

More than survival. The meanings of cash transfers for the poor

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Abstract

Purpose – This article challenges the prevailing view that a minimum income for the poor is only relevant to basic needs. It contributes to the discussion on the meanings of money by specifically focusing on the Italian Citizenship Income scheme as a case study.

Design/methodology/approach – A qualitative research design was developed and implemented in four regions of northern Italy. The analysis is based on 131 in-depth interviews with minimum income recipients.

Findings – The empirical analysis shows that money transfer has various meanings. Four dimensions are identified: functional, relational, protective, and emancipatory. The first two are connected to spending, while the latter two are related to self-identity. Although the four dimensions may overlap and coexist in the daily lives of minimum income beneficiaries, they are distinguished for analytical purposes.

Originality/value – The article presents a comprehensive analysis of the multiple meanings that minimum income can have for beneficiaries; meanings which are often not explicitly addressed in social policy studies. It goes beyond the equally important consideration of material needs by adding other meaningful aspects. This approach makes a different way of looking at cash transfers possible, and it provides elements useful for the design and analysis of minimum income policies.

Keywords Money meanings, Cash transfers, Poverty, Minimum income, Social policy

Paper type Research paper

Introduction

In contemporary discourses on poverty, the public debate predominantly centres around the inadequacy of resources necessary to sustain a dignified life. This inadequacy is commonly interpreted as a financial deficit, where individuals lack sufficient monetary means to meet their essential needs, such as food, shelter, and healthcare. Those experiencing this financial deficit are categorised as “poor”. This linear view raises critical questions about the effectiveness and implications of cash transfers. Specifically, what transpires when monetary support, such as minimum income benefits, is allocated to individuals identified as poor?

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The article explores the meanings of money within the context of minimum income schemes, uncovering multiple dimensions that contribute to a more nuanced understanding. It aims to challenge the prevalent notion that minimum income for the poor primarily addresses basic needs. This viewpoint suggests that cash transfer enables families previously lacking sufficient resources to increase their consumption and afford a decent standard of living. Consequently, this money is expected to positively impact household well-being (European Commission, 2023). However, this assumption embodies a simplistic understanding of money, failing to consider the diverse meanings attached to it, which can vary significantly and lead to different results than enhanced well-being.

Italy is well-suited for analysis as it has introduced a national minimum income policy only in recent years with significant delay compared to other European countries. It represents an interesting case study due to the strong cultural resistance to the adoption of a national and universal anti-poverty policy. The paper draws on empirical data from a research project focusing on the implementation of the national minimum income scheme (Citizenship Income) across four regions in northern Italy.

The article starts by outlining key contributions from existing literature that delve into the meanings of money. It then describes the broader context of minimum income policies in Italy and details the research methods used. Subsequently, it presents the main findings of the analysis. Finally, it discusses the implications of these findings in the context of ongoing scholarly debates.

Literature review

To explore the meanings of money for the beneficiaries of a minimum income measure, it is essential to consider three interrelated themes that collectively provide the context for this study. Firstly, it is necessary to investigate the meaning of money and to question money as defined by economics. Secondly, it is important to keep in mind that in this analysis we are considering the meanings of money for a specific section of the population, namely the poor. Furthermore, the analysis should examine the meanings of a particular type of money: that is, the money received through the specific monetary transfer of the minimum income.

When discussing the meanings of money, it is important to recall the pioneering work of Simmel (2004 1st ed. 1900), who considered money to be the purest expression of the concept of economic value and the perfect example of modernity's tendency to reduce quality to quantity. Moreover, Simmel warned that "the particular qualities that the material adds to money lead to its being subsumed under those goods to which, as money, it stands in contrast" (Simmel, 2004, p. 118), thus inviting reflection on subjective meaning that money can assume.

After Simmel's seminal contribution, however, the focus of the debate shifted to pure economic aspects. Money was viewed as an impersonal medium of exchange, a store of value, and a unit of account that can measure the value of other goods (Ingham, 2004). More recently, Zelizer has made an important theoretical contribution to rehabilitating the idea of the quality of money. She has argued that money is not uniform and generalised as conceived by economists (Zelizer, 1989, 1994).

There are two key considerations when challenging the economic view of money. The first relates to the idea that the source of money can influence its distribution among multiple alternative uses due to the division into mental accounts that individuals make of their money holdings (Arkes *et al.*, 1994; Belk and Wallendorf, 1990; Carruthers and Espeland, 1998; Shefrin and Thaler, 1988; Thaler, 1990). The second consideration explores how social relations, emotions, morals, and institutions shape the way in which people create, mark, and use money (Bandelj *et al.*, 2017). This line of enquiry pursued by Zelizer (1989, 1994, 2005, 2012) and other scholars led to the concept of "relational work" to articulate how people negotiate the intersections between social and economic relations. In Zelizer's framework, relational packages are defined as connections among four distinctive elements which are

present in every economic activity: distinctive social ties, economic transactions, media of exchange, and negotiated meanings (Zelizer, 2012). Our study assumes this perspective, deepening the knowledge within the specific case of the social ties between society and its poor while negotiating equality and inequality in exchanges (Bandelj, 2020).

When considering the poor, it's crucial to recognise that their specific conditions change how they manage money, consumption, and savings. Significant insights have been provided by studies in behavioural psychology, particularly those focusing on the impact of money scarcity (Mullainathan and Shafir, 2014; Sheehy-Skeffington and Rea, 2017). Another approach analyses the multiple meanings of money for households in poverty, confirming the notion that money extends beyond the realm of the market and has contextualised meanings reflecting gender as well as cultural and social structures (Attrash-Najjar *et al.*, 2024).

In particular, Daly (2017) explored the meanings and practices associated with money in low-income and poor families in the United Kingdom. Her approach is important not only because it analyses the meanings of money for the specific category of low-income households, but also because it tries to disentangle these meanings into two different layers: repertoires connected to spending, and those connected to self-identity. Regarding the repertoires linked to spending, Daly defines a functional repertoire that comprises meanings linked to the economic value of money in meeting daily material needs. A second repertoire is a relational one where money is interpreted in terms of relationships and the maintenance of personal and family values. The second layer, related to self-identity, consists of two main narratives: lack of money can be a disabler that constrains individual agency, but it can also be normalised and seen as an opportunity to enhance skills, core values, and relationships.

However, sociological studies rarely consider public cash transfers in their analysis of the meanings of money. Among the few contributions addressing this gap, Sykes *et al.* (2015) analysed the meanings of the money disbursed through the EITC (Earned Income Tax Credit) programme in the United States, which allowed them to highlight the differences between the money received through this specific programme and means-tested programmes. Desmond (2017) also contributed to this debate in his studies on evicted families in the United States, showing that the functional repertoire is far from being the only one when considering the money that people receive through food stamps and SSI (Supplemental Security Income): money is often used to satisfy other needs that are more related to relationships and self-identity.

Our article seeks to address a gap in European research by contributing to the understanding of the meanings attributed to welfare benefits. We aim to define the specific meanings that cash transfers hold for their recipients. A clarification is essential: when studying meanings, it is useful to think of them, not as different representations of money by different individuals, but rather as a complex repertoire or a "cultural toolkit" (Swidler, 1986). We intend to categorise meanings to distinguish and enhance understanding of the contents of that toolkit. In doing so, we challenge the prevailing assumption that minimum income for the poor only addresses basic needs, highlighting these benefits' broader implications and significances.

Research context and methods

Nowadays, Italy still struggles with a historical and structural persistence of high levels of poverty in the country. As many comparative studies have documented (i.e. Saraceno *et al.*, 2020), Italy is one of the European Union countries hardest hit by the 2008 financial crisis and also the slowest to recover, even compared to other Mediterranean countries. Poverty has steadily increased throughout the post-2008 period. This increase has been observed not only in the traditionally poorer southern regions but also in Northern Italy, which remains the richer part of the country, marking profound territorial differences. However, since the 2008 financial crisis, Northern Italy has seen a novel rise in poverty levels. When the coronavirus

struck the country with unexpected violence in late February 2020, no signs of a change were yet visible. The dramatic and sudden increase in poverty caused by the health crisis occurred in a country that had not fully recovered from the 2008 financial crisis. Rising inflation helps explain the further growth of poverty in the last three years (ISTAT, 2024).

The high poverty rate goes along with a significant delay in implementing a national anti-poverty policy. Until 2017, responsibility for meeting the needs of the poor was left to local governments, local charities, and third-sector organisations. The fight against poverty has traditionally played a residual role: the Italian public policy approach to poverty has historically been weak, fragmented, and indirect (Kazepov, 2015; Saraceno *et al.*, 2020). This is because of a strongly categorical social security system skewed toward contribution-based benefits, especially pensions, and the central role of family solidarity even beyond family boundaries (Ascoli and Pavolini, 2015).

After an earlier experimental pilot measure Italy was, along with Greece, the last EU country to adopt in 2017 a national minimum income scheme for the poor called the “Inclusion Income” (Reddito di inclusione), which became universalistic after the first year. Between April 2019 and December 2023, the Inclusion Income was replaced with a new minimum income measure. The “Citizenship Income” (Reddito di cittadinanza) was more generous than the previous one in terms of eligibility conditions, benefit amount and duration. As part of a broader shift by many European welfare states from a transfer-oriented welfare to an active service-oriented welfare (Hemerijck, 2017), this measure was a means-tested cash benefit, with several activation and conditionality requirements, depending on beneficiaries’ (in) ability to work [1]. A continuity in structure is evident with the measure that preceded it: the monetary transfer - through a prepaid card - was linked with a personalised plan of interventions geared toward the social inclusion and re-employment of beneficiaries.

Since the beginning of 2024, the new right-wing government has replaced the “Citizenship Income” with two different measures: the “Inclusion Allowance” (Assegno di inclusione) and the “Training and Employment Support” (Supporto per la formazione e il lavoro), the latter aimed at the poor deemed employable. Despite the instability of successive measures over the past decade, the underlying paradigm remains unchanged.

In line with a renewed focus on issues of moralisation and conditionality, as a consequence of adherence to the European activation paradigm, a paternalistic and stigmatising approach to the poor has prevailed (Romano, 2019). Historical ambivalence, if not outright hostility, to the introduction of a universal guaranteed minimum income persists from political parties but also from public opinion (Busso *et al.*, 2019; Jessoula and Natili, 2020). Against this backdrop, the main criticism of a national income support policy was that recipients would be paid to do nothing or “to be couch potatoes”. Several authors (Busso *et al.*, 2018; Saraceno *et al.*, 2020) have expressed concern about the widespread portrayal of the poor as crafty and scroungers and a welfare-to-work approach that ignores the long-term structural characteristics of the Italian economy and its social safety net.

Within this context, an empirical study was conducted in four regions: Piedmont, Lombardy, Veneto, and Emilia-Romagna which are characterised by a recent increase in poverty, as previously mentioned. The rationale for this choice was the necessity to investigate the implementation of the minimum income scheme, exploring its dynamics, the interactions among the involved actors, and their experiences from a contextualised and situated perspective.

To achieve this objective, a qualitative research design was created, which involved conducting in-depth interviews with 131 minimum-income recipients. The sampling selection was based on the primary characteristics of the Italian poverty model (Saraceno *et al.*, 2020), differentiating between households with or without children, migrants or Italian natives, and couples or single parents. Beneficiary interviews were conducted between the end of 2021 and the first half of 2022 mainly in formal settings, such as municipal offices or employment

services, but sometimes in public places or at the participants' homes. Recipients were primarily contacted through social workers who acted as intermediaries. Overcoming reluctance to participate and maintaining privacy were challenging aspects of the research. It is important to note that the selection of beneficiaries interviewed carries a well-known risk of "creaming" due to their identification by social workers. This tends to occur in situations of power asymmetries and may result in the best practices and most successful cases being highlighted (Lipsky, 1980). Since this was not an evaluative research on the minimum income scheme, the effect of this dynamic was not considered to compromise the investigation findings.

The interviews focused on the impact of the minimum income on the recipients' daily lives, including both cash transfer and activation measures. The biographical aspects of their lives and poverty trajectories, as well as their interactions with the services involved in implementing the measure were also explored. The outline shared by the research team identified several thematic macro-areas, each grouping related sub-topics. These areas included pathways to impoverishment, accessing the measure, interaction with social and labour services, conditionalities for the recipients, how they make use of the benefit, and evaluations and reflections on the policy.

All interviews were recorded digitally, fully transcribed with consent, and analysed using computer-assisted qualitative data analysis software (Nvivo) while ensuring the anonymity of interviewees. As a qualitative approach was chosen to explore the experiences of the beneficiaries from a subjective point of view, thematic analysis (Bazeley, 2020) was used to discover patterns in subjective meanings of money, according to a shared and common analytical framework. The empirical material was analysed through the following steps (Naeem *et al.*, 2023): keyword and quote selection, coding, theming, interpretation, and development of a conceptual model of the findings by identifying different meanings. As a result of this analysis procedure, the four ideal-typical dimensions of meanings described in the next section are derived from the data following a mainly inductive and grounded process, even though the interplay between induction and deduction may be considered somehow unavoidable in social research (Corbin and Strauss, 2008).

Findings

The following analysis reveals the multiplicity of meanings associated with money transfers. It is recognised that in the beneficiaries' everyday experiences, different meanings of money are interconnected and often overlap. Therefore, the aim is to systematise these different meanings by identifying four analytical dimensions. The value of this approach is to deepen our understanding of the nuances associated with each meaning of money, ultimately allowing us to move beyond the simplistic notion involved in minimum income programmes, which is flattened on meeting basic needs. Although our analytical proposal is inspired by the seminal work of Daly (2017), it is based on an inductive research strategy that enhances the perspective of beneficiaries interviewed and their subjective experience. To achieve this objective, a four-dimensional analytical model has been constructed, consisting of two distinct sets of ideal-typical repertoires: those linked to spending and those associated with self-identity. The former encompasses functional and relational dimensions, while the latter encompasses protective and emancipatory dimensions.

The functional dimension of money

The most common narrative of the meaning of money, which we have termed functional, is typically understood as covering the basic needs of the household and is linked to primary expenditure such as buying food, rent and bills, as well as buying clothing and other

essentials. Irrespective of the nature of the expenditure, the basic feature of this dimension is the recognition that the function of the money received is to enable the expansion of consumption, either through the purchase of material goods that could not previously be afforded or through the payment of expenses that are fundamental to ensuring a decent life. Rebecca [2] exemplified this narrative. A 56-year-old woman who immigrated from South America to Italy in the 1990s, she had worked for a considerable time as a fitness instructor and singer at events. Since 2018, she has been unable to work due to a severe disability. Regarding the cash benefit she receives, she stated:

Being able to buy a piece of meat, something I hadn't eaten in a while [...] it really helped me materially on the level of eating. [...] It helped so much materially.

This repertoire was observed in all households, regardless of size or composition, and was present in both metropolitan and peripheral areas examined. The functional dimension related to the payment of rent and utilities assumed particular importance if associated with the severe housing emergency that characterises mainly, but not exclusively, the metropolitan areas of northern Italy (ISTAT, 2023). Tommaso illustrated this aspect. Hailing from southern Italy, he moved to Milan in 2004 for employment purposes. However, following the financial crisis of 2008, he lost his job. Due to his limited educational qualifications and fragmented employment history, he has been unable to secure a new position in Milan since then.

Then I applied for this benefit, which mainly helps me pay rent. Rent is really a big help because otherwise you really risk living on the street!

While there is no doubt that the main feature of the functional dimension is directly related to basic needs, a closer examination reveals how this meaning is nuanced with expenditures that also have restorative and rehabilitative purposes. This was evident in situations such as debt repayment or the purchase of previously unaffordable goods.

Furthermore, the minimum income is employed to enhance the overall well-being of the beneficiaries. It can therefore be assumed, in line with the well-known debate on the capability approach introduced by Amartya Sen (1999), that *functionings* range from those that are fundamental to human existence, such as the avoidance of morbidity and mortality, adequate nourishment, mobility, etc., to those that are more complex and multifaceted, including happiness, self-respect, participation in community life, and the ability to appear in public without a sense of shame. For instance, an interviewee explicitly articulated the significance of allocating this financial resource towards her psychological well-being, citing the potential to utilise it for psychotherapy sessions. This finding challenges the representation of the functional dimension as being limited to basic needs. The following statement by Lucia, a 52-year-old woman, exemplifies this phenomenon. She worked as a homemaker until her husband left her, coinciding with the pandemic, leaving her alone and without an income. She has received assistance in the form of groceries from friends and has subsequently sought help from social services, where she is now enrolled in a social reintegration program.

With the minimum income, I sometimes treat myself to a 50-euro online consultation with a psychologist I've known for years. I don't feel like going to a counselling centre and starting from scratch. So, I give myself those 50 euros as a reward to pay for a consultation when I really need it.

Regardless of the type of expenditure, the respondents described themselves as responsible and prudent consumers, thereby distancing themselves from the stereotypical representation of the poor as spendthrifts, which is prevalent in the Italian public debate. This was exemplified by the words of Maria, a 45-year-old woman and mother of two. She worked as a daytime caregiver before both she and her husband lost their income due to the pandemic.

We didn't spend money recklessly. First of all, we didn't get rich. I didn't even have time to do the groceries before they were gone. But when the arrears arrived, of course, we bought the fridge that had broken down, just at the right moment. And then we bought some useful things for the house.

The relational dimension of money

The relational dimension of money meanings refers to the way in which expenditures are justified based on their role in maintaining and strengthening relationships, rather than purely on utility. Indeed, the interviewees emphasised that the expenditures enabled by the minimum income were fundamental for the maintenance of relationships, both within and outside the household.

This dimension was more frequently found in households with minors, where the interviewed parents or grandparents emphasised the importance of money to offset their children's disadvantaged position compared to their peers and to prevent them from feeling excluded (Kochuyt, 2004). However, it was not simply a matter of ensuring the children's well-being; it was also a matter of establishing and strengthening intra-family ties by caring for them. This is illustrated by the testimony of Lisa, a 62-year-old grandmother. She has been separated for an extended period and has worked as an entrepreneur in the restaurant industry in both Italy and Germany. Following a severe illness, she has abandoned any efforts to seek new employment. She expressed:

I can even get a little gift for the kids when they do well in school. I don't spend a lot for them, just some stickers for the album. I can buy them without asking my daughter for money. In December 2020, I wasn't buying any Christmas presents. I had no money for it. My daughter gave me the money to buy presents. And it was not nice. Dignity . . . you know where you can stick it. It's especially tough as a grandma. My grown-up daughters know the situation and they don't ask, but the grandkids . . . you can't explain it to them. You explain it to them up to a certain point, but they believe in Santa Claus. Never take money away from the kids.

However, the relational dimension does not only explicitly refer to family ties; it also concerns those weak ties (Granovetter, 1973) that are fundamental for building a social network. In this case, the argument is no longer for the importance of a minimum income for basic expenditures; rather, it is for the idea that there are essential expenditures beyond basic necessities. Sociality is not only a valuable end in itself; it also serves as a gateway to, or a means of re-entry into, the world of work. The most explicit reflection on this matter was made by Cristina, a 27-year-old who recently graduated and lived in a rented apartment with two flatmates. She comes from a family of restaurateurs who faced a severe crisis during the pandemic. She stated:

I've never seen this much money in my account. [. . .] If this has made me able to pay for an extra pizza, it has also allowed me to get in touch with other people who work. Now, when someone suggests going out for a drink, I no longer have to worry about whether or not I can afford it. Now I can join in.

A final key relational element pertains to self-care in relation to others. In some cases, interviewees, especially women, explained the importance of using the money to care for their femininity and to access resources that are only seemingly "frivolous" (Rowntree, 2000 1st ed. 1901). This enabled them to distance themselves from a stigmatising representation of the poor and feel "like others". This is exemplified by Lucia:

With that money, I keep my femininity because I don't want to show others that I receive the minimum income and then go and have my nails done. I know it's not a good look, but it's about dignity. I don't want to be seen as dead, neglected.

The protective dimension of money

The protective dimension of money can be defined as its capacity to instil a sense of security among recipients. Although this dimension appears to be closely connected with the

functional dimension, it exerts a more direct influence on the sphere of self-identity. While it may address basic needs, its significance predominantly lies in fostering ontological security, as conceptualised by scholars such as Anthony Giddens (1984).

The words commonly associated with the minimum income include “truce”, “relief”, “salvation”, “a gift from God”, “respite”, “recovering one’s dignity”. Many interviewees expressed positive evaluations, referring to the feeling of being liberated from the “anxiety of making ends meet”. Moreover, the protective function of the minimum income did not necessarily derive from a substantial change in the family budget that would allow for an improved standard of living. Rather, it derived from interrupting the downward spiral that results from living in poverty. This aspect is illustrated by Paolo, a 51-year-old Italian man, who was released from prison in 2020 after some years of incarceration but has not yet started any job due to the pandemic.

It’s true, financially speaking, not much has changed. But morally, it’s a whole different story! It’s like landing on your feet. When you’re out there looking for a job and can’t find one, you come home feeling down. But having that bit of money makes you feel a bit more relaxed, you know?

This protective dimension is activated when the minimum income makes it possible to cover some basic expenses already included in the functional dimension. This is particularly pertinent to the capacity to secure a house, which is instrumental in instilling a sense of security and protection among beneficiaries. Carla is a 45-year-old woman with a high school diploma and a stable employment until 2011. During the pandemic, her husband, a craftsman and painter, also lost all his income. She clearly illustrates this point.

This money is important because it guarantees at least my rent. I mean, I get 486 euros of minimum income. Let’s say I pay 600 euros of rent. If I add 100 euros, I have a guaranteed lease! For everything else, good or bad, I can make ends meet, but a roof over my head is important, that’s the biggest guarantee I have. That’s all. I mean, it took that worry away . . . Rent is important, if you don’t have a home.

The degree of activation of the protective dimension is contingent upon the amount received. The greater the amount, the more pronounced the sense of protection. As is intuitive, the evaluation of the adequacy is strongly connected with the needs of the household. It is typically the case that larger families experience greater pressure and encounter greater difficulties in attaining a sense of protection and security.

Finally, it is crucial to note that the adequacy of the amount received is not the sole factor that determines security. If the benefit is of short duration, it may lack protective relevance. Even if it does provide some protection, this can be undermined, creating a breach in the regained ontological security.

The emancipatory dimension of money

The emancipatory dimension encompasses the range of meanings associated with money that signify newfound opportunities for change perceived by recipients of minimum income. It represents the liberation from the prevailing constraints experienced by impoverished individuals, with a particular emphasis on the transformative potential of this financial support in shaping families’ present circumstances and future trajectories. Firstly, the money received can be an opportunity to reduce requests for financial help from others, especially the family network. Indeed, the removal of this need is a great relief for many people who feel ashamed and stigmatised by having to ask even distant relatives for help to survive. The money received frees the recipients from economic dependence on their parents, but also on their partner. Alternatively, if the money received is used to pay rent, it enables adults to avoid moving back in with their parents, which can lead to a sense of failure in their life goals. This phenomenon can be observed in both younger individuals and more mature

beneficiaries. The case of Pino, a 60-year-old man, and Greta, a 29-year-old woman, provides an illustrative example. Pino lives with his disabled wife, lost his job in 2008 and has not found stable employment since then, despite having completed numerous internships. Greta instead has moved from southern Italy to a northern metropolitan city three years ago to work and continue her university studies. Before the pandemic, she was engaged in intermittent employment but has been unable to support herself since then.

As I said, I honestly don't feel like asking for money at the age of 60. "Mom lend me 50 euros" . . . After the [minimum] income came out, I asked for as little as possible.

I realized that with the minimum income, I could be freer and more independent and be able to pay the bills and other stuff. To no longer depend on my family but only on myself.

This form of emancipation has implications that extend beyond the family unit, influencing interactions with local services and charities that often provide financial assistance to those in need. Although minimum income recipients recognise the value of local organisations in helping the poor, they tend to prioritise self-reliance and the avoidance of dependency. The case of Lara is illustrative of this phenomenon. She immigrated to Italy from Turkey to work as an interpreter but found herself alone and without a job after maternity leave. She had to move to her sister's house and was compelled to rely extensively on the assistance of various organisations.

I always had to call somebody or Caritas or the social worker, Let's say that with the minimum income, I've managed to pay half by myself, without asking for help from anybody.

Moreover, the possibility of receiving money can be an important lever of the capacity for voice and action of social actors, especially those who are socio-economically marginalised (Anselmo *et al.*, 2020). Thus, the emancipatory dimension can also be identified in terms of social redemption concerning degrading or blackmailing working conditions. In this case, participants emphasise the power of the measure in giving them a different option, one that protects their dignity more effectively. This is illustrated by Chiara, a 47-year-old Italian woman who obtained her degree in the UK and spent over twenty years working abroad as a retail manager in the fashion industry. She decided to return to Italy due to family reasons but has encountered challenges in securing employment there.

My friend said they can't find staff to hire. I asked why. Maybe they're underpaid. I don't know if they're getting 5–6 euros per hour, but it's not worth it to earn 900 euros for 40 hours per week. They'd rather stay at home and get 800 euros [of minimum income], even though it's hard work. I told her, don't even think about it, I'm not working for that money. You can exploit whoever you want, but not me.

It is important to note that receiving this money may enable recipients to make new plans. Minimum income provides an opportunity to "set oneself in motion" and is a crucial step towards the capacity to aspire. This is a "meta-capacity" that enables people to act, project into the future, and build bridges to it (Appadurai, 2013). Mario, a 55-year-old wood craftsman, who had to close his business due to bankruptcy and now does occasional work, explained that the minimum income opens up new opportunities and accompanies new life paths.

When someone is struggling, it's important to give them the chance to explore different options and opportunities. Once they've had a chance to do that, let them go in whatever direction they want. In the meantime, things will change. Money is a great motivator.

Discussion and conclusions

The analysis has revealed the various meanings and representations of money, moving beyond the simplistic notion that money for the poor is only associated with survival. Our conceptual

framework categorised the nuances of meaning attributed to cash transfers within the context of a minimum income scheme. As previously stated, the various meanings are only distinguishable analytically. They often coexist and interrelate, and do not exclusively or exhaustively describe the behaviour of those in poverty. However, inspired by Daly's conceptualization (2017), differentiation between "spending" and "self-identity" is needed for a more thorough investigation of the implicit meanings and practices associated with money.

Accordingly, the functional and relational dimensions are categorised as "spending" and are explicitly linked to the use of money to satisfy needs and support social relationships, both within the family and at a broader level. At first glance, these two dimensions may appear to be more explicitly connected with the urgency of everyday life. However, upon closer inspection, it becomes apparent that money is necessary not only for survival but also for improving one's standard of living and providing for psychological well-being. The practices described by our interviewees challenge the common public perception that poverty is solely a matter of material survival.

Regarding the sphere of self-identity, our analysis has identified two main dimensions referred to as "protective" and "emancipatory".

The protective dimension should be related to the adequacy of the minimum income, which is conventionally defined as the amount that allows the family to have an income at or above a given poverty threshold. At the European level, for instance, the national at-risk-of-poverty threshold is employed (European parliament, 2017). Adopting the beneficiaries' perspective, we could instead argue that the perceived adequacy of the measure occurs when the money received allows activation of the protective dimension. We define as "protective" those situations in which the amount received increases ontological security, which, echoing Giddens (1984, p. 375), is the "security of being", a "confidence or security that the natural and social world is as it appears, including the basic existential parameters of self and social identity". In contrast, if the amount received is perceived as inadequate, given family composition, care needs, or the burden of housing expenses, this protective dimension remains elusive. In this case, the cash transfer is interpreted only as a "gratuity" accompanied by feelings of shame and frustration, which are far removed from a sense of renewed well-being. Consequently, poverty can hinder the ability to act with mental clarity and a sense of self-efficacy, as Mullainathan and Shafir (2014) suggest. Recognising the negative impact of scarcity, entitlement to an adequate minimum income should be considered a basic social right that can help the needy achieve a more secure life.

In the context of "self-identity" related meanings, the emancipatory dimension reveals the transformative potential of minimum income schemes in fostering change and empowerment. Recipients report being emancipated from economic dependence on family and partners, experiencing a reduction of requests for financial help from others, and being able to make choices aligned with personal dignity. The money transfer is conceived as a means to promote social progress and an opportunity to develop new strategies for the future, highlighting the capacity to aspire and the potential to overcome past limitations.

Against this background, an analysis of the meanings and (social) practices associated with money provides an opportunity to look at poverty, or more precisely at the poor, from a different standpoint. This opens the way to a counter-narrative that emphasises the active strategies they employ, moving beyond the widespread representation of the poor as a homogeneous and passive social category. Indeed, the interviews revealed the complexity of poverty conditions and the internal heterogeneity of the poor. The repertoire of self-narratives was highly varied and resisted simplification, making it difficult to identify recurring elements. The heterogeneity of the representations examined reflects the plurality of poverty experiences, which are to be understood as dynamic processes that take shape at the intersection between social circumstances and actors' intentional responses (Lister, 2021). Moreover, the social characteristics of the recipients may be considered for a more nuanced

understanding of the dimensions presented. It should be noted that the majority of the individuals interviewed were women. Despite the difficulties they experienced in reconciling the burden of caring with the need to find employment in a labour market that structurally disadvantaged them, they were able to perform a daily balancing act. This is evidenced by the diverse range of choices made by the recipients between job search, requests for assistance from relatives and friends, recourse to social and employment services, use of soup kitchens and food parcels distributed by Caritas, parishes, or third-sector organisations. These practices demonstrate their strategic ability to make ends meet (Edin and Lein, 1997).

The findings of our study highlight the importance of recognising and addressing the multiple roles that money plays in the lives of the poor. In terms of policy implications, there is a need for minimum income schemes that not only provide financial support but also promote social inclusion and a broader sense of well-being. Policymakers should therefore ensure that cash transfers are adequate to meet both basic and higher-order needs, facilitating both ontological security and empowerment. To this end, it is of the utmost importance that policies are designed to minimise the stigma associated with receiving financial assistance and to support recipients in developing strategies for self-determination and social mobility.

In consideration of the limitations of our study, while the four-dimension analytical model has proven useful in exploring the multifaceted nuances of money-related meanings, which are often overlooked in the analysis of minimum income schemes, the analysis is not systematically oriented to assess the influence of ascribed variables, such as gender, age, urban-rural differentiation, and migratory background, in determining the meanings attributed to money. To gain a more comprehensive understanding, it would be beneficial to consider the role of poverty biographies and social assistance careers in determining whether and how these factors make a difference. In addition, there is a limited exploration of how participants understood their poverty in relation to their perceptions of financial assistance. While our study focused primarily on the meanings of money through the four dimensions, we acknowledge that a deeper understanding of participants' perceptions of poverty itself could provide additional valuable insights. This approach could enhance the depth and breadth of the findings and offer a more holistic view of the impact of financial assistance programs.

To address these limitations, future research should focus on longitudinal studies to track the long-term impacts of minimum income schemes on both financial stability and overall well-being. Furthermore, comparative studies across different regions and socioeconomic contexts are required to identify the extent to which various factors influence the impact of cash transfers on beneficiaries. To gain a comprehensive understanding of the meanings of money in the context of cash transfers for the poor, it is crucial to consider the peculiar media of exchange of minimum income, as conceived through the lens of the relational work framework (Zelizer, 2012). This entails analysing not only how the government distributes these funds and the limitations imposed on their use, but also how recipients incorporate this money into their daily lives, with particular emphasis on the innovative strategies in which they manage and spend it. Finally, further investigation into the significance of alternative forms of cash transfers, such as child benefits and other welfare payments, would be beneficial. An examination of the interconnections between these transfers and their meanings and uses in the lives of recipients could yield valuable insights.

Notes

1. Established by Law Decree n. 4/2019, the Citizenship Income was conceived as an active labour market policy, as well as an anti-poverty measure, targeted on guaranteeing the right to work, and combating inequality and social exclusion.
2. To protect the anonymity of participants, all names quoted are fictitious.

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