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ARTICLE

The moral frictions of money in social intervention: The case of the Familias Program.

Las fricciones morales del dinero en la intervención social: El caso del Programa Familias

Santos Allendes Caro¹

University of Chile, Chile

Lorena Pérez-Roa

University of Chile, Chile

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Abstract

This article explores the moral frictions that have permeated the discussion on the “money of the poor in Chile”, based on the analysis of the confrontations that arise between the moral repertoires that the interveners deploy to justify the delivery of economic benefits to the beneficiary families of the Familias Program. In order to do so, we retake the findings of an investigation on the social meanings assigned by the interveners to the economic transfers. Our results reveal three frictions: first, we explore the tension between understanding money as a right

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¹ Corresponding Author: Santos Allendes Caro  santos.allendes@ug.uchile.cl

to assistance and/or as a merit. Second, the frictions around the ownership of the transferred money, and finally, we discuss the frictions that occur in the definition of the uses that families should give to the transferred money. We argue the relevance of observing how the decisions of the implementers regarding transfers are not neutral, but respond to certain moral repertoires about how families should behave in order to justify their participation in the program.

Resumen

Este artículo explora las fricciones morales que han impregnado la discusión sobre el “dinero de los pobres en Chile”, a partir del análisis de las confrontaciones que surgen entre los repertorios morales que los/los interventores despliegan para justificar la entrega de beneficios económicos a las familias beneficiarias del Programa Familias. Para ello, retomamos los hallazgos de una investigación sobre los significados sociales que los/as interventores les asignaban a las transferencias económicas. Nuestros resultados dan cuenta de tres fricciones: primero, exploramos la tensión entre entender el dinero como derecho a la asistencia y/o como mérito. En segundo lugar, las fricciones en torno a la pertenencia de los dineros transferidos, y finalmente, discutimos sobre las fricciones que se producen en la definición de los usos que las familias deben darle al dinero transferido. Sostenemos la relevancia de observar cómo las decisiones de los implementadores en materia de transferencia no son neutras, sino que responden a determinados repertorios morales sobre cómo las familias deberían comportarse para justificar su participación en el programa.

Palabras claves

Fricción morales; dinero; intervención social; implementadores



Introduction

The money of the poor is a “morally dangerous currency” according to Viviana Zelizer in her text *The Social Meaning of Money* (2011). This idea seeks to show how the meanings associated with the money transferred to the poor are not morally neutral, but rather how their definitions reflect historical disputes that have sought to define the ways in which social assistance is constructed, the methods of supervision/control in the delivery of money and the limits between these currencies and other types of services and benefits. To exemplify this idea, the author refers to three controversies that have shaped the discussion on welfare programs in the history of the United States: first, who is the most suitable institution to grant aid -public assistance or private assistance-; second, to whom the aid should be directed -individuals or households-; and third, the type of economic support to be provided -money or in-kind-. The response to each of these controversies activates a series of frameworks of meaning about the relationship between poverty and money. The different actors involved in these economic transactions (beneficiaries, interveners and public policies) assign multiple values to the money of the poor, which are not necessarily consistent with each other, the sociologist points out.

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The objective of this article is to explore the moral disputes that have permeated the discussion on the money of the poor in Chile, based on the analysis of the moral frictions that provoke the allocation of monetary benefits to poor households. For this purpose, we will analyze the accounts of a number of professionals working in the implementation of the “Families Program”. In this program, a series of monetary benefits are assigned to participating households according to a series of requirements established by the program. In this article we argue that the decision of whether or not to assign monetary transfers to households is not exclusively based on public policy frameworks, but also involves a series of moral judgments - not necessarily consistent with each other - that the interveners make about how families should behave in order to legitimize their participation in the Program. In this sense, the idea of friction seeks to account for the tensions between the different frameworks of meaning used by the actors to make decisions about money (Ossandon, 2012).

Thus, observing the moral frictions that occur in intervention processes is relevant, considering the effects they cause in households participating in Conditional Cash Transfer Programs (hereafter CCTPs) (Ramírez, 2018). Several studies (Lasch, 2019; Hornes, 2016; 2020) have given an account of how professionals modify the courses



of action of the intervention processes based on their moralities and subjectivities. Specifically, some works (to show the ethics of merit (Brown, 2016; Handler, 2003) and the care roles assigned to women mothers (Gabinetti et al., 2019; Dapuez et al., 2017) are re-signified from the moral frames of the implementers of the PTMCs, which directly affects the allocations of the money transferred. In this sense, the aforementioned works visualize how the money transferred by the State to families living in poverty is associated with a set of diverse and contradictory social meanings, which have a direct impact on the intervention.

In order to respond to this objective, this article is structured around five points. First, the CCTs will be briefly presented, to then contextualize the Families Program. Second, the concept of moral frictions in the framework of social studies of economics will be addressed. Third, the methodological strategy based on the thematic analysis of semi-structured interviews will be presented. Fourth, we will present the results based on three moral frictions, referring to the access, use and ownership of cash transfers. Finally, we will present the conclusions of this work, projecting reflections that may contribute to think about the current scenario of social policy in the country.

The Families Program, a conditional cash transfer experience in Chile

Cash transfers constitute a paradigm shift in Latin American social policy. If during much of the 20th century social policy in the region focused on combating poverty through transfers of goods and services, since the 1990s the policy of transferring money directly to families began to be implemented (Vargas and Socias, 2016). The assumption of CCTs is that, by transferring money with certain conditionalities, families can change their education and health behaviors (Guabloche and Sanchez, 2011). These new behaviors could change the destiny of their children, favoring the overcoming of their situation of vulnerability (Gabinetti et al., 2019).

Within this regional scenario, Chile began to implement the Families Program, an initiative that is part of the Security and Opportunities Subsystem, one of the pillars of Chilean social policy. Its origin dates back to 2012, being the result of the methodological reformulation process of the former Ethical Family Income Program, which in turn originated in replacement of Chile Solidario (Vargas and Socias, 2016; Economic Commission for Latin America, and the Caribbean, ECLAC, 2016). Currently,

the program is aimed at families within the most vulnerable 40% of the population -according to the Social Household Registry-, and has as its foundational objective, as its predecessor versions, the overcoming of poverty (ECLAC, 2016, Library of the National Congress of Chile, BNC, 2012).

To achieve the objective, the Program carries out two strategies: psychosocial accompaniment, and the delivery of cash transfers. The former, are carried out by professionals called “family support”, who must help the user families to achieve higher levels of well-being, understanding that the socioeconomic situation in which they find themselves is problematic and undesirable (ECLAC, 2016; Ministry of Social Development, MIDESO, 2016; BNC, 2012). For this, they develop together with the families an intervention plan, focused on developing personal capacities and skills that allow them to learn to solve their situation of vulnerability by themselves (ECLAC, 2016; MIDESO, 2016; BNC, 2012). In consideration of such objectives, transfers conditioned to the modification of certain behaviors and transfers without conditionality are contemplated. There are four of them: Base Bonus, Social Protection Bonus, Healthy Control Bonus, and School Attendance Bonus

Table 1: Type of program transfers

Transfers	Conditionality	Objective	Monetary amount
Social Protection Bonus	No	Supplemental income	17.000
Base Bonus	No	Supplemental income	X*
School Attendance Bonus	Yes	Promoting children's schooling	6.000**
Healthy Control Bonus	Yes	Reinforce medical control of children	6.000***

Note: *Amount that varies according to the poverty line. ** Amount granted for each child under six years of age in the household. *** idem. Source: own elaboration

Fuente: Elaboración propia

As the table shows, the Bono Base and Bono Protección do not have conditionality. Their objective is to supplement autonomous income to alleviate the experience of extreme poverty (MIDESO, 2016; BNC, 2012). On the other hand, the Bono Asistencia Escolar, and the Bono Control Sano, correspond to a type of transfers that seek to condition families to perform certain actions in health and education matters (Castro Serrano et al., 2016; BCN, 2012), such as promoting children's attendance and keeping children's medical check-ups up to date.

In the delivery of these transfers to the families using the program, the Family Supporters play a facilitating role. Although the arrival of the vouchers generates great expectations in households, many do not meet the requirements to access them, such as being located under the 40% most vulnerable of the population according to the social registry of households (Allendes, 2021). Faced with this scenario, Family Supporters favor families by modifying the diagnostic information recorded in the selection instruments, so that they can access monetary benefits (Allendes, 2021). This intervention practice referred to as filtering (Trepowski, et al., 2019) is very common in countries where a residual welfare regime prevails. By focusing social benefits on groups that meet certain characteristics of poverty and/or vulnerability, modifying information is a strategy of both interveners and user families to facilitate access to the benefits offered by the state (Contreras and Figueroa, 2018). In other words, family supporters do not limit themselves to applying intervention instruments, but also modify the courses of intervention based on moral precepts, such as the mandate of solidarity and support for user families.

Money as a moral category for the analysis of social interventions

In order to analyze the moral frictions that are activated in the act of transferring money to families living in poverty, we resorted to certain premises proposed by the economic sociologist Viviana Zelizer, who in her book "The Social Meanings of Money" proposes a new way of conceiving money and particularly of referring to its link with social relations. For her, and unlike Marx, Weber and Simmel, money is not a means of rationalizing social relations, but an instrument that creates social relations. In this sense, Zelizer (2008; 2011) rejects the idea that money is a unique and homogeneous instrument for mercantile exchange, and proposes a conception of money as a multiple, versatile instrument, full of social content. To support this premise, the author suggests that in social relations money is subjected to a process of marking. That is to say, the



actors “mark” money according to the social relations in which they are inserted. In this way, money becomes qualitatively differentiated, attaining different meanings and uses, which do not necessarily have to be of a mercantile nature, but whose meanings will depend on the logics and frames of reference present in social ties.

This reading transformed the ways in which the study of money was approached from the Social Sciences, assigning greater relevance to the economic actors. In this sense, there is no discussion about what the economic is in terms of something given, but rather it is proposed that the economic is something produced and signified by the actors (Ossandon, 2019). From this approach, the economy is no longer understood as a sphere self-regulated by its own laws, but rather seeks to account for how the different social actors produce, calculate and represent economic practices (Duffy and Weber, 2009).

Now, the study of the relationship between money and economic morality is not new, and in past decades economic sociology has shown that both money and other market instruments are closely linked to human values, particularly when it comes to establishing monetary equivalents to the morally sacred (Zelizer, 2011). In this sense, morality exists in the actions, experiences and representations that people attribute to it. Thus, morality will be understood as a system of transfers, exchanges, valuations and calculations governed by notions of right, wrong, good and bad (Minn, 2016).

From this reading, the idea of moral friction seeks to account for the tensions that result from conjugating the different logics that shape economic activity. When making economic decisions, actors are faced with a series of tensions that arise from multiple symbolic frameworks (Ossandón, 2012). In agreement with Alexander et al. (2018) we consider that there is no univocal morality, but that actors operate in multiple and mutable moral frameworks, which are not necessarily unitary or static. In this sense, we seek to explore how the actors, in this case, the implementers, assign social and moral meanings to money, which have direct consequences in the space of the intervention, with the user families being the main ones affected.

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Observing the frictions in the intervention space requires the assumption that various moral repertoires are conjugated in this space, which are not necessarily visible to the economic actors, nor are they consistent with each other. These repertoires respond, on the one hand, to the intervention models of social programs, but also to the socioeconomic contexts in which they are inserted. In a context of financialization of social life and the use of economic tools as a mode of government, intervention processes tend to develop in a contradictory and paradoxical manner (Pérez-Roa, 2022). The beneficiaries of the programs are forced to occupy a position in the social space, constructing themselves as guarantor subjects of their actions, assuming the costs and risks of a flexible and financialized economy. These readings have direct effects on the intervention processes that are carried out as they convey a perception that “certain” economic behaviors performed by “certain” groups should be the focus of the transformation to be carried out.

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n this sense, the space of social intervention is understood as a privileged place to observe moral frictions. Carolina Rojas (2019), in her ethnographic work, describes everyday scenes in which social workers seek to guide families towards a “good use” of their economic resources: eating “properly”, “investing” in a business and in children’s education, are expenses considered as “acceptable”, as opposed to expenses meant as superfluous, such as cell phones and clothing. This narrative was observed in a recent research on the place of women in financial education strategies in Chile (Pérez-Roa et al., 2021) where the interveners emphasized the importance of women users learning to “reduce expenses”, control their consumption impulses and develop saving behaviors. For the interveners, in these small changes in economic behavior, lay the possibility



of improving the economic well-being of the clients. Despite the fact that most of the users of these programs were heads of household and their average income did not exceed the extreme poverty threshold, the interveners insisted on the importance of controlling spending as a method of overcoming poverty. In this sense, the authors show how moral judgments predominate even over the observation of the structuring factors of the household. In the words of Montgomerie and Tepe-Belfrage (2016), the presence of these judgments speaks of the interveners as moral agents, who think of poverty in terms of a moral condition, which can even be overcome by incorporating new personal dispositions in the economic sphere.

Methodology

The ideas presented in this article respond to a re-reading of the research results presented in the thesis “Family, money, and social programs: Exploring the social meanings of money transferred to families living in poverty” (Allendes, 2021) carried out under the auspices of the Socioeconomic Relations and Social Struggles Nucleus of the Department of Social Work and the Family Sphere of the Millennium Nucleus Center Authority and Asymmetries of Power. From this work, the main social meanings that the implementers of the Family Program associated to the monetary transfers were identified and described, which were denominated as: Support Money, Female Money, Deserved Money and Family Money. Although these results constitute contributions to the discussion on the social significance of money in Chilean social policy, they did not allow us to account for the tensions between these frameworks, nor the prescriptive potential they had for interventionist action. For this reason, the authors decided to review the empirical material in order to account for the impact that moral frictions can have on professional practice.

At the sample level, 7 professionals were interviewed who at that time were working or had ever worked in the Families Program as Family Supporters, who, in the framework of this article, are called “implementers”. In order to reach them, a non-probabilistic or “snowball” sampling was used (Martínez and Salgado, 2012). The sample is characterized by its diversity in terms of gender, professions and territoriality. It should be noted that the number of interviewees was subject to a saturation criterion (Morse, 1995). In other words, the search for possible participants was stopped when what was heard, discussed and reflected upon did not provide new information for the objectives of the study. In addition, actions were taken to ensure ethical participation in the



study, such as making the objectives of the study explicit in each of the interviews, and safeguarding the identities of the participants (names were changed for the purposes of this publication).

Table 2: Characterization of Family Supporters interviewed

Interviewees	Occupation	Gender	Years of program years of practice	Territory
Alejandro	Sociologist	Men	8 years	Estación Central
Andrés	Public Administrator	Men	6 years	Puente Alto
Claudio	Social Worker	Men	2 years	Lo Espejo
María	Social Worker	Women	6 years	San Bernardo
Javiera	Social Worker	Women	5 years	San Bernardo
Pedro	Sociologist	Men	7 years	San Bernardo
Valentina	Public Administrator	Women	1 year	Colina

Source: own elaboration

The information production techniques used correspond to semi-structured interviews (Diaz-Bravo et al., 2013). In addition, in order to achieve a better understanding of the information produced, a documentary analysis of the program was developed, in order to provide context and perspective to the individuals' accounts (Valles, 1999; Atkinson and Coffey, 2004). Among the texts consulted were official documents of the Families Program, laws and reports from international institutions on the development of CCTs in Chile. Both the information produced through interviews and the documents consulted were analyzed using the thematic content analysis technique. This is an analysis method that aims to identify and classify the elements that constitute themes within the data (Guest et al., 2011). Following the line proposed by this method, an analysis strategy was developed that consisted of three moments: 1) the information collected was subjected to a "floating reading"; 2) the information was analyzed on the basis of in vivo coding (Corbin, 2010); and 3) the in vivo codes were regrouped into thematic families, according to their similarities and differences (Ryan and Bernard, 2003).

Moral Frictions in the cash transfer processes of the Families Program

-Do families have the right to public money: between the right to assistance, and individual responsibility.

In consideration of the precariousness experienced by user families, the Program's normative line states that the purpose of the monetary bonds is to assist them against uncertainty and alleviate their problems in the economic sphere. However, it is emphasized that this economic support is of a transitory nature, since the objective of the Program is that families take responsibility and are able to articulate strategies that allow them to solve their economic precariousness situation by themselves. In this way, supposedly, they would generate tools that in the long term would allow them to overcome poverty. In consideration of this, the Family Supporters place a predominant value on individual responsibility, using it as a criterion to facilitate access to transfers accessory to the Program, such as the Support for your Work Plan voucher. However, the moral repertoire associated with individual responsibility is confronted with the values of assistance, which are also present in the interviewees' accounts.

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Many of the beneficiary families have only income from informal activities, a situation that leads them to face a series of economic problems. During the home visits, Javiera (AF, San Bernardo) observed that the families obtain money from their work in free fairs and the provision of services: "they took money from the fairs, from informal jobs, they were 'coleros', or many heads of families who provided some services to other neighbors, cleaning.... Some of them are trying to become SMEs" (references to the interview). For the auditor, this type of income has led the families to become involved in a subsistence economy: "living in a subsistence economy, on a day-to-day basis... there is no projection of monthly expenses, but rather on a day-to-day basis. On a day-to-day basis, with what they earn () they buy daily items, food. For her part, Valentina (AF, Colina) mentions that there are cases where this informal money has difficulties even to ensure subsistence economy; "with so little money it is difficult, it was difficult, we manage to eat just enough". In other words, the money obtained from informal activities prevents families from projecting themselves economically over time, as well as making it difficult to finance basic food needs.

In view of this situation, the Family Supporters state that the vouchers must be a guarantee to ensure subsistence and solve emerging problems. María (AF, San Bernardo) points

However, the Family Supporters explain in their reports that the economic assistance provided by the vouchers is of a transitory nature, since it is expected that the families will be able to take charge of solving their economic problems on their own. This is supported by the fact that the only voucher that is guaranteed for the entire intervention process is the Bono Protección, which also decreases in amount as the intervention progresses over a period of two years. In this regard, Valentina (AF, Colina) explains that “it is 17,000 pesos at the beginning, which is debited from the beneficiary’s Rut account, an amount which then decreases a little”. María (AF, San Bernardo) is aware of this situation and of the moral mandate of responsibility, and in her contacts with the families she reminds them that “they do not have to depend only on the voucher to live”. For his part, Andrés (AF, Puente Alto) says he believes in the idea that “families are the subject of change”, since they are the ones in charge of developing actions that will allow them to overcome their economic difficulties. This has led him to believe that the success of the program does not lie in the transfer of economic resources, but in the personal willingness of the families to face their situation; “all the inputs, all the tools, all the transfers, but if the families do not want to do it, and do not commit themselves, we are not going to achieve it”. For the interveners, the voucher would be a temporary help that the program is responsible for providing to the families, but it does not guarantee that the beneficiary families will overcome their economic problems. What is supposed to allow them to achieve greater wellbeing is personal commitment and an economic development of individual and independent responsibility.

The relevance that the Family Supporters give to this value of “individual responsibility” is considerable, since it even constitutes a criterion for determining access to accessory transfers to the program, as in the case of the “Support for your Work Plan” voucher. Pedro (AF, San Bernardo) mentions that in order to select the beneficiaries of this money, “they look for a profile that is more motivated, that shows greater responsibility, or that you know that he/she is going to attend the training, that he/she is going to ask you questions and respond to the process until the end”. In this line of argument, Claudio (AF, Lo Espejo) differentiates the benefits that are delivered based on personal merit and those that correspond to attendance:

Then the lazy could not participate in the program (Support to your Work Plan), because that is the first filter. The matrix of the program already removed those people, and would give the resources to those who make an effort, there are other policies for the lazy; the family subsidy, the municipal subsidy, the discount in the bills, the basket, there is the social assistance.

The implementers test the supposed economic responsibility shown by the families, benefiting those who fit their moral prescriptions and excluding from the benefits those who distance themselves from them. That is to say, the moral judgment made on the degree of motivation and personal commitment allows the Family Supporters to determine which families have access to the transfers linked to merit (*Apoyo tu Plan Laboral*), and which will be limited to receiving the bonuses linked to assistance. In this sense, it is not responsible behavior that ensures access to the money corresponding to the *Apoyo a tu Plan Laboral* initiative, but rather the assessment that Family Supporters make of such behavior.

In summary, although there is a sense of social assistance associated with the vouchers, which is enhanced from the Program's normative line, this is confronted with the idea of individual responsibility present in the stories. The latter contrasts with the sense of economic support as a right to which all families participating in the program are entitled, and suggests that access to certain monetary transfers should be mediated by the evaluation of the level of individual responsibility of the families. In this sense, access to social benefits (monetary as in this case) would not necessarily be guaranteed, but would be mediated by the evaluation made by the Family Supporters of the "virtues" of the families in terms of responsibility. This professional disposition is directly related to the programmatic lines of the PTMCs, which are related to the idea that subjects have to assume responsibility for socially produced problems (Ortiz, 2014; Boga, 2018), understanding poverty as a matter to be processed and dealt with individually (Ortiz, 2014). For this reason, the prevailing vision in the accounts of the participants states that, in a context marked by economic difficulty, users have to take advantage of the opportunities offered by the program, understanding that they are momentary, and that the gravitating factor is to learn to manage economic resources on their own (Hopp and Lijterman, 2018). Those families that are evaluated positively in these terms gain access to greater monetary transfers for the duration of the intervention.

-Who owns the public money: between individual and family ownership of the money received?

The wait for the arrival of the bonuses is not only accompanied by high expectations in the households, but also by a series of family conflicts regarding the distribution of this money among the members of the household. According to the families, they usually call on Family Support to help resolve this tension. To this end, the professionals try to persuade the families based on two arguments that seek to combine the objectives of the program with the moral precepts of what a family "should be": the first one states that

the bonus money should be administered by the person who is in charge of managing the household economy. The second one states that it does not matter to whom the voucher belongs, or the amount that supposedly should correspond to each member, because the program understands that this is a family money, therefore, it should be oriented to solve the economic problems of the family, covering the economic costs of domestic life, and not to benefit a particular individual. In this sense, the resolution of the dilemma involves identifying the legitimate owners of the program's cash transfers, for which the Family Supports friction the value of individual property present in certain households, with the values of family solidarity that the program supposedly promotes.

However, intervening with the family does not necessarily mean working with a family. Within households there are extended family groups, each of which has different budgets and is burdened with its own conflicts. For Javiera (AF, San Bernardo), families live under the premise of "living together, but not so together", which implies concerns about the ownership of the bonds: "how do they distribute the bond, if they have to share it or not". On the other hand, Pedro (AF, San Bernardo) reports that to a large extent family tensions are marked by the demand for money made by young women to their mothers: "they say (to their mothers) I get a bonus for healthy control, he is my son, so I get the bonus". According to Pedro, these young mothers justify their demands by the fact that they are the mothers of children living at home, and that they are recipients of some of the vouchers transferred by the Program, particularly the Healthy Child Control voucher and the School Attendance Voucher. On the other hand, María (AF San Bernardo) comments that a significant number of the grandmothers who are heads of household do not comply with this imposition, since they say that "they live here, and I feed them, so I should have this money, finally I buy the children's snacks, I buy the milk for them". In other words, for the grandmothers, this type of voucher is money that comes to compensate economically the person who has been in charge of the children's expenses, whether or not the mother is the child's mother.

The interveners mediate these situations by arguing that it is "fair" that the bonus is received and administered by the person who is in charge of the administration of the household economy, since it is generally the person who "pays for the electricity, water and food", which is why the person who administers the budget and keeps the expenses should also administer the bonus. They support this conviction on the basis of two arguments: first, they recognize that the role of managing the household economy generally falls on the head of household, who in this role "watches over the welfare of all". In other words, for the Family Supporters, the money transferred by the program



goes directly to the benefit of the families, and not to the members in their particularity, which is why, regardless of whether it is the grandmother or the mother of the children, the money should be transferred to those who have the role of managing the budget and keeping the expenses. Secondly, they consider the individual use of the money given to them to be illegitimate. In this sense, Pedro (AF, San Bernardo) points out:

These conflicts speak of the somewhat bad dynamics of the families, harmful, because the functioning of the monetary transfers is not oriented towards distribution, but rather the causes are to increase the income of the family group. So it is not that the control of the healthy child touches the child, but it is supposed to improve the situation of the families, but many members do not understand it that way, and prefer to share everything.

According to what has been said, it is possible to observe that families are negatively evaluated, in moral terms, within which there is a dispute as to which individual becomes the owner of the bonus. According to Pedro, for those who intervene, the bonus is not oriented to be distributed, but to improve the economic life of the family as a whole. Javiera (AF, San Bernardo) mentions that in her work as a support worker she constantly invites families not to get involved in a dispute over the distribution of the bonus money, making it clear that, despite the practicality of the strategy of dividing the money according to the number of members, this is a practice that is not in line with the objectives of the program: “if you want to divide the money it is up to you, but it is not the meaning of the bonus, it is not that you get this, and you get that”. “I find it ‘pulled by the fuses’.

In summary, for Family Supporters, the delivery of cash transfers to households has to reinforce the demands of family life that the Program advocates, such as maintaining a joint budget, and managing money according to the demands of the household, and not of individuals. By stating that the vouchers are public money aimed at families living in poverty, it is understood that those who should use them are those members who are concerned about the welfare of the family group. Furthermore, it is emphasized that this programmatic provision should not bother anyone, because the money is intended to be a contribution to the reproduction of domestic life, and not to benefit a particular individual. In this way, a moral standard linked to family solidarity is defended, where those who can access and manage the program’s monetary benefits are those who act in favor of the economic reproduction of the household. Thus, for the Family Supporters,



those who do not make the family a priority in their economic decisions would be excluded from the administration of the vouchers. This is how the moral principles linked to family life are superimposed on the defense of individuality that is raised by some members of the user families.

-What should public money be used for? Between investment and fruitless spending.

The way in which families use the money transferred by the Program is an evident moral friction ground for Family Supporters. The fact that certain expenditures are made at the expense of others is considered by professionals as a bad practice of those who participate as users/public of the intervention. What is expected is that families use the money transferred by the program to finance specific actions, such as, for example, investment in enterprises, financing of work tools, house payments, among others. These judgments are based on the exaltation of the value of the money as an investment by the Family Supporters. All uses of money that are not oriented to the generation of future resources, which allow families to subsist and provide an answer to their economic problems, are considered by the implementers as a mere expense that does not bring major benefits.

For the implementers, the economic precariousness experienced by the families participating in the program demands that the money transferred to them by the Program be used in a concrete way. That is, to invest in activities and goods that bring economic benefits that will allow them, in the future, to increase their welfare:

With the arrival of the bonds the idea is that you enhance your welfare, and we manage to leave concrete actions. Concretely, with the bonds we can build things that maybe today you have pending, maybe you want to pay for a course, maybe you want to pay the driver's license, you can save the bonds and pay the license. Save for your home, help your daughter invest. We have families in which their daughter or son has a business venture (Andrés, AF, Puente Alto).

These “concrete” uses can be varied, including savings for housing, payment of pending expenses or investment in undertakings. The assumption is that these bonds will constitute an economic support to the extent that they are used in productive actions. In this sense, according to those who intervene, it is argued that the base bond

cannot have an unfruitful utility. In this regard, Pedro (PA, San Bernardo) mentions that, if the program is responsible for providing the money and inputs, it is the responsibility of the families to turn these resources into an opportunity to overcome their economic situation: “if FOSIS (Solidarity and Social Investment Fund) finances the machine, the material, and you save that money. It gives you that plus, you can invest in fabric, and the investment does not come from you, so you have to dedicate yourself only to producing”. From this logic, it turns out that the success of the intervention will depend on the productive use that the families make of the transfers.

On the contrary, the use of the money for fruitless expenses, which do not bring benefits in the future, is questioned. María (AF, San Bernardo) refers to those expenses that are used “to buy the children a cell phone, a television, or to buy them clothes, sneakers, it happens, I have visualized it, and it should not be done”. For his part, Claudio (AF, Peñalolén) says that it is common to hear how his colleagues judge the use that families are making of the vouchers: “oh, but you didn’t see the TV that was bought, and he didn’t fix the roof”. In other words, it is negatively evaluated that families use the monetary benefits of the program to buy consumer goods that do not allow them to increase their income in the future and use them to satisfy needs related to relaxation and enjoyment.

In this sense, judgments about investment and fruitless spending, install within the accounts of Family Supporters a conception about the good and bad use of monetary transfers, which hinders the intervention processes. Both the instruments and the programmatic guidelines of the policies have an implicit focus, which is the intervention in the family economy. In relation to this, it is observed, as already demonstrated (Pérez Roa and Troncoso, 2019), a tendency to moralize the economic behavior of households, evaluating and judging practices based on a normative axis prior to the intervention itself. The fact that these judgments are present in professional actions not only devalues the knowledge and actions of the subjects, but also hinders the effectiveness of the programs themselves in overcoming poverty problems (Villareal, 2007). The predominance of certain moral judgments translates into a narrow conception of the context of precariousness and the economic behaviors associated with them.

In summary, in the account of the Family Supporters it is possible to observe a tendency to promote the investment of the Program’s cash transfers. This means that households should use this money to invest in activities and goods that allow them to generate future income, thus ensuring the increase of their economic welfare. Therefore, in their accounts, the ideas of investment are confronted with the unfruitful use of the money, morally



evaluating in negative terms those households that use the program's money for the purchase of consumer goods that satisfy leisure needs. This friction is striking, considering the low monetary value of the vouchers transferred by the program, which could hardly generate substantial changes in the productivity line, as stated by the implementers.

Conclusions

The article analyzed three moral frictions present in the practices of the Familias Program implementers: 1) Friction in the access to the transfers, where the values of the right to assistance and individual responsibility are disputed; 2) Friction in the owner subject of the program bonds, the tension between the figure of the individual and the family; and 3) Friction in the expected use of the bonds, the moral dispute between the values of investment and their unfruitful use. In each of these moral frictions, the Apoyos Familiares made the moral repertoires linked to individual responsibility, family solidarity and investment prevail, which had direct effects on the allocation of monetary resources in the households that participated in the social intervention. This is observed in that the beneficiaries of the monetary resources end up being those families and individuals whose behaviors adjust to the values that the Family Supporters define as legitimate and pertinent. In this sense, it is confirmed that the money that the Chilean State transfers to families living in poverty is not neutral, but is marked by a series of moral prescriptions, from which the interveners perform the intervening action.

The values on the basis of which the Family Supporters resolve the frictions are related to a moral order typical of societies that have experienced a neoliberal turn in social policy, as is the case of Chile. The first friction manages to evidence an individualizing vision of poverty, which postulates that in order to achieve better levels of well-being individuals have to demonstrate greater responsibility regarding their economic performance (Viana & Silva, 2018). On the other hand, the friction over who is the subject owner of the vouchers, accounts for the relevance assumed by the value of family reciprocity in social intervention. Seeing the family as the main breadwinner of society, the State has reduced its support to a series of aids that allow families to assume their "responsibilities" in terms of social reproduction (Marre and Román, 2016). In this sense, the Program's monetary transfers are thought of as money oriented to the reproduction of the family group, which requires families to act as a kind of "small welfare state" (Cooper, 2017). In other words, Family Supporters direct their intervening action according to moral values present in the repertoire of the neoliberal discourse of politics, which speaks about how the moral frictions of money are situated in a given social political order.



Finally, the results presented in this article are relevant in a national context where the excesses of the prevailing socioeconomic model have become evident. The predominance of values such as “individual responsibility” and “investment” in the moral frictions of intervention, requires families to increase their personal performance in order to access social benefits. This is worrisome not only because it limits access, but also because the success of social policy is subject to the individual performance of families. In this sense, observing the frictions between the moral repertoires used by the implementers allows us to question the scope of the intervening action in the reproduction of normative frameworks characteristic of the neoliberal turn of social policy, providing greater tools to (re)think the values that are at the basis of social programs that seek to address the problems associated with poverty in Chile.

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Biography of the authors

Santos Allendes Caro, Licentiate in Social Work and Master in Social Work, Universidad de Chile. Member of the Nucleus on Socioeconomic Relations and Social Struggles, Universidad de Chile.

E-mail: santos.allendes@ug.uchile.cl

ORCID ID: <https://orcid.org/0000-0002-9190-7067>

Lorena Pérez-Roa, Academic of the Department of Social Work, Faculty of Social Sciences, Universidad de Chile. PhD in Applied Human Sciences, University of Montreal, Canada. Master in Anthropology and Development, Universidad de Chile and Bachelor in Social Work, Universidad Católica de Chile. Her areas of teaching and research are on economic practices and relations, processes of indebtedness, financialization of everyday life and socioeconomic inequality. She is co-coordinator of the R&D Nucleus on Socioeconomic Relations and Social Struggles, University of Chile. She is a researcher associated with the Millennium Nucleus Center Authority and Asymmetries of Power NCS17_007.

E-mail: loperez@uchile.cl

E-mail: loperez@uchile.cl

