, making predictions, and providing new ways of classifying and sorting people (Brayne, 2017).

These contemporary changes have widened the net of surveillance, capturing data from people who were never previously targeted for individualized monitoring (Brayne, 2017). Today, it is impossible for most people to avoid being caught up in surveillance in their day-to-day lives (Ball & Webster, 2007; Marx, 2016). Financial data is part of this surveillance; every cashless transaction leaves a record (Guseva & Rona-Tas, 2017). As consumers transition away from cash, toward the adoption of online payments, their financial behaviour leaves digital traces that is part of the big data regime.

How a consumer's data is used varies across social categories. O'Neil's (2016) research demonstrates that wealthy people experience financial surveillance that opens up opportunities for greater financial savings, prestige, and borrowing and banking opportunities. By contrast, marginalized groups experience surveillance that reduces opportunities for financial growth and limits affordable banking and borrowing options (Eubanks, 2018; Magnet, 2011; O'Neil, 2016). It makes sense, then, that the ways that people respond to the introduction of a new payment technology will vary based on past experiences, context, and what others in their social network say about the technology.

At the same time that surveillance practices capture information on a greater number of people, the surveillance of targeted populations, including social assistance recipients, is "deepening" (Brayne, 2017, p. 979; Gilliom, 2001). These targeted populations can "increasingly be tracked across institutional boundaries," as data is collected from new sources (Brayne, 2017, p. 979). Targeted populations are more likely to experience negative consequences as a result of the surveillance they experience. People from targeted groups are often aware of their exposure to this "deep" surveillance and may engage in strategies to resist or limit this surveillance. Today, surveillance practices capture data on a greater number of people, while facilitating the intensification of surveillance of certain populations, including the poor (Brayne, 2017).

This section explored theories related to the sociality of money, generally focusing on the micro-perspective of the individual. I apply these theories to make sense of the ways that respondents thought about and used their money, and how their lives were affected by the mandatory transition to benefits cards. Subsequent chapters interrogate respondents' processes of earmarking and how these processes were influenced by the introduction of virtual money and the new surveillance potential of their benefits cards. The benefits cards are interconnected with processes of surveillance, which shaped how respondents thought about and used their money. The following section explores theories that are used to understand the surveillance and monitoring experienced by social assistance recipients.

The Surveillance and Control of Social Assistance Recipients

Welfare surveillance "is a calculated practice for managing and manipulating human behaviour", going beyond the surveillance that most people routinely experience (Henman, 2004, p. 176). In the context of the social assistance system, recipients have limited power compared to caseworkers and the system more generally. Welfare recipients often experience surveillance and interventions into their financial behaviour, governing how they spend their money. Historically, this intervention targeted women, who were traditionally responsible for shopping for their families. In the early 1900s, many social workers deemed cash to be the best form of assistance because it allowed families to maintain responsibility for their own shopping (Zelizer, 1994). Monetary assistance was used as a tool to rehabilitate poor families, teach financial responsibility, and produce knowledgeable consumers (Zelizer, 1994). In 1916, the New York Charity Organization Society distributed a budget book to each family receiving assistance and required a detailed list of every item purchased in a week (Zelizer, 1994). This budgeting book, in combination with the oversight of a social worker, aimed to improve spending habits of the poor (Zelizer, 1994). Cash payments were incorporated into the welfare system in ways that engendered intense supervision over how the money was being spent, rather than providing increased economic freedom (Zelizer, 1994, p. 157). The poor, particularly those receiving social assistance, continue to be the targets of financial surveillance and intervention today.

Eubanks (2006) explores how women accessing social assistance view the Electronic Benefits Transfer (EBT) cards in the United States. The government argued EBT cards would reduce welfare fraud and lessen the stigma associated with the food stamps the cards replaced. Participants in Eubank's (2006) study viewed EBT cards as a tool designed to prevent recipients from using their social assistance payments to purchase drugs. The cards did not achieve this goal, as one participant noted "[welfare recipients] just take their drug dealer grocery shopping with them" (Eubanks, 2006, p. 94). Due to the limited ability of cards to actually deter fraud, women in Eubanks' study believed fraud was a "cover story" to introduce new surveillance technologies (2006, p. 95). These women's perceptions about how surveillance operates were shaped by the "opacity" of the rules for information gathering and sharing in the context of the social assistance system (Eubanks, 2006, p. 91). The women were aware of efforts to change their behaviours but were unsure of how and when surveillance might be operating.

This context of social control and uncertainty characterizes the experiences of many people navigating Ontario's social assistance system (Mosher & Hermer, 2005). New technologies are justified based on their purported ability to reduce welfare fraud (Maki, 2011). People accessing social assistance experience some of the most invasive surveillance in North America, outside of prisons. Research has shown that welfare recipients are often aware of the surveillance they are subjected to and are thoughtful about how they respond (Eubanks, 2006, 2018; Gilliom, 2001). In *Chapter Eight,* I explore how respondents navigated the disruption in surveillance caused by the introduction of benefits card technology.

The rise of big data has influenced how social assistance recipients experience surveillance. Specifically, the ability to capture and store vast amounts of data has disrupted the temporality of how surveillance operates. Data can be captured and saved even if it does not have an intended function. This data can be used in the future for purposes that may have been unknown at the time it was collected. For example, in 2014, the Governor of Maine released data on how welfare recipients were spending their benefits (Covert, 2014). Data revealed that 3,650 past transactions (out of approximately 1.8 million transactions) involved the use of EBT cards in smoke shops, liquor stores, and out-of-state locations (Covert, 2014; Eubanks, 2018). The state did not track what items were purchased, which means these transactions include instances when people simply withdrew cash from an ATM located in these locations. The Governor used this data as evidence that welfare money was being used for “alcohol, cigarettes, and other things that taxpayers should not be footing the bill for” (Covert, 2014).

The Governor’s decision to release this information exemplifies the suspicion and stigma experienced by people accessing social assistance, as well as the potential for financial data captured by cashless payment technologies to be used in the future. At the time they used their EBT cards, welfare recipients did not know that the Governor would publicly use their data against them. I use the phrase “surveillance potential” to think about how surveillance is experienced in the context of new technologies that are part of the big data regime. The term “surveillance potential” is intended to capture the uncertainty people experience when the capacity for surveillance is embedded in a technology but the technology’s primary function is not surveillance. The phrase “surveillance potential” is particularly useful in situations when users are mandated to engage with a technology and are not certain if or how they are being surveilled. I use this phrase in *Chapter Eight* to make sense of how respondents navigated the benefits card as a technology that could be used to monitor them.

Everyday Resistance by Social Assistance Recipients

Power always allows for the potential of resistance. Everyday resistance refers to the efforts of people who have limited power and resources to fight the powerful in ways that may not directly or profoundly challenge systems but result in short-term gains in “the effort to get through the day” (Gilliom, 2001, p. 12).[2] The politics of everyday resistance are informal and do not involve “traditional strategies”, “traditional goals” or “traditional ideologies” (Gilliom, 2001, p. 12). Gilliom (2001) applies everyday resistance to the context of welfare to understand the ways recipients struggled to successfully navigate the system and continue to survive. In the context of welfare, everyday resistance can mean “getting paid under the table, hiding assets, or trading in food stamps in order to make ends meet” (Gilliom, 2001, p. 12). Everyday resistance is an important political strategy for people who need to continue getting by in a system of extreme power inequalities (Gilliom, 2001). *Chapter Eight* explores how the benefits cards disrupted respondents’ experiences of surveillance and monitoring and draws on the concept of everyday resistance to understand their responses to the surveillance potential of the benefits cards.

Conclusion

According to Gilbert (2005), “stories of who is using money and for what purposes, and how it is governed” are missing from accounts of money (p. 363). To understand how people engage with money, we need “case studies that take account of social and cultural meanings in specific contexts and through distinct networks of social relations” (Gilbert, 2005, p. 366). Today, the social and cultural meanings of money are connected to the technologies people use to save and spend money. In Canada, wealthy consumers are increasingly reliant on virtual money and online payment technologies, which leave data trails as part of their functioning. Many people in Canada, particularly those who live in poverty, do not use bank accounts and do not have access to cashless payment options. Unbanked and underbanked populations have captured the interest

[2] See also Scott, 1985.

of governments and financial corporations, who seek to intervene and make these populations visible, leading to further subclassifications that extend credit to some people, while reinforcing the identity of others as too risky to be extended credit (Aitken, 2017). This dissertation takes up a qualitative study of the mandatory adoption of benefits card technology by social assistance recipients without bank accounts.

I use de Goede's (2012) concept of the finance-security assemblage to situate Toronto's adoption of benefits card technology within a larger trend away from cash toward online payment technologies. Adopting payment technologies that leave transaction records is an important component of the finance-security assemblage. de Goede's (2012) work emphasizes an analysis of technologies and policies that encourage or mandate people to use payment technologies that leave data trails. Within the finance-security assemblage, Toronto's benefits cards are one site within a much larger shift away from cash.

Chapter Four focuses on how changes to Ontario's welfare system in recent decades have been characterized by the logics of neoliberalism. In *Chapter Five*, I draw on publicly available City Council reports detailing Toronto's adoption of benefits card technology and identifying the City's stated justifications for the benefits cards. These documents emphasize the goal of providing social assistance recipients with a normative payment technology, allowing recipients to become more like regular financial consumers. I show that broader logics of modernization and neoliberalism influence the City's justifications for the benefits cards.

Chapters Six, Seven, and *Eight* are based on interview data with card users. I draw on the theoretical contributions of scholars who highlight different ways that money is social to understand how respondents were affected by the transition to benefits card technology. I use this framework to understand why respondents used the cards in unexpected ways. These chapters provide examples of how recipients used the benefits cards in ways that were rooted in their economic marginalization and distrust of financial institutions and the social assistance system. Respondents considered the surveillance potential of the cards when making payments and engaged in strategies of everyday resistance.

In the following chapter, *Chapter Three*, I discuss the methodological framework guiding this research.

Chapter Three – Methodology

Introduction

My research offers a qualitative study investigating the mandatory adoption of benefits card technology for social assistance recipients without bank accounts. The site of this project is Toronto, Ontario, the first city in Canada to replace welfare cheques with card technology (Brennan, 2015). The City of Toronto implemented benefits cards as a way to distribute funds to recipients who were accessing social assistance payments via cheque, rather than by direct bank deposit. This research asks how social assistance recipients were affected by the mandatory transition to benefits cards and how the City of Toronto justified its decision to adopt benefits card technology. To answer these questions, I draw on 47 semi-structured qualitative interviews with people who were using or had used the benefits cards to access their social assistance payments in Toronto. I also analyze publicly available government documents detailing the adoption of benefits card technology. Finally, I interviewed two municipal employees who were on the steering committee for the City Council's adoption of this technology.

The authors of City Council documents describe the benefits cards as a tool to change the behavior of social assistance recipients, enabling them to become more like regular consumers. By contrast, interviews with card users reveal that the mandatory transition to benefits card technology disrupted their lives. These disruptions demonstrate the benefits cards were not merely a financial intervention, but a social intervention. This chapter outlines the methodological framework for my research and details the methods used for data collection. I discuss the demographics of interview respondents included in this study and then outline issues that emerged during my research. I end by engaging with broader methodological debates in contemporary qualitative sociology.

Methodological Framework

Based on the work of theorists outlined in *Chapter Two,* money derives meaning from its social location. I follow the work of theorists whose research shows that economic activities are embedded within people's social lives, highlighting that the economic cannot be separated from the social (Aspers et al., 2015). In response to questions about the benefits cards, respondents discussed how their lives were disrupted by this payment card. The transition to benefits card technology influenced respondents' sense of self and how they related to others socially. The benefits cards created and contributed to respondents' experiences of marginalization and inequality. The card technology led to new modes of surveillance and social control and engendered new forms of resistance. The framework of the sociality of money allowed me to centre the voices of social assistance recipients in my analysis of the benefits cards, focusing on this new payment system from the point of view of card users. An exploration of the sociality of money includes examining how factors such as culture, class, and context shape people's relationship to money and payment systems. This framework captured the connections between this mandatory payment technology and the lives of respondents.

My questions about the implementation of this card technology are rooted in "how" and "why," making qualitative interviews appropriate for this project. How did the mandatory adoption of a new payment technology affect the lives of social assistance recipients? How did recipients respond to this card technology? How did the City of Toronto justify the adoption of benefits cards technology? These questions invite an exploration of the messiness of everyday life. In my research, I explore the complexities surrounding the adoption of a new payment system, the fragmented meanings that money and payment technologies hold in people's lives, and the ways that people's experiences with money and payment systems are shaped by inequality and marginalization. These complexities can be juxtaposed with the City's view of the benefits cards as a tool to empower and transform social assistance recipients, while providing convenience and cost-saving.

Epistemological and ontological assumptions that frame my methodology include the understanding that that there are multiple truths and perspectives. The interview process shapes the stories that people tell. While government documents situate the benefits cards within a particular context and purpose, respondents' narratives demonstrate the different meanings the cards took on in their lives. There are no right or wrong answers for how respondents understood the benefits cards; the realities of the cards are shaped by the experiences of its users. Similarly, I write about the interviews in the past tense. This is because I understand the interviews as co-constructed between the respondents and myself within a particular time and context (Ellis & Berger, 2003; Rapley, 2001). Respondents' understanding of the cards may have shifted, and the stories that people chose to tell about the cards during the interviews reflect the co-constructed interview process (Macdonald, 2016).

Methods

The empirical data for my research relied on two methods: document analysis and qualitative interviews, with qualitative interviews as the largest data source. In this section, I provide information on the methods I used to gather data.

Document Analysis

I analyze publicly available City Council documents and reports related to the benefits cards that were produced between 2011 and 2017. These include one report outlining Toronto's eCity vision, which this project appealed to; five reports to City Council proposing the adoption of card technology and providing updates on the implementation of the project; one letter to the Mayor by a City Councillor praising the adoption of card technology and encouraging the City to adopt an information and technology strategy; RBC's global privacy notice; and an online document for card users titled "Learning to Use Your Card" that provides links to three articles related to financial literacy. These documents are detailed in a timeline on the adoption of card technology in Toronto in *Chapter Five*. I use these government documents in two ways. First, they contextualize the adoption of card technology within broader municipal government priorities and provide information on the timeline for implementing these cards. Second, these documents outline the City's stated motivations for adopting this technology.

I analyze these documents using thematic coding, in the same way I coded my interviews with respondents. The language used to justify the benefits cards constitutes an important component of my document analysis. For example, words such as "modernization", "convenience", and "empower" tell a particular narrative about the City's view of this technology. By analyzing the language used in these government documents I explore questions such as "how are specific identities produced, sustained, or negotiated within texts?" (Rapley, 2007, p. 6). I also use document analysis to investigate what was not said and who was not heard from in the government documents (Rapley, 2007).

Qualitative Interviews

The primary source of data for my dissertation is qualitative interviews. I interviewed 47 people accessing social assistance in Toronto who were using the benefits cards and two municipal employees who were on the City's steering committee for adopting benefits card technology.

Qualitative interviews fit within my methodological framework by allowing respondents to provide their subjective understandings of a particular experience. Following Warren (2001), the purpose of the qualitative interview is to "derive interpretations, not facts or laws, from respondent talk" (p. 83). Qualitative interviews allowed me to "gather contrasting and complementary talk on the same theme or issue," highlighting the messiness that resulted from the adoption of card technology (Rapley, 2004, p. 18). I gained insights into how the cards influenced respondents' lives, leading to my analysis of the benefits cards as a social intervention.

Qualitative interviews allow respondents to answer questions from a broad time range, providing insights into how their engagement with the benefits cards shifted over time (Warren, 2001). When I conducted interviews in 2017, the benefits cards had been out for approximately four years and the City was in the process of changing the card vendors. This timing was helpful because the change in card vendor prompted respondents to think about their cards. Both the initial transition to card technology and the change in card vendor were moments of disruption in how people accessed social assistance, which provided important insights into how these disruptions affected the lives of card users.

The Process of Conducting Interviews

Interviews ranged in time from 30 minutes to two hours. Before beginning each interview, I spent time informally chatting with each respondent, positioning myself as a graduate student and researcher, clarifying that I was not an employee of the City of Toronto, and distancing myself from caseworkers and OW and ODSP employees. Respondents frequently asked about my relationship to caseworkers, and I responded that I hoped to interview caseworkers for my study, but I did not know any caseworkers and had not been able to schedule any interviews so far.[3] I mentioned I was in Toronto to conduct research but was from out of town, encouraging respondents to explain to me how social assistance worked in Toronto and how this might differ from other places. In these small ways, I positioned myself as an outsider, a methodological tool sometimes used by qualitative researchers (Bucerius, 2015). I was an outsider to the city of Toronto and an outsider to the experience of accessing social assistance. Positioning myself in this way allowed me to ask respondents to elaborate or clarify during interviews. I also explained that I was personally unfamiliar with the processes of accessing social assistance and although I had used card technology, my use was never mandated.

I began each interview with the survey, collecting basic demographic information from each respondent. The information I collected included age, gender, and level of education, which respondents selected from available list options. I also asked if respondents identified as a visible minority and/or an Indigenous Canadian. This information was not detailed enough to identify any particular person, something I wanted to make clear to respondents before we began the interview. I hoped to put people at ease about sharing their stories of how they used their benefits card and navigated the social assistance system, which sometimes included violations of welfare rules.

I used an interview guide to ensure I covered similar content in each of the interviews but my interviewing style left room for respondents to direct the conversation and bring up stories they felt were important. I typically began each interview by asking the respondent how long they had been using their benefits card, which for some respondents was enough to open up a broader discussion about their experiences with the social assistance system, caseworkers, banks, and payment technologies. I intentionally did not bring up questions of surveillance or monitoring until

[3] This remained true for the duration of my research. I was not able to interview any caseworkers for this project.

the end of the interview to allow these stories to come up naturally, as they often did. For consistency, however, I asked each respondent if they thought the cards were being monitored and asked follow-up questions about how this might affect decisions around the cards and how they were being used.

Recruitment

I primarily recruited respondents through posters. I placed posters around Toronto, in libraries, community centres, community health centres, and not-for-profit organizations that support low-income community members. I also placed posters on light poles and street message boards. I wanted to ensure that posters could be seen by people who were accessing community services or organizations, as well as by people who were not accessing any services. This plan helped to account for Brayne's (2014) findings on "system avoidance" -- that some people, particularly those with a criminal record, may avoid all institutions where participation involved identity confirmation. I placed posters around all areas of the city, concentrating posters in the vicinity of OW and ODSP offices. I also placed interview information online on a website that posted local classified advertisements.

In addition to these open recruitment methods, I used snowball sampling, inviting respondents to tell people they knew who were using the card about the study. Snowball sampling is a standard methodology in research with populations that may be difficult to access (Arksey and Knight, 1999; Warren, 2001; Weiss, 1994). Putting up posters around the City, posting online, and snowball sampling allowed me to reach a wide range of respondents.

I interviewed 23 female participants and 24 male participants. Before beginning my research, I hoped to interview close to equal numbers of female and male participants, with plans to amend the call to participants of a particular gender if the results became too skewed. I did not need to take these measures, however, as I maintained a level of gender parity throughout the interviewing process.

I paid every interview participant 10 dollars cash as compensation for their time and information. I am aware that, as a result of this compensation, I may have over-sampled the most impoverished recipients. However, it is also likely that people living in poverty are over-represented among those who access their social assistance benefits using the City's card technology, as this technology targeted social assistance recipients without bank accounts. As previously noted, people without bank accounts are disproportionately poor (Natile, 2020; Buckland & Dong, 2008). Additionally, as is true with all research that involves some aspect self-selection, it is possible that respondents self-selected to participate in this research because they held strong opinions about the benefits cards or the social assistance system. I found, however, that respondents expressed a wide range of opinions about the cards and social assistance.

Every interview participant was provided with a pseudonym. I did not ask respondents to provide their names, although respondents often chose to introduce themselves. In about half the cases respondents selected their pseudonym, which I used. Many respondents said they did not care what name was used and asked me to select a name for them, which I did.

Demographic Information

Figure 1 Participants' Demographic Information

Age (in years)	**Number of Respondents**
18-30	8
31-40	8
41-50	16
51-60	12
61-70	3
71 and older	0
Gender	
Female	23
Male	24
Other	0
Race and Ethnicity	
Identified as a Visible Minority or Indigenous Canadian	28
Did not Identify as a Visible Minority or Indigenous Canadian	19
Highest Level of Education Completed	
Junior High/High-School	16
High-School Diploma	14
College Diploma	11
Trade School Certificate	2
Bachelor's Degree	4
Master's Degree	0
Total	47

Note: the table provides frequencies (number of respondents).

Respondents in this study are drawn from a specific population – social assistance recipients without bank accounts. A Toronto City Council report describes social assistance recipients without bank accounts as "some of its most vulnerable residents" (Toronto City Council, 2015, p. 3). Many people within this population come from multiply disadvantaged groups and have experienced poverty for long stretches of time. A high proportion of respondents identified as a visible minority or Indigenous Canadian. I did not directly ask about people's criminal histories, but during the course of the interview five respondents described personal involvement with the criminal justice system. Three respondents identified their incarceration as the reason they did not have a bank account. Many respondents described past or current experiences with addiction. Several respondents in this study indicated that they had been accessing OW for a number of years and overtly stated that they did not believe they would ever transition off social assistance.

I conducted interviews from July to October 2017. Due to the warm weather, I met respondents at outdoor spaces or coffee shops that were convenient for them. We often ordered coffees and conducted the interview outside at a nearby bench or park. Occasionally, respondents invited me to walk with them to show me a particular neighbourhood or favourite spot of theirs. As long as it was light out, I walked with respondents during, before, or after interviews. Because I explained I was not from Toronto, there were sometimes aspects of a particular neighbourhood where the interview was taking place that respondents wanted to show me. People often provided me with suggestions for places to put up posters, based on their knowledge of where people in the neighbourhood spent time. Respondents also offered suggestions about places to shop, or different organizations they felt were doing important work in the neighbourhood. I made fieldnotes about these moments after they took place, but these notes did not end up becoming a separate component of analysis.

I asked to audio-record interview participants, and only two respondents declined this request. One of these respondents reported negative experiences with the social assistance system. He felt he was being targeted by the caseworkers and thus did not want to be recorded. The second person who declined to be audio-recorded was one of two municipal employees who I interviewed. I did not audio-record a third respondent, also a municipal employee, because the interview was conducted over the telephone and the sound quality was not sufficient for recording. The remainder of the interviews were audio-recorded. I transcribed the interviews and engaged in thematic coding using N-Vivo software.

I stopped interviewing once I felt I had reached saturation (Small, 2009). While each respondent provided unique stories about how they used their card, I felt I reached the point where I was consistently hearing narratives about the cards that I had heard before.

Methodological Issues and Experiences

Individual Interviews and Group Interviews

Before I began the interview process, I planned to set up focus groups that would bring together multiple interview participants who did not know one another to engage in group discussions. I scheduled one focus group, putting up posters with the date and time, but no one showed up. I attempted to schedule a second focus group with respondents who were calling to set up interviews, but found I needed to be flexible on the time and location of the interview. Many participants did not have reliable access to a phone or schedules they knew in advance, and so trying to plan for a time that would accommodate a number of different participants did not work. This meant I was not able to schedule focus groups with respondents who did not know one another. Instead, I found that most people wanted to meet on the same day that they called to schedule an interview and often needed to meet within a couple of hours to ensure they would be at the same location. This method of scheduling meant that the majority of my interviews (32) were conducted one-on-one. In some cases, however, a participant phoned to schedule an interview and mentioned friends or partners who were also interested in participating. I provided people with the option of participating in back-to-back individual interviews, or group interviews. I conducted seven interviews with groups of two or three respondents.

I found that conducting small-group interviews worked very well. In this group setting, respondents appeared more comfortable and talked conversationally about the benefits cards and their experiences with money, banking, and the social assistance system. Group interviews provided respondents with the opportunity to compare and contrast their personal experiences, demonstrating the importance of peer networks as a source of information for respondents. During the interviews, respondents sometimes presented conflicting information about the cards. This prompted respondents to discuss how they had heard a particular piece of information, and how this information influenced the way they used their cards. During group interviews, respondents generally spent more time directly criticizing caseworkers and the social assistance system. I suspect this was because other participants were present to validate their criticisms.

An interesting gender dynamic occurred in the group interviews; all groups consisted of either a male and female couple, or groups of women. No group interviews consisted of multiple male participants. It was also often easier for me to build rapport with female respondents, who generally seemed more interested in talking about their experiences. I occasionally found it difficult to engage male respondents in the interview process, particularly those who were older than 40. This may have been due to stigma associated with accessing social assistance and traditional gender norms and masculinity.

Intersectional Identities

Qualitative interview respondents provide their perspective from "fractured subjectivities" that include varied perspectives such as gender, race, and class (Warren, 2001). I was attentive to this as I coded and analyzed my interviews. I anticipated that participants' experiences with money, payment technologies, caseworkers, and the social assistance system would be shaped by gender, race, and ethnicity. I was surprised that responses did not vary notably on the basis of these categories. This may be because my sample was too small to reveal the nuances of these differences. It may also be due, in part, to the fact that all respondents were hyper-marginalized. I had expected that women, particularly women of colour, would experience more overt surveillance from caseworkers. I found, however, that most respondents described experiencing surveillance, social control, and a mistrust of the social assistance system. It is also possible that not all respondents felt comfortable discussing their experiences of discrimination with me, especially given that I was a stranger to them and a white woman.

I found that interviews varied in small ways along gender lines. Female participants were more likely to discuss their difficult relationships with caseworkers and the tension and frustration they felt when caseworkers surveilled and governed their spending. In general, male respondents had fewer complaints about their caseworkers and the social assistance system more generally. Male respondents were more likely than female respondents to report legally working while receiving social assistance, meaning that they were not dependent on social assistance as their only source of income. This may have played a role in why some of these male respondents were less critical of the social assistance system – it played a smaller role in their lives. Male participants expressed a greater level of distrust banks, technology, and the financial system.

Giving Voice and Studying Down

When I began this project, I proposed to interview government bureaucrats involved in the implementation of the card technology, caseworkers, and card users. In the end, I interviewed two government employees who played important roles in the implementation of the benefits cards and 47 card users. Missing from my analysis are the stories of caseworkers – front line employees who interact with social assistance recipients. Interviews with card users demonstrated that caseworkers played an important role their understanding of the social assistance system. Respondents often made determinations about the card and how it operated based on their past experiences with caseworkers. Additionally, the overwhelming majority of respondents believed that caseworkers did not generally provide complete or accurate information. Rather than relying on information from caseworkers, respondents cited stories from friends and acquaintances accessing social assistance as their most reliable source of information. Many respondents did not believe caseworkers were telling the truth about the cards based on previous experiences when caseworkers were not forthcoming with information. As a result, uncertainty and misinformation about the cards and social assistance system was widespread.

On the first afternoon I put up recruitment posters, an employee of Toronto Employment and Social Services contacted me. This person declined to participate in an interview but suggested it would be difficult for me to find social assistance recipients who would be willing to be interviewed, as they were often skeptical of people in positions of authority. This employee did explain that the City was in the process of changing vendors for cards from the City Services Benefits Card MasterCard to the RBC Right Pay Visa Card. As a result of this conversation I updated my posters to reflect this information. Despite this person's belief that social assistance recipients would be suspicious of my research and would not want to be interviewed, I found that card users were willing to be interviewed. It was Toronto Employment and Social Services employees who I struggled to recruit.

I originally hoped that the process of interviewing government bureaucrats involved in the implementation of the benefits cards would be relatively straightforward. Government documents provided the contact information for people involved in the adoption of benefits card technology. However, I found that many people listed on the documents were no longer working for the city or could not be reached through the contact information provided. One respondent who agreed to an interview supervised many of the other people I contacted. She agreed to an interview but was clear that she would be the only person from her office who would be interviewed. She noted it would be a waste of time for me to interview other people in her office because this would only duplicate information. This limited my ability to hear about the process of designing and implementing card technology from a variety of perspectives. As a top-level bureaucrat who was involved in the development and implementation of the cards, this respondent provided important insights into the planning, implementation, limits, goals, and debates in City Council around the implementation of the benefits cards.

While providing important insights, particularly into issues that made it to senior level management within TESS, this participant also served as a gatekeeper, only allowing me access to the "official" narrative of the implementation of card technology in Toronto. I asked about the possibility of interviewing caseworkers to gain a better sense of how people on the frontline felt about the cards but she declined, expressing the view that caseworkers would not have important information to add to my study. She described caseworkers as distributing the cards, rather than playing an active role in how people interpreted and used their cards. This idea that caseworkers did not play a role in thinking about the cards does not account for the ways in which caseworkers, as frontline staff, were most respondents' only contact with the social assistance system, and shaped respondents' information and understanding about the implementation of this technology.

This research experience is connected to broader methodological questions of access and power. Decisions to "study up" or "study down" are ongoing methodological debates (Auyero & Swistun, 2009; Fine, 1994; Venkatesh, 2013). These debates largely centre on the idea that socially disadvantaged people are more likely to be the subjects of academic research, while those with greater power or wealth rarely participate in research. Venkatesh describes his finding that the poor often feel obligated to respond to people seen as authority figures, while the rich "don't like to be studied and have no problem shutting the door" (Venkatesh, 2013, p. 133).

Interviews with government employees highlighted the power imbalance between their positions, myself as a researcher, and card users in subtle ways. For example, one of the two key stakeholders declined my request to audio-record the interview. I dressed up for these interviews, spending time thinking about what I could do to be viewed as a professional. I felt much more comfortable conducting interviews with social assistance recipients. I suspect this was due in part to my relative power in relation to them and also because it proved much more difficult to gain an interview with anyone from the government, and I did not want to jeopardize my limited opportunities. By the time I was able to set up a government interview, I had already interviewed dozens of card users.

Fine (1994) notes there is an absence of surveillance into the lives of the wealthy or elite, while poorer or disadvantaged groups are more likely to be labeled as other, with research into their lives portrayed as insight into another way of living. Throughout the research process I was cognizant of this imbalance and struggled to keep my research focused on areas of people's lives that related to the card technology. As a result, there are limitations in my ability to explore how factors such as Indigenous identity might have uniquely shaped respondents' relationships to systems, such as welfare and banks, given Canada's history of colonialism and the continuation of colonization today.

While being wary of studying down as an easy way to gain interviews, central to my project is the desire to give space to people who have been mandated to adopt card technology. As Gilliom (2001) notes, "to understand the nature and impact of a surveillance regime we must study what the system silences – the people, perspectives, and practices that the official depictions are blind to and those which must be hidden because the rules forbid them" (p. 41). Within my research, the voices of card users were central for several reasons. First, in order to understand the sociality of money and payment technologies it is necessary to centre the voices of people who had adopted the City's benefits card. Bank accounts represent normative financial behaviour, and there are many everyday opportunities that might be limited by not having a bank account. However, for many respondents, their decision not to have a bank account was shaped by more than their lack of access. Although many respondents did identify factors that prevented them from accessing a bank account, for others there were carefully considered reasons for avoiding banks and banking technology. These narratives were not present in City Council documents but came from interviews with respondents mandated to use the City's benefits cards.

Second, progress and convenience are often accepted narratives for the adoption of new technologies. These outcomes may seem obvious to people who already engage with the technology. In my research I wanted to explore the complexity of new technologies, particularly when they are imposed, rather than adopted by choice. While a technology may be convenient, it can also represent the introduction of surveillance potential, a term that I conceptualized based on how respondents understood the benefits card technology.

My research did succeed in centering the voices of people who used the City's benefits cards. These interviews demonstrated the complex ways respondents made sense of the cards and integrated the cards into their day-to-day lives – particularly in a system that leaves people perpetually underfunded and living in poverty. But my research also speaks to the inequities in conducting research, and the difficulty gaining access to wealthier or more powerful groups, particularly on a schedule conducive to conducting research for a PhD.

Positionality and Reflexivity

I draw on a methodology that takes reality as socially constructed; it follows that the identity and positionality of myself as the researcher shaped the interviews. There is no standpoint from which the view of the researcher will not be reflected in the work. Reflexivity develops out of a researcher's attention to their role in the social processes being studied (Bessett & Gualtieri, 2002). Simply listing identity characteristics as a reflexive practice has been challenged, with many scholars recognizing this does little to illuminate the complexities of identity making and understanding within the interview context (Nagar and Geiger, 2000). These identity practices are connected to questions of how our identity as a researcher enhances or gets in the way of our ability to elucidate and understand interview data.

As I conducted interviews, I considered my own positionality as a visitor to Toronto conducting research for graduate school. Gustafson (2011) recounts how people sometimes perceived her as someone who was accessing welfare and how this influenced her ability to interview and build rapport with people. By contrast, I was likely viewed in terms of my distance from respondents as I was visibly not grappling with poverty. I made an effort to distance myself from caseworkers and the social assistance system. When I described my research to respondents, I explained that I believe that OW benefits are not enough for people to live on in Toronto and outlined my interest in wanting to understand how people navigate the social assistance system, benefits cards, and virtual money in this context. I hoped to show that I did not judge people for bending or breaking OW and ODSP rules and wanted to demonstrate the politics of my research. Respondents often rejected these politics, relying on stereotypes to describe other people on welfare.

My initial entry into this project began with questions about consumer's decreasing reliance on cash in everyday life in North America. While writing my dissertation proposal, I observed advertisements that emphasized the status and convenience of credit and debit cards.[4] During this time, I attempted to rely entirely on cash in my own life. When I began my fieldwork, I believed that not using virtual money was inconvenient and led to social exclusion. As a middle-class white woman, I raised suspicion when I made large purchases with cash. I speculated that if using cash made me feel uncomfortable, this would be felt more so by people who do not experience the privileges of being white and middle class. However, respondents continuously explained that while there were some occasions when payment cards opened up purchasing opportunities, the types of purchases that required a credit or debit card were generally already out of reach because of cost. In one of my early interviews I used the example of not being able to book a hotel room without a credit card. This respondent laughed at me, noting she could not afford to stay in a hotel.

The differences between my experiences with cash and those of participants demonstrate the social nature of money. The use of cash for expensive purchases by someone who appeared likely to have a bank account felt strange and was probably sometimes viewed as suspicious. By contrast, some participants experienced monitoring when using card technology, perhaps because they didn't look like someone with access to a bank account. In many ways I represent a middle-class financial subject. I have multiple payment options and sometimes engage with new payment technologies. Although I think about the surveillance implications of different payment technologies, my concern about privacy does not always determine the type of payment technology I use, and my financial data has never been used in a way that has negatively affected me.

[4] For example the INTERAC advertisement described in the introduction chapter.

Conclusion

This dissertation provides an in-depth look into the experiences and narratives of social assistance recipients using benefits card technology in Toronto. My research draws on semi-structured interviews with 47 card users. I juxtapose these interviews with an analysis of City Council documents outlining the adoption of benefits card technology in Toronto. This analysis is contextualized by data from interviews with two government employees. This chapter outlined the methods used to collect data and the broader methodological framework for this dissertation.

Chapter Four – The Context of Social Assistance in Ontario

Introduction

This chapter provides a brief history of social assistance legislation in Canada and Ontario, with the goal of demonstrating that recent changes to welfare in Ontario can be understood as part of what Brown (2006) terms a "neoliberal political rationality" (p. 694). I begin with a brief history of the expansion of social assistance in Canada. Federal controls centralized the distribution of welfare and emphasized ensuring welfare met the basic needs of recipients (Jensen, 2010). In the 1990s, the federal government changed the cost-sharing funding model, limiting federal support. As a result, welfare in Canada was decentralized, leading to greater variations from province to province. In the mid-1990s, Ontario's provincial welfare legislation underwent a dramatic overhaul, the consequences of which still endure today (Gavigan & Chunn, 2010; Maki, 2011; Mosher & Hermer, 2005; Raso, 2017;). These changes were characterized by a reduction in government spending on welfare recipients, individualizing the causes and solutions of poverty with a focus on employment, and increasing efforts to prevent and police welfare fraud. Gavigan and Chunn (2010) characterize these changes as "nothing less than a full-on assault on the poor" (p. 65). Scholars have argued these changes adhere to the logics of neoliberalism, which will be shown in this chapter (Gavigan & Chunn, 2010; Jensen, 2010; Maki, 2011; Mosher & Hermer, 2005). As shown in *Chapter Five*, the benefits cards are a continuation of these neoliberal ideals and can be seen as a logical extension of technological and legislative changes that have been taking place in Ontario since the 1990s.

In the final section of this chapter, I move away from social assistance in Canada to explore the proliferation of card technology for people accessing welfare in other countries, as well as the development of state-run credit cards in China and India. Toronto City Council's adoption of benefits card technology for unbanked welfare recipients can be better understood by examining how similar technologies have been implemented in other countries. Despite many unique aspects of the benefit card system in Toronto, the use of card technology is consistent with changes that are happening around the world in how funds are being distributed to unbanked populations. The overarching goal of this chapter is to contextualize Toronto's adoption of benefits cards within a broader framework of neoliberal changes to welfare in Ontario and the use of payment technologies as tools to govern users across the globe.

A Brief History of Social Assistance in Ontario

Welfare in Canada Prior to the Great Depression

Welfare in Canada has its roots in England's Elizabethan Poor Laws (National Council of Welfare, 1987). These laws were administered by local authorities, who provided assistance to people who were poor and unable to work. Their responsibilities included finding work for the unemployed poor who were capable of working and punishing people deemed "able but unwilling to work" (National Council of Welfare, 1987). Welfare in Canada adhered to the "principle of less eligibility," which required that recipients of welfare must not be better off financially than the poorest of the working poor (Gavigan & Chunn, 2010).

Up until the 1930s in Canada, those in need of assistance applied to their local parish or municipality for welfare. Assistance was limited, and many recipients also accessed support through private charitable agencies. Beginning in 1916, the provinces provided monetary support to widowed or abandoned mothers living in poverty; this assistance was referred to as mothers' allowances and was provided on a province-by-province basis (Jensen, 2010). The assistance provided through mothers' allowances was limited, and, as a result, many women supplemented this income through employment or charity (Gavigan and Chunn, 2010; Jensen, 2010).

The Great Depression of the 1930s led to a turning point for social assistance in Canada. During the depression, approximately 15 percent of Canadians relied on some form of assistance (National Council of Welfare, 1987). This widespread reliance on welfare challenged the stereotype that people who accessed social assistance did so because of their own personal failings. This depression revealed a need for assistance that could not be met through the limited support provided by municipalities, highlighting the advantages of a Canada-wide cost-sharing model (Jensen, 2010). Over the next 30 years, the federal government passed several acts to provide economic support to those in need, including a universal family allowance, old age pension, universal hospital insurance, and public assistance for people who were ineligible for unemployment insurance (Jensen, 2010). These new acts shifted responsibility for the poor away from local municipalities toward provincial/territorial and federal governments, who began entering into cost-sharing agreements (Jensen, 2010; National Council of Welfare, 1987).

Expanding Access to Social Assistance in Canada

The modern history of social assistance legislation in Canada began in 1966, with the *Canada Assistance Plan* (CAP). The CAP replaced previous welfare programs, consolidating Canada's response to welfare. The CAP broadened welfare eligibility, moving Canada toward an "entitlement" model of distribution available to anyone who was poor (Allen, 1993, p. 203; Morrison, 1998, p. 2). The CAP marked the first time in Canada that people who were poor, but deemed capable of employment, could access assistance (Allen, 1993). Prior to the CAP, people had to fit within specific and narrow categories to be eligible for social assistance in Canada, such as being widowed, or blind (Allen, 1993).[5] These changes to Canadian welfare resulted in an increase in the amount of money the federal government provided in welfare assistance. Until the mid 1960s, Canada and the United States had comparable welfare rates of welfare spending; however, after 1966, Canada's spending on social assistance increased compared to the United States where spending remained relatively stable (Allen, 1993). The CAP played a major role in expanding Canada's social safety net, leading Canada to be characterized as a "welfare state" (Allen, 1993; Jensen, 2010).

Under the CAP, the federal government shared costs with provincial and territorial governments on a "dollar for dollar basis" (Morrison, 1998, p. 2). The system remained relatively centralized due in large part to federal controls and regulations (Berg & Gabel, 2015). Regulations prohibited requiring recipients to work in exchange for welfare. The federal government also required that the benefits distributed by provinces and territories were sufficient to meet the basic needs of recipients. Provinces and territories retained responsibility for the administration of benefits and developed their own needs tests and general benefits levels, in accordance with federal regulations (Allen, 1993; Berg & Gabel, 2015; National Council of Welfare, 1987). All provinces allocated a higher level of benefits to recipients deemed unable to work, compared with those deemed capable of working (Allen, 1993). Under the CAP, Ontario had a "two-tier system of income support", determined by the expectation of employability (National Council of Welfare, 1987). This meant the provincial government provided income support for those deemed unable to work, while municipal governments provided support and benefits to "employable" individuals (National Council of Welfare, 1987). This system continues today; the province maintains

[5] With the exception of the Family Allowances Act, which began in 1945 and provided monthly government payments to families with children to help cover ongoing costs of raising children. Prior to the 1980s, these benefits were distributed without consideration for a family's incomes or assets.

legislative control and distributes benefits through the Ontario Disability Support Program, while municipalities distribute benefits provided through Ontario Works (Raso, 2017).

After the 1985 provincial election in Ontario, Liberal Premier David Peterson struck the Social Assistance Review Committee. Over the next three years, this committee conducted hearings on the social assistance system in Ontario, culminating in the publication of the influential 1988 report *Transitions: Report of the Social Assistance Review Committee* (Morrison, 1998). This report was framed by a "basic principle of a right to assistance on the basis of need and an assumption that social assistance programming should be part of a broader anti-poverty strategy" (Morrison, 1998, p. 3). Authors of the report advocated for social assistance rate increases and broader eligibility requirements to increase benefits that were provided to the "working poor". Authors of the *Transitions* report argued that the best way to reduce welfare fraud was to provide recipients with sufficient funds to live on. The *Transitions* report influenced changes to welfare in Ontario up until the early 1990s, when the economic recession and changes to the federal cost-sharing model ended this line of reform.

The Rise of Neoliberal Reforms to Welfare in Ontario

From 1966 to 1990, the structure of the CAP remained relatively intact (Jensen, 2010). Then, in 1990, the federal government capped social assistance transfer payments, limiting payments to Ontario, Alberta, and British Columbia, Canada's three richest provinces, to five percent annually on any increases (Jensen, 2010). This limit on federal cost-sharing cost Ontario "billions of dollars in foregone transfer payments" (Morrison, 1998, p. 3). In 1995, Canada's federal government revoked the CAP in an effort to control federal spending and reduce debt (Jensen, 2010). In 1996, the federal government replaced the CAP with the Canadian Health and

Social Transfer (CHST), a new block grant combining funding for welfare, post-secondary education, and healthcare (Jensen, 2010). The CHST remained in place until April 1, 2004, when it was split into the Canada Health Transfer and Canada Social Transfer (Morrison, 1998).

The withdrawal of the CAP reduced federal controls and decentralized Canada's social assistance program (Berg & Gabel, 2015; Jensen, 2010). This decentralization increased provincial and territorial governments' discretion over the provision of welfare (Berg & Gabel, 2015; Mosher & Hermer, 2005). The grants that followed did not include the same federal regulations as the CAP (Berg & Gabel, 2015). The federal government no longer stipulated that the provinces and territories had to provide sufficient benefits to meet recipients' basic needs (Mosher & Hermer, 2005). Additionally, the protection mandating that recipients could not be required to work in order to receive benefits was no longer in place after the CAP was revoked (Maki, 2011). As a result of these reforms to Canada's welfare, social assistance recipients experienced significant reductions in the support they were eligible for (Brodie, 2008; Jensen, 2010). For example, between 1992-2005 in Ontario, a single parent with one child saw their welfare support decrease by almost 6,600 dollars (Jensen, 2010, p. 423). Today, each province and territory has unique regulations, eligibility criteria, and benefit levels for social assistance (Tweddle et al., 2017).

In the 1990s, Ontario was in the midst of a recession and public backlash against welfare was growing. The revocation of the CAP left provincial and territorial governments vulnerable to high demands for social assistance during economic recessions (Jensen, 2010). The number of people accessing social assistance in the province increased dramatically, from approximately "4.5% in 1985 to a peak of 12.2% – to about 1.3 million people – in 1994"; this was the most significant increase in caseload numbers in Ontario since the Great Depression (Morrison, 1998, p. 3). The New Democratic Party (NDP) won the 1990 provincial election but faced criticism for the growing number of people accessing welfare in the province. As Morrison (1998) notes, welfare in Ontario had become a "flashpoint for a complicated set of public fears, anxieties, and anger towards racial minorities, immigrants, 'criminals', teens, single mothers, and so on" (p. 4). Stereotypes about welfare recipients and their abuse of the system were fueled by politicians and the media, who spoke out against the "waste" and "abuse" they argued was occurring within the welfare system (Morrison, 1998, p. 4).

In 1992, Ontario's NDP government conducted a report on social assistance, *Time for Action.* In this report, the government rejected the public sentiment that the welfare system was plagued by fraud (Pratt & Valverde, 2002). This 1992 report criticized those who were attempting to judge whether or not welfare recipients were deserving of assistance (Pratt & Valverde, 2002). The NDP recommended an audit of the social assistance system but were careful to note this audit was not prompted by fears over widespread fraud (Pratt & Valverde, 2002). Two years later, Ontario's NDP government issued another report on welfare, this one entitled *Turning Point* (Pratt & Valverde, 2002). Authors of this report relied heavily on neoliberal assumptions about welfare recipients; specifically, authors of the report expressed concerns that welfare recipients engaged in a "lifestyle of dependency" (Pratt & Valverde, 2002, p. 140). Pratt and Valverde (2002) argue that this narrative of the "lifestyle of dependency" signaled concerns regarding the "soul of the welfare recipient" and their propensity to cheat the system in order to pursue their lifestyle of leisure (Pratt & Valverde, 2002, p. 141).

Leading up to Ontario's 1995 provincial election, the Conservative Party ran on the platform of a "common sense revolution" that featured welfare reform as a central argument (Morrison, 1998, p. 4). Mike Harris and his Conservative party proposed reforms that included the promise to "slash Cadillac welfare rates, to make all 'able-bodied' recipients, including single mothers, work for their welfare, and to root out fraud and abuse" (Morrison, 1998, p. 4). This narrative of "Cadillac welfare" appears to reference welfare reform that was taking place in the United States.

In his presidential campaign, Reagan referred to Linda Taylor, a woman in Chicago who had been accused of committing welfare fraud and living in luxury, thus the phrase "Cadillac welfare". Historical analysis has revealed that Linda Taylor was an extreme outlier and that stories of her fraud were exaggerated; however, she became a flashpoint for outrage against the welfare system in the 1990s (Levin, 2018). In the United States, stories of "Welfare Queens" fueled the stereotype that those receiving welfare, particularly women of colour, were somehow cheating the system and purchasing items that were unaffordable for working-class people. Gilens (1999) demonstrates that since the 1960s in the United States, the media has portrayed poverty in racialized terms, leading the American public to associate welfare with the provision of assistance to poor, Black Americans.

In Ontario, backlash against welfare recipients was also racialized (McCabe, 2018). In 1993, Lynn McLeod, leader of the provincial Liberal opposition party, accused a Somali refugee organization of costing Ontario taxpayers tens of millions of dollars in welfare benefits being paid to refugees (Little, 1998; McCabe, 2018). In Toronto, the media ran stories about Somali single mothers who were accused of actively looking for ways to obtain the highest level of welfare benefits (McCabe, 2018; Pratt & Valverde, 2002).

In 1995, Mike Harris and the Conservative Party won the provincial election. The subsequent welfare reform that took place in Ontario was "arguably the most dramatic in the recent Canadian context" (Gavigan & Chunn, 2010, p. 48). The government cut social assistance rates by 21.6 percent (Mosher & Hermer, 2005, p. 6). Harris did not position these welfare cutbacks as a necessary step to constrain deficit spending, but rather as a way to fight the rampant fraud and abuse that his Conservative government argued was plaguing Ontario's social assistance system (McCabe, 2018). This narrative of fraud and abuse constructed a distinction between the deserving poor, who wanted to work, and those who were cheating the system by choosing to live off welfare.

The Ontario government enacted new legislation to govern welfare in the province, replacing the *General Welfare Assistance Act* and the *Family Benefits Act* with the *Social Assistance Reform Act (SARA)*, which contains both the *Ontario Works Act* and the *Ontario Disability Support Program Act* (Morrison, 1998).[6,7] SARA was created in 1997 and came into effect in 1998. As Minister Janet Ecker explained, the objectives of this new legislation were to "meet the unique needs of persons with disabilities; to make self-sufficiency the overriding goal of social assistance; and to fight welfare fraud" (Mosher & Hermer, 2005, p. 16). The latter two objectives framed subsequent changes to welfare in Ontario, as will be explored below.

The changes to welfare in Ontario in the 1990s adhere to a neoliberal political rationality (Brown, 2006, p. 694; Gavigan & Chunn, 2010). As Lemke (2001) explains, "a political rationality is not a pure, neutral knowledge which simply 're-presents' the governing reality, instead, it itself constitutes the intellectual processing of the reality which political technologies can then tackle" (p. 191). As an example of this, welfare fraud became a reality to be tackled by Ontario's provincial government in the 1990s. A neoliberal political rationality is characterized by the subservience of the state to the market, with the goal of maximizing economic growth (Brodie, 2008*a*). Under the logics of neoliberalism, the government limits and reduces its responsibility to citizens. Citizens are constructed as independent and self-sufficient. Unlike social liberalism, which understood poverty as a social problem, neoliberal views transform these issues into individual failings and

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[6] The Ontario Works Act provides support to people deemed capable of employment.
[7] The Ontario Disability Support Program Act provides assistance to people with disabilities.

responsibilities. As Brodie (2008a) explains, “neoliberal reforms have redefined the object of social policy from the structurally disadvantaged citizen and bearer of social entitlements to the self-sufficient and genderless individual, the consumer and market actor” (p. 154). Public assistance gives way to individual self-reliance; citizens no longer have the right to welfare and are instead responsible for bettering themselves (Gavigan & Chunn, 2010).

From Welfare to Workfare

The *Ontario Works Act* prioritizes individual self-sufficiency, which, within the act, is conceptually linked to employment. The importance of employment is signaled by the program’s change in name, from *General Welfare Assistance* to *Ontario Works* (Maki, 2011; Mosher & Hermer, 2005; Raso, 2017). Section One of the *OWA* outlines the purposes of this new legislation. OW is a program that “recognizes individual responsibility and promotes self-reliance through employment” and “provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed” (Mosher & Hermer, 2005; OWA, Section 1). Individual responsibility is clearly articulated in the purpose of this act; recipients have an “obligation” to be employed. Under a neoliberal political rationality, citizens accessing welfare are tasked with improving themselves to become more employable, solving whatever deficit made them reliant on assistance. Pratt and Valverde (2002) argue the neoliberal citizen is “[c]onstructed partly through the discursive disparagement of the ‘lazy’ welfare recipient, the neoliberal individual must always be self-reliant” (p. 139). Welfare recipients are viewed as lacking self-sufficiency and independence, characteristics that are valued under neoliberalism. Social assistance recipients are obligated to improve themselves to become capable of employment, thereby gaining independence and no longer needing government assistance.

The use of participation agreements in Ontario's current social assistance system is another example of the emphasis placed on employability. As Brodie (2008*b*) explains, under neoliberalism, poverty is understood as resulting from personal deficits. Consequently, "social policy reform aspires to correct the apparent deficiencies of poor people through discipline, coercion, skills enhancement, and certain technologies of self-help" (p. 179). Before applicants become eligible for benefits, they are required to sign a participation agreement, pledging to participate in activities related to finding employment (Mosher & Hermer, 2005; Raso, 2017). Welfare recipients must attend training, counselling, or classes to overcome whatever personal deficit is preventing them from finding employment. The *OWA* prioritizes self-sufficiency and individual responsibility, traits that are valued under neoliberalism.

An emphasis on employment is a common tactic deployed in neoliberal frameworks to address poverty and marginalization (Struthers Montford, 2015). This emphasis on employability alleviates the state's responsibility for its citizens. Advocates of neoliberal policies believed the welfare state created dependent citizens who lacked a sufficient desire to work (Brodie, 2008*b;* Pratt & Valverde, 2002). Under neoliberalism, the role of the state is to "increase self-sufficiency and labour force participation among those 'addicted' to government assistance" (Brodie, 2008b, p. 170). This focus on employment does not account for jobs that pay too little to lift people out of poverty, or the structural factors that shape people's lived experiences. Individualization "places steeply rising demands on people to find personal causes and responses to what are, in effect, collective social problems" (Brodie, 2008b, p. 179). The *OWA's* emphasis on self-sufficiency, achieved through employment, adherences to neoliberal logics.

Welfare as Fraud

In the 1990s, campaigns against fraud (welfare fraud, but also immigration fraud, refugee claimant fraud) took hold as a part of neoliberal governance (Pratt & Valverde, 2002). An increase in the regulation and surveillance of social assistance recipients in Ontario was justified by neoliberal political rationalities in favour of reduced spending on welfare recipients. The provincial government argued that an expansion in the surveillance of welfare recipients was necessary to disentitle those who were not attempting to find employment and thus undeserving of assistance. Similarly, it was purported that increased surveillance would lead to the identification and capture of recipients who were cheating the system and receiving more than they were entitled to. People accessing social assistance were transformed from rights holders to “presumptively undeserving” recipients whose potential for fraud meant they had to be closely monitored (Pratt & Valverde, 2002, p. 141). Maki (2011) argues this turn toward policing welfare fraud was a “direct assault on the poor” (p. 51). Welfare recipients are one of the most intensely surveilled populations in Western countries because they are presumed to lack self-sufficiency (Maki, 2011).

Ontario’s Conservative government engaged in specific efforts to prevent and police welfare fraud. This included a policy permanently banning people convicted of welfare fraud from accessing welfare, which was later revoked (Maki, 2011). The government also implemented information sharing agreements, allowing information to be shared across ministries and jurisdictions (Maki, 2011; Mosher & Hermer, 2005). A contract was awarded to an outside corporation to develop a new information technology platform for delivering social assistance benefits (Dobson, 2019; MCSS, 2002). The province also created a welfare fraud hotline, allowing the public to surveil and police welfare recipients (Maki, 2011; Mosher & Hermer, 2005). Finally, the province hired Eligibility Review Officers (EROs), specialized staff who conduct investigations into recipients' eligibility for welfare (Maki, 2011).

In the 1990s, politicians and media in Ontario also discussed the idea for a welfare identity card that would contain the recipient's electronic fingerprint (Pratt & Valverde, 2002). This idea was never implemented; however, it demonstrates the view that welfare recipients are suspect and highlights the connections between new technologies and the surveillance and regulation of this population. Similar technologies were not proposed for seniors accessing government benefits, or corporations receiving tax breaks, showing the narrow focus on welfare recipients (Pratt & Valverde, 2002).

Politicians and the media engage in narratives of welfare fraud that tend to distinguish honest welfare recipients who want to work from those recipients who choose not to work, abusing the system by collecting benefits they do not deserve. In Ontario's welfare system, the only honest welfare recipients are those who are taking steps toward self-improvement with the goal of no longer relying on assistance. In 2002, an online article was posted to the Ministry of Community and Social Services (MCSS) website with the title: "Thousands caught through Harris government's tough welfare fraud measure". In the article, then Minister Baird stated: "we must continue to take steps to ensure that welfare is there for those honest folks who are upgrading their education, improving their job skills, or making the transition from welfare to work" (MCSS, 2002). Mr. Baird's quotation, in connection with the headline about welfare fraud, narrowly defines those who are entitled to welfare under neoliberal political rationalities. This depiction of welfare is also linked to the emphasis on employability discussed in the section above.

The above-mentioned Ministry article suggests that welfare fraud is rampant and that those who commit welfare fraud are knowingly manipulating the system to receive benefits they are not entitled to. In reality, welfare fraud is very rare; the actual incidents of convictions for welfare fraud represented only 0.1 percent of the social assistance caseload in Ontario from 2001-2002 (Mosher & Hermer, 2005). Welfare regulations are notoriously difficult to navigate and the majority of people who commit welfare fraud do so unknowingly (Gustafson, 2011; Mosher & Hermer, 2005). People who violate the rules of social assistance tend to remain poor or very poor. Despite this, getting tough on fraud has remained central to the social assistance system in Ontario.

Welfare recipients experience surveillance and suspicion when they interact with the welfare system, as well as more generally in their day-to-day lives (Eubanks, 2006; Gilliom, 2001; Gustafson, 2011; Mosher & Hermer, 2005). Morrison (1998) notes how "'fraud talk' helps construct a generalized atmosphere of oppression and fear that constitutes much of the lived experience of poverty. It fragments and mutes opposition even amongst those who are oppressed by it" (p. 29). *Chapters Seven and Eight* explore how respondents questioned if their identities as welfare recipients made them undeserving of certain financial services. I also examine how respondents distinguished themselves from other welfare recipients by explaining that they were honest and wanted to find work.

Narratives of welfare fraud are connected to the stereotype that welfare recipients cannot be trusted to spend their money wisely. Even if welfare recipients are not committing fraud, the public is often invited to scrutinize their spending. For example, in 2017, a front-page article in the New York Times began with the question: "what do households on food stamps buy at the grocery store?" The answer: "Lots of soda" (O'Connor, 2017). The author does not examine whether this is similar to the purchases made by consumers who are not receiving welfare. A neoliberal political rationality positions welfare recipients as failed consumers who must improve themselves in order to become better citizens. These narratives reinforce the idea that people accessing social assistance are not spending their money appropriately, and thus are responsible for their own poverty. Since the 1990s, changes to Ontario's social assistance system have increased efforts to surveil social assistance recipients, "deepening" the surveillance they are exposed to (Brayne, 2017, p. 979; Maki, 2011; Mosher & Hermer, 2005).

Privatization Through Corporate Partnerships

Under the contemporary welfare system in Ontario, the Ministry of Community and Social Services (MCSS) has contracted with private corporations in an effort to streamline and modernize its service delivery, transferring work that was previously carried out by the government to private corporations. Through these contracts with private companies, the Ministry anticipates it will reduce costs, improve client services, and reduce welfare fraud. However, research that has investigated these partnerships has shown they often result in increased costs, do not generate savings through the prevention and policing of welfare fraud, and pose problems for users (Maki, 2011; Raso, 2017; Ticoll, 2004).

In 1996, the MCSS initiated the Business Transformation Project (BTP). The Ministry argued that "a new technological platform, supported by a new business process, would be required to both support the fundamental changes it was making at the policy level and to modernize the service delivery system across the province" (Toronto City Council, 2000). The BTP was the broader framework guiding Ontario's development of a new social assistance delivery system (Toronto City Council, 2000). In 1997, MCSS contracted with Andersen Consulting to develop a new information technology system, or Service Delivery Model (SDM), to deliver social assistance in the province (Maki, 2011; Toronto City Council, 2000).[8]

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[8] Andersen Consulting became Accenture during the time when the Ministry had contracted with this corporation.

The SDM was envisioned as a technology platform that would replace the eight discrete systems that municipalities had previously relied on to distribute benefits (Ticoll, 2004). The SDM would automate many responses to social assistance recipients, through Interactive Voice Response (IVR). The Consolidated Verification Process (CVP) was another aspect of the BTP; CVP is a provincial database that verifies recipients' documents to catch welfare fraud and prevent over-payments (Maki, 2011). A recipient's identification and eligibility documents are uploaded and verified against databases of information, such as the provincial registry (Maki, 2011). Information was shared across ministries to confirm that a recipient is eligible for social assistance. Information is also shared across the province to ensure no recipient was accessing benefits in more than one location.

Andersen Consulting developed the Service Delivery Model Technology (SDMT) as the new platform to distribute social assistance benefits in the province. The SDMT digitized casefiles and was the beginning of automated case management in Ontario (Maki, 2011). It was a province-wide technology platform that contained information on all OW and ODSP clients in Ontario (Toronto City Council, 2000). The system alerted caseworkers if a client had moved within the province or reapplied for assistance. This new technological database resulted in "one of the first semi-privatized social service programs" (Maki, 2011, p. 50; Ticoll, 2004). In her examination of Ontario's contract with Andersen Consulting, Maki (2011) notes this new technology meant that social assistance recipients' personal information was being collected and stored by private corporations (p. 51). This poses accountability issues for social assistance recipients, who have no alternative to this arrangement, aside from not accessing assistance (Maki, 2011).

The MCSS anticipated that the new technologies provided by Andersen Consulting would streamline services and result in cost-savings for the province. In reality, the project went dramatically over budget. It was estimated that this project would cost the province 180 million dollars, but by 2005 costs had exceeded 377 million dollars, not including additional costs resulting from technological errors, such as overpayments, made by the system (Maki, 2011). According to the Ontario Auditor General (2002, 2004, 2009), SDMT was plagued by costly errors (Ministry of Community and Social Services, 2015).

In 2009, the government of Ontario contracted with IBM to develop a technological replacement for the SDMT (Raso, 2017). This database is called the Social Assistance Management System (SAMS), and it operates in Ontario today. SAMS uses the personal data of social assistance recipients that is input to the system by caseworkers in order to make decisions regarding the recipients' eligibility for benefits and the amount of benefits (Raso, 2017). This software is able to connect recipients' personal information to determine individual recipients who previously resided at the same address and form families, regulating the funds recipients are eligible to receive (Raso, 2017, p. 85).

Exploring the Use of Card Technology to Distribute Welfare Benefits in Other Countries

This section moves away from an examination of welfare in Ontario, to explore how other countries have adopted welfare cards as a way to distribute social assistance payments. Stated agendas for implementing welfare cards vary by jurisdiction; however, some common reasons include that they improve efficiency, make it easier to track spending, and can be used to implement and enforce prohibitions on spending money in specific locations or for particular items.

Since the late 1990s, many U.S. states have used welfare cards to distribute social assistance benefits. In 2008, funds allocated through reloadable cards totaled $10.5 billion

(Mercator Advisory Group, 2009; as cited in Toronto City Council, 2011).[9] In the United States, funds are primarily distributed through Electronic Benefit Transfer (EBT) cards. EBT cards look similar to traditional debit cards and have many of the same functions. These cards can consist of two accounts, one that provides cash that can be withdrawn, and one that has an electronic version of food stamps (Dolan, 2010).

There have been numerous efforts by U.S. states to constrain how and where recipients can spend their welfare benefits (Dale, 2011; Dolan, 2010). Twenty-five U.S. states have policies restricting the use of EBT cards (Quinn, 2016). For example, in Arizona, Temporary Aid for Needy Families (TANF) cannot be used to purchase lottery tickets, and in Kansas there is a lengthy list of services that are excluded, including sporting events, movie theatres, and swimming pools. Additionally, cash withdrawals are limited to 25 dollars per transaction, per day. Some states limit what the cash can be used for, while others specify that the cards cannot be used to withdraw cash from ATMs in locations such as casinos or liquor stores (NCLS, 2018). The TANF program provides a website that people can consult for the addresses of ATM's where they can withdraw cash (Dolan, 2010). ATMs can be programmed to reject Electronic Benefit Cards, thus providing some control over where the cards can be used (Siegel, 2010).

In the United Kingdom, approximately twenty-five percent of local authorities used prepaid cards to distribute social assistance payments in 2013, with another thirty percent of jurisdictions planning to implement the cards in the following year (Wood, 2013). With these cards, authorities can monitor spending in real time, blocking the card if money is spent inappropriately or other issues occur (Wood, 2013). The United Kingdom piloted cards that combined multiple services, such as health budgets and welfare benefits (Wood, 2013).

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[9] This figure and report were cited in a publicly available Toronto City Council report; however, the report is only available for purchase and was not reviewed.

In Australia, the media has been critical about the introduction of card technology for people accessing social assistance, which happened on a trial basis in three communities. The cashless welfare cards were implemented in an effort to impose more restrictions on recipients' spending and reduce access to cash. Recipients in these trial communities received 80 percent of their welfare through the card, which could not be used to withdraw cash (Davey, 2017). The remaining 20 percent of benefits could be accessed in cash (Davey, 2017). Many welfare recipients in these trial towns were Indigenous, which led Turner, the Chief Executive of the national body on Aboriginal health, to argue the card "reminds Aboriginal people every day that they are treated as second- and third-class citizens in their own land" (Davey, 2017).

In South Africa, welfare payments are distributed through a biometric debit card, administered by MasterCard and endorsed by the South African Social Security Agency (SASSA) (Cobbett, 2015). As of 2015, ten million people were receiving their benefits through SASSA MasterCard (Cobbett, 2015). As Cobbett (2015) states, "capabilities developed in the spheres of technology, global finance, and governance enable the South African State to hand over the management of its monthly social grant budget to MasterCard" (p. 311). In South Africa, one of the justifications for card technology is reducing fraud; recipients must confirm their identity through fingerprints and voice identification (Cobbett, 2015).

Other countries have seen the introduction of state-sponsored monetary systems for all citizens. For example, India has implemented RuPay, and China has UnionPay (Guseva & Rona-Tas, 2017). In 2002, China introduced UnionPay, which is now the largest card brand in the world (Guseva & Rona-Tas, 2017). Guseva and Rona-Tas (2017) describe the state's active role in promoting the use of UnionPay cards across China. The Chinese government introduced these cards with the explicit goal of "controlling and improving citizens' behaviour" (Guseva & Rona-Tas, 2017, p. 206).

India launched its RuPay card system in 2012 (Guseva & Rona-Tas, 2017). While the initial purpose of this card system was to bring Indians into the banking system, RuPay merged with Aadhaar, "the unique twelve-digit-number-based national identification system […] designed primarily to deliver government services (Guseva & Rona-Tas, 2017, p. 207). The RuPay-Aadhaar card "includes the name, picture, and RuPay and Aadhaar numbers of its holder […] making the debit card India's universal ID" (Guseva & Rona-Tas, 2017, p. 207). The possibilities for surveillance are considerable and demonstrate how cards that are justified on the basis of inclusion and cost can be merged with other technologies and identification systems to link financial transactions to other personal data.

The Exceptionalism of Toronto's Welfare Cards

Unlike in other countries, such as Australia or the United Kingdom, government actors implementing benefits card technology in Toronto have not framed it as a way to restrict how recipients spend their benefits. Instead, politicians have overtly stated this card technology is not intended as a tool for monitoring. Prior to the adoption of benefits cards, Government Management Committee Chair and City Councillor Paul Ainslie is quoted in the Toronto Star saying: "I've been hearing people gripe for years – people get a welfare cheque, and the first thing they do is go to the liquor store, the beer store. Well usually when I get my paycheck, one of the first things I do is go to the liquor or beer store […] you should have some enjoyment in life. I think it's a little draconian to start saying 'you're on welfare, and this is exactly how you're going to spend the money we give you" (Dale, 2011). The Toronto Star identified Ainslie as being a "right-leaning ally" of [then] Mayor Rob Ford. Despite debates on the topic in City Council, the benefits cards in Toronto do not overtly restrict how people can spend their money.[10]

One possible reason for why Canada is not engaging in the same levels of control over how benefits cards are used is that Canadian privacy law prevents governments from tracking the spending history of cardholders (Dale, 2011). However, research on privacy laws as a protection from the expansion of surveillance demonstrates the privacy infrastructure is rarely effective in preventing the expansion of surveillance (Bennett, 2008; Gilliom, 2001). Indeed, privacy laws often become coopted to protect governments or corporations, rather than individuals (Bennett, 2008).

In an interview, one City employee explained that because the cards were only being rolled out for a sub-section of people accessing social assistance, only recipients without bank accounts were being issued cards, card users could not be treated differently from social assistance recipients with bank accounts. In other countries that have adopted card technology, it has been mandated for all people accessing social assistance, rather than only a subset of those accessing assistance. As is shown in *Chapter Eight*, the introduction of this card technology led to respondents' concerns regarding monitoring and data trails, despite the City's claims that the cards were not being used to track people's financial data.

Conclusion

This chapter provides a brief history of social assistance legislation in Ontario, demonstrating that changes to social assistance that took place in the 1990s adhered to the logics of neoliberalism. The province reduced welfare rates for social assistance recipients. At the same

[10] Information about the debate on this topic in City Council meeting came from an interview with a bureaucrat involved in the implementation of the cards. Transcripts of Toronto City Council meetings are not publicly available.

time, the province emphasized recipients' obligation to find and maintain employment, increased efforts to police welfare fraud, and contracted with non-government companies to update information technologies. *Chapter Five* explores how the logics of neoliberalism and modernization influenced Toronto's adoption of benefits cards.

In other countries, payment technologies have been used to intentionally limit social assistance recipients' access to cash, restricting how social assistance payments can be spent. For some governments, payment technologies are used to overtly control citizens' spending. In Toronto, the benefits cards did not include overt efforts to restrict where the cards could be used or limit access to cash; however, in *Chapter Eight* I will show that respondents were concerned about the surveillance potential of the cards.

Chapter Five – The Neoliberal Logics of Implementing Benefits Card Technology

Introduction

This chapter examines the proposal, implementation, and evaluation of card technology in Toronto. Drawing on publicly available City Council documents, I explore three questions in this chapter: 1.) What were the stated goals of the City of Toronto in introducing benefits card technology? 2.) What was the timeline for implementing card technology in Toronto? and 3.) How did broader notions of neoliberalism and modernization influence the City's goals for the benefits cards?

At the time when the benefits cards were implemented, Toronto's City Council had been actively working to apply new information technologies to a wide range of government services, businesses, and industries. City Council documents demonstrate the importance of technological innovation; outdated technologies became problems to be solved. My thematic analysis of publicly available documents indicated that the City did not implement benefits card technology to increase their capacity to surveil and monitor social assistance recipients. Rather, authors of City Council reports underscored the value of providing social assistance recipients with access to normal financial tools, enabling them to behave like regular consumers. These documents demonstrate City Council's adherence to neoliberal goals, including reducing the role of government, empowering citizens to embrace normative behavior, and outsourcing to a private corporation to modernize service delivery.

Authors of City Council reports positioned the benefits cards as a way to enable social assistance recipients to make smarter financial decisions, saving the City and cardholders money. Social assistance recipients without bank accounts were expected to solve the problems of insufficient funds, exorbitant fees, and their avoidance of mainstream financial services by adopting the City's benefits cards and, by extension, the financial behaviour of mainstream consumers. City Council documents did not address the failure of the benefits cards to provide card users with the same advantages afforded to regular consumers. These reports also did not account for the ways that many social assistance recipients without bank accounts were dissimilar to regular consumers, as I explore in *Chapters Six, Seven*, and *Eight*.

In the following section, I use de Goede's (2012) concept of an assemblage to situate Toronto's adoption of card technology within a broader framework of changes that are moving financial transactions online, making them legible. Next, the adoption of card technology in Toronto is contextualized through a review of Toronto's eCity strategy, which was adopted by City Council in 2002 and continues to be a guiding vision for the City today. A timeline is established for how card technology was conceptualized and implemented in Toronto for people accessing Ontario Works and then recipients of Ontario Disability Support Program. I then turn to the findings from my thematic coding of publicly available government documents, to show how the City positioned social assistance recipients as in need of mainstream financial tools to become more like regular consumers. The City viewed the benefits cards as a tool that would change recipients' financial behaviour, modernize services through a new technology, and ultimately save the City money.

Toronto's Benefits Card Technology – One Part of a Broader Trend

de Goede's (2012) concept of the finance-security assemblage is useful for conceptualizing the City's adoption of card technology as part of a broader context of finance and security. This context involves the promotion of online payment technologies as preferable to cash, precisely because of their legibility. The finance-security assemblage refers to the multiple sites of connection occurring between finance and security (de Goede, 2012). The move away from cash is not explicitly part of a global plan to do away with cash; however, this trend is occurring through the agency of government actors operating at various levels and diverse corporate interests. The concept of an assemblage frames Toronto City Council's implementation of card technology as one small piece of a shift toward legibility that is increasingly made possible by online payment technologies. People whose transactions would otherwise be happening in the cash economy, resisting documentation, are brought into the realm of online financial data through these cards.

Toronto's eCity Strategy – An Emphasis on Technological Innovation

Toronto's City Council first approved its eCity vision in the fall of 2002. eCity is a broad, overarching strategy focused on information and technology. The stated goal of the eCity vision is to "ensure that [Toronto's] businesses, services to the public, and political processes are sustained and enhanced by its information and technology resources" (Toronto City Council, 2002, p. 2). This vision prioritizes customer satisfaction and improving service quality while also reducing costs and producing administrative efficiencies (Toronto City Council, 2011). The adoption of this eCity clause led to the prioritization of technological innovations throughout the city. Sub-initiatives of the eCity vision include eGoverment, eBusiness, and eService. The benefits cards were introduced under the eService strategy.

The eCity vision shapes what problems are visible to the City and what strategies will be implemented to address these problems. Working teams were created in City Council with the goal of finding new areas where information and technology initiatives could be employed. New technology became the solution for which problems needed to be identified. By contrast, problems that did not have a technological fix were not given the same attention. This will be demonstrated in later sections, when I explore how the introduction of card technology for people without bank accounts became a solution to the problem of financial exclusion, poverty, and insufficient social assistance rates. The City framed the problem of social assistance recipients without bank accounts by focusing on the high fees recipients were paying to cheque cashing services and the costs the City incurred associated with producing cheques. What were not positioned as problems to be solved were social assistance rates that had been dramatically reduced over the past three decades, or that most recipients live well below the poverty line and struggle to meet their basic needs (Maki, 2011; Mosher & Hermer, 2005).

The eCity vision adheres to neoliberal logics such as prioritizing cost-saving for the City, outsourcing client services to corporations, and positioning citizens as clients, or customers, in need of efficient and modern service. In a 2011 report submitted to City Council, Toronto's eCity strategy is described as "wholly consistent with broader city priorities promoting effective customer service and smaller, less costly government" (p. 1). Rather than focusing on the adequate provision of services or responding to the needs of citizens, this statement suggests the government is successful when it is able to scale back and save money. Absent from this eCity strategy is the value of face-to-face interactions and support, or any mention of the services that must be cut in order to support a smaller, less costly government. There is also no mention of unintended consequences or the costs of new technologies in the eCity strategy.

In 2014, Toronto was named a finalist for the global "Top 7 Intelligent Communities" as a leader for Smart Cities, reinforcing the value of the eCity vision. In a letter, Michael Thompson, City Councillor and Chair, Economic Development and Culture Committee, announced Toronto's achievement and requested that the City Manager and Chief Information Officer prepare a report outlining an Information Technology Strategy for the City. This letter stressed the importance of continuing to enhance Toronto's reliance on technological solutions, stating: "the City needs to continue exploring opportunities to enhance and innovate the customer service experience, improve access to government services, drive operational efficiencies and improve workforce productivity" (Toronto City Council, 2014, p. 1). Neoliberal logics continue to drive the adoption of new technologies in Toronto.

Toronto's eCity vision laid a foundation on which the decision to implement card technology was built. Authors of the reports updating City Council on the benefits cards reminded council of the priority placed on achieving its eCity vision and outline how the adoption of benefits cards adhered to this vision. City Council demonstrated its support for modernization through innovative technologies and outdated technologies, such as paper cheques, became a problem to be solved. New technologies are positioned as tools to promote neoliberal logics, including smaller and less costly government, modernization, and enhanced client services.

The benefits card became evidence of modernization and convenience. But modernization and convenience for whom? In the remaining empirical chapters I complicate the City's narratives of modernization and convenience, focusing on three ways the cards disrupted respondents' lives, to show the social consequences of this new technology. In the following section I lay out the City's timeline for introducing benefits card technology in Toronto.

A Timeline of the Introduction of Card Technology in Toronto

In Canada, the majority of social assistance recipients receive their payments through direct bank deposit. In Ontario, people without bank accounts previously accessed their funds via cheques. In 2012, Toronto introduced a reloadable benefits card and began the process of phasing out paper cheques, becoming the first city in Canada to implement reloadable benefits cards that used "chip and pin" technology (Toronto City Council, 2013*a*, p. 3; Brennan, 2015).

The following figure provides a brief summary of the timeline of adopting benefits card technology in Toronto:

Figure 2 A Timeline of the Implementation of Benefits Card Technology in Toronto

Summer 2011	• Toronto begins to consider transitioning to a new payment technology
Summer 2012	• Toronto contracts with SelectCore for payment technology and begins roll-out of cards
2012-2013	• Toronto Employment & Social Services evaluating the roll-out of City Services Benefits Card
2013-2014	• Toronto considers expanding use of card technology
2015	• Noting success of cards, more discussion of expansion
April 2016	• Cards for ODSP recipients (optional enrollment)
July 2016	• Cards for ODSP recipients (required enrollment)
Summer 2017	• SelectCore City Services Benefits Cards replaced by RBC Visa Right Pay Cards

Toronto Considers Transitioning to Benefits Card Technology

On June 14, 2011 the Office of Deputy City Manager and the Office of the Treasurer sent a Staff Report to the Government Management Committee entitled "Modernizing Service Delivery Through Card Technology". This thirteen-page report advocates for the introduction of benefits cards for social assistance recipients accessing their funds via cheque. This report outlines the creation of a City Services Benefits Card Steering Committee consisting of eleven representatives from various City departments including Office of the Treasurer, Information and Technology, Employment & Social Services, Purchasing & Materials Management, and Risk Management and Information Security.

At Toronto City Council meetings on July 12, 13, and 14, 2011, the Government Management Committee brought forward their motion to "Modernize Service Delivery through Card Technology". At this City Council meeting the following two actions were adopted on consent:

1. "City Council endorse in principle the strategy for using card technology to develop a City Services Benefits Card capable of supporting transactional business requirements", and;
2. "City Council grant authority to the Acting Deputy City Manager, Cluster A to issue a Request for Proposal (RFP) for a City Services Benefits Card, and award a contract contingent on the considerations outlined in the report (June 14, 2011) from the Acting Deputy Manager, Cluster A and the Treasurer, including lowering current City costs"

City of Toronto Contracts with SelectCore Ltd. to Design, Develop, and Implement Benefits Card Technology

Following the call for RFPs and the City's subsequent evaluation process, the City contracted with SelectCore Ltd. to work with Toronto Employment and Social Services (TESS) staff to "design, develop and implement the City Services Benefits Card" (2013*a*, p. 5). The roll out of this technology to card users began in July 2012. The card's fee structure provided users with four free in-network withdrawals and Point of Sale transactions, and after that users were charged a fee for using the card.

TESS Begins an Evaluation of the City Services Benefits Card

In November 2012, TESS undertook an evaluation to gauge the success of the cards, which was measured by service delivery, client satisfaction, business processes, and cost saving (2013*a*

p. 6). The evaluation includes: "interviews, focus groups with clients, interviews with staff, evaluation forms, and analysis of administrative data" (2013*a*, p. 6). Findings from this evaluation, along with other topics related to Toronto's implementation of the City Services Benefits Card are reported in an April 2013 report to city council.

On April 26, 2013, the Acting General Manager, Toronto Employment & Social Services, provided an 18-page update report on the implementation of the City Services Benefits Card. It is in this report that reference is made to an evaluation undertaken by TESS, including quotations from card users. This report explains that the benefits card technology "met its objective of improving and modernizing the delivery of services to city residents receiving Ontario Works" (2013, p. 1). This report also highlights how the cards have benefited the city through cost savings and streamlined business processes.

Opportunities for Expanding the City Services Benefits Card are Proposed and Considered

A motion by City Councillor Paul Ainslie was carried requesting that the General Manager, Employment and Social Services, report to the May 13, 2013 Government Management Committee meeting on the implementation of the City Services Benefits Card and to identify opportunities to expand its use for other City of Toronto services.

On May 13, 2013, the Government Management Committee requested the Deputy City Manager, Cluster A, report back at the October 15, 2013 meeting on future applications of the technology, including to see if this technology could streamline Toronto Community Housing Corporation's housing application process. During this meeting it was also requested that the Acting General Manager of Employment & Social Services report to the Government Management Committee in October, 2013 to update the Committee on other possible uses of the CSBC within

TESS, and other areas of the city, including for prescription drug benefits and to facilitate the payment of supplementary medical benefits (2013*b*).

On September 27, 2013 the Deputy City Manager, Cluster A submitted a report to the Government Management Committee with an update on the implementation of the City Services Benefits Card. This report focuses on how the benefits card technology can be used in other areas of Employment and Social Services, and by other cities in Ontario. This report also outlines TESS's goal to use the CSBC technology to replace paper Drug Benefit Eligibility Cards issued to eligible recipients each month.

The Deputy City Manager, Cluster A recommended in its report that City Council:

1. "Grant authority to the General Manager, Employment & Social Services to issue an RFP for a Drug Benefit Card, and award a contract contingent on the considerations outlined in this report from the Deputy City Manager, Cluster A, including lowering current City costs", and;
2. "Direct the Deputy Manager, Cluster A, report back to Government Management Committee on options for future applications of this technology to modernize service delivery".

The recommendations from the September 23, 2013 report were reviewed at the City Council meeting on November 13, 2013 and the recommendation was amended to read that:

1. "City Council direct the General Manager, Employment & Social Services, to report to the Government Management Committee meeting by the end of the 1st quarter of 2014 on the progress to date on further possible uses of the City Services Benefits Card within Toronto Employment & Social Services and other potential applications to City services including those of Shelter Support and Housing Administration and Toronto Public Health".

This amended item was carried by City Council. This is the first time that Toronto City Council documented a decision to slow progress on the expansion of the City Services Benefits Card. Rather than approving the RFP to expand card technology to the administration of drug benefits, City Council requested the issue be brought back to the Government Management Committee in 2014.

Expansion of the City Services Benefits Cards to ODSP and Other Jurisdictions in Ontario

In June 2013, TESS was invited to attend an information session for administrators of Ontario Works to outline the "current CSBC solution and its successful implementation in Toronto" (2013*b*, p. 8). It was expected that other OW administrators in Ontario would adopt a benefits card technology. Provincial administrators of Ontario Disability Support Program also expressed an interest in using card technology to distribute benefits to recipients without bank accounts; approximately 15 percent of people accessing ODSP receive their payments through cheque, rather than direct deposit (2013*b*, p. 8).

The April 25, 2016 Update Report provides additional information on the province's implementation of reloadable card technology. In April 2016, the Province of Ontario began rolling out card technology for people accessing ODSP payments through cheque. The province began the introduction of their cards in a phased approach. Phase one began in April 2016 and people had the option to begin using card technology. Those people who wished to continue receiving their payments through cheque were able to do so at that time. Phase two of the implementation of card technology took place in July 2016. At this time, the cards were implemented for all recipients who did not access their payments through direct banking deposit. Cheques will only continue to be issued in "exceptional circumstances" (Toronto City Council, 2016). By the summer of 2017, card technology was available to all social assistance recipients in the City who had been accessing their social assistance benefits through cheque.

Toronto Changes Vendors and Transitions from the SelectCore Ltd. City Services Benefits Card to the RBC Right Pay Visa Card

During these implementation phases, the City also made changes to the vendors responsible for the benefits cards. Authors of the October 2015 report note that Toronto's contract with SelectCore to manage the City Services Benefits Card program was set to expire on June 30, 2016. At the City Council meeting on December 9, 2015, City Council adopted the October 23, 2015 update report. Confidential instructions to staff were also adopted.[11]

Toronto's contract with SelectCore to manage the City Services Benefits Card program expired on June 30, 2016. TESS replaced the City Services Benefits Card with a new payment card, the RBC Right Pay card, in summer 2017. It is unclear from publicly available documents precisely when the City adopted the motion to change vendors from SelectCore to RBC's Right Pay card. When I began my research in the summer of 2017, Toronto was in the process of changing cards and the majority of people who I interviewed had already transitioned to the RBC card. It is likely that the City changed vendors in order to be consistent with the province-wide adoption of card technology for people accessing ODSP, which was operated through RBC Right Pay.

[11] This report included a confidential attachment, which I could not access.

Success of Toronto's Benefits Card Technology

On March 5, 2014, Michael Thompson, City Councillor and Chair, Economic Development and Culture Committee wrote a letter to Deputy Mayor Kelly and Members of the Executive Committee announcing that Toronto had been named as a finalist in the global Top 7 Intelligent Communities as a leader for Smart Cities. In this letter Councillor Thompson praised the City Services Benefits Card project and urged City Council to take advantage of this recognition of leadership, requesting the outline for an Information Technology Strategy.

On October 23, 2015 the General Manager, Toronto Employment & Social Services Director, and Purchasing and Materials Management Treasurer provided an update report to the Government Management Committee on the City Services Benefits Card, which they praised as an "unqualified success" (p. 3). This report positions Toronto as a leader in the province for adopting card technology to distribute payments to social assistance recipients without bank accounts.

The General Manager, Director of TESS, and the Purchasing and Materials Management Treasurer provided an update report on the CSBC dated April 25, 2016, to the Government Management Committee. This report details the success of the CSBC in meeting its goals, "providing tangible benefits" to card users and the City (2016, p. 2). Authors of the report note that the benefits card led to savings of 3.1 million dollars (net) per year. As of April 2016, more than 6,300 clients accessed over $4.2 million in benefits through the City Services Benefits Card each month (2016, p. 2). While the number of people using card technology is significant, it falls below the estimated 35,000 people or families who were accessing their benefits through cheque referenced in the 2011 report, but the authors do not explain this disparity.

A Thematic Analysis of Government Reports – Neoliberal Values are Pervasive

I now turn to a thematic analysis of publicly available government documents detailing the adoption and evaluation of benefits card technology in the City of Toronto. In this section, I explore how broader notions of neoliberalism and modernization influenced the City's goals for the benefits cards. This section begins with an exploration of how City Council documents position cheques as an outdated business practice by focusing on the needs of middle-class financial actors. A modern payment technology is positioned as the solution to the problem of outdated cheques. The reports view the benefits cards as a tool that would provide social assistance recipients with the opportunity to improve their financial behaviour while also placing an emphasis on the City's ability to cut costs. One City Council report mentions poverty as an underlying structural problem – social assistance recipients do not receive sufficient financial support; however, the justifications the City provides for the benefits cards suggest recipients have an individualized responsibility to improve their financial situation. I end this section by demonstrating that expanding benefits card technology to other areas of the city and enhancing data collection have always been connected to the City's adoption of the benefits cards. The reports suggest that better data collection practices will allow the City to better intervene in the lives of recipients. Collectively, these themes exemplify the logics of neoliberal government and modernization.

Cheques Become an Outdated Business Practice

Authors of City Council reports positioned benefits card technology as a solution to the problem of cheques as an "outdated business practice" (Toronto City Council, 2011, p. 4). Under Toronto's eCity vision, outdated technologies, such as cheques, need to be identified and replaced by widely used technologies or, better yet, innovative technological solutions. Although the use of cheques is declining in Canada, close to one billion are still used each year (Payments Canada, 2017). Given the unique situation of social assistance recipients without bank accounts and the continued use of cheques in other jurisdiction in Canada, the conclusion that cheques are outdated is not obvious. This section demonstrates that cheques were compared to the behaviour of middle-class financial consumers and determined to be in need of modernization, without accounting for the unique needs of social assistance recipients who received the cheques.

A 2011 report proposing the adoption of benefits card technology in Toronto describes how consumers' banking preferences and practices have changed over the past decade. Today, most consumers embrace electronic payment and deposit systems. In this report, the financial behaviours of "the majority of individuals and businesses" is used as the reference point for assessing the adequacy of cheques (Toronto City Council, 2011, p. 6). The City Council report explains that unlike mainstream financial consumers, who have modernized their financial behaviours, social assistance recipients have relied on cheques for the past 50 years. Pointing to the length of time that cheques were used without innovation, the authors suggest this payment technology is not sufficient. The differences between social assistance recipients without bank accounts and middle-class financial consumers is not discussed. The shift in banking practices from cheques to card technology takes on a normative connotation, as recipients' failure to modernize their method of accessing benefits becomes evidence of a problem.

The 2011 report does not include the voices of recipients; however, the authors explain "cheques no longer represent a desirable nor optimal payment method for service users" (Toronto City Council, p. 6). Rather than focusing on the unique circumstances and needs of social assistance recipients without bank accounts, the behaviour of middle-class financial actors was used to determine the outdated nature of cheques. The authors state that card technology is "increasingly the *normal* way that most individuals and businesses carry out day to day financial transactions" (italics added, Toronto City Council, 2011, p. 7). Again, the focus is on regular consumers, rather than on the unique needs of social assistance recipients without bank accounts.

In describing the benefits of card technology, the City purports that "24-hour customer service" will provide card users with access to support that is "similar to other debit card holders" (Toronto City Council, 2011, p. 7). This logic fails to account for the unique circumstances of social assistance recipients. The customer service available to card users shifted from assistance provided by caseworkers and other TESS staff to assistance from a corporation, available online or by phone. Unfortunately, many respondents did not have reliable access to a phone or Internet. For these respondents, this shift towards automated, modern assistance was difficult to navigate.

City Council reports argue "the implementation of a City Services Benefits Card is a logical extension of the eService strategy and replaces outdated business practices with widely used technology" (2011, p. 4). If cheques are an outdated business practice, the solution is to replace them with a widely used modern technology. Again, emphasis is placed on cards being "widely used", rather than accounting for the unique needs of recipients.

The Benefits Cards are a Tool to Improve Social Assistance Recipients

In the reports, there is a tension between an acknowledgement of the structural issues of poverty that shaped recipients' experiences and an emphasis on recipients' individual responsibility to improve their financial behaviour. These reports pivot from acknowledging the insufficiency of social assistance funding to placing the onus on individual recipients to improve their financial behaviour. Recipients are expected to use the benefits cards to become better financial actors, "transcending the conditions that cause" poverty (Hackett, 2013, p. 223). An analysis of these reports has highlighted the City's use of "responsibilization discourses"; although structural factors are recognized an emphasis is placed on individuals to improve their financial behaviour (Hackett, 2013, p. 239).

As was discussed in the previous section, middle-class consumers were used as a stand-in for social assistance recipients in order to determine that cheques were an outdated technology. A related theme that emerged from the City Council reports was the view that the benefits cards could improve recipients without bank accounts, making them more like mainstream financial consumers. Social assistance recipients without bank accounts exist at the edges of normative financial behaviour, relying on fringe banking services and operating primarily in cash (Buckland, 2012). City Council reports position benefits card technology as a way to draw these recipients toward the centre of mainstream financial behaviour. A continued emphasis was placed on ordinary people and regular financial actors. In this case, the concept of the regular consumer was not used as a stand in for social assistance recipients, but as a normative goal toward which recipients were being aimed. I focus on six areas of recipients' lives the benefits cards were described as capable of improving: enhancing connections to mainstream society, promoting greater autonomy and independence, facilitating employment, improving financial management, increasing access, and improving recipients' security.

Throughout City Council reports, the benefits cards are described as *enhancing social assistance recipients' connection to mainstream society.* The authors argue the welfare cheque is associated with stigma and social isolation; cashing cheques identified people as social assistance recipients. The 2011 report suggests the benefits cards will reduce this sense of stigma and social isolation by allowing recipients to adopt financial behaviour that is similar to regular consumers. The authors note: "a standard debit bank card […] will provide OW service users with a convenient way of receiving and managing their benefits that is *ordinary*, in that it doesn't distinguish or single people out" (italics added, Toronto City Council, 2011, p. 7). This suggests it is important for social assistance recipients to relate to their money in a way that is ordinary and blend in with regular consumers.

Continuing the theme of connecting recipients to mainstream society, a 2014 report cites an evaluation undertaken by Toronto Employment & Social Services in 2013. This evaluation included focus groups with card users. One finding from these focus groups was that "the City Services Benefits Card made [card users] feel like they are a part of mainstream society" (Toronto City Council, 2014, p. 7). Again, this statement highlights the importance of connecting recipients to "mainstream society". This statement implies that recipients' reliance on cheques and cash prevented them from achieving this connection, but that this social distance could be resolved through access to payment cards. In *Chapter Seven* I explore respondents' narratives of social isolation and stigma as they relate to the benefits cards, finding that the cards did not promote social inclusion in a straightforward manner and that poverty continued to foster exclusion, despite access to card technology.

The City Council reports connect recipients' use of the benefits cards to "*greater autonomy and independence*" (Toronto City Council, 2011, p. 8). This phrase suggests social assistance recipients were not sufficiently independent or autonomous prior to their adoption of the benefits cards, echoing neoliberal logics. This stereotype is often applied to social assistance recipients, whom caseworkers and the social assistance system more broadly often view as in need of counseling and correction (Gilliom, 2001). The reports do not explain how benefits card technology will enhance autonomy or independence. Although respondents no longer need to rely on cheque cashing services to access their funds, the benefits cards make respondents reliant on new technologies and financial institutions. This call for independence and autonomy also runs counter to the interdependence and relationships respondents relied on to successfully navigate the social assistance system, as I explore in *Chapter Seven*.

The introduction of benefits card technology was linked to an increase in efforts to *assist recipients in finding employment*. The 2011 report suggests that by reducing the time and labour needed to produce and administer cheques, TESS staff will have more time to "focus efforts on supporting residents finding and sustaining employment" (Toronto City Council, 2011, p. 8). This implies there is work available to social assistance recipients who put in the effort to find it, or who are assisted by TESS staff. This statement prioritizes transitioning recipients off of social assistance into the work force, echoing neoliberal sentiments discussed in *Chapter Four*.

The reports suggest the benefits cards will *help social assistance recipients take better control over their finances*. The April 2013 report states that card technology "provides tools and resources to cardholders allowing them to better manage their personal finances" (2013, p. 3). This claim is echoed in an October 2015 report. The focus on financial management implies that social assistance recipients failed to adequately manage their finances prior to the benefits cards, and that a new financial technology could resolve this deficit. This neoliberal framing of social assistance recipients' financial behaviour individualizes the causes of poverty, suggesting it is a problem of financial literacy or money management. The reports do not address other issues that shape recipients' financial decisions, such as avoidance of financial surveillance or a distrust of banks stemming from past negative experiences.

The benefits cards are positioned as providing recipients with "*increased access*". For example, the 2011 report concludes by stating: "ultimately, the introduction of a City Services Benefits Card will *increase access* for residents and support the City's continued commitment to improvement and modernization of services" (italics added, p. 2). "Increased access" is presented as beneficial without defining access or exploring the implications of providing access to technologies when their use is mandatory. This focus on access did not interrogate reasons why some recipients may not have accessed banks or card technology prior to the implementation of the benefits cards and fails to consider that some recipients did not want to use card technology for reasons other than their inability to access it. As I explore in the following chapter, interviews with respondents demonstrate that their access to card technology is not the only factor influencing their financial behaviour.

The benefits cards are linked to *social assistance recipients' improved security*. The cards allow recipients to decide how much cash they want to carry with them. Prior to the benefits cards, recipients received all their money in cash once they cashed their cheque. The April 2013 report notes "individuals now have greater choice with respect to how much cash they wish to carry, similar to other residents with access to banking services" (Toronto City Council, 2013a, p. 7). The benefits cards allow recipients to decrease their reliance on cash. The benefits cards allow recipients to decide how much cash they wanted to carry, similar to people with bank accounts. In the 2011 report, the authors comment: "there is heightened security for residents carrying their funds on a benefit card and obtaining cash only as required" (Toronto City Council, 2011, p. 7). Embedded in this statement is a normative judgment about security and how the benefits cards should be used. This moves beyond the idea that the benefits cards provide recipients with the option to choose how much cash they want to carry, to the suggestion that cash should be used "only as required" to promote personal safety and security (Toronto City Council, 2011, p. 7). This places responsibility on recipients to protect their money and manage their own safety. The report identifies the safe way to use the benefits card, which includes a reduced reliance on cash.

Recipients are expected to behave like mainstream consumers and adopt their normative views of financial security. Cash is positioned as a risk to be managed by recipients through their use of the benefits cards. It may seem obvious that providing recipients with the ability to store their funds on cards enhances security; however, I found that many respondents did not reduce their reliance on cash because they did not trust virtual money or the systems underpinning it, such as technology or banks, as I explore in *Chapter Six*.

Throughout these City Council reports, social assistance recipients without bank accounts are continuously described as lacking what is required to be an "ordinary" consumer. The benefits cards are presented as a way to improve the financial behaviour of recipients without bank accounts by strengthening their connections to mainstream society, promoting greater autonomy and independence, enhancing employment, helping recipients better manage their finances, increasing access, and improving security. Not only are cheques an outdated way of accessing social assistance payments, social assistance recipients need to transform their financial behaviour through the benefits cards.

Cost Saving to the City is a Necessary Condition for Benefits Card Technology

Throughout the reports, cost saving is identified as a condition that must be met in order for the City to adopt this technology. This goal is aligned with the logics of neoliberalism, which promotes reduced government spending on citizens. As stated in the 2011 report, "implementation of the City Services Benefits Card will not proceed unless the proposed solution is economically advantageous to the City" (Toronto City Council, 2011, p. 9). Cost saving a necessary condition for the adoption of benefits cards technology and was a central theme throughout the reports.

The 2011 report estimates that benefits card technology could save the City between two and five million dollars gross. Cost savings is anticipated to result from efficiencies achieved by reducing the administrative labour required to process and administer cheques. Commenting on the advantages of benefits card technology, the authors explain the cards "offer significant benefits to service providers, streamlining complex administrative processes and reducing costs" (Toronto City Council, 2011, p. 1).

The implementation of card technology resulted in cost savings due to an increase in caseworker caseload size and a reduction in positions. The 2013a City Council report states: "TESS increased the ratio of cases to staff by 14%, resulting in a reduction of 85 local office positions for an annual cost savings of $6.2 million gross" (p. 2). No information is provided in the report on how this increase in caseload size could affect caseworkers or recipients. The City's decision to increase caseloads to reduce costs can be contrasted with the City also identifying improved service to clients as an advantage of card technology (Toronto City Council, 2013a, p. 4). The benefits cards reduced costs by automating processes that resulted in administrative efficiencies.

There is a tension within the City Council reports between the competing goals of improving service and reducing costs. The reports prioritize a neoliberal understanding of service that focuses on reducing the role of government and does not account for the unique needs of social assistance recipients without bank accounts. For example, one advantage of the cards described in the reports is that recipients will no longer have to come to the social assistance office to pick up their cheques. This is identified as an advantage for both social assistance recipients and the City, as it saves time and administrative labour. By contrast, respondents identified reasons why it was important for them to be seen by and build rapport with caseworkers. The benefits cards reduce respondents' opportunities for face-to-face contact with caseworkers. The City Council reports' focus on reducing costs aligns with the logics of neoliberalism, which supports reduced government spending.

Plans for the Expansion of the Benefits Card Technology and Data Collection

Data is an important tool for governments. City Council reports identify the benefits cards as a new source of data and encourage expanding the functioning of this technology. The implementation of the benefits cards was initially envisioned as a three-phase project; the City planned to use this technology to support multiple departments. Ultimately, the second and third phases of the benefits cards were stopped, due in part to privacy regulations. In this section I show that City Council reports position the cards as a source of data and demonstrated an interest in expanding the use of the benefits card technology.

City Council reports introduce the adoption of the benefits cards by Toronto Employment & Social Services as the first phase of a three-phase plan to introduce card technology in the sectors of Shelter Support and Housing Administration (SSHA) and Parks Forestry and Recreation (PFR). Social assistance recipients were the first population targeted to use the benefits card technology. In Toronto, this adoption ended at the first phase. A City Privacy Manager explained that in order to meet privacy standards, the cards would need to incorporate substantially more privacy protections than were proposed to be approved for the second and third phases, as the cards would hold more personal information. The second and third phases of were tabled in favour of rolling out the cards for phase one – distributing Toronto Employment and Social Services benefits.

Notwithstanding the decision not to move forward with the second and third phases of the cards, the 2013a City Council report includes possible future uses for the benefits cards. The report notes "the work done to date provides a strong foundation for the exploration of other uses, the viability of the card technology to meet business requirements in other areas, including improved client service, and the costs and potential cost savings involved" (2013, p. 10). This statement speaks to the continued desire to see this technology used in other areas. Two identified areas for the expansion of the benefits cards include the distribution of prescription drug benefits and a Special Benefits Card to facilitate additional payments to social assistance recipients.

Not only do early reports demonstrate the City's intention to use the benefits cards for other identified service areas, the report recognizes that additional features can later be added to the cards to facilitate their expanded use. The 2011 report notes that "additional features and functionalities of the card are also available in the card services market" (Toronto City Council, 2011, p. 5). The authors explain that the City's *Request for Proposals* will ask that: "additional card functionalities be identified in order to facilitate further potential opportunities to use card technology in other City programs and services" (p. 2). This request for card vendors to identify "further potential opportunities" demonstrates the City's goal to expand the cards beyond their initial purpose.

The 2011 City Council report describes the value of data that could be gleaned from recipients' use of the benefits cards. Specifically, the benefits cards provide "the opportunity to analyze non-financial data to gain greater insight into the needs of service users, supporting program planning and management" (Toronto City Council, 2011, p. 5). Here, authors frame the benefits card technology as a tool to access new data. The report compares data that could be obtained from the benefits cards to other methods of data collection, arguing that collecting data directly from the benefits cards would likely be cheaper than the *Service User Surveys* the City was conducting. Data from the cards can also provide information that might differ from how participants respond to surveys or focus groups. Referencing data from the benefits cards, the authors comment that "individual level data will only be used with the individual's consent or for clearly specified OW program purposes, in accordance with relevant legislation" (Toronto City Council, 2011, p. 7). Consent is a fraught issue in the context of social assistance, given the power differential between those working for the system and those accessing benefits. Recipients may be reluctant to do anything they worry could jeopardize their access to benefits, such as not provide consent to additional information when asked.

Authors of the reports claim the benefits cards will allow for better oversight of the social assistance system. Specifically, they argue "the card will support enhanced audit functions and support the Division's current robust processes for preventing and investigating potential fraud and abuse related to the payment of OW benefits" (Toronto City Council, 2011, p. 8). Similarly, the 2013 report states: "this same card technology may have potential for tracking attendance, registration and participation in various TESS services at employment centres and even in programs provided by other divisions" (2013b, p. 7). These statements demonstrate the ongoing concern with welfare fraud and show that the benefits cards are connected to neoliberal goals that have shaped social assistance in the province over the past several decades.

Conclusion

This chapter examined Toronto City Council's stated goals for implementing benefits card technology, asking how these goals are influenced by notions of modernization and neoliberalism. City Council reports align the benefits cards with Toronto's eCity vision, which prioritizes technological innovation. To be consistent with this vision, cheques were categorized as an outdated technology in need of modernization. The financial behaviour of social assistance recipients without bank accounts became the target of state intervention. Recipients were required to use a payment technology that was labelled by the City as modern and ordinary. Outlining the advantages of card technology, City Council reports imply that social assistance recipients without bank accounts are responsible for using the benefits cards in ways that will transform their financial behaviour, allowing them to become more like regular consumers. Despite acknowledging the structural factors that contribute to poverty, the reports focus on how the benefits cards will assist recipients in addressing their deficits, echoing the logics of neoliberalism. Justifications for the cards also include reducing the City's costs and gaining access to new data, allowing the City to better support and monitor recipients.

The following empirical chapters focus on the narratives of respondents who accessed card technology to understand how the benefits cards affected their lives. As I show, respondents' narratives complicate the City's justifications for card technology.

Chapter Six – The Disruption of Virtual Money

Lisa: "It's just because having cold hard cash in my hand is a lot better than a piece of plastic"

Introduction

As Lisa's comment above suggests, many respondents believed that cash was more valuable than plastic card technology. This may be connected to what Guseva and Rona Tas (2017) describe as the "immateriality" of plastic money. They explain, the "[i]mmateriality of payment cards stems from the fact that the card itself is not the money, but only a tool to access it, more akin to the wallet than to the banknote" (p. 203). This immateriality has not, however, widely deterred people from engaging with payment cards and virtual money. In Canada, consumers are increasingly reliant on virtual money (Bank of Canada, 2017). For Lisa, and many other respondents, virtual money was unpalatable for reasons that I explore in this chapter.

Money is necessarily an abstract concept because its physical representation holds no inherent value. Paper bills and coins represent an agreed upon worth. As a society, people trust that these objects will be accepted as payment for the agreed amount (Wennerlind, 2001). Fungibility, or widespread exchangeability, is one of the defining features of monetary systems. Today, many consumers have shifted away from using cash or physical money toward virtual money. This shift is facilitated by the proliferation of payment technologies. According to Carruthers and Ariovich (2010), "money has become disembodied and virtual" because it has shifted from being a physical currency to an entity represented by numbers on a screen (p. 7). By contrast, Graeber (2014) rejects the narrative that society's first mode of commerce was bartering; instead he maintains money historically has not been physical but connected to the transfer of debt, thus, our reliance on virtual money is not new. Regardless of the historical nature of virtual money, in Canada today most people are comfortable relying almost entirely on cards or phones to facilitate payments, moving virtual money from one account to another. In findings referenced by the *CBC,* Canada was ranked one of the top three countries in the world in its embrace of cashless technology (Osler, 2018).

Engagement with virtual money has not been evenly distributed across Canadians. Many people who are unbanked do not use mainstream financial institutions, do not have access to credit or other forms of virtual money, and rely on the cash economy and fringe financial services. Fringe financial services are a category of services that include payday lenders, cheque cashing services, and pawnshops (Buckland & Dong, 2008). Canadians without access to mainstream financial institutions are disproportionately poor, with conservative estimates suggesting three percent of all Canadians over the age of 18 were unbanked, while eight percent of Canadian adults with household incomes less than $25 000 were unbanked (Buckland & Dong 2008). As Natile (2020) explains, there is a "nexus between financial exclusion and the structural inequalities determined by intersecting relations of power, gender, race, class, and poverty" (p. 2). Without intervention or strategies for financial inclusion, unbanked people are generally unable to adopt virtual money.

Toronto's benefits card is one example of an intervention that provides an unbanked population with access to virtual money. For people accessing social assistance without bank accounts, the benefits card extended the reach of online payments and virtual money outwards, to people who did not otherwise have the choice to engage with virtual money. Toronto's benefits card does not remove the option of using cash, as welfare cards in other jurisdictions have done, but it does provide users with the opportunity to engage with virtual money. The implementation of this card and the City's narratives supporting it normalize certain types of money and payment technologies, specifically virtual money and card technology. As was discussed in the previous chapter, authors of City Council reports connected card technology to improved security and social inclusion.

Interviews with respondents demonstrated that not everyone desired virtual money. While some respondents did choose to engage with virtual money through their benefits cards, many others resisted this shift. Indeed, 29 respondents used their benefits card primarily as a tool to take out all their funds in cash. In this chapter, I explore how virtual money disrupted respondents' lives, prompting them to question their trust in the systems underlying virtual money, changing their access to money, and affecting budgeting strategies. This is an important area of exploration, as Toronto City Council's strategy for financial inclusion was premised on a normative understanding of financial behavior. This chapter challenges this understanding of financial inclusion strategies by highlighting how respondents engaged with virtual money in ways that made sense for them but were not normative. The disruption posed by virtual money further points to the benefits cards as creatures and creators of inequality and marginalization, as will be shown in this chapter.

First, the introduction of virtual money prompted respondents to reflect on their trust in financial and governmental institutions and the security of virtual money, revealing a lack of trust in the institutions and technology necessary to support virtual money. The adoption of the benefits card was mandatory for people without bank accounts but was not set up to prevent people from using the card as a tool to take out all of their money in cash. A majority of respondents chose to use the card primarily as a means to access their cash, rather than using the card to make ongoing payments at the till. This does not fit with typical financial behaviour in Canada and invites questions as to why people did not readily choose to use the card in ways similar to how people with bank accounts access and spend their money. Many of these twenty-nine respondents talked about their distrust in banking and welfare systems and they saw the card as an extension of these systems. For them, using the card involved placing greater trust in these institutions, whereas cash required less reliance and interdependence. Respondents discussed their distrust of these institutions in ways that were connected to their distrust of virtual money and card technology.

Second, the introduction of virtual money disrupted the possibilities for accessing money, undoing routines respondents had set up around when and how they received their money. The introduction of virtual money removed constraints to the process of obtaining money, changing when and how money could be accessed. The replacement of cheques with a card removed the need to go to a financial establishment to cash a cheque. The intermediate step of having a cheque but not having access to money was one that respondents had used to their advantage, allowing them to control when and where they would obtain access to money that could be spent. The card undid these routines. Virtual money removed timing constraints related to money, as virtual money could arrive at any hour, and was often deposited in the middle of the night. I examine the routines people had in place for cashing cheques and accessing funds, and how these routines were disrupted by the implementation of the cards.

Finally, the introduction of virtual money had consequences for how respondents budgeted their money. Respondents' decisions about how to save and store their money centred on the idea of virtual money as a greater abstraction than physical money; they felt further removed from their money when it was virtual. For some respondents this abstraction was used as a way to save. Virtual money felt distant, and thus spending it did not seem like an immediate option in the same way that it did with cash. For other respondents, physically holding their money was integral to budgeting. Findings from this chapter demonstrate that providing access to online payment technologies does not ensure that people will readily embrace virtual money. Rather, in some cases, exclusion from mainstream financial institutions also involves a lack of trust in financial and governmental institutions and considerations about people's everyday lives and routines. Mandating how people access their money or pay for goods and services is problematic. Governments and institutions need to think about the consequences as society shifts more towards virtual money. Financial interventions can both create and perpetuate inequality, particularly when their use is mandated.

Uncertainty, Distrust, and Virtual Money

The use of virtual money requires trust in the institutions that hold money and support payment technologies. Consumers generally trust that the electronic deposit of funds into their bank accounts means the money is there, represented by a number on a screen (Guseva & Rona-Tas, 2017). People pay for goods and services using technologies that do not require them to ever physically hold this money or see it laid out in front of them. Corporations such as Visa and MasterCard, and banks more generally are all part of the network of institutions that consumers rely on when making online payments with virtual money. This infrastructure of online payments allows money to flow into and out of accounts. Money that is overpaid in error can be taken back (within certain constraints), and payments can be automatically deducted and credited into various accounts on an ongoing basis.

I explore how participants accessing social assistance and living in poverty perceived virtual money, suggesting that both social class and circumstances shaped their engagement with different payment systems. Generally, consumers choose which payment method they prefer based on their own understandings of convenience, status, or benefit. By contrast, people accessing social assistance in Toronto without bank accounts had a constrained choice – either open a bank account or adopt the City's benefits card. The cards are inextricably linked with the welfare system, prompting some respondents to distrust this means of storing money or paying for goods.

Monetary systems require that users trust others in order to function, if everyone stopped accepting a particular currency, it would fail. Virtual money requires trust in additional systems. Money is not physically held, but represented by numbers and users must engage with other institutions and technologies to access their money. This additional trust needed to support virtual money helps explain why so many respondents only used the card to withdraw money. For some respondents, the decision to withdraw as much money as possible as soon as funds were loaded onto the card represented an unwillingness to rely on virtual money. In this case, virtual money introduced uncertainty; this uncertainty affected how respondents accessed and used their money. Cash provided participants with certainty in relation to their money, and that certainty was important in the context of accessing social assistance and living in poverty. By contrast, virtual money was viewed by respondents as uncertain. Most people who are not living in poverty or accessing social assistance accept the uncertainty associated with virtual money. The risks associated with virtual money can be mitigated by access to wealth, and trust in the institutions that support virtual money. In this section I discuss three themes that emerged relating to respondents' distrust and uncertainty -- technology and scams, banks, and flows of money. These themes emerged from my interviews when respondents thought about the introduction of card technology and its relation to virtual money.

The introduction of the benefits cards prompted respondents to engage in a new form of earmarking, distinguishing between certain and uncertain money. These respondents viewed virtual money as uncertain because they did not believe they had full control over it. Withdrawing their funds separated the cash they could physically hold from uncertain virtual money. For these respondents, having physical control of their money decreased its uncertainty. A few respondents identified strategies to increase the certainty of virtual money, such as only using the benefits card at an establishment where they had a relationship with the employee; however, respondents in this section generally distinguished virtual money, which was uncertain, from cash, which they had control over.

A Fear of Being Vulnerable to Technology and Scams

The technology necessary to support cashless payments was an aspect of virtual money that some respondents found uncertain. For respondents who chose to use the card only as a means to take out cash rather than to store money or pay for goods at the till, having cash protected them from the uncertainty of technology and its potential failing. Cash gave respondents a feeling of greater control, as it involved fewer other systems in order to operate. Will described his lack of trust in technology associated with online payments below:

> No, I pretty well that's the way I am, my dad was a cash guy, from a different generation, he always taught me to have cash, even when, even today. Because technology is not always, technology shuts down sometimes, there are times where if technology shuts down you need it, you could be in a dilemma if not, right?

For Will, using cash protected him from the risks associated with the uncertainty of technology. The consequence of technology not working would create a "dilemma". Technology is not always reliable. If technology fails and all of a person's money is on a card, they don't have money. With cash, there is less uncertainty because it doesn't require technology to facilitate a transaction.

Virtual money relies on technology that may not always work, introducing additional uncertainty and risk.

Paul described a situation when his use of cash gave him an advantage over people relying on virtual money when the system at a store was down:

> Yeah, you should have seen, the Beer store in Gerrard lost its computers and everybody is going nuts. I'm standing there laughing, don't have to pay with phone or card, old school. There you go, that's what it used to be like.

Paul recognized his reliance on cash set him apart from other consumers. His experience with technology failing at the beer store reinforced his belief that he was right to rely on cash and not trust virtual money. He seemed to take pleasure in how he was not affected by a technological failure because of his reliance on cash. Paul's distrust was affirmed in this moment when technology failed. For Paul, using the benefits card like a debit card left him vulnerable to the uncertainty posed by technology, whereas cash protected him from this uncertainty.

Technology does occasionally fail, but these failures are generally rare. During storms, fires, and other impending natural disasters citizens are sometimes encouraged to withdraw cash. For Will and Paul, however, a fear of technological failures became important enough to shape the way they used their money and paid for goods. Storing their money on the benefits card or using the card to make purchases meant trusting virtual money, which is reliant on technology to function. Will and Paul were unwilling to rely on the uncertainty of technology.

Respondents also relayed narratives about the risk of "scams" present for people using cards to make purchases or storing their money in banks. This contributed to some respondents' distrust of virtual money. Having large amounts of cash physically present was a safety concern noted by many respondents and identified by the City, as discussed in *Chapter Five*. It is noteworthy, then, how respondents weighed this risk against the risks they saw in using card technology or virtual money, which many respondents associated with "scamming". Les introduced the concern that virtual money can be readily scammed:

Les: And also, there's a lot of scamming with debit

K: Like scamming the card and skimming it?

Les: You know scamming it, stealing debit cards and using them at places.

For many respondents, such as Les, a reliance on virtual money made them vulnerable to scams, opening them up to the uncertainty of what would happen if their card was hacked or stolen. This was contrasted with cheques and cash, which many respondents viewed as secure in different ways.

Many respondents viewed card technology and virtual money in general as introducing uncertainty and risk. The benefits card specifically was viewed as less secure and therefore more uncertain than other card technology because it did not always require a pin or have any name on the front. These features meant the card failed to provide one of the security advantages of virtual money – that it is associated with a particular individual (Guseva & Rona Tas, 2017). This was observed by many respondents, who, when asked what they liked least about the card, referenced security concerns, including that at many places it was not necessary to input a PIN to make a purchase. Deanna and Ian explain their security concerns about the benefits card specifically:

Deanna: when you go to certain places, if you don't have to punch in your pin number, they want you to sign it but your name's not on the card.

Ian: it just says client

Deanna: it says valued customer.

Ian: just valued card holder, a lot easier for them.

> Deanna: that's what I don't like about [the cards]. A lot of places you can go and you don't have to put your PIN in and they just want you to sign it so anybody could take your card and just sign it.

Deanna and Ian were concerned that the card was less secure than other virtual money. Whereas cash that is lost can easily be used by whoever comes across it, virtual money is generally assigned to a particular person and has processes in place to prevent someone other than the owner of the money from using it. The benefits card failed to securely associate the virtual money it held to the cardholder.

Jake was also concerned about scams but felt this was something he could mitigate through personal relationships, by knowing something about the establishment where he considered using his card. Jake described his decision to only use the card to make a payment at a small business if he has a relationship with the person:

> Jake: depends on what kind of transaction. Because I like to have a bit of cash in my wallet too, in case you're going somewhere where you need to buy something, you don't want to have to pull out a card
>
> K: okay, are there places that you wouldn't use the card?
>
> Jake: yeah, well I'm not going to say specifically where. Because some places there is like scams where they take the information from your card and then you might not be able to access your money because someone is using the card with your information, so you might be in limbo. There's a possibility of that happening.
>
> K: and so, if there's places where you think it might happen you won't use the card?

> Jake: no, it has to be legitimate places that are well recognized. […] Like for me, like for small convenience stores or gas stations I wouldn't use my card unless I know the person, have known them for many years.

For Jake, virtual money leads to the possibility of scams and theft. Interpersonal relationships were Jake's way of navigating the risks of virtual money. He would only use the card if he had built up trust with a person. But there were times and places when using virtual money wasn't desirable, so having cash was important to mitigate this risk. When Jake talked about the consequences of someone scamming his card, he referred to it in terms of being in "limbo" – again highlighting the uncertainty that being "scammed" would bring to his life. In this case, virtual money accessed through the benefits card was uncertain because it was susceptible to scams, but this uncertainty could be mitigated through personal relationships.

Paul also relied on interpersonal relationships as a source of security in relation to his money. When comparing the benefits card to cheques he stated:

> If someone finds out my PIN they could take my card and take my money. But try and cash my cheque, it's not going to happen. You've been there a few times, they know who you are.

Paul's statement here is surprising. Many people, including the Toronto City Council, believe card technology, particularly when it includes a chip and PIN is more secure than cheques. This was not the case for Paul. For Paul, the security features of virtual money were inferior to interpersonal relationships that developed when cashing cheques. This is significant, as it demonstrates that determinations about consumers' sense of security associated with different payment methods cannot be made by a third party. The City assumed the card would enhance security for users; however, for respondents like Paul, a cheque felt more secure. This demonstrates how money is social, people's engagement with different forms of money vary based on their context and social categories.

For respondents who relied on social assistance payments as their only source of income, the consequences of the card's uncertainty were greater than they might be for other consumers. Having their card scammed could mean living without any access to money. The users' determination of what risks associated with new payment technologies are deemed acceptable depends in part on their understanding of what the consequences would be, and how they could manage those consequences. The risks associated with different forms of money are contextual.

A Mistrust of Banks

Respondents' trust in banks also influenced whether they were willing to use the card to rely on virtual money, or took their money out in cash, rejecting virtual money. In its second iteration, the benefits card transitioned from the City Services Benefits Card to the RBC Right Pay Card. This second version of the card prominently highlighted the name of the associated bank, Royal Bank of Canada, and although the card was not really a bank card, many respondents associated this card with the bank. For respondents who did not trust banks, their distrust played a role in how they used their card. Respondents distrusted banks for a wide range of reasons that included a fear of bank fraud, difficulty accessing funds in an account, or the bank's ability to freeze accounts. Respondents' discussion around their lack of trust in banks were also connected to poverty. Respondents were reliant on their funds, and even a small disruption in being able to access their money could lead to a serious inconvenience. Respondents' feelings of uncertainty when using a benefits card that appeared to be associated with a bank to access virtual money could be mitigated by the relative certainty and security they felt when using cash.

Tina, Jean, and Cassey participated in a group interview. During the course of the interview they expressed their lack of trust in banks several times. Below, Tina and Jean discuss how their distrust of banks contributed to their decision to withdraw some of their money in cash:

> K: how do you mostly use the card? Do you mostly withdraw cash and use the cash, or pay for things at the till?
>
> Tina: I do half and half, cuz I still like to have cash in my pocket
>
> Jean: yeah that's true
>
> Tina: I still have issues with banks because I hear stories all the time and it's like, fuck, I don't get that much money, what happens if something happens?

Tina and Jean explained they used their cards to take out half their funds in cash because they have issues with banks. The question "what if something happens?" was salient for Tina as well as other respondents. When respondents asked the question: "what if something happens" it demonstrates their lack of trust in virtual money, in this case because of its link to banks, but also because of their own poverty. Many respondents linked the benefits card to banks, which made it an uncertain way to access limited funds.

Jean went on to describe a situation that arose when she used to have a bank account. She felt confident her paycheck should have been deposited, but when she went to the bank the money wasn't there:

> Jean: the banks, they're cranky a lot, I used to go at Queen and Parliament and they used to screw up a lot.[12]
>
> Cassey: Where were you, TD?

[12] Queen Street and Parliament Street refers to an intersection in Toronto

Jean: Yeah, it's not there no more, I guess they weren't doing the job right. But when I was working my paycheck would go in and I know when it would go in and I would go to get money out and there was no money in there.

Due to "screw ups" attributed to the bank, Jean viewed banks as a risky place to store money. In this same interview Tina responded to a question about her past experiences with banks, saying: *"*Oh I don't like banks. I have to keep my money on me because I don't trust banks*"*. For Tina, holding her money in cash provided protection from the uncertainty of banks. While carrying cash came with risks, it was a decision both Tina and Jean weighed against storing their money on the benefits card, which they affiliated with a bank. For many respondents, virtual money accessed through the card was more uncertain and carried more risks than cash because of the cards' association with banks.

Dorothy was concerned about the security of banks, which stemmed from her lack of trust in this institution and its employees. Below, she described her fear of storing her money in a bank:

Dorothy: and so that's why they're warning everybody "get a bank account if you don't have one". But you know why a lot of people don't want to keep the money in the bank, because of all the bank scams going on. They're taking people's money

K: the bank is taking it?

Dorothy: yeah. Especially the elderly people, I believe that. They take money out. There was a scam at the bank a couple of weeks ago. I forget which bank it was, but it was on TV, a big scam. A lot of people would rather save their money in their house.

K: yeah, okay. Is that something, do you feel that also?

Dorothy: yeah, because suppose one day the bank gets robbed, where's your money?

K: it sounds like you don't really trust the banks?

> Dorothy: no, no, they're all scammers. They take money off of you, very simple so you don't even notice.

For Dorothy, part of her uncertainty was that she worried she might be losing money and does not know it. Dorothy believed consumers who stored money at home did so to protect their money from the banks. Saving money in cash represented greater security to Dorothy than the card did. For Dorothy, cash was a way of protecting herself from the uncertainty of virtual money accessed through a card that appeared to be affiliated with a bank.

Will described a situation when he couldn't access money from his bank account in the way he wanted to and when he wanted to. He previously owned his own company and his account held a significant amount of money. He described an incident during which he became concerned with storing his money in a bank. He would not tell me the reason he wanted to withdraw all his money in cash, but he explained he reached a point when he wanted to empty his bank account but encountered bureaucratic red tape as he attempted to access his money. Will's money was in his bank account, but he could not access it until he followed the bank's processes. It was his money, but because he was not in physical possession of it, he felt vulnerable to an uncertain situation. At the time of the interview, Will no longer had a bank account and operated almost entirely in cash (providing this example for why he didn't trust banks). Even when the benefits card was introduced, he wanted to be in possession of cash and didn't rely on virtual money.

Another respondent, Matthew, described having a bank account that had at one point been frozen and then unfrozen after his account went to collections. He was afraid to deposit his cheques into his account in case it was frozen again:

> I've been kind of leery, or wary of putting money in there because I don't know when they're going to freeze it again. My trillium came in one time, I think it was my trillium or GST, and

> it was like 100 bucks, 120 bucks and I tried to access it and it was like “see your bank teller” and I was like “damn damn damn I don’t want to see no bank teller I want my 120 bucks.[13] They can’t take that off of me.” But they can, it’s the bank, who’s going to sue them? They’re untouchable.

Matthew was frustrated that depositing his money into his bank account meant that he lost control of his ability to access his money. Matthew viewed the bank’s actions as unjust, but also believed he had no recourse to address this unfair situation. He expressed a sense of powerlessness many respondents described in relation to the bank. Many respondents in this section recounted stories of being wronged by a bank, but they were not able to force the bank to address their concern or correct the error. This lack of recourse may have contributed to respondents’ distrust of banks. Matthew elaborated on the vulnerability associated with relying on banks and virtual money when they freeze an account:

> Direct deposit you’re like hostage to your bank. You piss them off and they’ll freeze your account. My buddy has got his account frozen right now and his trillium is being frozen, his GST is being frozen, everything that is going into his bank account is being frozen, so he’s pretty well up in arms over that. So you know, you’re vulnerable, you’re vulnerable if you have a bank account. […] yeah, big brother is keeping an eye on you.

Storing money in a bank account left Matthew feeling like he was being held “hostage” to the bank. For Matthew, relying on virtual money left him vulnerable to the institutions that are part of virtual money, such as banks. Storing his money on the card made Matthew nervous because he worried the card was controlled by the bank.

[13] The Ontario Trillium Benefit is a refundable tax credit distributed by the Province of Ontario.

Virtual money requires trust in the institutions that support flows of money. The experiences and beliefs described above point to the uncertainty that some respondents felt about virtual money stored in a bank account or accessed through a bank card. There is a huge power imbalance between the respondents in this study and the bank as an institution. Not being in physical possession of their money led these respondents to feel vulnerable to the bank. It makes sense that people who do not trust banks are unlikely to want to store their money there. For people on social assistance or others who have only small amounts of money, the option not to use banks is more manageable. The benefits card was intended as a way to provide social assistance recipients with access to virtual money. In the case of these respondents, however, the perception that the benefits card was associated with a bank made the virtual money accessed through the card less certain than cash.

A Lack of Control Over Automatic Fees and Flows of Money

Another aspect of virtual money that introduced uncertainty was the lack of control respondents felt over the automatic deduction of fees or electronic garnishment of funds. Withdrawing cash took money out of the realm of the virtual and made it physical, restricting the possibility that fees could be automatically deducted. By contrast, card technology and payment systems make it possible for money to flow in and out of accounts, often without consumers recognizing it is happening. For some respondents, the uncertainty of fees being automatically deducted, or accounts garnished was an unacceptable risk. Cash provided certainty that the money they physically held could not be subjected to automatic fees.

The fees associated with respondents' use of the benefits card was an area of considerable uncertainty. Answers to my questions about when fees were incurred, or the rate of these fees varied across respondents and no one was certain of exactly when or in what amount fees would be deducted. This unknown nature of the costs associated with using the cards added to respondents' uncertainty. Fees for withdrawing cash from out-of-network ATMs were automatically deducted from the balance on the card, making it difficult to know precisely when or how much money was being deducted. Carol expressed her frustration with having fees applied directly from the card:

> You're still being charged. Every time you use the card, they're still taking money off of it. It doesn't make any sense to me. It was easier when we had our cheques come in the mail, we could cash them and we had our money. Because every time we do a transaction now through the bank machine, they charge you. So, you're losing money.

Carol preferred cheques because once her cheque had been cashed, she was in control of her money and what fees she would pay. By contrast, when she used the card, she incurred a fee that was automatically deducted from her remaining balance. Carol's preference for cheques because of the costs of using the card is noteworthy considering the City described the removal of cheque cashing fees as one of the main advantages of card technology.

Natalia also described her frustration with fees incurred while using the card, stating:

> those fees tend to be a real headache in the end because you think you have a certain amount and then at the end of it you've already, you're just putting out a lot in fees.

Thinking she had a certain amount of money remaining, Natalia described withdrawing funds only to realize she has less money than she thought because fees had been automatically deducted. Using the card meant fees would be automatically applied, creating uncertainty for respondents about how much money they had left.

In the quotation below, Jacqueline explained how the timing of an automatic payment prompted her to close her bank account to have more control over her money:

> With OSAP, just the timing, they went into my account and took the money when I just transitioned to OW, I was just like, "get out of my account", got to close it. I'll work with nothing, I'll put my money under my bed […].
>
> K: and so, you closed it and now do you feel like, is it hard not having a bank account, or it's okay, it's better? How do you find it?
>
> Jacqueline: the position that I'm in today, it's better. I don't know, I feel like the more money you make the less closely you pay attention to it. Like, oh, that $10 fee, that's whatever, but now that $10 fee is really going to burden you. Yeah, so I think it is way better. Once I'm working and things are back to the way it was it would be better to have a bank account.

For Jacqueline, storing money in a bank account meant that she had less control over how and when fees were applied. While the uncertainty of fees being automatically deducted was acceptable when she was employed, it became unacceptable when social assistance was her only source of income. In this situation, Jacqueline chose to close her account, using the example of storing her money under her bed to demonstrate her desire to retain control over her money. Virtual money allowed fees to be automatically deducted. When money was stored on the card, fees could be deducted. Having money automatically deducted from Jacqueline's account led her to use cash and not keep money on the card. Jacqueline's context of poverty and reliance on social assistance shaped the form of money she preferred. Jacqueline's sentiment suggests that she connected virtual money to wealth, privilege, and income; cash was connected to poverty and Jacqueline's need to exert control over her money.

Just as fees can be electronically deducted from virtual money, funds can flow into and out of different accounts. The interconnected nature of financial institutions and government agencies means that virtual money can be garnished from one financial account by a government agency. Although social assistance payments are exempt from this, the experience of having funds garnished in the past was one reason why many respondents distrusted virtual money. In this conversation with Richard, he explained how the experience of having his money garnished meant he did not use virtual money:

> K: have you had a bank account in the past?
>
> Richard: no, I owe the government money, they'll just take it. Automatically they just take it right out. I owe them money, so they just take it because if the government finds out and they snatch it.

For Richard, owing the government money meant he couldn't rely on virtual money, as it could be "snatched" from his account in ways that cash could not be. Cash gives the holder of the money control. The card represented virtual money, and virtual money, in Richard's mind, could be garnished.

Other respondents noted that the City's capacity to easily load funds onto their cards was likely to extend in the other direction, allowing the City to withdraw funds from their accounts as well. Receiving too much money in error, not being eligible for something they had received funds for, or not using their money properly were all reasons respondents provided as to why the City might take money back from them. As will be discussed in *Chapter Eight*, this fear was fueled by a general uncertainty about what payments people were eligible for, as well as by the fact that social assistance was typically not enough for people to live on. Consequently, many respondents described needing to find ways to bend the rules or use the rules to their advantage in order to have enough money. Most respondents felt that once a cheque was cashed their money was secure.

Cassey brought up this idea of the City taking money back from people through the cards:

Cassey: Anything you receive from them now goes on the card

Tina: you'll see it a day later

Cassey: and anything they want to take off too, they can take off.

Cassey's concern about money being withdrawn from the cards if it was wrongly applied is not unfounded. In several reports, Ontario's Auditor General expressed concern over the need for Ontario's OW and ODSP programs to recuperate costs from over-payments, payments to an individual who died, or other payments that were made in error (Ontario Auditor General 2009, 2017; Raso, 2017). The introduction of card technology could allow Toronto Employment & Social Services to more easily redact funds, at least from a technological viewpoint. Cassey was wary of leaving money on the card in case it was taken back by the City.

Carl also described his belief that the cards allowed TESS to more easily retrieve money. He explained:

> I think it's their way of making payments controlling. I know when they came out with their new computer system in Ontario, a new social services program, people were getting over-payments because the system was getting implemented, so if you'd done a payment and it was in your bank account, they're not going to call in and say I have this money in my account but I'm not sure if it's mine or yours. Everybody spent it. I think it's going to be a way to put money in but also take money out.

Carl recognized that in cases when social assistance recipients receive an overpayment, they are unlikely to report it. Carl articulated his belief that virtual money on the cards could be easier for the City to recuperate.

To summarize, many respondents did not want to engage with virtual money because it introduced too much uncertainty. This uncertainty was fueled by respondents' distrust of financial and governmental institutions and their reliance on social assistance payments as their only source of income. For money to function, its users must trust that others will continue to use it in the agreed upon manner (Wennerlind, 2001). For respondents, virtual money required an additional level of trust in financial institutions and technological systems. Access to wealth makes dealing with unreliable technology and scams manageable in ways that it might not be for people living in extreme poverty. When discussing their decision to use cash, many respondents expressed a sentiment similar to: what if something happens? A lack of trust in institutions combined with living in poverty meant that the possibility that respondents might not have access to their money, even briefly, became an unacceptable risk. Respondents' decision to take out a large portion of their money in cash can also be understood as a form of earmarking that separated secure from insecure money. Cash represented a portion of funds that were secure from the concerns associated with virtual money. This type of earmarking was a way that respondents protected their money.

This section also demonstrates that peoples' understanding of money is social; definitions of financial security or convenience cannot be imposed on people. Authors of City Council reports identified improved security as one of the advantages provided by card technology, removing card users' need to have all their money in the form of cash, which was deemed risky. Virtual money can provide security from being robbed or losing money; these risks were identified by many respondents when they talked about how they used money. However, the risks of technology not working, losing money to scams, banks losing or stealing money, or having fees automatically applied were also prevalent. Weighing these risks, a majority of respondents chose to continue accessing most of their money at once, holding it in cash. Virtual money and online payment systems require other institutions to support them. For respondents who viewed these institutions and systems as untrustworthy, cash continued to be a safer alternative than virtual money.

Many respondents did not engage with virtual money in ways that were similar to other consumers in Canada. Negative experiences with banks and extreme poverty shaped how people related to the introduction of virtual money. Rather than embracing this new form of money, many respondents viewed virtual money as precarious or uncertain. They did not trust financial institutions to operate in their best interest. Similarly, respondents were unsure of how they would manage or what options would be available to them if something were to happen to their money. The benefits cards represented access to virtual money but did not address the structural issues shaping respondents' financial exclusion. In this way, the benefits cards perpetuated respondents' marginalization.

Respondents Were Vulnerable to Changes in the Conditions of Accessing Money

When and how money could be accessed were vital questions for respondents. One of the most tangible ways the introduction of the benefits card disrupted respondents' lives was by changing the processes around how they accessed their money. The introduction of card technology and virtual money led to uncertainty around the time of day that money could be accessed and the day of the month that funds were deposited. The benefits card removed a barrier to receiving funds, providing immediate access to money. While some respondents viewed barriers to accessing cash as inconvenient, other respondents had structured their routines around these barriers. In this section I explore how virtual money disrupted how respondents accessed their money, and the consequences of this disruption in respondents' lives.

The Benefits Cards Removed a Barrier to Accessing Cash

Recipients who had been accessing their social assistance payments by cheque either received their cheque in the mail or, if they did not have a fixed address, went to the social assistance office on a specified day to pick up their cheque in person. Business hours for social assistance offices and postal workers meant that cheques arrived during the day, rather than in the middle of the night. Once a social assistance recipient received their cheque, they had to take it to a bank teller or cheque cashing service in order to access their funds. This intermediate step gave respondents control over the process of turning their cheque into money. They knew precisely when and where they would be when their cheque became cash. This control allowed people to make decisions about the situation and context they wanted to be in when they accessed their money.

Respondents' access to virtual money through their benefits card removed this intermediate step of cashing a cheque before accessing funds. This meant that as soon as money was loaded onto the card, it could be spent. One respondent, Cassey, described the convenience of being able to access her money as soon as it was loaded on to the card:

> I'll tell you what it really boils down to. The convenience of the card is that those cheques come in to RBC, say between 12 and 3 in the morning, so if I want to buy some drugs and I'm sitting up going "hey, it's almost 3:00" I can go right out to the street here to the bar, they've got a bank machine here that's 24 hours, 24 hours this way, 24 hours that way, I can

> access my money at 3 in the morning and just take out the cash whenever I need. Buy cigarettes whenever I need on the card at the store.[14]

For Cassey, the card meant immediate access to her funds, which she found convenient. The benefits card meant she didn't have to wait until business hours to cash a cheque to access her money. The "convenience" of the card provided Cassey with immediate access to her funds at any time in the night. This same "convenience" described by Cassey was problematized by other respondents, who explained that having immediate access to their money, particularly during the night, led them to spend their money in ways they later wished they hadn't.

The introduction of virtual money through the benefits card disrupted respondents' routines for accessing money. The prevalence of ATMs and the option to use the card itself to make purchases meant that when the money was electronically deposited onto the card it could immediately be spent. Payments onto the card were often processed in the middle of the night and money could be accessed as soon as it was deposited. The day of the month when payments arrived also changed from month to month with the introduction of the City Services Benefits Card, the first iteration of benefits card in Toronto. Uncertainty about when money would arrive combined with the ability to spend money as soon as it became available disrupted respondents' routines for accessing their money. Nick explained how virtual money disrupted his access to payments:

> Now the biggest problem with the whole card was the unreliability of the date. Now you could get your cheque five days before the end of the month, you could get it one day. Now say I'm really drunk one day and I'm partying with the boys and suddenly at 3:00 in the afternoon on my old card, five days before the end of the month, my cheque is there.[15]Guess what I do with it?

[14] Cassey used the term cheque to refer to the process of money being loaded onto the RBC card.
[15] Nick used the term cheque to refer to funds being loaded onto his card.

K: Spend it?

Nick: yeah.

For Nick, not knowing when the funds would be deposited combined with his immediate access to money reduced his control over how he accessed and spent his money. Nick suggested the introduction of the benefits card led to uncertainty about what day of the month funds would be released. Not only did the date change, but the time of day also varied. The card extended the time when funds could be accessed beyond business hours, providing immediate access to money. As Nick demonstrated, the uncertainty of when funds would be released combined with immediate access had negative consequences for how he spent his money. Respondents described having better control over the time of day, whether they would be sober or not, and who they would be with when they came into possession of their money when they had been accessing their money by cheque.

Nick lived in a subsidized house shared with several other men. He described the importance of having a routine for accessing money:

Nick: I need to get ready. And where I live you have to be ready… all that matters is getting it on the same day at the same time on the end of the month. I don't want it four or five days before the end of the month when I'm not ready.

K: You want it on the exact day when you know it's coming?

Nick: I want to know it's coming. And you know what? How many people like me have lost so much because they weren't ready for the cheque to be there.[16] And so far, this card is great.[17] So far, it's been one day before the end of the month. So far, it's great.

K: You can plan for that?

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[16] Again, Nick used the term cheque to refer to the process of money being loaded onto his card.
[17] This is a reference to the RBC Right Pay Card, the card that replaced the initial City Services Benefits Card.

Nick: [nodding] get my boxing gloves on.

K: What do you do that you feel you have to be ready for the cheque?

Nick: I live in, do you know where I live? If you don't know I'll take you down. It's crack village, it's a hard fight.

K: and people know when everyone's getting their money?

Nick: oh absolutely. And everybody's their friend, and if you have a little weakness, a 10% weakness you're doomed. And in the end, it's my fault. But you have to be ready for your cheque, that's all there is to it.

For Nick, having a routine in place for accessing his money was necessary to ensure he spent his money in ways that he wanted to. Nick's routine included mentally preparing himself to turn down requests for money from neighbours, friends, and other community members, whom Nick described as also living in poverty. While a cheque allowed for some ambiguity about whether a person was currently in possession of cash, being in possession of a benefits card meant access to virtual money as soon as funds were downloaded onto the card. And as Nick noted, other community members were aware of when social assistance payments had been downloaded, and he was sometimes pressured to share his money. For some respondents, uncertainty about when funds would be released and the removal of a barrier to spending money disrupted their routines for accessing their funds. Nick linked his need to have a routine for accessing money to his context. He lived in poverty and was surrounded by people who also lived in poverty. For Nick, the benefits card meant he was unsure of when he would have access to his money; this uncertainty reduced his control over his money.

Not knowing when the funds would become available also disrupted respondents' routines for paying bills. Many respondents strategically coordinated payment dates for the ongoing costs they deemed the most important to be due right after they received their social assistance payment. For example, several respondents described arranging for their cellphone bill to be due on the first day they had access to their money, prioritizing this payment. Changes to the day when money was received meant that bills could not be paid on time, resulting in gaps of services, interest charges, or other inconveniences.

This timing of the money was particularly important for respondents who lived in the most severe poverty, as they described going without money for a number of days until the next social assistance payment could be accessed. Bills have to be paid on certain days, and it is difficult to set up monthly payments if a person isn't sure when their money will arrive. John talked about his uncertainty around what day he received his money, which made it difficult for him to pay his phone bill:

> See the problem is, usually the deal when the card is loaded is it's supposed to be loaded three days before the end of the month to allow for banking. Three banking days before the end of the month so you can do, you know. But they haven't been doing that. They've been doing, see I try to work my phone bill the same day the card is loaded. So, what happens, I pay my [phone] bill on the 27th. That's when it's due. So, the 27th in a 30-day month it's still three days, so it should be, but it hasn't been. It's been the day after. So, let's say for example if it's the 27th, it would be loaded the 28th at 2:01 in the morning. […] So, I have no phone for one day. Well what happens if I get a job? How is somebody supposed to get a hold of me? Well they could leave me a message, but I don't check my messages all the time. You know what I mean, so it's a bit of a headache on my part. So, what I do is I try and work around moving my phone bill a day or two longer.

For John, the benefits card disrupted the timing of money, which meant he couldn't pay his phone bill. For respondents who were living in extreme poverty, changes to the timing of funds were especially disruptive, because they had no savings to assist with covering bills until their next payment arrived.

The change in when funds were deposited left some respondents in need of money in the few days before they could access their payments. Lisa and Luke participated in a joint interview and talked about the stress caused by the change in date between the current benefits card and the previous card:

> Lisa: But one of the problems that I do have is with the old card the cheque would come the same day it would come in the mail. Now it comes the last day of the month
>
> Luke: it comes the same day as ODSP, you get it.
>
> K: I don't understand
>
> Lisa: when I would get a cheque, it would come and it would say it's dated for the 31st of August, but you could take it to Money Mart on the 27th and cash it, okay. Now, they switched over to the City Services Benefits Card, the blue one, and it would still come on that same day, so it would come on the 27th, that same day it would be on the card. Now that they've switched to the RBC right pay card it comes on the 31st of the month, the day the cheques are dated for. So, my phone for example, I was paying the bill every month on the 27th and now I don't have money until the 31st to pay it.
>
> Luke: and I know it's only 3 days, but it makes that last three days really hard because we're used to every month the 27th. We're used to it, having money on that day, now the extra three days having to wait, it's hard on you, right.

The change in when they were able to access their money meant that Luke and Lisa were in need of money in the days between when their bills were due and when they had access to their benefits.

The uncertainty about when the funds would be deposited meant that some respondents found themselves constantly checking to see if their money had been loaded on the card. Paul described the changing date of when payments were received as a symptom of the callousness of the social assistance system:

> Paul: Why are you doing that to people? Have a certain day of every month, have it be the 29th, make it the 29th, 110%, but that's too easy.
>
> K: I wonder why it jumps around?
>
> Paul: because they like screwing with people. Well not screwing them over but playing games. Why do they keep changing things?

Paul was frustrated that the date money could be accessed changed from month to month. To Paul, providing access to funds on the same day of the month seemed like an easy thing for the City to do. To not accommodate people in this straightforward way felt to him like the system was intentionally making life difficult for recipients. Paul's quotation also demonstrates the power imbalance between him and the social assistance system. Despite believing that he should be able to access his payments on the same day of every month, he did not have any recourse to address this issue.

The introduction of virtual money changed how and when people were able to access their funds. Virtual money can be made available by card at any hour of the day. The implementation of the benefits cards removed a step in the process of accessing money. While one respondent found this convenient, others talked about the routines they had developed around accessing money, and how this change disrupted their routines. The cards also introduced greater uncertainty into both the time of day and day of month when funds became available. These changes in timing of money also disrupted respondents' routines for accessing money, reducing their control over the process.

Having a set time and day when money would be loaded onto the card was important to respondents. I do not know if the date when funds were deposited onto the cards changed to accommodate weekends and holidays, or if the disruption in timing of money was caused by the City changing vendors. Respondents linked this issue to the benefits card and virtual money. Respondents' uncertainty of when the funds would be deposited signals their lack of power within the social assistance system. Knowledge increases peoples' control over situations and respondents' uncertainty around when they could access their money decreased their control. This is particularly noteworthy given that many respondents had anticipated that the benefits card would eliminate all uncertainty about when their money would arrive. Card technology is not prone to mail delivery issues and cannot be stolen from mailboxes. Instead of reducing the uncertainty about when money would arrive, however, the cards exacerbated this issue.

For respondents, the mandatory transition to benefits cards and the introduction of virtual money was not simply an economic intervention. The effects of this transition were shaped by respondents' context, specifically their experiences living in concentrated poverty. In changing when and how respondents accessed their funds the benefits cards exacerbated the consequences of this poverty. Respondents needed to structure their routines around accessing their money; when these routines were disrupted, they felt vulnerable to their context. The benefits cards decreased some respondents' sense of control over their money, increasing their sense of uncertainty and vulnerability.

Processes of Budgeting and Earmarking

Budgeting involves processes of earmarking – drawing distinctions as to what money can be spent for what purpose, disrupting money's homogeneity (Bandelj et al., 2017). The form that money takes shapes how people think about and use it. Scholars provide differing theories to explain how different forms of money influence people's spending behaviours. Thaler (2015) notes, "cash burns a hole in your pocket [and] seems to exist only to be spent" (p. 76). By contrast, Carruthers and Ariovich (2010) suggest one reason merchants embrace cashless payments is that consumers spend more when paying with card than cash. Both of these arguments highlight that the ways in which consumers save and spend their money is affected by the form that money takes.

The benefits card introduced virtual money to many people who had been relying entirely on cash. In response to open-ended questions about how the benefits card affected their lives, respondents frequently brought up the topic of budgeting. Virtual money introduced a new option for how money could be stored and saved, prompting respondents to think about the importance of cash or virtual money as it related to budgeting in their lives. When I began my research, I did not anticipate that respondents would connect the introduction of the benefits cards and virtual money to budgeting, so I did not directly ask each respondent about this. Among those respondents who referenced budgeting, nine described cash as essential to their budgeting strategy, and 17 respondents changed how they saved and spent their money because of the introduction of virtual money. Across all respondents who talked about budgeting, virtual money was viewed as being more abstract; respondents felt less connected to their money when it was virtual. In some cases, this abstraction helped respondents to budget, they felt removed from money that was being saved and accessed virtually, allowing them to forget about their money and not fixate on the possibility of spending. By contrast, the abstraction other respondents felt to virtual money caused them to spend more freely, forgetting the consequences of not saving their money.

In this section, I explore how the introduction of virtual money disrupted respondents' processes of budgeting. Virtual money shaped respondents' thoughts about spending and saving their money in three interconnected ways. First, compared to cash, the card represented an unknown amount of money. This added a layer of uncertainty to budgeting and money management. Respondents' uncertainty regarding their amount of money and their difficulty accessing this information demonstrate that context shapes how people relate to money. This new form of money introduced new aspects of uncertainty because of respondents' lack of access to other services, such as phones or computers. Second, for some respondents, virtual money did not have the same significance as holding cash. Respondents felt a different connection to their money and budget depending on what form their money took. Third, other respondents found that the card compelled them to spend and they lost track of their money and budget. Cumulatively, the disruptions virtual money posed to respondents' budgeting strategies suggests that the benefits cards did not facilitate better money management in a straightforward way for all respondents, as was suggested by the City. Respondents continued to engage in thoughtful strategies for managing their money, which were influenced by the introduction of virtual money.

The Card Represented an Unknown Amount of Money

The question of how much money a respondent had was an uncertainty introduced by virtual money. The physical presence of cash allows its user to count it and feel the thickness of a stack of bills. Compared to cash, the card represented an unknown amount of money. A person cannot look at or hold their card and know the amount of money they have. The benefits cards provided options for cardholders to check their balance online or via telephone, but some respondents did not have regular or convenient access to a computer or phone, making this difficult. The process of checking a balance over phone was also time consuming because respondents were required to enter in numbers corresponding to their personal information in order to verify their identity. Richard described this uncertainty:

> Richard: But it's a bit of a headache because you don't know how much you have on the card unless you call the stupid number. You've got to wait, wait, wait, wait, wait, I'm always waiting to see if there's money in there so I can go and take it out.
>
> K: whereas with the cheque cashing you'd have the cash on you, so you'd know how much you have?
>
> Richard: yeah, just cash and go.

Richard did not know how much money he had until he phoned in to check his balance. Richard's statement can be connected to the uncertainty introduced by the card as to when funds were loaded onto the card. Not only was the timing of when funds could be accessed uncertain, Richard was also uncertain about how much money remained on the card. For respondents who used the card to make payments, once funds have been deposited onto the card uncertainty about how much money is left on the card. Virtual money needs to be constantly monitored to keep track of the amount of available funds. Many respondents did not have easy access to phones or computers, making this constant monitoring difficult.

Like Richard, Matthew was also unsure of the amount of money he had left when he used the card. The time it took Matthew to call in and check his balance was particularly inconvenient for him:

> K: Are there things you don't like about the card?

> Matthew: well just the French thing,[18] and how much time it requires just to access your balance and stuff like that, the inconvenience of punching in, how many numbers do you have to punch in, like 23 numbers or something like that, it's onerous after a while. And when you're waiting for that thing to be loaded, you're phoning like 5, 7, 9 times.

For Matthew, the benefits card meant he was uncertain about whether his money had been loaded onto the card and how much money he possessed, making budgeting difficult.

Physical money has weight and thickness, cash can be held and counted. The benefits cards provided respondents with access to virtual money. People using virtual money must track their balances because they cannot use their senses to discern the amount of money they have (Guseva & Rona-Tas, 2017). The introduction of virtual money increased respondents' uncertainty over how much money they were in possession of. The benefits cards provided respondents with access to virtual money, but many respondents did not have the material possessions many consumers use to seamlessly integrate virtual money into their lives. For some respondents, checking their balance became a source of stress or frustration. Respondents' context of poverty shaped how virtual money was integrated into their lives.

Virtual Money Represented an Abstraction and Led to Over-Spending

The introduction of card technology and virtual money caused respondents to feel distant from their funds in ways they did not with cash. This was connected to the fact that virtual money obscured the amount of money, as discussed in the section above. Rather than knowing the amount of money they had by physically touching it and seeing the thickness of the wad of bills, virtual money was represented by a number on a screen. The different ways that respondents related to

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[18] When people called to check their balance with the RBC Right Pay cards there was a technical issue that resulted in instructions and balances only being provided in French.

their money depending on its form provides insights into the effects of the abstraction, or "immateriality" of virtual money (Guseva & Rona-Tas, 2017, p. 203).

Zach described seeing his cash in front of him as an important reminder of his need to budget: "yeah, cuz when I see it [cash] dwindling I'm like 'great', whereas when it's just a number…" For Zach, the diminishing amount of cash in front of him had more of an impact on his budgeting than the balance of virtual money on a screen. Thinking about money as abstract numbers rather than a physical entity changed Zach's relationship to it. For Zach, the consequences of running out of cash felt more real than running out of virtual money, and so cash was important to his budgeting strategy.

Will, who operated in cash, described seeing the money in his wallet as his way of tracking his budget:

> And that way, for me, mathematically and balance wise and book wise I keep track of it better because I know what I've taken out, what is in my wallet, whereas if you keep using bank card or debit, you are not necessarily computing all that. But when you see it in your wallet you know how much you've taken out and how much you have left.

As Will explained, he knew how much money he had when it was in his wallet because he could see it. By contrast, virtual money was more difficult to keep track of. Cash was central to Will's budgeting strategy because cash kept him connected to his money and budget in ways that virtual money did not.

Virtual money also caused some respondents to lose track of how much money they had spent, which led to overspending. Paul had a bank account in the past, but he decided to close it. For Paul, virtual money was too difficult to keep track of, so he returned to using cash exclusively, until the benefits card was introduced. When asked how important cash was in his everyday life, Paul explained:

> very important, the only way, and I will till the day I die. I just don't understand it [virtual money], it doesn't work for me, it's slower, and you can't keep tabs on the machine, if you keep tapping all day long, boom, boom, boom, cuz I used to do that once and I couldn't keep track of this. I said: 'how am I going to keep track of this'? […] It's like, I couldn't believe how much I spend. But when I have cash, it makes sense.

Paul's statement "when I have cash, it makes sense" demonstrates the importance of cash to his process of budgeting. Cash allowed Paul to keep track of his spending and budget, whereas virtual money led to confusion and overspending.

Five respondents, three women and two men, physically earmarked their money into distinct piles and designated each pile for a different bill or type of expenditure, such as groceries or rent. These respondents used the presence of their cash to budget, visually and physically connecting them to how much money was allocated for different purchases. For respondents engaging in this strategy, it was also about preventing themselves from using their card to access virtual money, which led to over-spending. Donna explained her difficulty budgeting with virtual money:

> I find when I have the cash in front of me it's easier to divvy it out, I have to budget, so then I take the cash and I put it in piles, I put away money for myself. I actually find it easier because I can visually see how much I'm spending. Whereas if it's in the machine you can, sometimes you go through the mall and spend, I'm a shopaholic, so having the actual cash is easier to do the budget. So, I actually like that.

Donna described herself as a "shopaholic" and in need of a strategy that forced her to be constantly aware of how much money she was spending and how much money remained. For Donna, physically separating cash into distinct piles helped her to budget, while virtual money encouraged spending.

Kayley also found herself overspending when she relied on virtual money. As a result, she used cash to control her spending:

> K: is there a reason you prefer cash? That you typically take out cash and pay cash?
>
> Kayley: for certain things because I find I can overspend. Like when I have a card it's just like, oh, I can keep swiping, and you go home and you have $50 left in your account and you're like "how did this happen?" But I know for me, I need to have, when I go out to do my grocery shopping to take out that amount for my groceries
>
> K: okay so you like to have this is how much I can spend
>
> Kayley: this is what I have for groceries, this is personal, the physical cash helps me budget myself.

Kayley's comment -- "how did this happen?" -- in reference to her over-spending demonstrates the abstraction that many respondents described in relation to virtual money. Kayley, like many other respondents, lost track of her money when it was virtual. By contrast, separating her cash into different piles allowed Kayley to physically visualize and constrain her spending.

The lack of connection respondents felt to virtual money made the consequences of overspending less real. Several of the respondents in this section found themselves losing track of their spending when they paid by card. This sentiment was echoed by Scott Hannah, the president of the Credit Counselling Society, who is quoted in the CBC stating: "with credit cards, even with ATM cards, there isn't the same impact of pulling your credit card as there is taking out bills out of your wallet to pay for goods and services" (Mercier, 2017). Incorporating cash into their budgeting strategies allowed respondents to prevent this abstraction; physically holding cash became a part of some respondents' budgeting strategies. For these respondents, cash and its visibly thinning pile connected them to the scarcity of money in ways that virtual money accessed through the benefits card did not. It was not possible for respondents to engage in processes of earmarking when money was stored on the benefits cards, where separate accounts could not be created (Guseva & Rona-Tas, 2017). For some respondents, the abstraction they felt to virtual money led to overspending, while cash connected them to their need to budget.

Using the Abstraction of Virtual Money to Promote Saving

For seventeen respondents, the benefits card allowed for new budgeting strategies centred on virtual money. Similar to respondents in the previous section, these respondents felt less connected to their money when it was virtual. For the respondents who used virtual money to help them budget, this abstraction provided a way for them to have distance from their money, reducing their desire to spend. Before the introduction of the benefits card, respondents without bank accounts had very limited options to save and spend their money in ways that did not involve cash.[19] The introduction of virtual money, accessed through the cards, meant respondents no longer had to rely on cash. This had important implications for budgeting, particularly for respondents living in shared housing or on the streets where there was no safe place to hold cash aside from on their person.

One respondent, John, used his card as a way to create a physical distance between himself and his money when he was intoxicated. Having his money with him in any form (in cash or virtual money on the card) while he was drinking led John to overspend, sometimes going through all his

[19]Although the card was intended for people without bank accounts, some of the people who used the benefits card did have a personal bank account. Nine respondents explicitly mentioned having their own bank account while using the benefits card.

money in one or two evenings, a decision he later regretted. John relied on virtual money accessed through the benefits card to prevent him from spending. When he went out drinking, he would leave his card with his girlfriend without giving her his PIN. The card allowed him to delegate the responsibility of watching over his money to someone who couldn't access it. This strategy assured John that his money would still be there when he woke up the next day. As discussed earlier in this chapter, unlike cash, virtual money has a specific owner. Processes of authentication help ensure only the owner is able to access their virtual money. John made use of the ownership that comes with virtual money, physically separating himself from his money without the risks associated with asking someone to hold on to cash, which can be spent by whoever is in possession of it (Guseva & Rona-Tas, 2017).

Virtual money and cash can have different implications for how money can be shared. The introduction of virtual money disrupts the idea of household or collective funds, as money is assigned to a particular owner (Guseva & Rona-Tas, 2017). Whereas cash belongs to whoever is in possession of it and is readily shared or divided, virtual money has an owner. Accessing virtual money increases the ability to keep money secret. The card represents an unknown amount of money. While this was frustrating for many respondents who wanted to know how much money they had, virtual money can make it easier to hide how much money someone has. In this vein, sharing PINs, a practice that is not permitted by banks, can be a gesture of trust (Guseva & Rona-Tas, 2017).

Carla noted that in addition to providing a sense of abstraction from her money, the card worked as a tool for budgeting because it was easier to hide than cash. Carla explained how the card helped her with budgeting:

K: Does the card change how you use your money or how you think about your money at all? Spending it?

Carla: It saves it better for me.

K: It saves it better having the card?

Carla: Oh yeah, way better.

K: In what ways do you think?

Carla: Because I don't have to worry about taking all the money out and having it in my hand and spending it. I know it's safe and I can hide my card easier than I can a stack of money.

K: And if you had all the money on you -

Carla: Exactly, I'd spend more. Having to go out and get the card.

For Carla, virtual money was important to her budgeting strategy because having to go out and get the card was more of a process than having immediate access to cash. Virtual money provided more possibilities for concealing and storing money, whereas cash needed to be carefully guarded, in part because it did not have a determined owner.

Jake talked about using the card as a tool to store money but paid for almost everything he buys with cash. Jake explained he used the card to take money out of bank machines, but not to make purchases:

K: and so, what do you like about the card?

Jake: well it's convenient for sure. In terms of going to the bank machine, withdrawing some money, and also you don't have to use all of your money. If you want to keep $30 or $40 in the account in case, you don't have certain stuff you can go and purchase it

K: and when it was the cheque you had to have it all at once

Jake: exactly, and when you have money, you tend to spend a lot more

K: okay, so you think having the cash, it's like you can spend it faster?

Jake: you will spend it faster. If it's on the card you think, oh I don't want to go in the bank, if you go to the bank and you withdraw all of your cash at once then you tend to spend more because you have more money so you always want to shop. When you have money you always want to shop, there's always something for you to buy. I think it's more convenient, for me personally.

For Jake, the introduction of the benefits card combined with his preference of always paying with cash meant he had to go to the bank machine if he wanted to access his money. Storing some of his money in virtual form until he wanted to make a purchase led Jake to feel separated from his money in ways he did not when he had cash. He used this feeling of separation as a strategy for budgeting his money.

The form that money takes influences how people relate to it (Bandelj et al., 2017). Interviews with respondents demonstrated different ideas about how they budgeted money. The form that money took, whether physical or virtual, influenced respondents' strategies for spending and saving their money. For respondents, virtual money represented a greater abstraction than cash, which influenced how they budgeted. For some, cash was important for budgeting because they felt more connected to their money. Their connection to the money made them acutely aware of just how much money they had and how much they had spent. Respondents knew how long they needed to make their money last and feeling it or seeing it laid out before them was a reminder of the need to stick to their budget. By contrast, respondents who used the benefits card and virtual money to help them budget used the feeling of physical separation from their funds to control their spending. For these respondents, cash was easy to spend, while virtual money felt distant. In both cases, the introduction of virtual money represented an increased abstraction in how people thought about their money.

Conclusion

This chapter explored how respondents' lives were disrupted by the introduction of virtual money. The use of virtual money has become commonplace in Canada. Indeed, today there are few spaces where virtual money is not accepted. Systems to access virtual money are proliferating, many people have electronic wallets in their smartphones in addition to the physical cards they hold. People who are unbanked do not generally have this access to virtual money. As it is currently constituted, virtual money in Canada generally requires access to credit and a bank account.

Toronto's benefits card is one example of a government intervening to provide access to virtual money for an unbanked population. As this chapter demonstrates, respondents did not view the introduction of virtual money as simply convenient or beneficial. Many respondents did not use their card in the ways that had been anticipated in City Council reports and a majority of respondents did not embrace virtual money when they had access to it. Instead, these respondents used their benefits card primarily as a tool to withdraw cash. For many respondents, virtual money was connected to financial and governmental institutions, specifically banks and the social assistance system. These connections made virtual money less secure than cash. Respondents engaged in a new form of earmarking, distinguishing between cash, which they had physical control over, and virtual money, which was viewed as uncertain.

It is likely that in the future we will see other efforts to widen the scope of access to virtual money. However, it should not be assumed that people will readily embrace virtual money because people's use of virtual money is social.

Chapter Seven – Disrupting Identities and Relationships

Kelsi: what do you like about the card?
Krista: the fact that it's a credit card, I guess. It's supposed to, kind of, in a sense rebuild your credit with the company, which is good.

Introduction

Krista's response to my question signals how the benefits card disrupted her identity as a consumer and her relationship with RBC. Krista explained she liked that the benefits card was a credit card. The benefits card shifted Krista's identity as a consumer, providing her with the status of a person who has access to credit. Krista also referred to her relationship with the company RBC, the vendor of the benefits cards; she believed that using the benefits card provided her with an opportunity to rebuild her credit, as a client of the bank. However, despite using a payment card with the RBC logo, cardholders were not clients of the bank and the benefits cards did not influence their credit. This financial intervention provided unbanked social assistance recipients with a new way to access their funds, but it did not address the underlying inequalities or structural issues that contributed to their financial exclusion.

This chapter explores two interrelated research questions: how did the transition to a new payment technology disrupt social assistance recipients' relationships in different moments of their lives? And how did this disruption affect their identities? I focus on the disruption of relationships at four moments in respondents' lives: relationships at the till, relationships at the bank, relationships at the social assistance office, and relationships with peers. Through these disruptions, it is evident that the benefits cards had implications for respondents' sense of identity and how they related to one another socially. These disruptions also highlight that the benefits cards were both creatures and creators of marginalization and inequality. In this chapter I show how the transition to benefits cards technology led to these social outcomes.

The card disrupted respondents' relationships with store clerks and tellers, influencing their status as consumer in three different ways, dependent on the context in which they were using the card and how others responded to their use of the card. The most common disruption was that the card identified respondents as accessing welfare and identified the source of their funds as government money. This identity led respondents to feel judgment and monitoring from the person processing their transaction. One respondent reported garnering suspicion when using the card, which she believed was because she did not look like someone with access to a bank account or virtual money. Other respondents felt a sense of status when they used the benefits cards. For these respondents, their use of the cards suggested that they had access to credit. In each of these cases, respondents' use of the benefits card disrupted their relationship with store clerks and tellers, influencing their identity as a consumer.

Second, the card disrupted respondents' relationship with RBC at the bank. As noted in *Chapter Six*, many respondents already distrusted banks. This distrust may be compounded by their disrupted relationships with RBC. While the actual client relationship between respondents and RBC was not altered – if respondents were not clients of RBC before the implementation of the benefits card, they did not become clients once the card was implemented – respondents' perceptions of this relationship were disrupted by the introduction of the benefits card. The introduction of the card led many respondents to believe they had become clients of RBC. Discovering that they were not clients led to feelings of disappointment, frustration, and shame. Respondents understood their relationship with RBC in terms of what it wasn't; they were not clients and thus did not have access to basic services or courtesies extended to clients. Respondents' status as a welfare recipient was brought to the forefront in their interactions with RBC, causing some to consider if it was possible to be both a welfare recipient and a bank client.

Third, the benefits card disrupted respondents' relationships with caseworkers at the social assistance office. Prior to the introduction of the benefits card, respondents accessed their benefits directly from the social assistance offices. The social assistance system was responsible for the distribution of benefits and caseworkers were the point of contact in case of questions or concerns. The benefits card disrupted the moment of contact between respondents and caseworkers by bringing RBC, a private company, into respondents' process of accessing benefits. Respondents suggested the benefits cards were primarily introduced to save the social assistance system money, or even to bring profits to RBC and the social assistance system.

Finally, this chapter explores how the benefits card disrupted respondents' relationships with peers in the moment when informal relationships became lending relationships. In one case, the card decreased a respondent's dependency on family members for access to credit or debit cards, which were needed to facilitate certain purchases. The introduction of the cards also created possibilities for new lending relationships based on when people had access to their social assistance payments. Respondents described how they navigated lending and borrowing within peer relationships, including processes of building up trust with friends and neighbours. For respondents who did not have access to formal credit, borrowing money from peers allowed them to navigate days when they were without money.

Throughout this chapter, I use the term liminal to refer to the in-between nature of the benefits card itself – respondents were constantly talking about the card in terms of what it was not: it was neither a debit card nor a credit card, which sometimes resulted in confusion and embarrassment when respondents attempted to use the card to make a payment. I also explore how respondents' relationship with RBC can be conceived as liminal, as respondents occupied an in-between status because they were cardholders who were not clients.

The Disruption of Consumer Identities at the Till

For respondents who chose to use the benefits card to make payments, the card disrupted their identity at the till. Whereas cash provides anonymity, the benefits card offers information about its user, which could lead to either positive status or stigma. Guseva and Rona-Tas (2017) note: “if money talks, plastic money tattles” (p. 203). The authors use this quotation to draw attention to the data trails created by online payment technologies, but in the case of the benefits card, it is the physical nature of the card itself that discloses something about its user. Hints about a consumer’s financial status and access to credit are given by the colour and type of credit card they use (e.g., a gold credit card versus student credit card). The benefits card expanded respondents’ options for making a payment but provided information that shifted their identity as a consumer, underscoring that the way something is purchased (i.e., by cash, or card, and what type of card) led to different experiences as a consumer. These experiences were co-constituted by respondents and how they felt about the benefits card and how they perceived others as responding to their use of the card.

The disruption caused by the benefits card at the till affected respondents’ identity as consumers in three ways. First, the card identified respondents as recipients of social assistance, leading to feelings of shame and inviting monitoring and differential treatment by merchants and cashiers. Second, respondents garnered suspicion for using a payment technology that did not match store clerks’ assumptions. Third, respondents gained a sense of status from the benefits card, as the card gave the appearance that they had access to credit. The different ways that the benefits cards disrupted respondents’ relationship at the till are evidence that the sociality of payment technologies is contextual and relational (Bandelj et al., 2017; Dodd, 2017; Zelizer, 2012). The benefits card had different consequences for respondents' relationship at the till depending on where they used the card, how they felt about the card, and how others responded to it.

The Benefits Card Identified Respondents as Social Assistance Recipients at the Till

People draw distinctions between ostensibly homogenous and fungible money depending on its source; where money comes from changes how we think about and spend it (Bandelj et al., 2017; Zelizer, 1997). While the source of a consumer's money is typically unknown, the benefits card, when recognized at the till, identified social assistance as the source of the card holder's funds. Social assistance, as a source of funds, is not a neutral category. Social assistance recipients often feel surveilled and monitored, particularly with respect to how they spend their money (Eubanks, 2006; Mosher & Hermer, 2005). The surveillance and monitoring of welfare recipients is connected to ideas explored in *Chapter Four* and *Chapter Eight* of this dissertation.

Neoliberal policies began to shape the Canadian and Ontario welfare systems in the mid-1970s (Gavigan & Chunn, 2010; Maki, 2011; Mosher & Hermer, 2005). Ontario's welfare reforms of the 1990s were characterized by policies that repositioned welfare as synonymous with fraud and increased the technological surveillance of welfare recipients (Gavigan & Chunn, 2010; Maki, 2011; Mosher & Hermer, 2005). Specifically, the creation of a welfare fraud hotline that allowed the public to report instances of suspected welfare fraud diffused the surveillance recipients' experience outward from caseworkers into the community (Mosher & Hermer, 2005). Adopting a payment technology that identifies someone as accessing social assistance can lead to further judgment and scrutiny, calling into question that person's identity as consumer. Respondents experienced this disruption in their relationship at the till when they used the benefits card, feeling stigma, monitoring, and judgment from store clerks who recognized the cards.

Spending on the poor has “always been grudging”, and the public often feel a sense of ownership over money provided to social assistance recipients (Gavigan & Chunn, 2010, p. 48; Mosher & Hermer, 2005). This sense of ownership over funds distributed through social assistance does not account for the variety of ways in which many people are recipients of state welfare. For example, tax subsidies, land grants, and favourable tariff policies are all examples of state welfare (Gavigan & Chunn, 2010). Despite this, welfare recipients continue to be subject to stereotypes and oversight.

While interviews were being conducted, the City of Toronto was in the process of phasing out the original City Services Benefits Card via MasterCard and implementing the new RBC Visa Right Pay card. By July 2017, the RBC cards had been out for a few months and several respondents commented that the cards were becoming known as welfare cards. Respondents indicated that store clerks readily identified the cards in areas with concentrated subsidized housing, at the time of the month when payments were loaded on to the card, and at inexpensive stores frequented by recipients.

Rachel explained her perception that the benefits card had been identified as a welfare card at the till:

> And so many more people know what they [the benefits cards] are. People are using them all over the place and everyone is using them at a certain time of month. Even stores, they see us come in and they see that card and they’re like [makes a judgmental face] here comes a person on welfare. They kind of know, right.

Rachel’s quotation elucidates her sense that the benefits cards were becoming known as welfare cards, particularly after funds were loaded. Rather than allowing her to make a purchase like a regular consumer, using the card identified her as a person accessing social assistance. As Rachel noted, being identified as a social assistance recipient led to judgment from store clerks.

Natalia described the process of using her benefits card to pay at the till:

> I think when they see that card, yeah, because it's kind of like having a big sticker on your head saying: "I collect assistance". Cash, nobody knows where that's coming from. An actual bank card or if you have a credit card is different. But when you have that City card it's like, you're labeled. […] and then I think they just look at you like, "this is what you spend your money on?"

As Natalia noted, using cash concealed where her money came from, protecting her status as a consumer at the till. By contrast, the benefits card led to her identification as a welfare recipient, revealing the source of her funds. For Natalia, being identified as a social assistance recipient invited further judgment from the cashier about how she was choosing to spend her money. Her use of the card meant that she no longer felt like a regular consumer whose purchases weren't judged by the cashier. Natalia compared her benefits card to both cash and an actual bank card or credit card, describing the benefits card as inferior to these other options because of the information it provided about her status as a welfare recipient.

Craig described feeling mistreated and like he was no longer a valued consumer when he asked if he could use his benefits card at a fast food establishment:

> once I went to a place on King Street, I wanted to make a food purchase, just like if I wanted to make a food purchase here [referring to the coffee shop where the interview was taking place]. And the lady treated me, as soon as I pulled out the card, I didn't have cash on me, and I was hungry and couldn't wait until I came home. As soon as I took out the card, I didn't say what kind of card it was, and said "can I use this card here?" She looked at it and it

seemed she'd seen one before and she treated me like a black fish in a pond of goldfish. She wasn't doing it lightly.

Craig believed his use of the benefits card and its association with welfare led to him receiving subpar treatment. Craig's framing of this experience demonstrated his preference for cash, but he was in a situation where he didn't have cash on him and wanted to make a purchase right away. Several respondents reported experiencing problems using the card at the till because it was unclear whether the card needed to be processed as a debit card or a credit card; in this case, Craig's uncertainty about the card's liminal status prompted him to ask if the card would be accepted, drawing attention to the card. His use of the card led him to feel like he was no longer an important consumer.

Brenda also described feeling a sense of stigma when she used the benefits card at the till:

Brenda: I didn't even like to show it in the store, there's stigma with it, you know what I mean? […] It was like food stamps or something.

K: Whereas cash didn't have that?

Brenda: Hell no.

K: Were you ever treated differently because you were using the card?

Brenda: I thought so, I think a little bit too. It's just like, you know, a stigma, I felt that way. Maybe it wasn't so much there, but it was a little bit there or I wouldn't have felt it.

Here, Brenda provided the example of food stamps to explain her experience using the benefits card. For Brenda, using the card led to a sense of stigma she didn't feel when she relied on cash. Rather than allowing her to blend in with other consumers, the benefits card outed her as a social assistance recipient. Brenda's sentiment in this quotation is similar to one expressed by many other respondents; Brenda believed she was treated differently when she used the card, but it was difficult for her to be certain. Regardless of whether or not she was being treated differently, Brenda felt a sense of stigma attached to her use of the benefits card at the till.

Collectively, these examples show one way the benefits cards disrupted respondents' status as consumers at the till. The card did not share the physical attributes of regular payment cards and so became a way to identify cardholders as social assistance recipients. When using the card at the till, not only were respondents identified as accessing social assistance, the card also identified the source of their funds. Being categorized as a social assistance recipient led respondents to feel monitored and judged by cashiers for how they spent their money. By contrast, cash provided respondents anonymity, disclosing nothing about their identity as a consumer or where their money came from. These respondents' experiences run counter to City Council documents that purported the introduction of cards would reduce stigma and allow card holders to make purchases like regular consumers. Instead, the card led to new experiences of marginalization.

Not only did the physical appearance of the card disrupt respondents' relationships, the functioning of the card itself also drew attention to respondents, further disrupting their relationship at the till. The benefits card is not a debit card because it is not affiliated with a bank account, nor is it a credit card because the cardholder does not have access to credit. The card itself occupied a unique, liminal status and did not fall easily into either category of payment card. This ambiguity in how the benefits card was categorized led to uncertainty and embarrassment for respondents at the till. The benefits card often had to be processed more than once if it didn't go through as either a debit or a credit card on the first try and this difficulty sometimes resulted in cashiers saying they did not accept the card.

Matthew described the anxiety he felt at the till when his card was being processed:

> You're always wary, you've got a whole lot of merchandise, you're in a line up for ten, fifteen minutes, you're hoping they take the card. Sometimes they say: "no no, we don't take that card." That has an effect on you. It's always in the back of your mind that this card might be rejected for some other reason than the balance alone.

As Matthew noted, the benefits card did not operate like other payment cards. This led him to feel anxious about whether his identity at the till would be disrupted. The store clerk could refuse the benefits card, even if he had sufficient funds. Matthew's identity as a consumer felt precarious because the store clerks might reject the card, leaving him without a way to pay for his goods.

Tammy and Erin, who participated in a joint interview, expressed their frustration with the card and its liminal status:

> Tammy: It's inconvenient, some stores won't take it. They want debit but it's not a debit.
>
> Erin: Yeah, and it's not a MasterCard. It's not a real Visa
>
> Tammy: It's a bullshit card, that's what it is. Bullshit.

As Tammy and Erin described, the benefits card did not clearly fall into any category typically occupied by other payment cards. They viewed the card as worse than either a debit or a credit card. Again, Tammy and Erin's description of the card runs counter to what was suggested in City Council documents; the card does not allow them to be like regular consumers at the till but rather draws attention to their status as welfare recipients. For Tammy and Erin, the card is "bullshit" in the sense that it adds no value.

In response to my question about what she didn't like about the benefits card, Jacqueline identified features that made it unlike other payment cards:

> the fact that they don't know what kind of card it is, whether it's a credit or a debit card. Some places not taking it, and to be honest, my card itself, I'm not sure if this is a detail that

> every cardholder has but my name's not on it. It just has "Card Holder," it is RBC just holder or something and my name is not on it. I don't like that people know what it is. The fact that I was told that it was through RBC, because I did hear about the older card and that the new card was going to be through RBC, I thought it was going to look like an RBC typical card. No. People know what it is so it's like, some people don't act that way, but other people do and it's totally noticeable.

Jacqueline's comment reflects many respondents' disappointment with the card. In response to my question: what, if anything, did respondents not like about the card, references to features of the card that disrupted the moment at the till were the most common answer. Everything about the card failed to meet Jacqueline's expectations: it did not have her name on it or look like a regular RBC bankcard, retailers were uncertain about how to process the card, it wasn't accepted everywhere, and using the card at the till meant store clerks could identify Jacqueline as a welfare recipient.

Respondents explained that using the benefits card identified them as welfare recipients, leading to experiences of stigma and judgment. The card did not look or function enough like other payment cards to allow respondents to feel like a regular consumer. Many respondents viewed the benefits card as worse than cash because the card revealed information about their status as a social assistance recipient, disrupting their identity at the till. Many respondents felt judged and mistreated when they used their card. The benefits card led to new experiences of marginalization and stigma at the till.

Respondents' Use of the Benefits Card Led to Suspicion at the Till

Respondents' experiences with payment technologies were shaped by the context in which the technology was used, assumptions about who had access to different payment technologies, and what this access signified. This was highlighted by the differences between *The Mysterious Man* advertisement and Jacqueline's experience with the benefits card, described in *Chapter One*. How respondents were perceived when they used the benefits card at the till shaped their experience as a consumer and led to different outcomes. In an interview, an employee from Toronto Employment & Social Services described the need to hold an information session with the police, letting them know about the implementation of the benefits cards. This was necessitated, she explained, by a homeless man being questioned after police officers spotted him with a bank card and assumed he had stolen it. In this case, the police believed that card technology was out of reach for very low income or insecurely housed people.

One respondent, Carla, described garnering suspicion because of her use of card technology. Carla suspected the merchant assumed she had stolen the card, and as a result she was asked to provide identification. Carla did not have identification; this was the reason she was unable to obtain a bank account and was using the benefits card. Carla felt compelled to explain this situation at the till to assuage suspicion that she had stolen the card:

> K: okay, are there times when you're making purchases, either with the card or cash, when you're asked to show ID?
>
> Carla: We have to sign. I've never really had to show ID, we have to sign every time. But sometimes, you know, when you're taking a little extra out, spending a lot, sometimes they'll look at you like, "is that your card?". They think: "is that yours?" and you're waiting for them to ask you for ID. That's the reason why a lot of us have the card, because we don't

have ID, right. So then you've got to explain to them "it's the reason why I have this card", then you've got to explain it's an Ontario Works card. Embarrassing.

K: Do you have an example of something you tried to purchase where then they kind of hassled you? Like asked you questions like this?

Carla: Alcohol, a large amount of alcohol. We went away for the long-weekend, you got a Visa and you're spending 150 bucks on alcohol, it was my kid's birthday, and I bought it all, and they were going to reimburse me when I got there, and they were all looking at me like "is that your card?" She looked for a signature on the back. And she did ask me for ID. And it's kind of embarrassing with a line-up of people behind

K: Yeah, of course. And did she accept that or apologize?

Carla: She didn't apologize, she just accepted it. Yeah, she was kind of rude. Like, "oh, you've got a welfare card? You've got this kind of card on welfare?" I mean, some of us, we work part time too, like I work in the summer cutting grass, whatever I can to keep busy.

In this moment, Carla felt she had to explain why she was in possession of a payment card and why she didn't have identification to assuage the cashier's suspicion. Carla described feeling nervous at the till when making an expensive purchase. She believed cashiers were more likely to assume the card was stolen and ask for identification when she spent large amounts of money. Using the benefits card did not lead Carla to feel a sense of social inclusion. Instead, the benefits card continued her experience of marginalization.

Carla further explained how her experience using the benefits card varied depending on where she was. She did not have to defend why she was in possession of a payment card in stores where cashiers knew about the benefits cards. However, when Carla used the benefits card to make purchases in upscale stores, she received suspicion:

> Carla: it's just with the Visa, because people probably think you stole the card or something.[20] But now, the local stores around here, they all know about the card now.
>
> K: So, part of it was these places not knowing?
>
> Carla: You had to wait for them, till they started knowing about them. Whereas if you go into a mall and you go to a little store, they don't know. You go in Sephora and they're looking at you like [makes a face] right. Buying some expensive perfume or makeup. Go into Nordstrom and buy a pair of shoes, Boat House, places like that just judge you. Like, "did she steal that card?"

Carla's experience using the card varied based on where she was. Cashiers' knowledge about the benefits cards protected Carla from needing to explain her possession of this particular payment technology. By contrast, when Carla made an expensive purchase or a purchase in an upscale store, she garnered suspicion at the till for her use of card technology. The benefits cards perpetuated Carla's social exclusion that stemmed from her outwardly apparent poverty.

Respondents' experiences more generally suggest cashiers did not view card technology as a normative financial tool for people who appeared to be poor. Over time, cashiers in particular neighbourhoods and stores recognized the cards as welfare cards. This recognition led many respondents to feel stigmatized and judged because they were identified as social assistance recipients, but it also protected respondents from having to explain their use of a payment card or lack of identification. Stereotypes about who has access to different payment technologies are pervasive and consumers who fall outside this stereotypical financial behaviour are subject to suspicion and policing (de Goede, 2012). As the example provided by Carla demonstrates, when she used her card to make expensive purchases or purchases at fancy stores, she raised suspicion,

[20] Carla is referring to the RBC Right Pay Card, which has the Visa logo on it.

disrupting her identity as a consumer at the till. Carla's concern that she might be asked for identification or garner suspicion when making expensive purchases is an example of informal social control. This social control influenced Carla's comfort when making different purchases or shopping in different stores, reinforcing social exclusion.

City Council reports asserted that providing social assistance recipients with access to a normative payment technology would allow recipients to become more like regular consumers. Respondents' stories showed that factors other than the payment technology they used shaped their identity at the till. People hold expectations for how certain categories of people will pay for goods and services. Wealth is generally associated with access to bank accounts and debit and credit cards. Consumers who appear poor may be expected to operate within the cash economy, not making large purchases or purchases at expensive stores. This highlights the social meaning of money. Respondents' experiences using the benefits card were influenced by cashiers' assumptions about the payment technology that members of different groups had access to.

The Card Provided a Sense of Status at the Till Because it Signaled Access to Credit

Not all reactions to the card were negative. Cash does not provide information about the status of its user. Credit, however, always involves the classification of borrowers based on the likelihood they will repay their debt (Carruthers, 2017). Access to credit implies a consumer has been evaluated and deemed deserving of credit. For five respondents, using the benefits card disrupted their identity at the till by improving their status as consumers, signifying they had been deemed worthy of credit. For a few of these respondents, their sense of status was connected to the physical appearance of the card itself, as both the RBC and Visa logos appeared on the card.

For others, their improved status came from new purchasing opportunities that were made available by access to a payment card.

In the previous section, Carla talked about her negative experiences with the benefits card, identifying moments when using the card led to suspicion. At a later point in the interview, Carla described the sense of status she felt from having access to a card that looked like a credit card:

> Yeah, it kind of makes you feel like you've got a little bit of credit there, because it looks like a Visa, right? Cuz generally a lot of people can't get a Visa. Yeah, it's feeling like you have a little credit. Makes you feel good.

For Carla, the card did very different work around stigma and status, depending on the interaction. In some cases, her use of the card brought suspicion, while in other moments she felt a sense of positive status when using the card. This positive status came from Carla's understanding that not all consumers can obtain a credit card. Access to the benefits card and its implied credit set her above regular consumers when making a purchase at the till.

When the benefits cards were being rolled out, Lance, who had a bank account, made the decision to access his payments through the card, rather than continuing to have them deposited into his account. When asked about this decision, Lance replied: it just gives me two cards, […] kind of having two credit cards is better than one, right? For Lance, access to card technology provided a sense of status. In this case, having a second card brought him more status than one card. Richard also suggested that using the benefits card improved his status. He commented on the importance of the Visa logo on the card, suggesting that if he encountered a purchase that required a credit card, the benefits card might facilitate this purchase: "they take it because it says Visa on it, so they think it's a Visa. It's a poor man's Visa card, but it still works though". Richard believed the benefits card could facilitate access to purchases that required credit, because of the

Visa logo on the card. He also differentiated the card from a real credit card, describing it as "a poor man's Visa". Richard believed the card did not carry the full status of a credit card, but for him it worked to make a purchase at the till.

For Tina, the card provided the opportunity to make purchases online, bypassing human interaction at the till. With the card, Tina was able to sign up for Spotify – an online music streaming and downloading service. Spotify, like many online services, only accepts online payments; paying with cash is not an option. Tina's possession of the benefits card provided her the opportunity to make purchases that could only be made with card technology:

> Tina: the card is good to have because, let's say, I pay for Spotify and stuff, I use my card. I can do things […] which makes it nicer because I do a lot of online stuff.
>
> K: and is that stuff you couldn't do before?
>
> Tina: No, because I had a cheque from Money Mart. […] I pay for Spotify every month and that's $9.98 or something and it comes out and I use the card. Whereas before I couldn't do stuff like that.

The benefits card was important to Tina because it provided access to services that were otherwise unavailable. The card accorded a positive status because of the purchasing power it represented. Tina was one of the only respondents who immediately identified something that she had been unable to purchase without access to card technology, Spotify. This is an important example because it signals a shift in purchasing power. Historically, cash represented widespread purchasing power because it could be used to purchase everything there was to buy (Carruthers, 2017). Tina's example shows that access to online payment technologies is necessary for some purchases that hold value to people but cannot be purchased with cash.

The overwhelming majority of respondents initially said there was nothing they could not pay for with cash. When I asked respondents about making purchases that required a credit card, most indicated such purchases were already out of reach because of their cost. When asked about making a larger purchase, Matthew agreed that access to a credit card would be useful:

> Say you wanted to buy a new bed, and it costs you $900, would it be better to take the 900 dollars into the store and pay cash? I mean, you don't see anybody doing that anymore. […] You almost draw suspicion on yourself, what is the guy, a drug dealer or a dentist? What is he? Where is all that money coming from? Yeah, you just don't see it. I guess it would be better to whip the card down, if you had a legitimate card like a Visa, MasterCard with like a $2000 limit on it or something.
>
> K: But what about if you were buying something like a bed, how would you do it? Would you do cash?
>
> Matthew: Probably.

In this hypothetical situation, Matthew recognized that paying with cash might call into question his status as a consumer, inviting suspicion. By contrast, paying with a legitimate card is normative and could bring status at the till.

There are certain purchases for which a credit card is necessary (e.g. hotels, car rentals, Uber, Spotify), and having access to these types of services can become a source of status for people who acquire the payment technology necessary to obtain them. More generally, interviews with respondents did not indicate that the use of cash was suspicious, at least not in lower income communities or for smaller, everyday purchases. Respondents I interviewed were poor and as a result of this poverty they were already excluded from many of the activities and purchases that required credit cards or other online payment technologies to access. For example, hotels that require a credit card were not only out of reach because they required a credit card that respondents didn't have access to, but they were also inaccessible because respondents could not afford to stay in such a hotel. Poverty, rather than access to payment technologies, was the real barrier in most cases.

To summarize, the benefits card disrupted respondents' sense of identity and how they related to others when making purchases at the till. For many respondents, their card identified them as a social assistance recipient, leading some to feel mistreated by store cashiers or judged for how they were spending their money. In this sense, the benefits cards led to new experiences of marginalization and inequality. In other moments, the benefits cards perpetuated existing inequalities. Respondents who did not appear to belong in upscale stores or malls were not transformed into regular consumers because they had access to a payment card; the City's intervention into how social assistance recipients accessed their payments did not lead to a widespread sense of social inclusion at the till.

The Disruption of Cardholders' Identity as Clients at the Bank

The benefits card disrupted respondents' relationships at the bank. In this moment, respondents accessed the bank believing they were clients of RBC and would therefore have access to services. Instead, this relationship was disrupted when respondents discovered that having an RBC benefits card did not mean they were clients of the bank. The liminal status of the card again became salient -- the benefits card was affiliated with RBC and both the RBC and Visa logo appeared on the card itself; however, cardholders were not clients of Visa or RBC. Not being a client of RBC despite holding an RBC card became a source of stigma for respondents, as it reinforced their overriding status as social assistance recipients. Using an RBC benefits card frustrated respondents by reminding them of all the services they did not have access to, such as bank tellers or the ability to improve their credit.

This section explores how the benefits card disrupted respondents' relationships at the bank, showing that the cards influenced how respondents thought about their own identity as social assistance recipients and contrasted this identity to that of bank clients. Ultimately, the benefits cards continued to facilitate existing inequalities by not providing respondents with the opportunity to build credit or access bank services. The benefits card did not address the structural inequalities that contributed to respondents' financial exclusion.

Rachel described trying to access banking services through a teller and being denied because the benefits card was not a real bank card:

> And like I said, the bank people were kind of like, right away they know, I guess they're all told. But I was surprised I couldn't go in and take out money from them. They were like "no, it's not a real bank card" or whatever "you can't use it here". And they were kind of rude, and I was like "I didn't know". And they were like, "well we're just telling you now go use the machine". "Okay, I will then". But I couldn't.

Rachel's reason for interacting with the bank tellers was one that many respondents brought up. When less than twenty dollars remained on the card, cash could not be withdrawn from an ATM. This prompted many respondents to try and take out their money from a bank teller, only to be informed that they were not a bank client and thus didn't have access to banking services, including withdrawing funds on their cards from a teller. Rachel believed bank staff had been told about the RBC welfare cards and were therefore rude when she interacted with them because she was a social assistance recipient and not a client. Rachel felt a sense of stigma at the bank when she was denied services available to RBC clients.

Jake also described how the benefits card disrupted his relationship at the bank when he couldn't access funds from the teller:

> Even if like say you have ten bucks or 15 bucks, you can't go to the bank, they say it's not a debit card, it's not a credit card, there's no account […] You don't even really have an account in the bank, it just goes through the bank.

Jake's quotation reinforces the liminal nature of the card and how this disrupted his relationship at the bank. Jake did not have an account with RBC and so he was not a client. As Jake aptly pointed out, his money simply flowed through RBC, providing him no relationship with the bank and no access to financial services, aside from the card.

Richard described his frustration at not being able to access basic banking functions, which for him specifically included being able to check his remaining balance at a bank machine:

> Like I said, the most important thing is to know how much you have on the card so you don't have to put up with all the BS that comes with the card. It's very basic, give a print-out. What's so hard about it? Other people with bank accounts get that, what's so hard about it? It's a tease of a card in a way.

For Richard, as for many other respondents, his thoughts about the card and his relationship to RBC were focused on what was lacking. He could not access his balance at the bank machine, nor could he ask a teller to look up his balance. Richard's relationship with RBC was not the same as that of other clients and, as a result, he was denied services provided to people with bank accounts. The card was a "tease" for depicting the RBC logo and leaving him wanting access to services.

For many respondents, being denied the seemingly basic service of withdrawing funds from tellers reinforced that they were not clients of RBC. It makes sense that respondents believed they were clients who would have access to banking services; they were in possession of a card that was clearly affiliated with RBC. In the moment when respondents attempted to access services from RBC, they learned their status with the bank had remained unchanged -- they were not clients. In this sense, the card itself did not disrupt respondents' relationships with the bank. If they had not been a client before they had their benefits card, their status as client remained unchanged, they were still not a client. Respondents' expectations about their relationships as clients of RBC and Visa and the benefits they hoped to derive from this relationship were disrupted.

Another way that respondents' use of the benefits card reinforced that they were not clients of RBC or Visa was that the card did not provide options to improve negative credit histories. As Krista's quotation at the opening of this chapter showed, this was a source of confusion for some respondents. Tim talked about the disadvantages of the liminal status of the card, including that it did not impact his credit as he felt it should have done:

> Also, the fact that it's a Visa. That's the other disadvantage. It should have improved my credit and it hasn't, at all. […] It does shit. And I think if the card, the card system, making it mandatory to go through the banks is great, just make it through the banks, not the government bank.

Tim was not a client of Visa or RBC and, as a result, the benefits card did not allow him to build or improve his credit rating like a real credit card. Tim was happy to access his payments through a bank but wanted to be a client of the bank in order to have access to the advantages provided to clients. Like other respondents, he had expectations that using the benefits card with its Visa logo would improve his credit, but it did not.

In addition to his benefits card, Tim also had a bank account at TD that he shared with his father. This joint account allowed him to save and spend money without reporting it to his caseworkers. When reflecting on the benefits card and his relationship with RBC, Tim used his experience as a client accessing banking services at TD for a point of comparison. Tim addressed the question of whether he was a customer of RBC, focusing on the stigma he experienced when using the benefits card compared to how he was treated when using his real bank card:

K: Do you consider yourself a customer of RBC?

Tim: Yes and no. Yes, but no. I consider myself more of a number of the government that RBC endorses. And because RBC has no, and I don't get letters from RBC or anything like that. Apart from the card everything's the government. I can't go to RBC and withdraw money, I can use the RBC machines, but I don't have a home branch, right. It's a government card, it was sent to me. It's not even a bankcard, it's a Visa. So, the TD bank card that I have, when I do use it, when I go into the bank, they know me and they treat me like a customer. Not at all with RBC. And if anything, I feel like when I use that, when I go, I can guarantee everyone hates going to the teller with the card at RBC […] Yeah. And they'll a lot of times say you can't use this till. […] They treat us like shit, yeah. They treat us like shit. […] The minute they see the card, honestly maybe they should have chosen a different bank

K: it's hard to know if it's how the card was set up or RBC as a bank?

Tim: I think any bank would treat you the same when you're a welfare case.

Tim was able to compare his experiences banking at TD, where he was a client, to how he was treated at RBC where he was not truly a client. For Tim, his interactions with tellers demonstrated the ways he was treated differently when he was "a welfare case" and not a client. Tim concluded that being identified as a welfare recipient prevented him from being treated like a client at any bank that knew his status.

Like Tim, Nick also believed that accessing social assistance affected his relationship with banks and the way bank tellers treated him. Like all respondents, Nick had been mandated to use the benefits card. His interactions with tellers at the bank prompted him to consider whether he believed people accessing social assistance should have access to banks:

> Nick: you know, because there's hardly any tellers and you're there, and you just don't feel right on welfare going to the bank. You just don't.
>
> K: How were you treated by bank tellers?
>
> Nick: Well that's speculation, right. It's just, you know
>
> K: but I'm interested in your experiences or how you feel about it
>
> Nick: Of course, I'm belittled and small. But shouldn't I feel like that? You know, I'm on welfare, using tax money.

Nick's money came from welfare and that meant he did not feel right accessing banking services. He believed that the benefits card disrupted his relationship at the bank, leading to negative treatment from bank tellers; however, he also believed he deserved to feel stigma at the bank. For Nick, the fact that welfare was the source of his funds meant that he was unsure if he deserved to have a relationship with the bank as a client.

The benefits card disrupted respondents' understanding of their relationship with banking institutions, specifically RBC. Respondents characterized their relationship with RBC and Visa in terms of what was lacking; they were not clients and could not access services or credit. Despite the logos that appeared on their benefits cards, using the cards did not provide the opportunity for respondents to become clients of either Visa or RBC. Instead, when they went to the bank respondents were reminded of their status as welfare recipients, which some viewed as being incompatible with the status of client. In this way, the benefits cards were creatures of inequality and marginalization.

For Cassey and Jean, using their benefits cards brought up concerns about whether they, or the social assistance system, were RBC's real client. Aware that they occupied a different position than traditional banking clients, Cassey and Jean believed they did not have the same privacy protections as real RBC clients:

> Cassey: The bank says "no, we're not allowed to share personal information about our clients", but they don't have our back like that, they're like, "oh you're [an employee] from ODSP?" And then they roll out the red carpet, "here you go. Can we get you an apple pie and a hot coffee with that?"
>
> Jean: How do they know it's the office calling? It could be anybody calling.
>
> Cassey: But they would definitely know, the cheques are coming from them, come on
>
> Jean: They're not going to call right in front of them, but they probably have a certain code.
>
> Cassey: A code, you know, it's like getting in the door when you have to punch in your private number.

Cassey and Jean worried RBC would release their financial information to caseworkers or other employees from the social assistance system. They were not RBC's clients and so were not confident their financial privacy would be protected. By contrast, they believed RBC would "roll out the red carpet" for ODSP and OW employees, the real clients of RBC in this relationship. Having a bank card but not being a client created privacy concerns for Cassey and Jean. Respondents' concerns about the surveillance of their financial data will be further explored in *Chapter Eight.*

The benefits cards were provided through RBC and some respondents reached out to RBC when they faced issues with the cards or their funds. Upon contacting RBC, however, respondents were reminded that they were not clients and the bank was not their service provider. Carla described attempting to contact RBC when additional funds approved by her caseworker were not loaded onto her card:

> oh yeah, she's supposed to have my wrists, my carpal tunnel on there but she didn't put it on there. I don't know if it didn't go through the big office, cuz it wasn't on there when I tried, and RBC says "oh, you've got to call welfare"- not their problem.
>
> K: When you phone them or going in in person?
>
> Carla: When I call. They don't give you no help, even in person. They say you've got to contact welfare, OW.
>
> K: Okay so RBC, do you feel like you're treated like a client of the bank or not really? You're shaking your head, not really?
>
> Carla: Not at all.

As Carla described, the benefits card disrupted her certainty about who she should contact for issues accessing her funds. When she phoned RBC, she was reminded she was not a client and thus RBC offered no assistance. Carla's quotation sets up the first half of a larger problem experienced by some respondents: they were not clients of RBC and did not receive assistance when they reached out to RBC. The benefits cards also disrupted their relationship with caseworkers, as I show in the following section. Respondents were stuck between their relationship with RBC and caseworkers, sometimes feeling that neither relationship was meeting their needs.

The Disruption of Cardholders' Relationships with Caseworkers at the Social Assistance Office

The RBC benefits cards disrupted respondents' relationships with caseworkers and the social assistance system. RBC was a new service provider in recipients' process of accessing social assistance payments, making it difficult for respondents to know who to contact with questions or concerns about their benefits. Respondents recognized that a private corporation was carrying out work that was previously completed by the social assistance system. The outsourcing of one of the system's roles to a private company led some respondents to suspect the cards were intended to reduce their contact with caseworkers. Other respondents believed the introduction of the cards was intended to save the social assistance system money, or allow the social assistance system and RBC to profit off their use of the cards. The introduction of the RBC benefits card led many respondents to question their relationship with the social assistance system, affecting how respondents related to caseworkers.

Paul described his frustration at being told by a caseworker that he needed to make a phone call to activate his benefits card:

> They handed it to me in a sealed envelope, said here's your new card. They said, oh, you've got to phone the number and set it up. I said, "oh, so I'm doing your job for you? Why am I doing your job?"

Paul believed the adoption of benefits cards allowed caseworkers to transfer their labour to him, the recipient. This situation posed a problem for Paul, who went on to explain that he did not have access to a phone. He noted his caseworker allowed him to use a phone in the office to set up his card, but then he was told he would have to phone back the next day to finalize the process of activating his card. Not having easy access to a telephone made setting up the card himself difficult, but this was no longer considered part of his caseworker's role.

Respondents often described caseworkers as over-worked. Several respondents connected this to the implementation of the cards, believing the cards were intended to reduce caseworkers' workload by limiting their contact with social assistance recipients. Prior to the implementation of the cards, people without addresses came to the social assistance offices to pick up their cheques on a designated day. Implementing the cards meant caseworkers could avoid or limit this contact. In response to my question about why the cards were implemented, Tracy suggested the cards were a way for the system to reduce contact with recipients: "to stop the line-ups and stuff, people going into the offices, they're overloaded. That's what I think". For Tracy, social assistance recipients coming into the office contributed to caseworkers being overworked. She believed the cards were implemented as a way to manage caseworkers' workload and limit recipients' need to visit their caseworkers. According to City Council documents, implementing the benefits cards allowed the City to reduce staff. Respondents and the City both agreed the cards reduced the system's workload; however, some respondents, including Richard, felt that they absorbed some of that labour, while the City used the reduction to cut jobs.

Like Tracy, Jeff believed the benefits cards allowed caseworkers to reduce their contact with social assistance recipients. Jeff described the cards as reducing recipients' need to visit the social assistance office:

> they want to do things, expedite things. They don't want people coming in for things they can already do on their own. Which is, if you've got a card you don't need to come in to pick up a cheque, do you? If you're going to waste our time, your time when you've got a card, it's too many people. If this is Peterborough, or I don't know, Hamilton, maybe they don't need because there's not enough people, they're not overpopulated like Toronto. Toronto is overpopulated. Like I said, if everyone had a problem and came to the office, you'd be waiting days just to see somebody. And I've seen it there on the cheque day, it's packed.

Jeff viewed the cards as transferring part of the caseworkers' role to recipients, which in turn decreased recipients' need to go to the office. As Jeff noted, "they don't want people coming in for things they can already do on their own". For Jeff, the cards allowed caseworkers to spend less time with recipients.

Frank described the decision to provide card technology through RBC as a way to shift Toronto Employment & Social Service's responsibility to a private corporation. Frank believed the cards removed the need for people accessing social assistance to contact their caseworkers about lost or stolen cheques, transferring responsibility for managing security and fraud concerns to RBC: "I guess they offloaded it onto one of the big five banks and let them manage it. I bet they might have had a lot of fraud with cheques and everything, so offloading it and having them manage it". Frank perceived the implementation of the benefits cards as a way to "offload" issues that arose in relation to distributing funds from caseworkers to RBC. According to Frank, the cards allowed the social assistance system to free itself of some of the responsibility and difficulties associated with distributing funds, one of its primary roles. This poses the question of who social assistance recipients would contact in cases of fraud or stolen funds. Frank believed the responsibility of caseworkers and the social assistance system decreased with the implementation of the benefits cards.

Tammy and Erin talked about the benefits cards as a solution for the social assistance system because they believed the cards saved the system money:

> Tammy: but you know what, they just think you've got the plastic now, you don't care.
>
> Erin: they think they've found a solution; they don't care.
>
> Tammy: but it's just a solution for them because --
>
> Erin: -- it's probably cheaper for them.

Tammy and Erin were not happy with their cards but felt this didn't matter because they believed the primary purpose of the cards was to save the social assistance system money. Viewing the card as a tool to save the system money shaped how Tammy and Erin saw their relationship with the social assistance system. Tammy and Erin believed it did not matter if the cards were not working for recipients because the cards saved the system money.

Going beyond Tammy and Erin's belief that the benefits cards were primarily introduced to save the system money, other respondents believed the benefits cards were a way for RBC and the system to profit. When asked why she thought the City implemented the benefits cards, Rachel mused:

> they were trying to say they're being more paper friendly, that's what I heard. But I don't know why. I think they made a deal and Visa and them, they're both making money off each other. You know what I mean, Visa is obviously making money and they're probably making money. A mutually beneficial thing. Because they were with MasterCard and they just switched over to be with Visa, so Visa might have had a better deal for them. That's what I'm thinking.

Rachel believed the cards were a way for the social assistance system to earn money and the decision to transition from cards supported by MasterCard to RBC Visa cards was motivated by profit. Rachel referred to the introduction of the benefits cards as "mutually beneficial", profitable for both the social assistance system and Visa, but not necessarily for social assistance recipients.

Dorothy also believed the benefits cards led to financial profits for the social assistance system. When asked why she thought the cards were implemented she replied: "because they get more money when you use the card, that's why they want a lot of people to use the card". Dorothy assumed that the social assistance system was profiting off recipients using the cards. The benefits cards were mandatory for recipients without bank accounts, meaning, for Dorothy, the system was making money off the benefits cards that social assistance recipients had been required to use.

Respondents' belief that the benefits cards were introduced to save money or lead to profits disrupted how they understood their relationship between themselves and the social assistance system. Rather than being motivated to act in recipients' best interests, the system was operating to save money or profit from recipients' financial behaviour.

The majority of respondents who had been accessing their benefits via cheque used cheque cashing services. Lance discussed the idea that the benefits cards redirected profits from Money Mart for cheque cashing fees to RBC, a mainstream bank:

> K: why do you think the city implemented this type of a card?
>
> Lance: I don't know, I just think it's easier for, well, I think personally it's for, when people were getting a cheque, they would go to Money Mart and places like this and they're getting the money. At least this way if you're with RBC and I'm guessing every time you use your card RBC gets the percentage instead of Money Mart getting it.
>
> K: oh, okay. And do you think it's better that a bank gets it instead of Money Mart?
>
> Lance: [chuckles] I don't know, I don't know. Because banks make millions and millions of dollars already, right? There is a lot of Money Marts and Cash Money around the place but, I would say, no, I guess, share the money I guess so everyone gets a little percentage of it.

Lance believed RBC was profiting off recipients using their benefits cards. Prior to the introduction of benefits cards, cheque cashing establishments, such as Money Mart, profited when social assistance recipients cashed their cheques. Lance believed the adoption of the benefits cards meant that RBC, rather than these cheque cashing companies, benefited from recipients using their cards to withdraw money. There is a normative judgment embedded in Lance's statement; he thought the social assistance system viewed mainstream banks as superior to cheque cashing establishments.

The introduction of the benefits cards prompted respondents to consider their relationships to caseworkers and the social assistance system. The benefits cards disrupted respondents' relationships with their caseworkers by downloading part of the caseworkers' labour onto recipients. Other respondents viewed the cards as a way to limit caseworkers' contact with social assistance recipients, reducing their workload. Respondents also suggested the cards were implemented because they saved the social assistance system money or allowed the social assistance system and other corporations to profit.

The benefits cards disrupted respondents' relationships with caseworkers and the social assistance system in ways that highlight the logics of neoliberalism. Some respondents viewed the social assistance system as relinquishing part of its duty to a private corporation to cut costs and limit interactions with recipients. The introduction of the benefits cards meant some respondents felt they were absorbing part of the caseworker's job. Other respondents considered how the system might be profiting from their use of the cards, wondering if they had become capital for the system (Aitken, 2017). In both cases, the benefits cards disrupted the role of caseworkers and the social assistance system as a service provider, highlighting that the benefits cards created new forms of marginalization and continued existing inequalities.

Cardholders' Relationships with Peers and the Creation of Informal Lending Relationships

The benefits cards disrupted relationships between peers, altering respondents' dependency on their friends, family, and neighbours to meet their financial needs. In two cases, the benefits card reduced respondents' dependency on their family because they no longer relied on these relationships to access card technology. In other cases, the cards increased dependency. Because the benefits cards introduced greater disparities between the days when people accessed their money, it prompted respondents who needed money in the days before they could access their funds to borrow money from other recipients who had already received their money. Respondents reflected on different moments of having or not having money and owing or not owing money and the consequences this had on their power relative to other recipients in a particular moment. In these ways, the benefits cards influenced how people related to one another socially.

For two respondents, the benefits cards decreased their reliance on friends and family members for access to online payment technologies, such as credit cards. During interviews, I asked respondents how they navigated different purchases without access to payment cards. One respondent, Matthew, described borrowing his niece's credit card:

> yeah, you'd have to, they want you to have minimum $1000 on it. Because when I get my niece, my niece has a credit card, a valid credit card, and when I want to rent a truck I go give her $1000, I rent a truck, and then the money comes out of that $1000, say they charge $250 for the truck, the money comes out of that, so then I get $750 back, I'll usually give her $100 for letting me borrow her card, kind of things.

Prior to the introduction of the benefits cards Matthew relied on familial relationships to gain access to a credit card, which was necessary for certain purchases, such as renting a truck. The benefits cards allowed respondents to make some online purchases, decreasing their reliance on others for access to their cards.

Another way the benefits card disrupted interpersonal relationships among peers was by creating lending communities based around the changes to when respondents could access their funds. Cassey described how she initially found it difficult to receive her money later than other recipients, which occurred when others adopted the benefits card while she was still receiving cheques. This situation prompted her to build up informal credit with neighbours by borrowing small amounts of money when they received their payments, which she paid back a few days later when she accessed her own funds. Cassey eventually built a strong enough lending relationship with her neighbours to borrow up to 50 dollars:

> Cassey: At first it really bothered me to have to wait to get paid, I'd be, "hey, can I borrow $50 until Friday? It's only Wednesday but I get my cheque on Friday". And people are kind of, nobody likes lending money, whether you're working or not working, people just don't like to do it. But it's nice when you're paid back. So I build up my trust with just a few people, maybe two or three people, so I can go to them anytime and say "you know what, I don't get my cheque until such and such a time and I'm really short and I've got cats and they're hungry and I'm hungry, can I borrow 50 dollars?" And they go "sure". Because I've done it before and I've paid them back. So, they started out lending me $10 or $20, and then it moved up to $30 and I earned it so now I'm up to like $50, but I don't like doing it because I don't like paying back either.
>
> K: You don't like that it comes a little bit later?
>
> Cassey: No, I don't. That's the part I have a hard time dealing with now, because I've got to wait to the last day. But these guys [referring to the other participants in the interview], because I would get my cheque before, they would come over and we'd party and we'd have fun, and then she'd get her cheque, and she'd say okay I'm going to pick up my cheque and she'd take a cab back and we'd have more fun. And she's my roommate now and she's been my friend for 30 years.

Cassey's quotation demonstrates two different types of informal lending relationships that she engaged in. At the beginning of the quotation, she talked about the process of slowly building up credit with neighbours in her building by borrowing small amounts of money and paying it back when she received her funds. Later in the quotation, Cassey described having trusting relationships with close friends that made it possible to share money in a different way, extending the “fun” by having everyone share their money when they received it. This monetary relationship was only possible between people who trusted one another because the first person to receive her funds had to trust that if she shared her money with the group, others would do the same.

Due to poverty and their limited involvement with mainstream financial institutions, most respondents did not have access to formal credit. The types of loans available to people accessing social assistance tend to be through “fringe banking” institutions – most commonly payday loans (Buckland, 2012). Many respondents had used payday loans at some point in the past but felt this was not a sustainable process for borrowing money. For people without bank accounts who were unable to obtain credit cards, there are limited options for borrowing even small amounts of money to fill a shortage or meet a need. A few respondents built up credit with neighbours or shared money between friends, creating informal lending relationships to meet their needs. The benefits cards meant people accessed their money on different days throughout the month. This allowed respondents to share funds and establish informal lending relationships.

Tina enjoyed receiving her money a couple days after other recipients had accessed their funds. For Tina, this situation meant she was one of the only people in her neighbourhood who had money, a dynamic she appreciated:

> Tina: I like it that I don’t, everybody gets a cheque and they’re broke, and by the time I get my deposit I’m the only one with money left, because I live in a shit hole too. Yeah, it is what it is
>
> K: what do you mean by the difference between the cheque and the card?

> Tina: the cheque and the card, well the cheque, what I mean is, I'm just being, I just love it that I have money when everybody else is broke
>
> K: because they spend theirs?
>
> Cassey: because they spend theirs first, they get theirs about three or four days earlier. Because we have to wait for the very last day, you see.

Tina liked being in a situation where she was one of the only people who had money. This was facilitated by the benefits cards, which meant that different recipients accessed their funds on different days.

The benefits cards disrupted respondents' relationships with neighbours, friends, and family members. In some cases, the benefits cards decreased a person's dependence on others for access to card technology. Other respondents relied on peers for short term loans or the sharing of funds. Respondents linked the benefits cards to these lending relationships, because there was greater variation and uncertainty in when recipients accessed their money. The benefits cards did not provide respondents with access to mainstream financial services, such as access to credit, and so respondents continued to rely on informal lending and borrowing relationships. The question of who had money when also influenced respondents' sense of identity.

Conclusion

This chapter explored how respondents' personal identities and relationships with others were disrupted by their use of the benefits cards. The findings from this chapter reveal that people's use of payment technologies interacts with stereotypes about who has access to what form of money. Payment technologies are a form of social sorting and some identities are believed to be incompatible with particular payment systems. Respondents often had to explain how they had access to virtual money and card technology, which meant identifying themselves as social assistance recipients. For many respondents, they experienced less stigma when they used cash, a payment technology that is sometimes associated with poverty.

Respondents continued to experience social exclusion stemming from their poverty, even, and in some cases, especially, when they used their benefits card. The cards did not facilitate inclusion, people questioned how respondents came to have access to card technology and the cards became known as welfare cards. This payment technology did not address the factors that contribute to poverty or financial exclusion and respondents continued to rely on informal lending arrangements and assistance from friends to meet their needs.

Chapter Eight – Disrupting Surveillance, Social Control, and Resistance

Jacqueline: I don't really know what their master plan is but at the end of the day, once they see what you do with your money it will always give them an argument against you.

Introduction

As Jacqueline explained, relinquishing personal information to the social assistance system is risky. The system's processes for collecting and using recipients' information are often opaque to recipients (Eubanks, 2006, 2018). Respondents were uncertain about how their information would be used, or what consequences would come from the use of their information. They characterized their relationship with caseworkers by describing the power dichotomy that resulted from caseworkers holding and, in some cases, withholding, information. This chapter explores how virtual money and online payment systems became entwined with respondents' experiences of surveillance and social control within the social assistance system. More specifically, this chapter asks how the implementation of benefits cards in Toronto disrupted respondents' perceptions of monitoring and surveillance by asking three interrelated questions: how did the mandatory transition to a new payment technology affect welfare recipients' perception of monitoring? How did this new technology increase the potential for surveillance? And how do individuals with limited power within an uncertain context respond to new surveillance potential? The analysis revealed that respondents experienced new forms of surveillance and social control and engaged in new forms of resistance.

At the time of my research, two forms of surveillance operating within the social assistance system shaped respondents' perceptions and experiences of social control. The first was interpersonal surveillance, which took place in interactions between caseworkers and respondents.

The power differential between caseworkers and recipients meant that even when caseworkers were imparting general advice or commenting on respondents' financial behaviour, respondents could experience this as surveillance. Many scholars have drawn attention to the role of caseworkers in surveilling social assistance recipients, this is not unique to Toronto (Eubanks, 2006; Gilliom, 2001; Maki, 2011; Mosher & Hermer, 2005). The interpersonal surveillance conducted by caseworkers predated the introduction of the benefits cards and shaped how respondents made sense of the disruption caused by the introduction of a new form of surveillance.

The second type of surveillance operating was technological surveillance, which was incorporated into the functioning of the benefits cards. The concept of surveillance potential is helpful for understanding the technological surveillance introduced by the benefits cards. The primary function of the cards is not to conduct surveillance. Surveillance potential is a way to think about how people respond to technologies that have the potential to conduct surveillance in the moment when their data is collected, or at some point in the future when their data is used. The term surveillance potential explains situations when users engage with a technology but do not know the full extent of how surveillance is operating, or how their data may be used in the future. Respondents were not certain if the benefits cards were used to conduct surveillance but were aware that engaging with an online payment system exposed them to new surveillance potential and disrupted how surveillance could be operating in their lives.

For respondents, these two processes of surveillance fed into one another to shape the surveillance they navigated within the social assistance system. Respondents interpreted the technological surveillance introduced by the benefits cards through the lens of the interpersonal surveillance they experienced from caseworkers; respondents reflected on how caseworkers would interpret particular aspects of their data when they used their cards. In turn, respondents suggested that data from the cards would influence how caseworkers perceived them, shifting what information might be available to caseworkers during their meetings. In this way, the benefits cards can be understood as leading to new forms of surveillance and social control.

Surveillance, in the context of social assistance, is not characterized by equals watching one another, but rather by those with power, caseworkers, exerting their power to surveil and monitor recipients (Gilliom, 2001). In this study, the power differentiation between respondents and caseworkers was reinforced by caseworkers' access to information and their role as gatekeepers of supplemental benefits. The question of whether the cards were being monitored was muddied by the difficulty of separating moments of formal monitoring, in which a caseworker was using a specific piece of information, such as a transaction from a bank statement, from times when caseworkers would provide general financial advice or counseling, or respond to information that a respondent had provided in conversation. Because of the power imbalance between caseworkers and social assistance recipients, even passing comments made by caseworkers could influence respondents' behaviour. The power imbalance between caseworkers and participants placed caseworkers in a position to ask questions, give advice, and provide unsolicited counseling to recipients. Respondents felt that certain information was private, but also felt compelled to answer questions to stay in a caseworker's good standing. Respondents demonstrated an awareness of what types of purchases caseworkers would view positively and what types of purchases might lead a caseworker to counsel them; this shaped how respondents engaged with the benefits cards.

The mandatory transition to benefits cards moved the distribution of benefits online. Social assistance recipients who had been accessing their payments via cheque had been spending their money in ways that did not leave online data trails and they did not experience overt financial monitoring from caseworkers. Recipients without bank accounts did not have to provide any documentation about their financial behaviour to caseworkers because financial statements did not exist. When respondents shifted from accessing their benefits via cheque to accessing their benefits through an online payment technology, they considered the data they could be giving up and the surveillance potential that was connected to their use of this new payment technology. The benefits cards introduced a new form of technological surveillance into the social assistance context, which was already characterized by interpersonal surveillance.

Social assistance recipients who had their payments directly deposited into their bank account could be asked by caseworkers to provide documentation detailing their account balance and a record of all withdrawals and deposits into their account. Respondents using the benefits cards knew about the requirement to provide bank statements; some had previously accessed social assistance when they had a bank account and were personally familiar with this process, while others had heard about this from other social assistance recipients. The official purpose for providing financial statements was to ensure that people accessing social assistance were not receiving funds from other sources, and that their account balance did not make them ineligible for social assistance. In practice, however, several respondents described having caseworkers review their statements and impart financial counseling or comment on their spending behaviour. Respondents experienced this oversight as surveillance.

The benefits cards disrupted the surveillance respondents were exposed to; however, the process of navigating the social assistance system was ongoing. For respondents, their relationships with caseworkers and ideas about how to best navigate the social assistance system predated the introduction of the benefits cards. These ideas and relationships continued to shape their experiences within the social assistance system after the cards had been introduced. The ways in which respondents thought about and responded to the cards were heavily influenced by the context of the social assistance system. This context was framed by respondents' sense of uncertainty, which was fueled by their lack of trust in caseworkers as a reliable source of information. Respondents generally characterized caseworkers as withholding information and benefits from them, interrogating them about their use of money, and providing unwanted financial counseling. By contrast, respondents viewed other social assistance recipients as their best source of information for navigating the social assistance system. This pervasive sense of uncertainty and a lack of trust in information coming from official sources meant that respondents did not trust what caseworkers said about why the cards were implemented or whether the cards were being used to surveil them.

Researchers have demonstrated that the increased reliance on algorithms and big data occurring today in many countries, including Canada, has disproportionately affected marginalized populations (Eubanks, 2018; O'Neil, 2016). People in positions of power and privilege continue to be more likely to encounter humans who are making the decisions that affect their lives (O'Neil, 2016). By contrast, the lives of marginalized populations are increasingly determined by algorithms and big data, which encode biases that reproduce inequality and do not allow for people to explain their data or advocate for themselves (Eubanks, 2006; O'Neil, 2016). As I show in later sections, respondents were thoughtful about the information they provided to caseworkers. Many respondents attempted to build rapport with their caseworkers, in an effort to show that they were different from other social assistance recipients. Respondents' ability to manage the data they relinquished to caseworkers was disrupted by the technological surveillance potential introduced through the benefits cards. As a result, many respondents used their cards in ways that limited the data provided to caseworkers, resisting the process of having their data speak for them. Other respondents used the cards to make particular purchases, curating their data so that it provided a particular image of them as a social assistance recipient.

The social nature of money is highlighted by how respondents interpreted this new payment technology in the context of the social control in which they operated. Respondents made decisions about when it was acceptable, desirable, or appropriate to pay by card or cash in ways that reflected their limited power within the social assistance system. The introduction of the City's benefits card led respondents to earmark different goods and services in terms of how they would pay for them. These distinctions depended in part on what was possible, for example, illegal cigarettes and drugs could only be purchased using cash. These decisions were also shaped by the interpersonal surveillance respondents experienced from caseworkers and reflected internalized understandings of what a social assistance recipient should and should not spend their money on.

The following section explores how respondents came to position caseworkers as gatekeepers of benefits and information. This had consequences for respondents' relationships with caseworkers and the value they placed on information provided by caseworkers.

Respondents Viewed Caseworkers as Gatekeepers of Benefits and Information

A sense of uncertainty and mistrust were common themes across respondents' narratives as they discussed their experiences with the social assistance system. Respondents believed caseworkers intentionally kept information from them, reducing the amount of money they were able to access. This reinforced an adversarial relationship in which respondents viewed caseworkers' power as coming from their position as gatekeepers of benefits and information. Respondents recognized their lack of power relative to caseworkers and were thoughtful about how they interacted with them. Respondents explained the need to already know what benefits were available to them when they met with caseworkers.

People accessing Ontario Works are eligible for different amounts of funding depending on their particular situation, such as whether they are working or have dependent children. People accessing OW may also be eligible for supplemental benefits that are paid on top of people's regular monthly payments. Examples of supplemental benefits include money provided for a moving allowance, to buy clothing for a new job, for new glasses, or for an air conditioner. Supplemental benefits sometimes require additional documentation, such as a note from a doctor. Respondents overwhelmingly believed caseworkers would not tell social assistance recipients about these additional benefits. Therefore, in order to access additional funds respondents had to know what to ask for.

In the following quotation, Nick described his view of caseworkers in Toronto: "you know, the nastiest thing about Toronto welfare is they won't help you until you know what to ask for". Nick believed that to receive help he had to already know what was available and what to ask for. Nick's comment suggests that caseworkers know what recipients are eligible for, but they aren't willing to share that information with recipients. This can make it difficult for people who do not know the system well to access additional assistance that they are eligible for.

Tammy and Erin stated they needed to know what to ask for in order to be provided access to additional assistance:

> K: If there're things like a moving allowance or something, will they tell you about it?
>
> Tammy: No, they don't tell you about it, you have to ask for it, they don't try and give money away
>
> Erin: you really have to twist and turn

Tammy: you have to know the system basically.

For Tammy, caseworkers not telling recipients about additional benefits was part of a strategy to save the system money. The result of this was that Tammy and Erin felt they had to understand the system in order to get any help they might need. The belief that a person accessing assistance had to know the system to get help came up regularly in interviews. Participants widely believed caseworkers weren't looking to give money to people who didn't know to ask for it. Caseworkers were the gatekeepers to additional funds and respondents had to know what to ask for in order to gain access. The fact that respondents needed to know what to ask for contributed to the pervasive uncertainty and lack of trust respondents held for caseworkers.

In the following exchange, I asked Natalia how she navigated the social assistance system and found out about additional benefits:

K: in general, when there's extra payments or one-time payments you can apply for, do you feel like the workers would let you know these are options and tell you about it?

Natalia: Oh no. These are things that I think they keep a secret or something.

K: So, you have to know what to ask for?

Natalia: Yeah, you have to know the ins and outs of the system, and people will tell you, because they [caseworkers] don't tell you anything.

K: Do you think most people find out about it through word of mouth?

Natalia: Yes, absolutely.

K: Is that how you would find out about things or different rules?

Natalia: Well I remember, I was on the system young so I did find out through other people, because they never, well they did a workshop once where they had someone come in from

> the city and they actually told us about all the little things you can get and they even said that nobody will tell you this.

Natalia relied on information from other social assistance recipients to successfully navigate the social assistance system. At the end of this excerpt, Natalia referenced attending a workshop that was hosted specifically to let people know about benefits they may be eligible for. Another respondent, Donna, also described attending this type of session and also reported being told at the workshop that this was not information caseworkers would provide recipients. A pervasive sense of uncertainty characterized respondents' experiences navigating the social assistance system. Caseworkers who withheld information about supplementary benefits contributed to respondents' uncertainty.

By controlling access to supplemental benefits, caseworkers controlled the amount of money that respondents had access to. The amount of funds respondents received was integral to their ability to pay bills and afford daily necessities. Tim responded to my question of how he found out about benefits that might be available to him:

> They tell you as little as possible […] And a lot of people sit for two years with like $800 they can access without knowing. Most people don't know there's a clothing benefit you can get every year, a $200 or $300 clothing allowance you can get every year, and an employment benefit you can get every two or three years. Most people don't know that. And they don't know that because the workers don't tell us anything. I think they're instructed to tell us as little as possible. […] And they have the power of like "no", "yes", they have the power of $600 or $1400, they have the power.

As Tim noted, caseworkers' information about additional benefits was a source of power for them. This power had a tangible outcome -- the amount of money that a recipient received in monthly benefits. As Tim stated, caseworkers "have the power of $600 or $1,400". Caseworkers were the gatekeepers who determined how much money respondents received. This power is particularly significant in the context when the base level of monthly benefits is not sufficient to meet most people's needs.

Donna described the nature of her interactions with caseworkers and the type of relationship she had with them:

> There's no communication. And if they're meeting with us every three months it's more of a witch-hunt. They want to know what you're doing with the little limited money you're getting. It seems more like that than that they're meaning to help you and educate you on the resources that are available for you.

For Donna, her interactions with caseworkers were characterized by caseworkers withholding information. Rather than providing support or information, Donna viewed caseworkers as conducting interpersonal surveillance, asking her to explain how she was spending her money in a way that felt like a "witch hunt". This set up the adversarial relationship many respondents described.

A few respondents feared caseworkers held the power to take benefits away from them. This was most likely only possible when people were receiving ongoing supplemental benefits in addition to their regular monthly payments; however, as respondents often noted, social assistance was often not enough to live on, and they relied on additional benefits to make ends meet. Cassey described a friend who lost money she was receiving for diapers: " they [caseworkers] try to take shit off your cheque. I know my friend, she just lost $500 off her cheque because a) she used to get $300 for diapers […]". I didn't end up finding out how Cassey's friend lost the remaining two hundred dollars from her cheque because at this point Tina and Jean, the other two women participating in the group interview joined in and started talking about the different ways to get diaper money added to their benefits and we never returned to this specific example. But Cassey's comment highlights respondents' concern that caseworkers had the power to take away their benefits.

The lack of official information provided by caseworkers about what benefits were available to recipients and what could be taken away gave caseworkers more power and contributed to respondents' general sense of uncertainty. Following our conversation about the role of caseworkers, Tracey commented on the fact that caseworkers had not yet taken funds away from her:

Tracey: They're not taking anything away from me yet, so I'm okay with that.

K: Is it something you worry about, that they might?

Tracey: You never know. But I'm not worried about it.

Despite saying she was not worried Tracey's statement suggests she had thought about the possibility of caseworkers reducing her benefits. Caseworkers were the gatekeepers to benefits and respondents worried they could take benefits away.

Several respondents were quick to note that there was nothing about caseworkers themselves that set them apart from social assistance recipients. Rather, caseworkers' power came from their position. Cassey commented on her view of caseworkers in relation to herself: "right, because they act like the money's coming out of their fucking pocket. But it's like, you're only one paycheck from being like us, you're no fucking different." Cassey was adamant that caseworkers were no different from social assistance recipients, aside from the power they held because of their role as gatekeepers of benefits. For Cassey, caseworkers took their role as gatekeepers too seriously because the money didn't belong to them. An adversarial relationship stemmed from many respondents' frustration at caseworkers for taking on the role of gatekeeper.

Many respondents believed that caseworkers were not a reliable or trustworthy source of information because of their position as gatekeepers. The majority of respondents indicated they believed the cards were being monitored in some way; however, most respondents were unsure of what this monitoring looked like. To my knowledge, no respondents directly asked their caseworker if the cards were being monitored. Several respondents noted that if the cards were being monitored, the caseworkers would not tell them. Kayley reflected on whether the cards were being monitored:

> K: Do you think they monitor the cards and how you're spending with it?
>
> Kayley: I don't know, I've always wondered that.
>
> K: Is it something they [caseworkers] never talk about?
>
> Kayley: They don't say anything. I wonder, I wonder.
>
> K: Have you ever asked them?
>
> Kayley: No, I've always wondered, do they know what I'm spending my money on?
>
> K: When you're purchasing things is that something you ever think about and change?
>
> Kayley: No, they can't tell me, it's my money, I'm going to spend it. But I wonder, I wonder if they look, is this how much you're buying on groceries, or is this how much you're spending on this? You know?

Kayley had never been explicitly told one way or another if her card was being monitored. Despite it being something she thought about, she had never asked her caseworker. For Kayley, the possibility that her card was being monitored didn't overtly change her financial behaviour, but she wondered if the caseworkers judged her for how she spent her money.

The benefits cards disrupted how surveillance and monitoring operated, but respondents' relationships with caseworkers were continuous. Even when the specific caseworker changed, the presence of caseworkers, the types of relationships they developed, and the inter-personal monitoring they engaged in were on-going. Because relationships with caseworkers predated the cards, many respondents understood the surveillance potential of the cards in terms of their relationships with caseworkers. Carla's response to my question of the cards being monitored was framed by her positive relationship with her caseworker:

> K: Do you think the cards are being monitored?
>
> Carla: They probably are to some extent. They probably check it. But they haven't really checked much of it lately.
>
> K: What do you think they check it for?
>
> Carla: To see if you're paying your bills. To see what you're doing.
>
> K: Do you think they care what you spend it on? If they can see that?
>
> Carla: Kind of yeah, A lot of workers do, right? Because a lot of people misuse their stuff.
>
> K: Does thinking that they might be looking at it, does that impact how you use the card?
>
> Carla: No because, I mean, I haven't had a problem with my worker. I have a pretty amazing worker. I have the addiction worker and she's pretty amazing. […] But there's a lot of dick workers, trust me, my friends tell me that they asked for shit and couldn't get it. And you got to push for it.

Carla was not worried about the consequences of the cards being monitored because she hadn't had any problems with her caseworker in the past. She framed the monitoring introduced by the card through her relationship with her caseworker. Because she had an "amazing" caseworker she was not worried about being surveilled. As Carla noted, her positive relationship with her caseworker was not typical and she had many friends who did not have positive relationships with their caseworkers. For many respondents, their thoughts about the surveillance potential introduced by the benefits card were shaped by their interactions with caseworkers.

Respondents' understanding of caseworkers as gatekeepers of information and additional benefits was an important element of surveillance because it set the stage for an adversarial relationship between respondents and caseworkers. Respondents did not expect caseworkers to provide them with information or help them navigate the social assistance system. The power structure within the social assistance system shaped the way respondents thought about caseworkers, whose power came from their position as gatekeepers of information and benefits. Respondents thought about the benefits cards as an extension of their relationship with caseworkers. Just as caseworkers sought to keep information and additional funds from respondents, respondents believed the cards were not intended to help them, but to provide caseworkers with more information that could potentially be used against them.

Respondents Attempted to Build Rapport with Caseworkers to Gain Access to Benefits and Information

Some respondents suggested that if they were able to develop a good rapport with their caseworker, their caseworker might be willing to share information with them. Through building rapport, respondents attempted to influence the interpersonal surveillance carried out by caseworkers. Respondents wanted to influence the information about them that caseworkers had access to when making decisions.

Les described the possibility that developing a positive relationship with the caseworkers could lead to additional information:

Les: if you have a good rapport with your caseworkers they might [tell you about additional benefits] but I don't think they're supposed to. They probably have meetings and say: "don't be telling your clients we have this extra money", no.

K: Okay, so it's on the down low?

Les: Everyone's broke, they have budgets you know.

Les believed the caseworkers were generally told not to tell clients about funds they might be eligible for. Although having a caseworker provide information about benefits was viewed as a deviation from the norm, respondents sensed it was possible if they set themselves apart from other social assistance recipients.

Jake described his ability to build rapport with caseworkers, which allowed him to gain access to information that he believed would have otherwise been withheld:

Jake: I guess if you don't know they won't tell you, but if you have the right worker then they will tell you.

K: Okay, so some will tell you?

Jake: Okay, to be honest, the last two workers I had, they always tell me about all the benefits that are available to me and what to do to get them, so it was okay. I have that kind of rapport

K: but that's not always?

Jake: that's not always across the board.

Jake suggested that a combination of the "right worker" and the ability to build rapport with caseworkers could allow recipients to gain access to information that was otherwise unavailable.

When discussing how they developed positive relationships with caseworkers, respondents typically mentioned distancing themselves from stereotypes about social assistance recipients. For Jake, this meant demonstrating to caseworkers that he wanted to be working:

> Jake: For me personally, they know I'm actively looking for work, you know what I'm saying, because I'd rather be working. Most definitely.
>
> K: So do they ever ask you to provide proof you're looking for work or anything like that?
>
> Jake: No no no. To be honest, me and my workers always have a good rapport, so when I tell them stuff they believe me, because I'm a grown man, I don't need to be lying to make myself out to be something I'm not. I'm always an honest person and they know I'm always looking. […] For me, my worker has always known that I want to be gainfully employed, actively looking for work, so if I say I'm going to go to this program to get help with my resumes or whatever, they believe me, you know what I'm saying?[…] I think it depends on the rapport you have with your worker and the respect that goes back and forth. […] Some people just go through unfortunate situations in life, you know what I'm saying, they have no control over it themselves, stuff that happens in their life. So, they're sympathetic toward some stuff.

During his interview, Jake told me that he had been charged with a crime for which he was not convicted. Despite not being convicted, the stigma associated with a criminal charge and spending time in jail made it difficult for him to find work, particularly because he was previously employed as a security officer. For Jake, these circumstances set him apart from other social assistance recipients because he wanted to be employed and his inability to find work was beyond his control. Jake's comment suggests that caseworkers will be sympathetic to some situations, but not others. According to Jake, it is necessary to build rapport to gain sympathy from the caseworkers.

James believed that the caseworker's assessment of him would determine the type of monitoring he experienced. In response to the question of whether he thought the benefits cards were being monitored, James replied: "you know, if they know what kind of person you are then they're not going to monitor you". According to James, getting to know a caseworker well enough that they were able to determine what kind of person he was became a way to prevent future monitoring. For James, building rapport with his caseworkers shaped the information that was available to them, limiting their need to conduct technological surveillance. Respondents believed that building a positive relationship with caseworkers could have multiple benefits, including providing access to important information and protecting respondents from targeted monitoring.

George talked about the importance of being liked and trusted by caseworkers, because their opinion shaped how he was treated:

> George: If your worker likes you, if you're not being a sleaze and you say "hey, I need some money, it's got to do with getting a job" and they'll say: "how much?" But if you go in with cock and bull stories, they'll tell you to take a hike.
>
> K: So, for the most part you need to know what you can ask for?
>
> George: of course, they don't tell you anything. It's like Omerta, the mafia code of silence.
>
> K: It sounds like it depends quite a bit on what your worker thinks of you?
>
> George: I would think so, like I'm pretty straight, I go in and say I need money. I'm sure people go in there with all kinds of money and all kinds of stories. But you're right, it depends on your worker's opinion of you. If they think you're straight then you're okay, if they think you're not straight then, in my humble opinion, they really don't give a rat's ass about us, and I quite understand it. If I had the job, I'd probably be the same way. They probably have a hundred clients each. One hundred, how can you keep track of a hundred?

George imagined himself in the role of a caseworker, believing that he would behave similar to how he sees caseworkers acting, making decisions based on his opinion of recipients. Many respondents believed caseworkers were able to recognize that they were different from other social assistance recipients based on their interactions. George's comment about keeping track of high caseloads was a sentiment expressed by several respondents, who indicated these high caseloads made it difficult for them to build rapport with caseworkers and distinguish themselves from other recipients.

Respondents believed that high caseloads limited the interactions they were able to have with their caseworkers. Donna mentioned that her previous meeting with her caseworker was conducted over the telephone because her caseworker was overworked: "now it's come to the point where we have telephone interviews. My last interview was a telephone interview [with] my worker. There's no face to face, there's no personal touch, there's no communicating. So, it wasn't a good experience". For Donna, not being able to develop any personal connection with her caseworker meant the interview was not a good experience. Despite Donna previously describing her meetings with caseworkers as being primarily about monitoring her spending, she still desired face-to-face communication with her caseworker to allow her the opportunity to develop a relationship.

Some respondents believed that high caseloads were not the inadvertent effect of demand on the system, but an intentional effort on the part of system administrators to limit recipients' ability to build connections with caseworkers. This view stemmed from the idea that system administrators and caseworkers would recognize that recipients attempted to foster positive relationships with caseworkers to gain access to additional information and benefits. Some respondents also believed that the system intentionally rotated caseworkers to inhibit recipients' ability to build positive relationships with caseworkers. Jake described this turnover of caseworkers:

K: So, have you had the same worker for a long time?

Jake: No, so say every, a year or a year and a half they change your worker, they don't want you to be too familiar with the same person, they want to get some kind of result, so they try to change the worker.

K: So, they think switching it, they don't want you to become too friendly with the person?

Jake: No, no, this bond, so you don't do what you need to do, some people do that, you know what I'm saying?

K: Some people build a bond so they don't have to …

Jake: Yeah, that kind of stuff.

K: Do you think that's why they switch them around?

Jake: That's exactly why they switch them around [laughing].

Jake believed the system intentionally rotated caseworkers to disrupt recipients' relationships with them.

Cassey and Jean noted they were no longer assigned to a specific caseworker. Instead, they met with whoever in the office was available to assist them. Cassey described the disadvantages of not being assigned to a particular caseworker:

Cassey: we used to get our own personal workers but now we don't

Jean: now it's just whoever is at the office.

Cassey: whoever is on the desk today we get now. It's just whoever picks up the phone and goes "Hello, ODSP, how can I help you"? That's who you're dealing with.

K: does that make a difference?

Cassey: it does, I liked having my own personal worker because she was very very nice to me and very good to me and even gave me information, which they don't ever hardly do.

Jean: to give you extra money.

Cassey and Jean explained the benefits of being assigned to a specific caseworker, they were able to develop a positive relationship and access information, which led to extra money. More recently, changes to their interactions with caseworkers meant the system was becoming automated. Cassey and Jean had to interact with whoever was assigned to respond to them that day, preventing them from developing relationships with caseworkers. The benefits card also automated the process of accessing benefits, reducing respondents' need to have contact with their caseworkers. This process of automation seemed to shift surveillance from interpersonal monitoring to technological surveillance. These processes of automation meant that respondents had less personal contact with caseworkers.

Respondents positioned caseworkers as gatekeepers of information and benefits. Several respondents talked about their efforts to develop a good rapport with caseworkers and distinguish themselves from other social assistance recipients. Providing caseworkers with information about themselves became a way for respondents to influence how they were seen by caseworkers. Respondents shaped what information caseworkers had access to, exerting some control over the process of interpersonal monitoring. In this way, respondents sought to gain access to additional information and benefits, and even influence the type of monitoring they experienced.

Respondents Identified Other Recipients as the Most Important Source of Information for Navigating the Social Assistance System

Respondents relied on information from informal sources, namely other people accessing social assistance, to navigate the social assistance system. Stories told by friends and acquaintances shaped how respondents made sense of their own relationships with caseworkers, the social assistance system, and the introduction of the benefits card. As discussed in the previous section, respondents believed caseworkers intentionally withheld information from them and, as a result, many respondents viewed caseworkers as an unreliable source of information. This situation meant that respondents often placed more importance on information from unofficial sources than information provided by caseworkers or the social assistance system.

Overwhelmingly, respondents identified other social assistance recipients as their best source of information. Many respondents described situations when information from other recipients had enabled them to access additional benefits. In a system where information was carefully protected by caseworkers, informal networks were important for navigating the system. Tracey explained that she relied on friends who provided her with information to navigate the social assistance system: Tracey: "Yeah, I have friends who tell me". K: "Would you say that's the main way you learn about it?" Tracey: "Yeah, networking" [laughs]. Tracey's use of the term networking is interesting, as it is often used in the context of employment. For Tracey, "networking" with other recipients allowed her to better navigate the social assistance system and gain access to additional funds.

Brenda also described how information from informal sources helped her to access additional benefits:

> K: If there's extra things you're eligible for would the caseworkers tell you about that?
>
> Brenda: No, you have to find out through other people, that's how you find out. They never tell me nothing really. I find out I can get medical transportation so I get the metro-pass money, I can get this, I can get that
>
> K: And you had to find that out for yourself?
>
> Brenda: Oh yeah for sure, word of mouth.

Brenda compared the value of caseworkers and other people as sources of information, concluding that caseworkers generally didn't provide her with useful information. By contrast, other social assistance recipients shared information that helped her access additional benefits.

Matthew explained his process for learning about information that helped him manage the social assistance system:

> Just word of mouth, other people who are on OW. Like, "you took a course? How did you take that course? You got to talk to your worker, okay, talk to the worker". […] Other people who are in the same situation, the same social stratospheres that I'm in, which is like marginalized, bottom of the fucking social strata, you know. And there's other people there too, that's where you find the best information.

Matthew emphasized the importance of information provided by people who were as marginalized as him. For Matthew, people who shared a similar lived reality on social assistance were the most valuable source of information for securing additional opportunities and money.

Respondents placed importance on information provided by peers and simultaneously distrusted information from caseworkers. This had significant implications for the introduction of the benefits card and questions related to if and how the cards were being monitored. For respondents, the card was a disruption that shifted the surveillance potential in their lives. To navigate this disruption, respondents relied on information from peers and other people accessing social assistance. Respondents believed that caseworkers would not provide them with reliable information about the cards and would likely withhold information from them. As a result, respondents relied on information from other recipients to understand why the cards had been implemented, how they were being monitored, and the potential consequences of this monitoring.

Respondents operated within a context of uncertainty, unsure of if or how surveillance might be operating, or what the consequences of this surveillance could be.

Respondents Feared Negative Consequences from the Social Assistance System

The benefits cards disrupted the surveillance and monitoring respondents encountered in the social assistance system by introducing a new form of technological surveillance. Unlike the interpersonal surveillance respondents experienced from caseworkers, the surveillance potential introduced by the benefits cards expanded when and where surveillance might take place. In the context of the social assistance system, any change to monitoring and surveillance made respondents vulnerable. As was discussed in *Chapter Four*, recent changes to the social assistance system and the types of surveillance that recipients encountered were implemented in an effort to disentitle people from assistance. Interviews with respondents demonstrated their pervasive sense of uncertainty in terms of what consequences caseworkers had the power to impose. Because caseworkers were not a trusted source of information, most respondents' knowledge came from the stories and experiences of other social assistance recipients.

In the quotation below, Donna explained she knew of someone whose caseworker threatened to cut him off from social assistance because of how much money he was spending at the Liquor Control Board of Ontario (LCBO):

> Donna: Well it doesn't really apply to me. I'll tell you a case though. I have an ex-associate and he had a friend who was told, because she [the caseworker] could see that he was spending it all on alcohol at the LCBO. He was actually told, that surprised me, that he could be cut off.
>
> K: He could be?

Donna: He could be, which surprised me. Because she could see all the LCBO, because they allow a certain amount, which isn't usually enough. But they allot a certain amount for this, this, and they get the money and I swear to god, by the next day it's gone. I mean, it's not a lot of money, I mean, even me, I try to be responsible, but it's gone, it's gone.

While the specifics of the story are unclear, there is no rule that would allow a person to be kicked off of social assistance for using their funds to purchase alcohol. Nonetheless, this story helped frame Donna's understanding of the potential consequences of caseworkers monitoring how she spent her money. This story contributed to Donna's fear of being kicked off of welfare and prompted her to exercise caution in how she used her card, concealing purchases from caseworkers, as shown in the following section.

Respondents frequently brought up their fear of losing social assistance benefits for committing fraud or breaking rules, but many did not have a clear understanding of what consequences were possible, or what might constitute behaviour that would result in someone becoming disentitled from assistance. Research on welfare fraud demonstrates that people accessing welfare typically do not commit fraud intentionally, but rather do so by breaking rules that they were not aware of (Gustafson, 2011; Mosher & Hermer, 2005). Jake described the care he took to ensure he reported any income, even if he was paid in cash:

K: Do you think that is that something they worry about quite a bit? People abusing the system?

Jake: Oh for sure, say you're on assistance and then you do something illegal and they might cut you off from assistance.

K: Really?

Jake: Yeah, for fraud and stuff like that, oh most definitely.

K: Do you know anyone who that's happened to or have you heard of that?

Jake: I've heard of that, but I don't know anyone personally. It's a known fact anyways, it's a known fact. Like, say some people work part time, like myself, once in a while I get a few days, but I always make them aware that I worked this time to this time

K: Do you tell them the hours you've worked, do you get paid in cash when you work?

Jake: I get cash, sometimes I get cheques, but what I do, when I send the monthly income report I always send the cheque stub that I get, you know what I'm saying. I don't want to be penalized. For some people it is so hard to get in the system, you know what I'm saying.

K: So, you had to send in a monthly income thing?

Jake: If you told them that you're working. And I never hide that.

K: What about if you're paid in cash, do you write it in?

Jake: I just be honest with them, because if they find out, which they might, you never know, if you're on assistance I think you can work up to $250 a month or something like that, I'm not quite sure.

Jake knew people could be kicked off of welfare for committing fraud, so was careful how he navigated the system. His statement: "if they find out, which they might, you never know" demonstrates his uncertainty in the system's ability to monitor the lives of people accessing social assistance. Scholars have referred to the surveillance that people accessing social assistance experience as a web, because it is widespread and difficult to navigate (Mosher & Hermer, 2005). Jake's comments reinforce this view of the system.

To summarize, most respondents did not view caseworkers as a reliable source of information. Instead, respondents used informal sources of information, such as other people accessing social assistance, to help them better navigate the system. This meant that respondents' understanding of what the rules were and what consequences they could face for intentionally or inadvertently breaking these rules came from friends and acquaintances. I heard conflicting information from respondents regarding the consequences they could face for violating rules and the ability of the system to monitor them. These factors shaped how respondents made sense of the benefits cards and the surveillance potential introduced by these cards. Respondents suspected that financial monitoring could result in negative consequences, such as the loss of benefits. In a context of uncertainty and misinformation, many respondents chose to act as thought the cards were being monitored in order to protect themselves, as I will show in the remaining sections.

In Response to the Surveillance Potential of the Benefits Cards, Respondents Limited and Curated Their Data

The benefits cards disrupted how respondents experienced surveillance within the social assistance system. The cards introduced surveillance potential that shifted how, when, and where surveillance could take place and the cards reminded respondents of the social assistance system's power over them. Respondents often interpreted this new surveillance potential through their past experiences with caseworkers, who provided unwanted counselling and governance. Respondents wanted to avoid this oversight, and so they did not want to relinquish additional personal information through their use of the cards. Unlike the interpersonal surveillance that respondents experienced from caseworkers, their benefits cards could monitor them whenever they used their cards. Respondents described different types of behaviour linked to their use of the benefits card that they believed would invite criticism and counselling from caseworkers, such as purchasing alcohol or cigarettes, buying expensive items, or spending money in the middle of the night. For some respondents, the counselling and monitoring caseworkers engaged in during in-person meetings became an internalized narrative that respondents resisted when making a purchase. This led respondents to engage in a new form of earmarking dependent on how they paid for a particular purchase.

Like many respondents, when Zach received his benefits card, he wondered if it was being monitored but did not know for sure. At the time of the interview, Zach was certain the cards were not being monitored. He explained that to find out if his card was monitored, he used the card to withdraw money from an ATM located in a strip club. He believed that if his card was being monitored, this withdrawal would have prompted his caseworker to intervene. Nothing happened as a result of this use of the card, so Zach concluded the cards were not being monitored. In the context of uncertainty, Zach tested his card to gain some certainty. This strategy was uncommon, only one other respondent mentioned testing her card by making a withdrawal from a casino, believing a caseworker would provide counselling if they could see this withdrawal. This strategy exemplifies the measures some respondents took to gain certainty about whether their cards were monitored.

In general, respondents believed they had little privacy with respect to the social assistance system. This is not to say that respondents didn't think they deserved privacy, they did, but having to provide personal information to access assistance meant that respondents were unclear on the limits on what information caseworkers could access. In response to my question asking if she thought the cards were monitored, Bev replied: "I have no expectation of any privacy. They tell you too, they can do anything they want, so fine, let them. That's why I'm very careful." For Bev, her status as a social assistance recipient meant that she did not have an expectation of privacy for herself. Bev was "very careful" in how she responded to the surveillance potential of the cards. For Bev, this meant acting as though her card was being monitored.

In this context of uncertainty, many respondents used their benefits cards in ways that can be characterized as everyday resistance (Gilliom, 2001). Everyday resistance refers to the on-going practices employed by people with limited power and resources to fight the powerful (Gilliom, 2001; Scott, 1985). These acts tend not to directly challenge those in power but consist of small moves to mitigate the power that is being imposed on those with a limited ability to resist (Gilliom, 2001). Respondents engaged in everyday resistance when they used the benefits cards in ways that limited and curated the data they provided. Broadly, these strategies fell into two categories: 1.) using cash to obscure undesirable purchases and 2.) using the benefits cards to construe an image of a responsible welfare recipient. Technological surveillance does not allow people to explain, elaborate, or justify what their data says about them (O'Neil, 2016; Eubanks, 2006). Respondents were aware that any data they provided could be used against them. Resisting this surveillance allowed respondents to retain greater levels of control over what data was made available to caseworkers through technological surveillance, potentially increasing the importance of information respondents provided in moments of interpersonal monitoring, over which respondents had more control.

Using Cash to Obscure

Twenty-three respondents – nine men and 14 women – overtly acted as though the benefits cards were being monitored. Additional respondents operated entirely or almost entirely in cash but did not do so specifically because they believed the cards were being monitored, but because they did not trust virtual money, as was discussed in *Chapter Six*. Choosing to act as though the cards were being monitored protected respondents from the consequences of being caught with a transaction history of undesirable purchases.

When thinking about their use of cash to avoid monitoring, almost all respondents first linked cash with illegal activities. Drugs and cheap cigarettes were typically the first products respondents identified as items they would only pay for with cash. For example, when asked if there were certain items he would only purchase with cash, Victor replied: "I only have it [cash] to buy weed or alcohol." Victor's comment exemplified many respondents' classification strategy about using cash to purchase drugs or alcohol. Cash was still required for illegal purchases, drugs and illegal cigarettes could not generally be purchased with any card, including the benefits cards. Although it was not illegal, many respondents, including Victor, indicated they would use cash instead of the benefits card to purchase alcohol.

Many respondents extended their reliance on cash to any purchase that might be deemed questionable by a caseworker (or anyone in power who might be conducting financial monitoring). Specific items varied from person to person, but, in all cases, they were related to what someone in power might think about these purchases. Some respondents explained they did not want to use the card to make an expensive purchase that might open them up to criticism about wastefulness or accusations of extravagance. Other respondents would not use their cards to purchase goods they believed could be deemed non-essential. Respondents worried that a transaction history of purchases deemed extravagant or unnecessary would lead to the assumption that they did not need all the money they received.

Jacqueline described using cash to protect herself from her caseworker's financial monitoring and counseling. Using three different hypothetical situations, Jacqueline described two categories of items that she didn't want to purchase using the benefits card – alcohol or expensive goods. Jacqueline believed both of these purchases would expose her to criticism and counseling from her caseworker:

K: Does that ever, thinking about them monitoring it, does that ever impact how you spend or use it?

Jacqueline: Yeah, haha. That whole pulling your money out. Because some things that you may see as important or needed, once it's there on your statement, your OW worker can be like "why did you buy this?"

K: Have they ever gone over it like that with you?

Jacqueline: No, but I've heard of other people.

K: What kinds of things would you want to not put on it?

Jacqueline: I just feel like, they never give you enough for anything. So for instance, if you get money for, once you get a job you get this employment start up, and I think it's like $250 or $500, there's this blazer that you just really want and you think it's going to, you know, but it's $100 let's say, but you buy it. Your OW worker would be like "you could have gone to a thrift store and bought ten outfits."

K: Okay, so sort of trying to police how you

Jacqueline: Yeah

K: And not wanting to have larger purchases on there?

Jacqueline: Exactly, exactly. Or if you want to go have a drink. And they're like, why did you spend 25 dollars at the beer store? I feel like it can give them, I don't know. I don't really know what their master plan is but at the end of the day, once they see what you do with your money it will always give them an argument against you. I just want to spend my money the way I want, and I don't want to have to answer for things. You may think $50 is enough for groceries but I think $80 is enough.

Throughout this quotation, Jacqueline expressed her frustration with the oversight she anticipated for making purchases her caseworker didn't agree with. In the first instance, Jacqueline recognized the value a particular purchase, an expensive blazer, would have in her life. She knew the blazer was important but anticipated criticism and counselling from her caseworker, who would not understand the value of this purchase. Jacqueline internalized her caseworker's understanding of responsible spending, but this did not change her financial behaviour. Instead, Jacqueline's internalization of her caseworker's logic of responsible spending combined with the mandatory implementation of the benefits card led her to engage in new processes of earmarking, changing her payment method and using cash. For Jacqueline, cash allowed her to limit what financial data she provided to her caseworker, avoiding a situation when she might receive counseling from her caseworker, or be required to justify her expensive purchase.

In the second and third examples from the quotation above, Jacqueline imagined having to explain why she spent money to purchase alcohol, and then having to negotiate what is an appropriate amount of money to spend on groceries. Rather than argue over what responsible financial behaviour might look like, Jacqueline used cash to keep information about her financial behaviour concealed from her caseworker. For Jacqueline, paying with cash meant she didn't need to justify her spending decisions and allowed her to spend her money how she wanted. The technological surveillance potential of the benefits card meant that when she used the card, Jacqueline anticipated needing to justify her financial behaviour to her caseworker. Rather than modifying her financial behaviour to match her caseworker's expectations, Jacqueline used cash to limit the financial data she relinquished.

The pervasive uncertainty and lack of power Jacqueline felt when navigating the social assistance system was emphasized by her comment: "I don't really know what their master plan is but at the end of the day, once they see what you do with your money it will always give them an argument against you." Jacqueline didn't know how her information would be used. Nonetheless, her lack of power within the social assistance system and an adversarial relationship with caseworkers led her to believe that providing more information about her financial behaviour would leave her vulnerable. Respondents protected themselves from the surveillance potential embedded in the benefits cards by using cash to shield their financial activity. Although Jacqueline was uncertain about the system's "master plan", she used cash to limit the financial data she relinquished.

Another respondent, Tim, described carefully considering when to pay with cash and when to use his benefits card:

> K: How do you typically use the card? Do you pay for things at the till with it? Or do you take out cash and then pay in cash?
>
> Tim: I prefer the cash method. I prefer the cash because not everything, I don't want them to know how much I drink [laughs].
>
> K: That's something I'm really interested in, that's a good point.
>
> Tim: Yeah, I don't want them to know how much I drink, I don't want them to know that I'm spending more money on alcohol and food than I should. I don't want them to know that I, they don't know that I smoke and spend this much on smoking, they don't need to know.
>
> K: Yeah, so you prefer to use cash and one of the reasons is you don't want them monitoring how you use the card?
>
> Tim: Yeah, the cash, reasons that I use it for would be grocery shopping. Or not cash reasons, the card, so groceries, clothing shopping that isn't going to a store that's more expensive, [laughs] that they might frown at, then the card is fine.

K: So, you are careful in when you use the card and when you pay cash?

Tim: Yeah, because the government doesn't need to know, you know, we have such a small income, and if they start saying "oh, you're spending this much on alcohol and this much on cigarettes, like you don't need this much money" uh, no no no no no no no [laughs heartily].

Tim outlined different purchases that he wouldn't use his card for, including alcohol, cigarettes, expensive clothing, and too much food. For each of these purchases, Tim worried about how someone else might interpret his spending. He didn't want a record of his drinking or smoking, nor did he want to appear wasteful or extravagant. Tim used his card to make purchases he believed that caseworkers or the government would not question; cash was used for any transaction he wanted to obscure. Tim explained the consequence he feared – providing a transaction history for all his purchases might lead to someone in power categorizing his purchases as unnecessary. Tim feared this could lead to the conclusion that he did not need all the money he received. Tim internalized potential criticism for his financial behaviour but rather than changing his behaviour, he used cash to hide these purchases from his caseworker and the social assistance system. Tim's practices of earmarking helped him exert control over the technological surveillance potential of the benefits card. Tim did not want to be in a position where his data would speak for him, so he limited the data that he provided.

Later in the interview, Tim mentioned he wished he could have continued accessing his social assistance payments by cheque, as using the card made him feel "limited":

Tim: I wouldn't have felt so limited

K: you feel like the card makes you feel limited?

Tim: it does. I think the underlying thing for me feeling limited is I just don't want the government knowing everything I buy.

For Tim, the card felt limiting because it was a reminder of his exposure to a new type of surveillance potential. Tim did not want the government to have more information on how he was spending his money. For him, this meant he had to use cash for any purchases he did not want another person to see.

Carl explained he used cash to protect his privacy and avoid providing Ontario Works with additional information, even though he wasn't doing anything "devious":

> Carl: The Right Pay [the second iteration of the City's benefits card], you can't do anything other than social services on it. So, when I pay for anything, I sort of have to pay either cash so there's no paper trial, not to say I do anything devious. […] I've got my cellphone, that's like $45 a month. Normally I would just pay it out of my bank account, like a bill payment. […] But because I walk into the store and pay it in cash Ontario Works doesn't know what my monthly bill is, they don't know I have a cell phone.
>
> K: Do you think it's beneficial paying for things in cash?
>
> Carl: Yeah, because they don't need to know.

Carl's decision to use cash was a strategy to protect his privacy and limit the information he was giving up. As he noted, paying his cellphone bill with the benefits card would provide Ontario Works with evidence that he had a cellphone. In a setting where recipients had to relinquish personal information to gain access to benefits, many respondents were careful to avoid unnecessarily providing any additional information through their use of the card.

For respondents, decisions about whether to pay with their benefits card or cash went beyond considering the item being purchased. Unlike the two respondents who used their cards in suspect locations to test if they were being monitored, most respondents were careful not to use their cards to withdraw cash in locations such as casinos or bars. Similarly, Carl described not wanting to take out cash or use his card when he was out late at night. He worried such transactions could lead to questions from his caseworker about why he was out late at night, or be used against him as a reason why he was not able to find work:

> K: Are there things, whether illegal or not, things you wouldn't pay for with the card because you don't want --
>
> Carl: I wouldn't use the taxi. I wouldn't… I say: "I go to bed at 8 at night and wake up at 8 in the morning". I wouldn't pay for a taxi at 4am on a Wednesday night with the card. If they can view it, which I don't know if they can, they shouldn't be able to, but I don't know if they do or not, but they don't need to know I'm out at 4 in the morning taking a taxi. […] I would never use that to buy alcohol or something.

Recognizing that financial data could provide information about more than just what he purchased, Carl explained he would use cash rather than using his card late at night. He was concerned that using his card to pay for a taxi in the middle of the night on a weeknight could provide his caseworker with information to be used against him. As Carl went on to explain, a caseworker might use the information that he was taking taxis late at night as a reason for why he wasn't able to find employment. Using cash protected Carl from the surveillance potential embedded in the benefits card.

Other respondents discussed the potential for their data from the card being used in contexts outside of the social assistance system. Recognizing the extent to which data governs people's lives, Natalia thought about the data from her card in terms of applying for credit or a loan at some point in the future. What a person's data says about them can have implications for their ability to access credit, loans, and many other aspects of their lives. This is particularly true for marginalized populations (O'Neil, 2016). Natalia worried that if she used her benefits card to make purchases, this could lead to a future situation when her data would be used to speak for her. To avoid this, Natalia chose to take out all her money in cash. Her strategy for navigating the card and resisting data trails was similar to that of people concerned about caseworkers, but Natalia's concerns went beyond the social assistance system:

> Natalia: I just feel that they are, like these little things you do with your card make up who you are, characteristics about yourself. I noticed that you do this on the regular, you are this kind of person, or you are this kind of person. So, I do like to just pull my money out.
>
> K: Yeah, I think that too, like anytime if I'm eating fast food and I put it on my card I think, they're going to think this person, all they eat is fries.
>
> Natalia: Once you need a loan or you need something, they go by history. They're like, we're going to need three months of bank statements and it's like "oh my god, you're going to see beer store, liquor store, I went to McDonalds three times", and that's their way of snapshotting who you are, who is this person I'm giving my money to?

Natalia imagined applying for a loan in the future and believed that her data would speak for her as to what kind of a person she is. As she stated: "these little things you do with your card make up who you are […] that's their way of snapshotting who you are". For Natalia, using the benefits card meant providing data that could be used to determine what kind of a person she was. Relinquishing her financial data could lead to her loss of control over how she was categorized as a person, whereas cash allowed Natalia to limit the data she provided.

The benefits cards were introduced in a context of uncertainty – respondents generally prioritized information from informal sources over information coming from caseworkers and the social assistance system. Most respondents were unsure if their cards were being monitored. In response, many respondents chose to act as though the cards were monitored in order to protect themselves from relinquishing data that could be used against them. Cash allowed respondents to resist the surveillance potential embedded in the benefits cards. Respondents engaged in new practices of earmarking, distinguishing between what purchases were cash only and what purchases were acceptable to put on their card. These distinctions tended to be based on how the financial data could be interpreted by a caseworker or someone in power. Respondents recognized that using the benefits card could lead to a situation when their data would speak for them. To avoid this, respondents used cash to limit the financial data they provided.

Respondents Using Their Cards to Curate a Positive Image

As was mentioned in the previous section, respondents used cash in an effort to limit the data they produced through their benefits card. Many respondents withdrew all of their money in cash to provide as little information as possible. This led some respondents to consider what the absence of data might say about them. For example, Paul believed the cards were monitored and so withdrew all his money in cash. Although this strategy limited the data he relinquished, Paul described the possibility that his caseworker might assume he was using his money unwisely because of this absence of financial data:

> K: Do you think, for people who use the card like a debit card, do you think it's being monitored?
>
> Paul: Sure it is, sure it is. Come on.
>
> K: Is that part of your decision for how you use it?
>
> Paul: Yup, oh definitely. You want to see me take all my money out? You think I blow it? I don't care. They might think I'm spending it right away if they are monitoring it, which they probably are.

Paul's strategy of withdrawing all his money in cash protected him from the surveillance potential of the benefits card. As he also noted, his decision to withdraw all his money at once might suggest that he was spending his money all at once. Paul believed that caseworkers could view his effort to limit the data he released in a negative way.

Cassey described her caseworker asking unwanted and invasive questions about her lifestyle because of an absence of financial data:

> Yeah, that's my privacy. So, she sees on my statement, say I only spent $100 on food, then her next question is what did you do for food for the month? Like who gives a fuck, I went to the corner and I sucked cock okay, and I had strange men buy me food, so what, who cares, it's my life, it ain't yours, get out of my way lady, don't get snippy with me.

Cassey believed the limited amount of money she spent on food led her caseworker to ask her questions about how she was spending her money and what she was doing to pay for food. In this case, a lack of financial data invited further interpersonal monitoring.

Recognizing that a lack of data could have negative connotations, some respondents used their cards to curate their data to create a positive image of themselves as a social assistance recipient. Four respondents brought up this strategy of intentionally using their benefits card to make purchases that led to a positive image. Cassey described making grocery purchases with her benefits card so there would be a record of her purchasing groceries: "I'll take [out] at least half. Well, I will go and do my grocery shopping first so that's on the card. […] Yes, groceries and stuff I do by the card, personal use I take it out for myself." For Cassey, her process of earmarking went beyond thinking about what types of transactions she didn't want a record of, to a consideration of what purchases she wanted her financial data to show. This meant Cassey intentionally purchases groceries with her benefits card. Cassey had found that an absence of financial data could lead to further monitoring; to avoid this situation she curated her data, using the card to make purchases she believed her caseworker wanted to see.

Similarly, Nick explained that he preferred to take out all his money in cash to avoid monitoring; however, he sometimes used his card to purchase groceries, leaving a positive data trail:

> I take my money right away. Soon as I get paid, boom, I take it all out in cash. No one's going to trace my money, so I do that. And a lot of people are like that. […] Okay, wait a second. A few years ago, I was trying something, and I would save fifty bucks on my card and I would go to Metro and buy fifty bucks worth of groceries, just to try and show my social worker that I was doing that.

Nick preferred to use cash to avoid the technological surveillance potential introduced by the cards. He also recognized that only using cash left no data trail, which could lead to a negative interpretation of how he was spending his money. Nick intentionally used his card to purchase groceries, to provide positive data for how he spent his money.

Respondents were concerned about the technological surveillance potential introduced by the benefits cards and used their cards in ways that limited or curated their data. Respondents engaged in a new process of earmarking to determine if they would make a purchase using cash or their benefits cards. Their decision was based on what someone who monitored their financial data might say about how they spent their money and lived their life. Respondents drew on their experiences of interpersonal monitoring with caseworkers to think about how they would respond to different purchases. Twenty-three respondents used cash to limit the data they relinquished from the cards, hiding purchases they did not want to provide a record for. Four respondents intentionally used their cards for purchases they wanted a record of, attempting to curate their data into an image of themselves as a responsible recipient.

This process of earmarking reflects respondents' caution when exposed to a new form of technological surveillance potential. As other scholars demonstrate (Eubanks, 2006; O'Neil, 2016), marginalized populations increasingly have their data against them in ways that constrain opportunities and further marginalize people. By engaging in a new form of earmarking, respondents attempted to resist having their data speaking for them. In most cases this meant limiting the data they provided by using cash to obscure transactions they did not want their caseworker to know about. Many respondents described their efforts to build a positive rapport with caseworkers and distinguish themselves from other social assistance recipients. Respondents did this by controlling the information they provided during moments of interpersonal surveillance with caseworkers. The surveillance potential introduced by the benefits card's capacity for technological surveillance disrupted this process and so respondents used the cards in ways that resisted this surveillance, limiting the data they provided, or controlling what financial data they provided.

Conclusion

This chapter explored how respondents experienced surveillance and monitoring in the context of the social assistance system after the introduction of benefits card technology. Findings from this chapter provide insights into a particular experience of surveillance –people who were mandated to engage with a new financial technology that had the capacity for surveillance, but were unsure if this technology was conducting surveillance, and, if so, how their data was being used. Findings from this chapter provide insights into strategies people use when responding to surveillance.

The phrase "surveillance potential" is used in this chapter to conceptualize how respondents engaged with their benefits cards. This concept captures respondents' awareness that although the benefits cards were officially presented as a new way to access money, this technology had the potential to monitor their financial behaviour and, by extension, other aspects of their lives. Surveillance potential conveys respondents' uncertainty about if the cards were being monitored. Today, the capacity for surveillance exists within many technologies that serve a wide range of purposes for users. For example, while providing a means of communication, mobile phones also provide location data about their users. Applications that are downloaded onto smartphones may provide entertainment, while also collecting data about the user. As the capacity for surveillance becomes increasingly interconnected with new technologies, users are often uncertain if they are being monitored, and if so how. There are similarities between respondents' experience with the benefits cards and the experiences of people who engage with technologies that have the capacity for surveillance.

The advent of big data has shifted the temporality of surveillance. Data that has been captured in one moment may be saved, stored, and used at an unknown future point in time. Users who engage with such technologies must consider the consequences of the data they relinquish to their future selves, this chapter explored such examples. Natalia described her concern that financial data from her benefits card could one day be used to determine whether she would be granted access to credit. As she astutely noted, her financial data could become a "snapshot" of who she is as a person. Other respondents worried their data could become evidence that they should be given less money, because they purchased items that could be deemed "non-essential".

Finally, as Jacqueline noted, even if she was unsure of what her data might be used for, she was aware that information always had the potential to give the system an argument against her. As was discussed in this dissertation, the consequences that stem from data varies by class, and poor people are more likely to have their data used in ways that restrict opportunities (O'Neill, 2016). Respondents in this study were especially vulnerable to the consequences of how their data might be used in the future because they relied on the money provided by the social assistance system.

In response to the surveillance potential introduced by the benefits cards, many respondents chose to use their cards in ways that limited and curated the data they provided. Although some respondents expressed the view that their cards should not be monitored, they were not certain that they had a right to privacy and did not engage in rights talk (Gilliom, 2001). This echoes Gilliom's (2001) finding that women accessing welfare in Ohio did not engage in rights talk when discussing welfare surveillance and has broader implications for understanding how people respond to and resist surveillance today. In this study, respondents did not express confidence that the privacy infrastructure would protect their rights. They did not expect that City or Provincial employees would ensure that new technologies adhered to particular privacy standards or limit the purposes for which their data could be used. Not one respondent referenced any privacy agreements, such as the document provided by RBC, as evidence of how the benefits cards or their data would be used. Privacy agreements are often long, difficult to understand, and lack clarity. This absence rights talk (Gilliom, 2001) suggests that respondents were not aware of Canada's privacy infrastructure or did not have faith that privacy rights would offer them any protection.

Rather than engaging in "rights talk", respondents used their money in ways that limited and curated the data they provided through their benefits cards. I characterize these strategies as everyday resistance, because they did not appeal to rights or seek to overhaul the system or even directly challenge those in power. Instead, many respondents thought about how their behaviours might be interpreted by those in power and avoided leaving data trails that could be controversial or provide information that could be used against them. Following the work of Gilliom (2001), findings from this dissertation suggest that privacy rights may not be the best framework for limiting and resisting the expansion of surveillance. In contexts of surveillance potential, people may engage in strategies of everyday resistance to limit and curate their data, rather than appeal to their right to privacy.

Conclusion

Arriving at This Research Project

The ways that consumers pay for goods and services have changed over the past two decades. People use cash less often, while vendors that were previously "cash only" increasingly accept transactions facilitated by payment cards and phones. In North America, consumers' use of card and mobile payments is increasing (Demos, 2020). New payment systems and technologies that facilitate financial transactions, such as Venmo, Apple Pay, and Google Wallet, have emerged and gained prominence. Several major U.S. cities have seen businesses go cashless, supported by companies with a vested interest in this transition, such as MasterCard and Visa. A 2017 *New York Times* article describes the proliferation of cashless restaurants and coffee shops in New York City, supported by credit card companies who make a commission on every credit card transaction (Newman, 2017). Indeed, Visa announced that as part of "The Visa Cashless Challenge", it would be "awarding up to $500,000 to 50 eligible US-based small business food service owners who commit to joining the 100% cashless quest" (Wattles, 2017). The name of this challenge is not surprising, but it is telling; Visa is actively participating in transitioning consumers and businesses away from using cash.

Credit card companies are not the only businesses embracing new payment systems. Information technology companies are developing and marketing new ways to access and save money. Amazon has rolled out a chain of cashless stores called "Amazon Go" and the company is developing technology that will link consumers' credit card information to their palm, allowing them to "pay with a wave" (Androitis, 2020). Cashless retailers have also emerged in Canada, and it is anticipated more will arrive in the future (Mercier, 2017). In 2017, the Bank of Canada reported that two percent of large businesses and six percent of small businesses in Canada did not accept cash (Fung et al., 2017). Winegard, a retail and marketing expert, notes: "as consumers get more comfortable, more trusting with their technology … there's a lot more likelihood that you're going to see less and less cash" (Mercier, 2017). For consumers with bank accounts, options for how to pay for goods and services are expanding. Without intervention, unbanked and underbanked populations, who are disproportionately poor, are generally limited to cheques and cash (Buckland & Dong, 2008).

Unbanked people pose a problem for governments and corporations wanting to transition away from cheques and cash. Targeting these populations includes processes of constituting the unbanked as a category, making "the economic lives of precarious populations" visible and governable (Aitken, 2017, p. 275) Both the private and public sectors target unbanked and underbanked populations for financial intervention, creating new payment technologies to distribute money and facilitate purchases (Aitken, 2017). For example, M-Pesa is a public-private partnership that allows users to transfer funds via mobile phones without requiring bank accounts (Natile, 2020). In South Africa, the government partnered with MasterCard to distribute welfare payments through a biometric debit card (Cobbett, 2015). Creators and adopters of new payment systems claim these technologies are more secure than other forms of money, often because of the integration of biometric technologies. Narratives of convenience, modernization, and normative judgements about money position new payment technologies and virtual money as superior to cash.

This dissertation explored the City of Toronto's intervention into how social assistance recipients without bank accounts accessed their funds. The people who were targeted by this financial intervention are unique in several respects. First, the context of social assistance influenced how respondents thought about and used their benefits cards. In particular, social assistance recipients are a highly surveilled population and respondents were cautious about how they interacted with a payment technology that exposed them to new surveillance potential. Second, the majority of respondents lived in extreme poverty. Within my sample, people who identified as visible minorities and Indigenous Canadians were overrepresented compared to the Canadian population. Financial exclusion is inextricably linked to structural inequalities that shape the lives of marginalized populations, particularly those experiencing intersectional marginalization (Natile, 2020). As a result, people that are targeted for financial inclusion are disproportionately from marginalized groups. The financial precarity of respondents shaped how they relate to money and financial institutions.

Significance of Findings

This research asked how governments and individuals understand, implement, and use new payment technologies and what these findings tell us about the sociality of money and payment technologies. More specifically, I asked two related sets of questions. How did the City of Toronto justify and implement new benefits card technology for social assistance recipients? And how did the mandatory transition to a new payment technology affect the lives of social assistance recipients? To answer these research questions, I interviewed 47 people who used a benefits card within the City of Toronto, analyze publicly available government documents, and interviewed two municipal government employees.

Two competing views emerge from the analysis of benefits card technology in Toronto. The City positions the cards as a technology that can transform social assistance recipients, allowing them to become more like middle class consumers. City Council reports indicate this technology empowers social assistance recipients to improve their financial behaviour and become more like regular consumers. This view of the benefits cards is predicated on the assumption that recipients will engage with the cards in ways that are ordinary.

Respondents articulated a different view of the effects of this technology, the benefits cards disrupted their lives. This pattern of disruption highlights the sociality of money and payment technologies. The majority of respondents did not use the benefits cards in the same ways as mainstream consumers. Instead, respondents used their cards in ways that reflected their experiences, which had been shaped by poverty, marginalization, and their navigation of a system characterized by surveillance and social control. The compulsory transition from cheques to benefits cards was not only an economic intervention, this transition had social implications. My explorations revealed four social consequences of these benefits cards. First, the benefits cards changed the way respondents understood themselves and related to one another. Second, these cards were both creatures and creators of social inequalities and marginalization. Third, these cards enabled new forms of social control and surveillance over recipients. Finally, the benefits cards engendered new forms of resistance.

People's Use of Payment Technologies Interacts with Stereotypes About Access

City Council reports claim the benefits cards reduce stigma associated with being identified as a welfare recipient when cashing cheques. When asked, however, respondents generally felt they were respected by cheque cashing establishments.[21] These establishments had systems in place to meet the needs of people using their services, and respondents were secure in their identity as customers. For example, respondents noted that unlike banks, cheque cashing establishments

[21] This feeling of respect refers specifically to the interactions with service providers and the service provided, many respondents were unhappy with fees associated with cashing their cheques.

kept their information on file, allowing them to access services without identification. By contrast, respondents experienced stigma when using the benefits. This stigma stemmed from their use of a payment technology that did not match assumptions about how poor people access money. Many respondents disliked the cards because they were not indistinguishable from traditional bank cards; however, I suggest it was the use of card technology by people who were visibly poor that prompted many cashiers and local merchants to ask questions and look closely at the cards, leading to the benefits cards becoming widely identified as welfare cards.

One aspect of the sociality of money is that the payment systems people use are a form of social sorting. People hold normative assumptions about who has access to different forms of money. When respondents used virtual money, they transgressed these assumptions, and their identity as a welfare recipient became central as a way to explain this transgression.

The Ways that People Engage with Payment Technologies are Social

City Council reports did not anticipate that recipients would use their cards in unexpected ways precisely because these reports failed to consider the sociality of money and payment technologies. City Council reports imply that respondents' financial behaviour prior to the introduction of the benefits cards was primarily shaped by their lack of access to virtual money. These reports suggest the benefits cards empower respondents to behave more like regular financial consumers, prioritizing a normative understanding of money and payment technologies.

The City's goals for the benefits cards were influenced by broader notions of modernization and neoliberalism. Toronto's eCity vision positions cheques, a payment technology that is not modern and not frequently used by regular consumers, as a problem in need of technological innovation. The City's goals for the benefits cards centre on how the cards will improve the financial behaviour of recipients, not accounting for the structural factors, specifically poverty, which shape these financial decisions. The City also recognizes the value of the data produced by the cards, explaining this information could allow them to better intervene in the lives of recipients, and provide better oversight of the system. Above all, however, the benefits cards were expected to save the City money and reduce their role in the distribution of benefits. This view of the benefits cards demonstrates the influence of broader logics of neoliberalism and modernization.

Toronto Employment & Social Services provided respondents with access to a new payment technology, but this did not change recipients' experiences with banks, the social assistance system, or poverty. These factors shaped how respondents engaged with their benefits cards. Economic actions and decisions do not exist in a separate realm from social life; money and payment technologies are a part of people's everyday lives (Zelizer, 2010).

Findings from this dissertation highlight the multitude of factors that influenced how respondents engaged with money, both before and after the introduction of benefits card technology. First, financial precarity, a lack of power in relation to institutions, and negative experiences with banks and the social assistance system led many respondents to categorize virtual money as uncertain. These respondents engaged in a new process of earmarking, withdrawing their money in cash in order to maintain physical control over it, separating this money from the uncertainty of virtual money. Respondents did not use their cards in expected ways because they did not have the same relationship to virtual money as other consumers or authors of the City Council reports.

Second, the City did not account for the context in which the cards were introduced or how this context interacted with the surveillance potential of the cards. The welfare reforms that took place in Ontario in the 1990s adhere to the logics of neoliberalism. These changes reduced the monetary support recipients are entitled to, emphasized the obligation of recipients to find and maintain employment, and increased efforts to police welfare fraud and surveil recipients. More specifically, many respondents described an adversarial relationship between themselves and their caseworkers, as respondents viewed caseworkers as withholding information and money from them. This was the context in which the City introduced its mandatory benefits card technology for unbanked social assistance recipients.

City officials stated the benefits cards were not being used to monitor how recipients spend their money; however, many respondents believed the cards were monitored. Others suggested that even if the City was not monitoring the cards in the moment, their data was likely being collected and could be used against them at a later date. Respondents were thoughtful about this surveillance potential, and it shaped their use of the cards. They engaged in earmarking to determine what they did not want to be seen by caseworkers, using cash for these transactions. This earmarking resisted the surveillance potential of the cards. Some respondents expressed a tension between their desire to access formal financial institutions to improve their credit scores or access banking services and their recognition that financial visibility is risky, especially given their status as a social assistance recipient. Respondents recognized that their financial data could speak for them in moments when they would not be present to justify or contextualize their spending and so they curated the data they provided. Curating their financial also allowed respondents to maintain some control over how they were surveilled; if they did not provide financial data, caseworkers might rely on information they provided during in-person meetings. In this way, respondents resisted the automation of surveillance.

The Finance-Security Assemblage

I now return to de Goede's (2012) concept of a finance-security assemblage. This concept is useful for thinking about my research site -- the introduction of card technology for people accessing social assistance in Toronto -- within a broader framework in which consumers are transitioned away from cash toward online payments. Other examples include Visa incentivizing small businesses to go cashless, as mentioned in the outset of this conclusion; the example of a woman being unable to stay at a campsite without a credit card in the introduction; the incorporation of biometric technologies into Apple Pay technologies; MasterCard's role in distributing social assistance payments in South Africa; and the use alternative, non-financial methods to score people's credit-worthiness (Aitken, 2017; Cobbett, 2015; Natile, 2020; Willick, 2019). In some cases, these changes are voluntary, while in others they are mandatory. The assemblage helps to make sense of the connections between Toronto's adoption of benefits card technology for unbanked social assistance recipients and the broader trend toward making daily financial activity legible. The assemblage conceives of diverse and disparate agendas happening in different places, across levels of government and corporations that all have the effect of bringing financial transactions into the big data regime. These different interventions consist of radically different agendas and do not form part of a cohesive whole. And yet, these changes promote normative financial behaviour and make financial behaviour knowable. I understand the example of benefits cards in this dissertation as one small site of this larger assemblage.

Limitations and Future Research

One limitation of this research stems from my inability to interview a wide range of government employees. These interviews could have facilitated a more nuanced understanding of the adoption of benefits card technology in Toronto. City Council documents present a coherent and cohesive project, whereas interviews with government employees likely would have provided insights into areas of debate and contention.

The voices of caseworkers are also missing from this research. Caseworkers distribute the benefits cards and respond to recipients' questions and concerns. Respondents' relationships with caseworkers informed how they engaged with their benefits cards. In this dissertation, the relationship between recipients and caseworkers is only explored from the viewpoint of social assistance recipients. Interviews with caseworkers could have provided insight into how caseworkers characterized relationships with recipients and how the benefits card technology affected their role within the social assistance system. Variations between caseworkers' experiences would have enriched this research.

Another limitation of this research is its inability to speak to how race and Indigenous ancestry shape people's perceptions and experiences with money and payment technologies. Respondents who identified as a visible minority or identified as Indigenous were greatly overrepresented in my sample in comparison to the general Canadian population. I do not have demographic data on social assistance recipients without bank accounts, so I do not know if my sample was representative of this population of social assistance recipients. I did not ask respondents to reflect on their experiences as a visible minority or as an Indigenous person in relation to how this identity may have shaped their economic interactions or influenced their trust in financial or governmental institutions, although I anticipate important insights to be gained from this line of research. I met respondents in public locations, often at coffee shops or outside in parks. I did not feel it was appropriate for me to ask questions related to Indigenous identity or race given that I had no previous connection or relationship with the people I was interviewing. My research does not specifically focus on race and ethnicity or colonialism and I did not want to address these topics in a way that failed to appropriately centre these experiences.

Within my research sample, I did not find differences among respondents based on their self-identification as a visible minority or Indigenous person. In part, this may be because I did not ask targeted questions. It is also possible that because all respondents were living within poverty, all respondents experienced stigma due to their economic marginalization and my questions did not allow for nuance within this. It also may be that as a white woman who was also a stranger, respondents were not comfortable talking with me about the ways that race, ethnicity, or Indigenous identity also shaped their experiences. There is important research to be done related to the effects of colonialism and racism and people's views about money, payment systems, surveillance, and social control, but I am not the person best suited to do this important work.

One area I would like to explore in future research is the relationships between the City of Toronto, the Province of Ontario, and RBC and Visa.[22] Specifically, I would like to learn more about existing data collection and storage agreements. Exploring RBC and Visa's role in facilitating the adoption of benefits card technology is an important aspect of this card technology. MasterCard and Visa have positioned their products as secure and convenient tools to distribute a wide range of government benefits, while advocating for transitions away from cash. Exploring how they advertise their products could provide rich insights into government justifications for adopting such technologies and provide examples of the types of payment systems developed for unbanked populations that we may continue to see in the future.

Additionally, I am interested in exploring other strategies developed by banks, sometimes in partnership with non-profit agencies or municipal governments, to deliver funds and provide

[22] The province of Ontario distributes benefits to people receiving ODSP. The province also distributes payments to unbanked people using RBC's Right Pay card.

financial services to marginalized populations. For example, in Edmonton, Four Directions Financial Services, a part of ATB Financial, uses biometric data to confirm identity, bypassing the need for government identification and providing bank accounts to insecurely housed and people living in poverty (Zabjek, 2018). The bank scans people's retinas or fingerprints in order to confirm identity and provide people with access to their accounts. I am interested in exploring how this intervention is viewed by users.

I would also like to build on findings from this research and interview a larger, representative sample of low-income Canadians about their experiences with banks, fringe financial services, and their views on virtual money. Respondents' lack of trust in virtual money is a topic that would be valuable to explore in more detail and on a larger scale. Findings from this research have implications for the concept of financial literacy. Low-income individuals are sometimes positioned as making financial decisions based on a lack of knowledge. Findings from my research contradict this, suggesting respondents understood money and payment technologies based on context, culture, and poverty. I suggest that it is not a lack of financial knowledge, but different views on financial security, virtual money, and card technology shaped respondents' financial behaviour. I would like to explore the extent to which these findings can be expanded to provide insight into the views of low-income Canadians, or if these views were concentrated among a small group of individuals who belonged to multiple marginalized groups and were interviewed in this study.

Policy Recommendations

I now provide a few policy recommendations regarding the use of benefits card technology in Toronto. These policy recommendations are specific to card technology in Toronto, as these recommendations emerged from interviews with respondents. During interviews, respondents often identified aspects of the cards they did not like or that they thought did not work well. These recommendations are taken from my analysis of respondents' discussions about the benefits cards. Benefits cards are already in place in Toronto, but many of these recommendations are small changes that could be introduced to the system. It is also my hope that other jurisdictions considering adopting benefits cards technology for marginalized populations would consider these recommendations when developing and implementing this technology.

I am hesitant to provide policy recommendations because I do not want to suggest that a few changes to the design and function of these cards would address the larger issues connected to the mandatory implementation of this payment system. I believe mandatory payment technologies can facilitate increased surveillance and social control over vulnerable populations, even if that is not their intended purpose. Also, the cards did not address structural issues that had the most pronounced effects on the lives of social assistance recipients, such as the low rates of assistance provided; consequently, small changes in card functionality will not address or erase these larger problems. But many respondents told me how the cards failed to meet their needs, often telling me to write something down or to be sure to mention something they didn't like about the cards. Given this, I feel it is important to outline policy recommendations that respondents identified during their interviews.

1. *I recommend that cardholders' names be printed on the benefits cards in place of "valued card holder".*

The cardholders' names were not printed onto the cards. In place of cardholders' names, this card had: "valued cardholder" printed on it. Respondents frequently identified this when I asked what, if anything, they did not like about the cards. For many respondents, not having their name on the card was a security concern.[23] For others, not having their name on the card increased their sense of stigma because it was one characteristic that set the card apart from regular debit cards.

2. *I recommend that the card clearly indicate whether it is processed as a debit or credit card, and/or merchants and cardholders be told how these cards need to be processed.*

The benefits cards often had to be processed multiple times at the till because of what I have referred to as the cards' liminal status.[24] In other cases, the cards were not accepted by merchants. As a result, several respondents felt a sense of uncertainty when they attempted to use their cards to make a payment.

3. *I recommend cardholders be required to input their pin whenever they used their card to make a purchase to improve the security of the card.*

The chip and pin technology in the cards did not always require respondents to input their PIN when making a purchase. This was a security concern for many respondents, who worried if they lost their card someone could pick it up and spend their money. In some cases, respondents were asked to sign for their purchase, but as respondents pointed out, because their name was not on the card this did not enhance security. It is unclear if this problem was related to the processes followed by store cashiers, or if the problem was with the chip and pin technology in the card.

[23] Respondents reported they were sometimes asked to sign their name when using their card instead of entering a pin, but there was no name on the card to compare to their signature.
[24] Liminal status refers to the difficulty in determining if the card was a debit card or credit card, as it did not fit neatly into either category.

4. *I recommend a recurring date and time be established for funds are made available to recipients through their cards. I also recommend this information be made available to cardholders when they receive their cards and be posted in the social assistance offices.*

The funds were not loaded onto the cards at the same time and day each month. For some respondents, this created uncertainty around when they could access their money and sometimes led to negative consequences. Many respondents arranged to pay other bills on the recurring date each month when they expected to receive their funds. Changes to the time or date when funds could be accessed complicated this process and sometimes resulted in suspended services or late penalties, or other fees.

5. *I recommend that cardholders be made aware that their benefits cards do not provide access to banking services at RBC, specifically that they cannot withdraw funds at the teller. Additionally, cardholders should be informed they will be unable to withdraw their money when their balance is less than $20.00.*

The benefits cards displayed the RBC logo, but card holders were not able to withdraw funds from RBC tellers. Respondents were often unaware that they could not access this banking service and reported feeling embarrassed when they attempted to withdraw their funds from an RBC branch teller. Respondents could not access their money in cash when they had less than $20.00 remaining on their cards.

6. *I recommend cardholders be provided with unlimited free transactions to withdraw their cash.*

The benefits cards had fees automatically deducted from the balance on the cards. Respondents were often unaware of how much money they paid in fees and when these fees were applied. For several respondents, their uncertainty around fees led to confusion and frustration.

Charging fees to access funds is against the spirit of the cards, which intended to reduce the cost to recipients to access their money.

These recommendations stem from issues respondents identified related to the benefits cards. I do not know what steps have been taken to address these concerns since the time when I conducted my research. It is possible that some of these recommendations were addressed after I conducted my interviews. I also do not know to what extent these processes may have been in place before I conducted my research, but due to inconsistencies or errors were not conducted in all cases. For example, perhaps respondents were told their cards did not allow them to withdraw funds from tellers, but some respondents missed this information, or did not read their information sheet detailing the functioning of the cards. Nonetheless, these are the policy recommendations that emerged from my interviews with cardholders.

Conclusion

This dissertation studied an intervention into how unbanked social assistance recipients in Toronto accessed their benefits. Findings show that this mandatory transition from cheques to benefits cards had social implications. City Council reports suggested the benefits cards could transform social assistance recipients into mainstream financial consumers. Respondents' viewed the cards as a disruption into their lives. Analyzing respondents' reactions to this payment technology demonstrated that access is not the only factor determining people's use of different payment systems and forms of money. Respondents' reactions to this new payment system and its consequences were related to the context of social control in which it was introduced, past experiences with money and financial institutions, and experiences of poverty and marginalization.

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Legislation

Ontario Works Act, 1998.

Appendix A – Demographic Information with Pseudonyms

*note: Shading in cells indicates a group interview

Pseudonym	Gender	Approximate Age	Identified as Indigenous or visible minority?	Highest Level of Education
Kevin	Male	41-50	No	Junior high/high school
Donna	Female	51-60	Yes – Black	College Diploma/ Certificate
Nick	Male	41-50	No	College Diploma/ Certificate
Les	Male	31-40	No	College Diploma/Certificate
Mike	Male	18-30	Yes – Black	High School Diploma
Audrey	Female	31-40	No	Bachelor's Degree
Luke	Male	18-30	No	High School Diploma
Lisa	Female	18-30	No	Junior high/high school
Bev	Female	51-60	No	High School Diploma
Liz	Female	51-60	No	Bachelor's Degree
Carole	Female	41-50	Yes – Indigenous	High School Diploma
Paul	Male	51-60	Yes	High School Diploma
Craig	Male	51-60	No	High School Diploma
Carl	Male	41-50	No	Junior/High School
Will	Male	41-50	No	Bachelor's Degree
Cassey	Female	41-50	Yes - Indigenous	College Diploma/ Certificate
Tina	Female	61-70	Yes – Indigenous	Junior/High School
Jean	Female	51-60	Yes – Indigenous	Junior/High School
Zach	Male	18-30	Yes	Junior/High School
Ian	Male	41-50	Yes – Indigenous	Junior/High School
Deanna	Female	41-50	Yes – Indigenous	Junior/High School
Tracey	Female	41-50	Yes – Indigenous	Junior/High School
Imran	Male	31-40	No	College Diploma
Kaylee	Female	31-40	No	Junior/High School
John	Male	51-60	No	High School Diploma

Pseudonym	Gender	Approximate Age	Identified as Indigenous or visible minority?	Highest Level of Education
Jeffrey	Male	41-50	Yes – Indigenous	High School Diploma
Jake	Male	51-60	Yes – Jamaican	College Diploma/ Certificate
Erin	Female	41-50	No	College Diploma/ Certificate
Tammy	Female	41-50	Yes	College Diploma/Certificate
Tim	Male	31-40	No	High School Diploma
Matthew	Male	51-60	No	Trade School Diploma/Certificate
Carla	Female	41-50	No	High School Diploma
Krista	Female	31-40	Yes	College Diploma/ Certificate
Lance	Male	41-50	Yes	High School Diploma
Dorothy	Female	51-60	Yes	Junior High/High School
James	Male	41-50	Yes	High School Diploma
Jacqueline	Female	18-30	Yes – Black	Bachelor's Degree
Brenda	Female	51-60	Yes	Junior/High School
George	Male	61-70	No	College Diploma/ Certificate
Natalia	Female	31-40	Yes	Junior/High School
Rachel	Female	31-40	Yes	Junior/High School
Richard	Male	51-60	No	High School Diploma
Amy	Female	31-40	Yes – Indigenous	Junior/High School
Theresa	Female	41-50	Yes – Indigenous	College Diploma/Certificate
Frank	Male	41-50	No	High School Diploma
Steph	Male	18-30	Yes – Indigenous	Junior/High School
Victor	Male	18-30	Yes – Indigenous	Junior/High School