

Consumption, credits, and social policies in Buenos Aires, Argentina

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Abstract

At the turn of the 21st Century, social policies became one of the fundamental links on which the current capital accumulation regime is based, given their massive nature and global character. The so-called Conditional Cash Transfer Programs (CCT) marked a milestone in this direction.

The objective of this article is to study the consumption practices – the what and how - that CCTs model on their recipients and their relationship with credit, is in Buenos Aires City. The qualitative designed methodology used is based on documentary analysis and semi-structured interviews conducted with CCTs' recipients and public servants involved in their design and implementation.

Keywords: conditional cash transfer programs; bodies/emotions; consumption; credit; State interventions; social practices; Buenos Aires.

The Conditional Cash Transfer Programs in Buenos Aires City

At the turn of the 21st Century, social policies constituted one of the fundamental links on which the current capital accumulation regime is based. Not only because of their moderating social conflictivity function or because of their (partial) resolution of conflicts between capital and labour, but also due to their massive nature and global character (De Sena 2011, 2018). The so-called Conditional Cash Transfer Programs (CCTs) marked a milestone in this direction: in just a decade, they greatly expanded their coverage, since one in four Latin Americans received a CCT in 2010 (Paes-Sousa, Regalia and Stampini 2013), reaching more than 180 million people around the world (BBVA 2011). This type of strategy has been widely defined by various scientific analysts (Huber 1996; Cohen and Franco 2006;

Rangel 2011; Cecchini and Madariaga 2011), who agree to establish that they consist of cash transfers for each child and /or adolescent belonging to households that are in conditions of poverty, under the conditionality of complying with certain requirements, usually related to health, education and/or nutrition of the minors in charge.

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

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

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

In this way, the objective of this study is to analyse the consumption practices – the what and how - that CCTs model on their recipients and their relationship with credit, in Buenos Aires City. The qualitative design methodology used is based on semi-structured interviews, which were

carried out with CCTs' recipients and public servants involved in their design and implementation. On the other hand, documentary analysis was also included as a strategy, through the study of State and Academic productions that analyse and describe the programs under study (CP, TS, AUH, and AUE).

To achieve its defined objective, the paper is organized into four sections. In the first place, the main theoretical concepts that allow locating the relevance of the proposed topic are introduced; Secondly, some methodological notes are presented, followed by the main results of the research. Fourthly, some reflections are presented as a closing/opening.

Credits, Conditional Cash Transfers, and Emotions

Consumer credit has expanded notably in Argentina, as well as worldwide (Harvey 2012; OCDE 2013; MECON 2013), within the framework of a growing financial hegemony that began at the end of the last century as a consequence of the process of globalization, financialization⁵⁸ of capital and economic globalization (Gowan 2000; Argitis and Michopoulou 2011). These changes in global capitalism imply structural and institutional transformations, for example, in the transition from a "society of producers" to a "society of consumers", which translates into a growing centrality in consumption (Bauman 2007; Lipovetsky 2007).

Based on the evidence of the negative effects of financialization on employment levels and social equality (Argitis and Michopoulou 2011), the role of the State is now under question (O'Connor 1981; Gough 1982; Oszlak 2011; Bourdieu 1993) in this scenario. In this sense, social policies (Titmuss 1974; De Sena and Cena 2014; Offe 1990; Danani 2004) constitute the way the State addresses the "social issue"⁵⁹, based on interventions that allow us to understand the definitions that occur in society at each historical moment: the problems that require attention, their definition and thus the responses considered suitable for their approach (De Sena 2016). Therefore, their analysis refers to the accumulation regime in force by regulating –

⁵⁸ Although there is not a precise and widely accepted definition of the term, it is often used in relation to a variety of interconnected phenomena that involve transformations related not only to the financial sector, but also to its strong influence on other areas, such as public policy (Argitis and Michopoulou 2011).

⁵⁹ The social issue refers to the tension between formal equality and the structural inequality characteristic of capitalism. In turn, as a consequence of the transformations described from the crisis of the salary society, the "new social issue" refers to the current process of social exclusion (De Sena and Cena 2014).

directly or indirectly – aspirations and social conflicts (Gough 1982; Novick 1993; Halperin Weisburd et al. 2011). In turn, they produce dialectic between State practices and social practices, shaping the politics of bodies/emotions⁶⁰ (Scribano and De Sena 2013; De Sena and Scribano 2014).

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

During the 1990s, the CCTs developed progressively, and, as of the 2000s, the concept of access to credit changed, incorporating credit for consumption and bankarization of the poorest groups of society (Garritano Barone do Nascimento 2008). At the beginning of the 21st Century a compulsive bankarization of massive social programs in Argentina took place with the *Plan Jefes y Jefas de HogarDesocupados* / Unemployed Heads of Household Plan (Neffa 2009; Dinataleand Gallo 2013).

Accordingly, the beginning of the century consolidates a new logic of social policies based, mainly, on the consumption incentive (De Senaand Scribano 2014; Levinas 2013; Corcini Lopes 2009). On the one hand, the CCTs were consolidated as star programs in the fight against poverty, granting relatively low amounts (Villatoro 2007; Fiszbeinand Shady 2009) in exchange for compliance with conditionalities. Designed, promoted, and in many cases financed by multilateral credit organizations, they reached a massive scale at national and global levels (De Sena 2011, 2018). In addition, they showed convincing results such as policies to promote consumption (Rawlings and Rubio 2003). Along these lines, there emerge arguments that promote financial inclusion as a tool for social inclusion based on the

⁶⁰We understand that it is not possible to investigate and reflect on emotions and bodies separately as if there was the possibility that some do not refer to others, and vice versa (Scribano 2012).

bankarization of the transfer (Neffa 2009; Maldonado et al. 2011; Visa 2012; Chahbenderian 2017; BID 2017).

All these elements lead recipients to connect with the market and, particularly, with consumer loans (Levinas 2013; Wilkis 2014; Scribano and De Sena 2013; Gago 2015; Chahbenderian 2017, 2021). Additionally, in mid-2017, a consumer credit line was created in Argentina for CCT recipients from the *Administración Nacional de la Seguridad Social* / National Social Security Administration (ANSES) – initially called ARGENTA Card, later called ANSES Credits – as an extension of pre-existing loans to retirees and pensioners. Thus, consumer credits are installed as a new form of social policy (SIEMPRO 2018).

Consequently, the present is framed under the current discussions on credits as a form of social policy, consumption linked to CCTs, and the sociology of emotions. The contribution to be made, based on the study of social emotions around consumption mediated by credit in social program recipients, implies investigating how the structures of domination are based on the creditor-debtor logic.

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

Methodology

This work emerges from a qualitative research strategy, with the aim to contribute to the knowledge of the processes that different social actors go

through, and their particular way of processing and understanding their daily life, giving it a meaning. In this way, qualitative research demands a permanent epistemological vigilance on the processes, methods, theoretical perspectives, and objectives of the inquiry, paying attention to flexibility and creativity throughout the whole process (Scribano 2001). This means building and approaching the object of study from theoretical assumptions, methodologies, and techniques, under certain scientific, social, and political conditions while incorporating reflective and emotional aspects of the interviewers and the interviewees since every scientific task intervenes the social world (Scribano 2008).

In this sense, it is essential not to naturalize these mediations in the task as social scientists since, following Bourdieu (2008), the modes of theoretical construction and empirical confrontation are neither natural nor neutral. The research process requires critical reflection, a teach and every moment, practicing epistemological vigilance and radical doubt, breaking the rules of the game and the pre-constructed (Bourdieu and Wacquant 1995).

The information analysed in the next section is based on primary data created within the framework of my Doctoral Thesis (Chahbenderian 2021). The fieldwork took place between 2013 and 2018 when a total of 54 semi-structured interviews with key informants were carried out: a) who are involved in the management of the aforementioned CCT; and b) subjects who live in the city of Buenos Aires, receive a CCT and have access to credit for consumption; seeking maximum heterogeneity and maximum homogeneity (Scribano 2008). Additionally, documentary analysis was included as a strategy, through the study of State and Academic productions that analyse and describe the programs under study (CP, TS, AUH, and AUE).

In the case of the interviews with CCT public servants, the requirement for their selection was to be active workers in the institutions that manage some of the programs under study. In this case, the flexible script included aspects such as their trajectory in such institution, their functions, their participation in the design, management, and/or implementation of the CCTs in the city of Buenos Aires, as well as their views on the programs and the consumption they enable.

For the selection of the interviewees of group b), the requirements were to receive some of the programs under study and to live in Buenos Aires City. Regarding this, it should be clarified that it was not the purpose of the research to interview women, but due to the program's characteristics and the establishing of female ownership, in all cases the interviewees were

women. The flexible script included sociodemographic data, employment status, level of education, and composition of the household, in addition to inquiring about the trajectory of the person as a recipient of social programs, their consumption practices, demand for credits, their perception of the program and their utility, as main aspects.

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

In addition, all the interviews were recorded using a recorder, with the prior consent of the person interviewed, and then transcribed to ease consultation. In turn, to systematically condense all the material produced, a matrix analysis was made using the Excel data processor. The process of gridding the interviews was carried out gradually and in stages, in a permanent process of elaboration-revision-re-elaboration during the fieldwork. This way of gathering and organizing the data allowed us to make a cut-out to have the data available in an orderly manner, attentive to the objectives and the research questions (Miles, Huberman and Saldaña 2014).

Results

The classification of consumption: dos and don'ts

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

Unlike the AUH and AUE – which enable the use of the transfer either by withdrawing cash or using it as a debit card to buy goods or services– a clear example of what we want to point out here is that of TS and CP, where spending is predestined. These programmes pre-establish in

advance the stores where you can buy⁶¹, as well as the goods that can be purchased⁶². An AUH recipient knew about CP after having worked in a supermarket.⁶³

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

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

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

“[...] perhaps you grab something of a leading brand and they would tell you “no” (...), you have to leave them” [CP recipient No. 9, 52 years old]”

The limitation imposed by these programs is evident, not only in terms of the level of income that they transfer "the basic minimum" (which, in many cases, is spent in one purchase on the day of payment) but also in the quality of the products, as the two excerpts illustrate. Regarding this point, it is possible to see a regulation of consumption in the intersections between the State and the market with the view to a consumer classification. In the excerpts presented, it is clear that CP⁶⁴ enables and promotes the consumption of some products, those that are not "of a leading brand" but

⁶¹ In general, they are large supermarket chains, as well as smaller neighborhood stores.

⁶² Only cleaning and hygiene products, fuel and food.

⁶³ The “I:” italicized is used to present the interventions of the interviewer during the interview.

⁶⁴ Although the most explicit and evident example is that of CP and TS, which establish certain predetermined consumption, in the case of AUH and AUE, women in their role as recipients and mothers feel that they must use the money "productively" (Dettano 2020). Therefore, despite not being "limited" in consumption by the program, they experience it as such.

cheaper ("second brands", usually associated with poorer quality than the "first brands"). From this regulation of consumption, it is seen that these programs keep subjects within the basic energy and nutritional limits for their survival expressing a policy of and about bodies (Scribano and De Sena 2013).

In this way, the limitations on the expenses show there is a kind of fear from public servants of the recipients "wasting", placing a certain suspicion on them – which already exists from the design of the program, in the idea of conditionalities. In the case of CP, given the "bias" involved in the card itself by restricting its purchasing possibilities -given the program objectives- and by not being able to withdraw cash from it (at least formally), certain consumptions are considered legitimate/correct/adequate and illegitimate/incorrect/inappropriate. In this line, the recipients' consumption is monitored:

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

"[...] care had to be taken regarding where those resources were going" [CP public servant, No. 10]"

In their role as public servants, it was essential to "be careful", in light of the fact that consumption in these programs is a sensitive and relevant issue, where women finally "used the money for what they had to"⁶⁵. Here it is possible to hint that "pedagogies of consumption" are established as lessons that their recipients must learn, which become necessary to ensure not only an efficient use of transfers but also to improve their conditions of poverty, reaching the objectives of the programs (Dettano 2019).

Consumption is, therefore, made up of what is "expected", of the expectations and "suspicions" placed on it -that needs to be monitored, controlled, and evaluated- also the way the recipients embody these mandates, as illustrated below.

⁶⁵ This is one of the main arguments that justify the compulsory CCT female ownership.

The consumption orientation: "Children's" money, and credit to go a little further

In this line, it is possible to identify a logic in the programs (imprinted on their recipients) regarding the fact that the money "*belongs to the children*" and, therefore, it must be used to consume "*for them*", for their well-being:

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

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

In the first excerpt presented, the (central) place of "having a brand name product" is noticeable, which accounts for at least three issues that are worth mentioning: a) being able to consume what is regarded as "brand name" is considered an achievement⁶⁶; b) it is positioned as a priority and a sacrifice, and c) it embodies not only the State but also the market. It is possible to think about this as how credit "helps" to "have brand name products". Along these lines, credit enables and finances consumption in general and those "brand name" consumptions in particular, building a bridge for those consumptions in mimesis with other social classes. Mimetic consumption establishes practices that involve an identity, belonging, and emulation of a position in the social structure (Scribano 2010; Bourdieu 2012). In these contexts, credit stands as a consumerist orthopaedic not only to "make it last", but also for those "more expensive" consumptions.

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

⁶⁶ The "aspirational consumption", as it is called in the marketing field, thus emerges in close connection with the brand (París 2011).

From the second excerpt, it is possible to think about that CCTs open the doors to the world of consumption, enabling the "to consume everything", though it might not be enough. If we consider that, within the framework of a consumerist society, consumption becomes an end in itself that depoliticizes (while moving towards the private and away from the public), forming subjects "trapped by consumption, consumed by consumption" (Moulian 1998, 66), it is possible to see that this is revisited and unnoticed in CCTs' recipients. For them, consumption always requires new orthopaedics, like credits.

This refers to emotions and sociabilities around immediate enjoyment through consumption (Scribano 2015), which implies, on the one hand, the growing forms of commodification of life (Hochschild 2011) and, on the other, the forms of normalization in consumption, understanding them as the creation of states of conflict avoidance and stabilization⁶⁷ (Scribano 2013).

In this regard, a public servant observes, in the recipient's consumption, certain priorities linked to some very valuable goods due to their symbolic place, such as trainers⁶⁸. It is possible to glimpse that said perspective is based on assumptions about how money from transfers should be used and organized, validating certain logic and not others, thus establishing control over consumption practices (Dettano 2019).

Sometimes it is also a cultural issue, you can have money but it depends on how you spend it. If you have money and you buy a cell phone for three thousand pesos instead of buying a head of lettuce (...) that also happens among the popular classes, which sometimes put more emphasis on buying some sneakers than on covering the hole in the ceiling or... They see it as something natural, it's better to buy the sneakers. You would say no; we'd better fix the roof. [CP public servant, No. 13]

⁶⁷This implies the consolidation of moral principles in accordance with the mode of social and political regulation. Just as Marx identifies that the discourse of political economy was strongly normative and "put into words the practices of expropriation" (Scribano 2013, 11). In this way, the political economy of morality regulates the ways of experiencing and feeling the world of establishing what is correct or necessary and what is not.

⁶⁸Many papers give evidence on the important symbolic place and the subjective dimension of the consumption of brand shoes in the poorest sectors of society. See for example: FSP (2010); Ucelli and GarcíaLlorens (2016); La Rioja(2009); Santarsiero (2003).

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

Motherhood under the form of consumption

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

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

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

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

In this way, the good administrator of the program is considered, by transitive property, a “good mother”⁶⁹. Here, it is possible to establish at least two dimensions: on the one hand, consumption assumes a central place as a way of expressing love for children, forming affectivity in and through consumption.

It works for me [(the program income)] I would like to be able to save it for him [(herson)] and use it for something that's *for him*. But

⁶⁹ In these programs, the rhetoric of gender equity together with strong female participation – which implies a feminization of the responsibilities that the programs imply – in addition to confusing the concepts of gender politics with feminized politics, make up some senses and feelings about good and bad ways of maternity (Dettano 2020).

sometimes the truth is that with my economic reality I have to use it to buy things or to support my mom because it is difficult for us to make ends meet.

I: What do you mean when you say "I'd like to save it for something for him"? And for something that, I don't know... to have money saved so that for his birthday I can throw a good party, that I'm going to throw it anyway. It is not up for discussion, I will get it from somewhere... [CP recipient No. 15, 19 years old, italics are own]

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

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

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

In the first excerpt, having to use the transfer to help his mother because they do not make ends meet are holes that must be filled by the logic of "not enough" (De Sena and Dettano 2020); these "holes" that must be filled, are different from those mentioned by the public servant.

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

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

Mmm... Well, actually, since she [(her daughter)] was born, I took the backseat completely. I always prioritize what she needs (...) but even if I have a little money left, *I try to manage...* I go to the fair at

the churches cos they're always cheaper... [AUH recipient No. 7, 27 years old, *italics are own*]

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

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

Thus, the "should be" of the recipient mother is condensed into "making it last" and "stretching" the budget, in short, "manage". Among the tactics for this, the aforementioned factors converge in the possibility of bringing the CCTs' recipients closer to the consumer credit market. Thus, the demand for credit is made effective around two aspects: on the one hand, it allows an increase in the present level of income, and, on the other, it finances consumption (through deferred and staggered payment).

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

In this way, being CCTs' recipients lead them to constitute themselves as subjects of credit; this is an end sought by these programs – more or less explicitly– under the financial inclusion arguments. The basic minimum of the transfers that are experienced from the aid and the insufficiency ("not enough") -which implies rummage for them to complete the necessary income- establishes consumption that is controlled and considered insufficient, which requires some patches. All these factors help to connect recipients with the market and, particularly, with consumer loans (Levinas 2013; Scribano and De Sena 2013; Chahbenderian 2021; Wilkis and Hornes 2017).

The latter is positioned as a functional complement to "not enough", by fulfilling the function of "helping" to "complete" so that it is enough, operating with an orthopaedic logic in consumption. If we consider that orthopaedics is the art of correcting or avoiding deformities of the human body, through certain devices or body exercises (RAE 2020), it is possible to transpose this concept to the social body. In this way, credit as consumerist orthopaedics allows "fighting poverty profitably" (Bill & Melinda Gates Foundation 2013) given the instruction and training of

"being poor with a card" (De Sena and Scribano 2014, 75), which presents strong links with social emotions that are structured around being the recipient of a social program, consumer and indebted.

Conclusion

Given the path taken in this writing, it is possible to recover some salient aspects of the connections between social policies (under the form of CCTs), consumption, and credit:

1. In the regulation of consumption practices both the State and the market come into play, where the interplay between these two spheres blurs the borders between them, this being a point that deserves a more in-depth analysis;
2. These regulations involve politics of the body/emotions, by establishing the level of socially available energies, as well as a structure of emotions about being mothers, consumers, and recipients of a social program;
3. These policies make up one of the favourite modes, established by capital, to guarantee its expanded reproduction in the 21st Century, based on ensuring certain levels of conflict avoidance and stabilization;
4. In the aforementioned consumption practices, there are folds in which space is opened for the intervention (and consequent expansion) of the financial market, establishing indebted consumption practices.

In line with the above, the CCTs structure is reflected on the practices of consumption and demand for credits, where the program "for the children" is directly connected with consumption "for them", placing the recipient in the background. Thus, from the notion of "the basic minimum" and the "not enough", it is a burden on women to "manage" to complete the necessary household income. In turn, it is in these "holes" or "potholes" that must be "filled" - which evoke a series of senses and emotions subjected to what is necessary, associated with the lack and the way of expressing maternal love - where credit takes on a strong centrality. In the logic of "consume now" because "the future is today", in contexts of no future, as part of the "world of no", credit also acts as a passport to consumption. From there, investigating the cognitive and sensitive processes that configure the daily experience of the recipients is of paramount importance.

Based on what has been said so far, receiving a CCT enables them to participate in the consumer credit market, which shapes consumption practices that demand the intervention of credit, forming "indebted consumption" from their regular consumption on credit. The latter

expresses one of the edges of "compensatory consumption" (De Sena and Scribano 2014), as a preferred mode of regulation of social conflict from the social interventions of the State. In this way, the performativity of social policies is expressed in the formation of assisted, consumers and indebted subjects.

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