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Sophie Bennani-Taylor & Nasar Meer

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Processing payments, enacting alterity: financial technology in the everyday lives of asylum seekers

Sophie Bennani-Taylor ^a and Nasar Meer ^b

^aOxford Internet Institute, University of Oxford, Oxford, UK; ^bSchool of Social and Political Sciences, University of Glasgow, Glasgow, Scotland

ABSTRACT

This article examines how the Asylum Support Enablement (ASPEN) card – a prepayment card provided to UK asylum seekers – enacts their alterity in ways that problematise the techno-optimist narrative of digital technologies as promoters of financial inclusion. Drawing on analysis of 53 documents alongside 21 interviews with asylum seekers, refugees, advocacy organisations and technology providers, the article proceeds in four steps. First, we trace the migration of Prepaid Financial Services' (PFS) prepayment technology from the humanitarian context of UNHCR's Cash Assistance Programme in Greece to its adoption in UK state practices, considering what this means for the mobility of policy norms inscribed in digital technologies. Second, building on the concept of 'alterity processing', we examine how the UK Home Office discursively co-constructs asylum seekers as 'deviant subjects' and its bureaucratic entities as indispensable. Third, we analyse how this co-construction is used to justify asylum seekers' exclusion from mainstream banking, rendering them dependent on the ASPEN card. Finally, we elucidate how the card's surveillance, encoded rules, and induced precarity govern asylum seekers' behaviours. We thus demonstrate how financial technologies – as deployed across humanitarian and statist welfare contexts – engender new lines of marginalisation and forms of social control.

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Introduction

Spanning disciplines and methodologies, the study of asylum governance has generated a vast and multi-scalar literature which traverses questions foundational to social science inquiry (Triandafyllidou 2022). Burgeoning scholarship exploring the role of digital technology in asylum brings into view significant socio-political developments that are, in the main, understudied. The recent special issue of this journal on digital technologies shared this intuition and extended an invitation to inquiry interested in a 'better understanding of the impact of digitalisation processes on migration issues' (Nedelcu and Soysüren 2022, 1833). In this article, we take up this call by focusing on financial technologies

CONTACT Sophie Bennani-Taylor  sophie.bennani-taylor@oii.ox.ac.uk

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used to provide resources to forcibly displaced populations. Examples of such technologies abound: from the UN's Building Blocks project which uses blockchain technology to coordinate payments between aid organisations and refugees; to Oxfam's Unblocked Cash project which provides 'digital currencies' to Vanuatuan people affected by Cyclone Harold and COVID-19; to UNHCR's Refugee Cash Assistance programme which enables asylum seekers in Greece to access funds through a prepayment card (Cheesman 2022; Tazzioli 2019). Advocates of technology as 'digital humanitarianism' argue that it offers new ways for displaced migrants to 'obtain vital information, communicate with loved ones, access basic services and to link to the local, national and global communities around them' (Meier 2015; UNHCR 2016, 5). As such, the use of digital technology has proliferated across refugee camps, which are increasingly used as test beds for digital innovation (Molnar 2019).

What remains overlooked, and despite much focus on the experimental use of technology *within* refugee camps, are the social dynamics of how these technologies operate as they are adopted in state practices. This article explores this question through the Asylum Support Enablement (ASPEN) card: a prepayment card used in UK asylum welfare which employs the same technology as UNHCR's Refugee Cash Assistance Programme. Drawing on interviews with asylum seekers, refugees, advocacy organisations and technology providers, alongside analysis of policy, legal, and marketing documents, we examine how the ASPEN card shapes the everyday social, cultural and financial freedoms of its users. We draw attention to how this technology creates lines of marginalisation in seemingly mundane spaces, engendering what we term an 'enactment of alterity' that produces asylum seekers as Other across divergent spatial contexts. In doing so, we call for greater focus on how technologies of asylum governance are reconfigured as they migrate across borders and become entangled in statist ideas of migration and welfare.

This article proceeds by situating the ASPEN card in the context of UK asylum welfare policy – a site of political development predicated on the demarcation of asylum seekers from other social groups. Next, it explores the translation of Prepaid Financial Services' (PFS) prepayment technology from the humanitarian context of UNHCR's Refugee Cash Assistance programme in Greece to its entanglement in the statist context of UK asylum welfare. Subsequently, we elaborate the pluralist methodology employed to examine the ASPEN card, before turning to our empirical material. We illustrate how the ASPEN card shapes its users' lives, drawing attention to (1) how the card 'enacts alterity' by delineating asylum seekers from the rest of the population; and (2) how this subjectification enables specific mechanisms of social control. The final section builds on this analysis to consider what the ASPEN card means for the entanglement of digital technology and migration policy, and what these developments signal for the broader digitisation of state welfare.

Constructing the subject of welfare

The last quarter century has seen tumultuous shifts in UK approaches to asylum (Meer, Peace, and Hill 2018). A key development for our discussion was the introduction of the Immigration and Asylum Act (IAA) (1999) and its conceptual and practical distinction between refugees and asylum seekers: the former denoted as 'a group in specific need of integration support' and the latter excluded from such support unless they are granted refugee status or gain 'leave to remain' (Meer, Peace, and Hill 2018, 4). Consequently,

since 1999, UK asylum seekers have been designated as having ‘no recourse to public funds’ (NPRF) (Hill, Meer, and Peace 2021). Unlike other groups with access to social welfare, asylum seekers’ provision of subsistence is separately managed. To access support, asylum seekers must satisfy criteria of ‘destitution’, meaning ‘they and their dependants do not have adequate accommodation or any means of obtaining it, even if other essential living needs are met, or they and their dependants have adequate accommodation or the means of obtaining it but cannot meet essential living needs’ (Home Office 2021a, 1).

This change in status designation required the institution of an asylum-specific welfare system (UKVI 2014). Thus, the IAA (1999) introduced three welfare-related provisions: Section 95 support for asylum seekers whose application is pending, Section 98 support for short-term needs while a Section 95 application is being considered, and Section 4 support for refused asylum seekers who are unable to leave the UK. Mainstream cash benefits for asylum seekers at this time were replaced by a voucher system, used intermittently between 2000–2009 until the introduction of the Azure card: a pre-paid card run by Sodexo and provided only to Section 4 claimants (Carnet, Blanchard, and Ellis 2014; Coddington 2019). The Azure card in turn was replaced by the ASPEN card in 2017, bringing both Section 95 and Section 4 claimants onto the same form of support. This card could be used in any shops accepting Visa payment and Section 95 claimants were permitted to withdraw cash, whereas this was prohibited for Section 4 claimants (Refugee Council 2018).

In 2019, the ASPEN card contract shifted from Sodexo to Prepaid Financial Services (PFS) who replaced the green ASPEN card with an orange one (Foster 2021). The transition was riddled with problems, leaving thousands of asylum seekers without money or food for weeks (Qureshi 2021; Taylor 2021). Despite the persistent failures of prepayment cards in UK asylum welfare since at least 2010 (Refugee Council 2010), the contract transition to PFS signals growth in the financial significance of the service. While Tillyard (2019) calculates that the Home Office spent roughly £84m on Sodexo for asylum-related services, the same manual calculation finds that the Home Office spent over £198m on PFS between January 2020 and December 2021. Most of this expenditure is attributed to ‘Cash Support’, most likely referring to the emergency cash support given to asylum seekers when their ASPEN card is not working. The increasing cost of the PFS contract, alongside the scale of issues with the PFS-run ASPEN card, signal changes in PFS’s management of the card and an intensification of government investment in the service.

From financial humanitarianism to asylum welfare

Four years before PFS won the ASPEN card contract, Greece became the site of UNHCR’s first European deployment of the Refugee Cash Assistance programme, which provided PFS-operated prepayment cards to all asylum seekers arriving in the country after January 2015 (Tazzioli 2019). PFS’s experience in Greece informed the Home Office’s desire to use their services for the ASPEN card: the company’s solution was described by then-Parliamentary Under-Secretary of State for Safe and Legal Migration, Kevin Foster MP as ‘a well-established Mastercard pre-paid card used by organisations across the UK as well as abroad in schemes involving refugees and

vulnerable persons' (UK Parliament 2021). However, the migration of PFS's technology from UNHCR's remit in Greece into the statist context of UK asylum policy did not signal a linear policy movement from the Greek context to the British one, but instead became entangled with state path-dependencies.

Our intention, therefore, is to show how financial technologies incorporate characteristics of the humanitarian context which are then mediated by the local policy norms and histories of the statist context they are brought into. Yet this reading appreciates the possibility of multiple alternative pathways to the same outcome (equifinality), as well as multiple outcomes resulting from the same causal mechanisms and conditions under which they operate (multifinality). PFS's introduction into UK migration policy results from a confluence of political economic drivers of privatisation in the Home Office (perhaps best demonstrated by the procurement contract's 60-80% weighting on price and 20-40% weighting on quality) (Crown Commercial Services 2018), long-standing UK policy norms of restrictive and punitive asylum welfare disbursement, and PFS's proven ability to deliver these policy norms through digitally-mediated asylum welfare distribution in Greece (see Tazzioli 2019).

The UK deployment of PFS's technology was therefore mediated by past and present national policy developments: most notably the UK's 'hostile environment' policy – a term encapsulating the range of immigration policies used since 2014 to 'exclude, marginalise and deny basic human rights to poor migrants and refugees' (Webber 2019, 77) – and its increasingly punitive developments, such as the Nationality and Borders Act 2022 which strips back the rights of asylum seekers who arrived through irregular routes while increasing the burden of proof for claims to refugee status. The UK's Data Protection and Digital Information Bill 2022, meanwhile, signals the Government's intention to reduce protection from automated decision-making and increase the Secretary of State's power to amend data protection law without Parliamentary debate (Veale 2022). As such, PFS's socio-technical infrastructure, as it was deployed in the context of UK asylum policy, was shaped by the politico-legal context of the UK's 'hostile environment' and the decreasing protections against government overuse of digital technology. Broadening the aperture to bring the genealogy of UK asylum policy into view therefore helps guard against a simplistic narration of a linear policy transfer achieved through digital technology.

Refugee governmentality

As Tazzioli (2019) has illustrated, technologies of financial humanitarianism can also function as instruments of 'refugee governmentality', engendering a spatial discipline to limit asylum seekers' mobility and self-discipline in the restriction of asylum seekers' financial activities. These impulses are not bound to the context of financial humanitarianism, but migrate and alter as the technology is refashioned across state borders. In our examination of the ASPEN card, we seek to illustrate how these technologies facilitate the transportation of a 'refugee governmentality' across socio-political contexts. We demonstrate how these financial technologies incorporate characteristics of the humanitarian arena and carry them into a statist context *as welfare*. This is not to suggest that elements of 'refugee governmentality' did not precede the introduction of PFS's ASPEN card in the UK, but rather to demonstrate how specific forms of governmentality are made mobile by their embeddedness into a socio-technical system (the PFS

infrastructure) and the political economic drivers that promote its reuse across contexts. As such, the spaces of everyday activity in which these technologies are used become imbued with an association of asylum subjecthood: a process we term alterity enactment.

The lens of alterity enactment builds on the work of Annalisa Pelizza who introduces the concept of ‘alterity processing’ to describe ‘the data infrastructures, knowledge practices, and bureaucratic procedures through which populations unknown to European actors are translated into ‘European-legible’ identities’ (2020, 262). Through her empirical investigation into processes of identification and registration at so-called ‘migrant hotspots’ in Italy and Greece, Pelizza (2020) uses the concept of ‘alterity processing’ to elucidate the sociotechnical practices through which receiving states make those deemed ‘outside’ the political order legible, and in doing so, co-constitute their European political identity. In focussing on the *processing* of alterity, however, Pelizza’s (2020, 2021) theoretical framework is limited in conceptualising how alterity itself is *enacted* by everyday sociotechnical arrangements (Amelung et al. 2020; Scheel, Ruppert, and Ustek-Spilda 2019). This is perhaps a necessary outcome of Pelizza’s empirical fieldwork, which focusses on the spaces of registration and identification where individuals ‘unknown to authorities’ are made legible (2020, 264, 2021). Thus, while Pelizza’s (2020, 2021) approach elucidates the sociotechnical arrangements which enact the Other as ‘migrant’, ‘refugee’, ‘criminal’ or ‘irregular’ at the border, it can overlook how these same sociotechnical arrangements delimit those ascribed this status from the rest of the population through the performances of the everyday (Mayblin, Wake, and Kazemi 2020).

As such, we propose to expand the framework of ‘alterity processing’ to centre the forms of *alterity enactment* present in everyday technologies of asylum management. This work builds on prior research examining how difference in citizenship is signalled in everyday social contexts: from host community opposition to the construction of asylum seeker hosting facilities (Hubbard 2005), to everyday experiences of hostility from host communities which restrict asylum seekers’ ability to move, work, and socialise freely (Radford 2016; Spicer 2008). However, rather than focussing on the interpersonal dynamics through which difference is experienced and expressed, we centre the mundane technologies which serve to exacerbate lines of marginalisation in relatively opaque or invisible ways. Furthermore, while recognising the entrenched histories of discrimination and hostility that shape how asylum seekers experience day-to-day life in the UK, we focus on alterity *enactment* to draw attention to how difference is (re)produced by digital technologies. We follow Mol (1999) and Law (2004), among others, in employing the term ‘enactment’ to account for the ontological multiplicity of what asylum *is*, and to centre the tools and practices which ‘make’ asylum seekers Other in the everyday. In other words, we seek to examine ‘a reality that is *done* and *enacted* rather than observed’ through assemblages of tools, practices, places and people (Mol 1999, 77, emphasis in original). This also builds on work examining the statistical enactment of populations (e.g. Ruppert 2011; Scheel 2020) but expands this framework to account for how alterity is enacted through chains of objects, actors and practices that go beyond the production of data. Together, this enables inquiry into how the discourses, practices and materialities that constitute the ASPEN card are used to delineate asylum seekers from the rest of the population.

Methods

This article draws on analysis of 53 documents (including policy papers, legal reports, web pages and FOIA correspondence) alongside semi-structured interviews and focus groups with 21 participants. Documents were identified through a combination of Google Search and snowball sampling. We began with Google Search, employing combinations of the search terms ‘ASPEN card’, ‘PFS’, ‘Prepaid Financial Services’, ‘Home Office’, ‘asylum seekers’ and ‘prepaid card’. All results on the first page returned by the search were examined and irrelevant documents were filtered out. Snowball sampling was used to collect relevant webpages and documents linked to those identified through systematic review. Document analysis highlighted a relevant advocacy campaign focussed on the ASPEN card’s surveillance dynamics. As such, it was succeeded by two preliminary scoping interviews with individuals involved in the campaign. The desk-based research and scoping interviews provided foundational context about UK asylum regulation, the card’s policy aims, a timeline of UK asylum welfare provision, and details of the ASPEN card contract.

This was followed by the core phase of data collection which comprised two focus groups (involving three and six participants respectively) and 12 interviews. All participants provided informed consent before engaging in the research, and ethical approval was granted by the University of Edinburgh’s School of Social and Political Science research ethics committee (ID: 285345).¹ Participants (except those from PFS) were contacted via advocacy organisations based in Glasgow, a major hub of UK asylum seekers due to the city’s role in the Home Office’s policy of ‘dispersal’ (Meer, Peace, and Hill 2018). The ASPEN card’s role in the Scottish government’s ability to mediate asylum policy is notable – the latitude in governmentality that devolution has enabled is somewhat absent from the operation of this system, which is centrally controlled by the UK Home Office and its chosen subcontractors. This challenges the extent to which experiences of asylum are regionalised (Mulvey 2018), and demonstrates the remarkable success of a singular approach through a devolved convention. Nevertheless, the wide-ranging availability of third sector support and expertise in Glasgow as compared to the wider Scottish context (Burns et al. 2022) suggests that the challenges asylum seekers face when using the ASPEN card may be further exacerbated in regions with smaller local-level networks.

Asylum-seeking interviewees were all ASPEN card users, meaning they are considered ‘destitute’ by the UK Government and thus eligible for financial support (Home Office 2021b). They were recipients of either Section 95 support (for those whose asylum application is pending) or Section 4 support (for refused asylum seekers unable to leave the UK). We used a combination of online, in-person, and telephone interviews to centre flexibility as a means of overcoming common recruitment barriers for displaced migrants (Fête et al. 2019) and to reduce the logistical burden on advocacy organisations (Table 1).

Focus groups also enabled the participation of interviewees with weaker English language skills, whose perspectives were mediated by peer translators during the discussion. Interviews were recorded, transcribed and anonymised, before being inductively coded using NVivo. To preserve participants’ anonymity, all quotes presented in this article are attributed using pseudonymised identifiers. Those beginning with ‘AS’ refer to current or prior ASPEN card users (asylum seekers and refugees) and those beginning with ‘SW’ refer to support workers from advocacy organisations.

Table 1. Distribution of modes of participation per participant group.

	Asylum seekers	Refugees	Support workers	PFS employee
In-person interview			1	
Telephone interview	4			
Online (video) interview	3	1	3	1
Focus group	7	2		

Note: one participant was both a refugee and a support worker, so appears twice in this table. The total number of participants is 21.

Co-constructing the asylum seeker and the State

Asylum seekers encounter a different system of welfare provision than the rest of the UK population. Unlike citizens, their payments are not distributed through the Department for Work and Pensions or local councils, but centrally controlled by the Home Office. To justify asylum seekers' position of alterity, the Home Office frames them as posing a threat to the nation: capable of 'exploit[ing] the system', of using 'deception [...] to access children's services and education' and of 'abus[ing] the system for their own despicable means' (Home Office 2015, 2; 2021c). Rather than subjects of care, this language frames asylum seekers as deviant objects to be managed by the State. A distinction is not only created between citizens and asylum seekers, but also between 'dispersal pathway' asylum seekers (who arrive in the UK without state support and make their asylum claim there) and 'resettlement pathway' refugees (who are transferred to the UK as refugees with agreement from the British state) (Burns et al. 2022). As such, dispersal pathway asylum seekers – those who use the ASPEN card – find themselves at the bottom of a two-tiered asylum system.

Simultaneously, the Home Office positions itself as a necessary entity to manage this subject and protect the 'security and economic prosperity of the UK' (Home Office n.d.). The ASPEN card represents one way of achieving this aim, with the card's surveillance capabilities enabling the Home Office to 'investigate [...] usage when there is a safeguarding concern or when there has been a breach of conditions' (UKVI 2022) – a scrutiny asylum seekers cannot escape as they are prohibited from accessing mainstream financial services. The rhetorical co-construction of asylum seekers as 'deviant subjects' therefore goes hand-in-hand with the promotion of the Home Office as a protective entity, and the ASPEN card as a tool through which to manage this subject and achieve the Home Office's purported aims.

The Home Office simultaneously excludes asylum seekers from the mainstream banking system, forcing them to rely on the ASPEN card as a site of subsistence, while positioning itself as the necessary provider of asylum welfare support to people it deems a financial risk to the public purse. Asylum seekers who do not have significant personal funds or external support are thus rendered dependent on the card in ways that can elicit an enforced sense of gratitude:

'The Home Office puts you in the position where you are grateful for anything they give you. [...] Never mind how much – how the money's not enough. Never mind where you can use that card. Never mind that you don't have a choice where to use the card. It's literally, now you're grateful because you know how it is.' (AS16)

'You know, Home Office is an international body supporting us, so whatever condition it is, you just have to accept it. We should even be grateful that they are supporting us through this.' (AS7)

As the participants describe, despite receiving barely enough money to subsist and having limited options for where to use the card, the enactment of alterity which delineates asylum seekers from the welfare-entitled population simultaneously produces the Home Office as a necessary and supportive entity. Yet alterity is not only enacted through the framing of the ASPEN card but is also confronted through asylum seekers' everyday experiences.

Experiencing alterity in the everyday

The ASPEN card is imposed on asylum seekers as a condition for receiving subsistence while being prohibited from the right to work. This delineates ASPEN cardholders from a population that is free to choose how to control their money. Awareness of this was commonly raised by our research participants. As one asylum seeker described:

'It's an asylum seeker card. So that is the reason why they choose that ASPEN card. It's designated for just asylum seekers.' (AS16)

By labelling it an 'asylum seeker card', this participant describes how the ASPEN card becomes tied to asylum seeker subjecthood – achieved through a delineation between those who are and those who are not forced to rely on the card for subsistence. Another respondent highlights how their dependence on the card is bound up with waiting to have their case determined:

'Like if you can, I don't know, maybe get married to somebody [...] you can then be free of depending on the support from the Home Office. I don't know any other way that you can be out of this situation without actually having your asylum case resolved.' (AS14)

Again, the participant demonstrates how the card is symbolic of asylum subjecthood: as long as one is waiting for their asylum status, they must remain dependent on the card. This was further explained by an asylum advocacy organisation support worker:

'The ASPEN card I think is quite symbolic of that for them, it's just this dependency on the Home Office, dependency on the amount of money that they're told they can receive, dependency on the state, and they don't want to be dependent.' (SW3)

Symbolic of the dichotomy between the constraint of asylum and the freedom of life outside of this state of suspension, the sense of otherness which is reinforced by asylum seekers' dependence on the ASPEN is key. While these constraints can also be connected to the coercive economies enacted upon all low-income groups, the precarity for asylum seekers who have no recourse to public funds (NRPF) reflects a profound qualitative difference in the status of personhood. Unlike low-income groups subject to financial exclusion 'in the wider economy of differentiation'², ASPEN card users whose asylum applications are unsuccessful may be interned and held indefinitely, their children removed from the education system, prevented from access to healthcare and prospectively deported to a third country. Thus, in addition to the coercive economies experienced by all low-income groups, asylum seekers also face the enactment of their alterity when they encounter the differences between the card and the mainstream banking products afforded to their non-asylum-seeking peers.

For while much of the literature examining the impact of digitisation on migration has drawn attention to issues of surveillance or migration management, few studies have

sought to unearth the role that digital technologies play in exacerbating inequalities *between* migrants and majority populations (Kemppainen et al. 2023). Thus, we focus on how asylum seekers' politico-legal liminality is continually enacted by and experienced through their dependence on and use of the ASPEN card. Here, one participant describes how the card prevents them from shopping online, making everyday interactions (such as chatting with classmates) situations in which alterity is enacted. In doing so, the ASPEN card produces a form of 'bare life': excluding asylum seekers from the politico-legal rights of their wider community (Agamben 1998) and reminding them of this position of alterity through the performances of the everyday:

'Asylum seekers are human beings too. [...] If they can just allow asylum seekers to have their bank account as well, like every other human being in the UK does, it would make life easier for everybody, they won't be discriminating [...] It even limits your self-esteem sometimes, when – like me, when I'm in a class, in college, I see my colleagues, you know, they were talking about some things they want to buy online, this and that. I can't do that!' (AS8)

Alongside the card's political framing and functionality, alterity is also enacted by its bright orange colour which visually distinguishes ASPEN card users. Respondents' testimonies reveal how the card's aesthetics reproduce a 'refugee governmentality' whereby its association with asylum subjecthood shapes the conduct of its users and those around them:

'When they look at the colour [of the ASPEN card], they know 'oh, you're an asylum seeker'. So yeah, so that's why some people sometimes they're kinda like ashamed.' (AS3)

'And it would give us like a tag, like the way they always give us a tag, like, you are not counted as a human being, you are counted as an asylum seeker or refugee. [...] Even when you are going to the store, when you are paying with it, at times you see people just watching you, their eyes, 'oh, this is an asylum seeker.'" (AS6)

As these extracts signal, the card's materiality enacts asylum seekers' alterity by making them visually identifiable as 'Other'. Many participants described how this design felt like a deliberate choice and was symbolic of the lack of humanity with which they are routinely treated – extending the hostile environment into mundane activities such as completing a weekly shop. As such, several participants detailed their preference for withdrawing and using cash, reducing the frequency with which they need to display the card in public. This option is not available for Section 4 claimants, who are prohibited from making cash withdrawals and thus unable to evade the card's enactment of alterity and the shame it engenders. Indeed, the card's association with feelings of shame was a commonly raised:

'Even sometimes when I want to use the card where other people are, I don't want to bring the card out because, you know, some of my white friends, they are like, 'Oh [interviewee name], what kind of bank card is this?' Because not everybody knows about this.' (AS8)

As this participant highlights, the card elicits feelings of shame which are not only tied to their subjecthood as an asylum seeker, but also to the ways in which this subjecthood intersects with the racialised environment of the postcolonial British State. The ASPEN card not only enacts asylum seekers as 'Other' – visually marking them as different from their 'white friends' – but also enacts a racialised hierarchy of human worth by socially and financially restricting them from the freedoms those same

friends enjoy. As such, the ASPEN card functions as a subjectifying apparatus, enacting asylum seekers as (sub)altern within mundane spaces of everyday social activity.

Alterity enactment therefore allows us to observe how asylum seekers are produced as Other by and through sociotechnical arrangements across two scales: the institutional framing of asylum seekers as ‘deviant Others’, used to justify the establishment of a separate welfare system, and the alterity enacted through everyday interactions by the card’s association with asylum subjecthood, its differential features, and its unique appearance.

Governing alterity

The Home Office’s subjectification of asylum seekers as ‘deviant Others’ is used to justify the ASPEN card’s mechanisms of social control. The card both governs asylum seekers explicitly – through programmed rules and restrictions – and operates across techniques of self-governance shaped by the card’s surveillance. The following section examines three techniques of governance enabled by the card: surveillance of asylum seekers’ financial activities, enforcement of implicit and explicit rules, and imposed precarity.

Surveillance

The ASPEN card’s capacity for surveillance is entangled with asylum seekers’ subjectification as those who ‘exploit our generosity by gaming the system’ (Home Office 2021c). This is evident in the ASPEN card’s monitoring of asylum seekers’ social and financial activities – achieved through the collection and analysis of financial transaction data. As described by a PFS employee:

‘You will have, basically, an identification [for the card] and where it’s being spent and the amount [...] It will be that [type of] data, you know. Maybe it has some extensions, much more information ...’ (PFS employee)

This information is collected by PFS and shared with the Home Office. A letter from UKVI, a sub-department of the Home Office, explains:

‘The Home Office can be alerted to a breach of conditions by several internal and external teams who analyse data or who are in contact directly with the asylum supported population. [...] Aspen usage is checked by applying a series of statistical filters to management information provided by the contractor [i.e. PFS], and interpreting the results.’ (FOIA response from UKVI to Privacy International)

ASPEN card data is used to verify whether asylum seekers have breached the terms of their welfare provision, which may involve: 1) no longer being considered ‘destitute’, 2) using the ASPEN card away from home for more than seven days, 3) not using the card for a ‘significant period of time’, and 4) not complying with reporting requirements (Home Office 2021b; UKVI 2022) – all of which are seen to suggest that Home Office support is no longer needed. However, the terms of these conditions are opaque: they do not detail what type of behaviours indicate a surplus of income or what is considered a ‘significant period of time’. As such, many asylum seekers remain unsure about what behaviours are considered to breach the card’s conditions, leading them to continually question whether they are acting appropriately:

'I can't freely just walk around, or I can't freely, you know – I can't just be. Just exist. And do stuff. I keep thinking, ok, if I need to go buy something, ok what am I buying? Why?' (AS5)

As the participant describes, the feeling that they are being monitored by the card extends into every aspect of their life. Although the Home Office claims that they '[do] not routinely monitor the use of ASPEN cards' (UKVI 2021), being subject to government surveillance more broadly is sufficient for asylum seekers to constantly self-regulate their behaviour. By exposing asylum seekers to a state of permanent visibility, and using this data to discipline asylum seekers according to the card's rules, the ASPEN card thus enables the exercise of power across the continuum of governmentality: from the explicit application of control to the inducement of techniques of self-governance (Lemke 2002).

Of particular concern to ASPEN card users is the possibility that their behaviour might lead to a reduction in payments:

'You keep thinking, you should [not] leave any money inside [the card]. Because if you leave it [...] they think that is enough for you and for your family' (AS10)

'Some people say, oh, if I leave it, they will probably think that I'm not using it so I don't need it, they might take it away', so, you see. And then the first thing is to take [the cash] out, you know, not to leave it in [the card].' (AS3)

These participants describe how any money left over from their weekly stipend might suggest they are no longer in need of government support. Consequently, many asylum seekers withdraw their entire stipend to avoid 'proving' their assumed fraudulence. The card's capacity for surveillance thus governs asylum seekers by shaping their conduct to comply with the 'correct behaviour' and to avoid any signs that might lead to a reduction in payments.

Rules and restrictions

The ASPEN card is programmed to enforce a set of specific rules, dictating where and how asylum seekers can use the card. Most of these rules are detailed in a letter sent to asylum seekers (Figure 1) and include prohibition from sending or receiving money, using the card online, and accessing certain goods and services. These are not just abstract rules; they are hard coded into the card such that asylum seekers are explicitly prevented from using it freely. For example, the rules which dictate where and how asylum seekers can spend money are imposed using Merchant Category Codes (MCCs):

'Internally how they will work when they provide you a point of sale [e.g. a shop], [is] they will set this, what we call MCC, and that's how you put [the rule] in the card, the card checks: is this the MCC you are allowed onto? Yes or no? If no, you will be declined.' (PFS employee)

Using MCCs, the Home Office can decide what types of goods and services can be purchased by ASPEN cardholders and instruct PFS to programme the card accordingly. Examples of categories which can be allowed or denied using MCCs include utilities, clothing, and bakeries. However, although the card is programmed to restrict consumption on a granular level, asylum seekers are only told that they '*may* be restricted from using [their] card to access *certain* goods and services' (PFS 2021, emphasis added).

Frequently Asked Question's

Information about your Aspen card

- **Your Aspen card is not a credit card.**
- **Only the Home Office can fund your card.**
- **The card does not have a bank account so you cannot use it to send / receive payments.**
- **The card can only to be used by the person assigned to the card. It is your responsibility to make sure that the card is kept securely.**
- **You should take steps to safeguard the PIN number by memorising it.**
- **You will not be able to make contactless, telephone or internet payments.**
- **You may be restricted from using your card to buy certain goods and services.**
- **The Home Office can review card use to protect against fraud and to help safeguard our service users.**
- **You must activate your card as explained below before you can use it.**

You will be able to use your Aspen card to

- **Pay for retail transactions at most shops displaying the Mastercard logo, up to the value of your available balance.**
- **Check your remaining balance at an ATM, which is also called a cash machine.**
- **You may Withdraw cash from a cash machine but be careful as some cash machines may charge for this.**
- **You can only spend the funds available on the card. You need to know there are enough funds available before buying things as payment may be declined.**

Are transaction fees applicable when using my card outside the UK

- **There are no transactions fees charged when using your Aspen card in the UK**

Figure 1. ASPEN card FAQs, provided to asylum seekers when they first receive the card.

Since there is no public list detailing exactly how the ASPEN card can be used, asylum seekers must decipher the rules themselves. This happens through, first, the card's limits as confronted when asylum seekers have a purchase declined; second, the penalties imposed by the Home Office when the card is 'incorrectly' used; and third, the circulating imaginaries of 'appropriate use' shared by current and ex-asylum seekers. One important rule raised by participants involves prohibition from saving money on the card. Although this rule is absent from the card's terms and conditions, stories about the penalties of contravening it commonly circulate:

‘One of the volunteers she told me that one time she left money [on the ASPEN card], and the following week it was gone!’ (AS3)

‘My friend told me ‘oh you can take your cash, and just save the cash at home. But don’t save on your ASPEN card for too long.’” (AS4)

These testimonies highlight how the implicit rule against saving money is imposed by the withdrawal of essential funds without which, as the Home Office (2021b) defines, asylum seekers are left destitute. Since this rule is not detailed in the ASPEN card information letter, cardholders must decipher it through their interactions with others. Not only are the card’s terms kept opaque, but those who do not comply are penalised. Thus, given that one must be ‘destitute’ to receive an ASPEN card, losing a week (or more) of funds is typically devastating for cardholders – a needlessly harsh penalty for failure to comply with a rule they were never told about. Consequently, asylum seekers must constantly decipher the shifting terms of the ASPEN card to ensure compliance and secure the money they need to live.

Another ASPEN card rule limits consumption to ‘food and other essential items’ (Home Office 2018, 5). Any expenditure that is not ‘essential’ can be deemed proof of asylum seekers’ fraudulent claim to destitution (Home Office 2021b). However, determining what is essential is a highly subjective process, imbued with value judgements which force asylum seekers to confront the disjuncture between their necessary purchases and those prohibited by the Home Office. As one participant described:

‘I think it’s [in] New Look. There was a time I think I wanted to buy winter boots, and they were on sale for £19, and it didn’t work. [The card] didn’t work [...] This is for all things, for essential things [...] It’s not like I went to Louboutin or whatever!’ (AS15)

Here, the participant highlights how the rules preventing them from buying winter boots – essential for the cold Glasgow climate – indicated lavish consumption, as if buying £19 boots were equivalent to shopping for designer Louboutin shoes. This simple shopping trip forced them to confront the disjuncture between their essential needs and the ostensibly ‘responsible behaviour’ demanded by the ASPEN card. Through these implicit rules, the ASPEN card thus makes asylum seekers ‘para-citizens’: ‘subjects who are demanded to act as responsible consumers and citizens, even if they are then excluded from protection and thus, are illegalised’ (Tazzioli 2019, 15). However, this specific construction of a ‘responsible citizen’ enacts asylum seekers’ alterity by subjecting them to paternalistic behavioural control from which others are exempt.

The obscure rules delineating ‘essential’ from ‘excessive’ behaviour not only shape asylum seekers’ patterns of consumption, but are also used to enact the ‘deviant Other’ in a juridical context:

‘I’ve heard a lot of people complain that there was a day, maybe it has to do with their cases, that [the Home Office] were saying the money they are giving you, you are spending it on lavish things [...] [My friend], she went for a hearing at court, so that was when she got to know [about surveillance]. When it was time for her to answer some questions from Home Office, I don’t know her case, but she said they said something concerning the card, that she spent the money on expensive things.’ (AS8)

As the participant describes, although no explicit rules dictate where the line between ‘expensive’ and ‘essential’ things is drawn, asylum seekers can be penalised for displaying

'lavish' behaviours, presumed to be proof of consumption beyond what is necessary for their survival and as such, proof of their tendency to 'exploit the system'. Consequently, the card's opaque norms of behaviour force asylum seekers to piece together the card's rules each time they face a barrier to consumption. This results in a governmentality which embeds a set of social norms and shifts responsibility for adhering to those norms onto asylum seekers. Thus, opacity over how the card works plunges ASPEN card users into a position of precarity; never sure about when or why they might be penalised for their behaviour.

Induced precarity

The conditions of precarity imposed by the ASPEN card cannot be disentangled from the UK Government's 'hostile environment' policy. Excluded from the politico-legal protection of citizens, precarity becomes a 'politically induced condition' in which asylum seekers are subjected to 'failing social and economic networks of support' (Butler 2009, 34). The precarity perpetrated by the ASPEN card hinges on asylum seekers' condition of financial scarcity. Forced to live on around £45 per week, asylum seekers typically have little financial contingency when their card stops working. Furthermore, when asylum seekers face issues with the card, they must navigate the complex network of asylum support organisations produced by the privatisation and disaggregation of the ASPEN card contract.

The conditions of precarity induced by the card, and how these govern the lives of asylum seekers, are exemplified by the story of one participant. Although their experience was not unique – almost all our participants had faced some or all the conditions of precarity experienced by this asylum seeker – their case highlights what happens at the extremes of this condition. Their story begins with an unwelcome surprise. After several years of using the card without issues, it suddenly stopped working:

'I never really had a problem with the ASPEN card, it really, really helped. But then [...] in March, it stopped working. Like, I didn't understand why or when. I couldn't use it in the shop, I couldn't tap it, I couldn't insert it. It won't work.' (AS15)

From one day to the next, the asylum seeker was left without their sole source of income. They immediately rang Migrant Help, the Home Office contractor for ASPEN card support:

'I called them, they said OK, they will sort it out, and then they will send me a new card within 10 days. And I asked if I could apply for emergency funding, they said they will let me know. And then 10 days passed, and then 14 days passed [...] It's been now 3 weeks, and I don't have any food, and I'm really out. I don't have nappies. I don't have anything, I cannot even go out, I don't have bus money to go out.' (AS15)

Isolated from networks of financial support, the asylum seeker was left completely destitute. Their condition of precarity and dependence was made explicit upon the card's breakdown. Although they had a young toddler at home, they were left in a condition of complete deprivation. For five weeks, they received no income and were denied access to emergency support. When their Housing Officer eventually told them that emergency support would be granted, they were given just over an hour to collect it:

‘She called me around 2.40, and she said that, ‘yeah, you need to go to Migrant Help, the emergency fund has been released, you have to pick it up before 4.’ And, you know, I had to bathe and get ready, and I had to ask money from my neighbour to get on the bus because I didn’t have [any]! It was really, really bad. [...] And then they came with the envelope and what was there? Because you don’t know, they don’t tell you. It was like [£]140. After a whole 5 weeks with no money, nothing.’ (AS15)

After seven weeks, the asylum seeker eventually recovered their ASPEN card. However, the implications of this event have endured:

‘[Now] every time Monday comes, because the money goes [onto the card] on a Monday, you’re thinking, ‘Am I going ... [to have the money?]’. And, like, you’re preparing your mind for either it’s there, or the disappointment. [...] Now I have learnt, every time, to keep some money in the house. Because now it’s, you know ... What if it happens again?’ (AS15)

As this asylum seeker’s experience exemplifies, the conditions of precarity imposed by the card – both through scarce financial resources and the card’s unpredictable provision of service – constrain asylum seekers’ ability to live freely. The disaggregation of the ASPEN card contract further entrenches their precarious condition, subjecting them to a failing network of social support. When an ASPEN card fails, asylum seekers must navigate Migrant Help’s call centre, the willingness of their housing officer to provide help, and the Home Office’s sign-off to release their funds. Consequently, asylum seekers have to grapple with the incongruence of multi-scalar interests: caught between the state needs of the Home Office, the national needs of Migrant Help and their housing contractor, and the local needs of call centre staff and housing officers (Hill, Meer, and Peace 2021). This asylum seeker’s experience was not unique: most of our interviewees had experienced a malfunctioning ASPEN card at least once during their time as an ASPEN cardholder. Often, this leaves users wondering when and why their card might stop working, governing their behaviour to attenuate the implications of this enforced precarity. Through the constant visibility enabled by the card’s surveillance, the implicit and explicit rules which dictate how asylum seekers should behave, and the conditions of precarity engendered by the card’s financial scarcity and functional unpredictability, asylum seekers must constantly work to navigate the changing landscape of being an ASPEN cardholder.

Conclusions

Although the othering of asylum seekers in migration governance is not novel, newer mechanisms for producing and signalling difference are emerging in spaces which are relatively underexplored – not least the seemingly mundane technology of a prepayment card. Continued attention to how these elements are embedded in socio-technical systems is urgent: as the PFS case demonstrates, commercial interests present an important driver of the transportation of these technologies within and across borders. Through this original empirical study of the Asylum Support Enablement (ASPEN) card, we have demonstrated how financial technologies can serve to both enact asylum seekers as ‘Other’ in everyday spaces, and contribute to the opaque yet pervasive governance of users’ behaviours. In doing so, we challenge the techno-optimistic

representations of digital technologies as self-evident enablers of financial inclusion and ‘digital humanitarianism’, instead illustrating how they can embed and enact hostile features of migration policy. Through this exploration, we offer three key contributions to the literature on digital technology and asylum governance.

Firstly, by drawing on interviews with asylum seekers, refugees, advocacy organisations and technology providers, as well as an analysis of documentary materials, we offer an in-depth exploration of a sociotechnical object which has, to date, been underexamined in the academic literature.³ Maintaining attention on these technologies as they encounter technological, organisational, and contextual alterations is essential to understanding how the outsourcing of financial welfare technologies to organisations such as PFS enables the mobility of techniques of asylum governance across political contexts. Secondly, by tracing the migration of the ASPEN card’s technology from the humanitarian context of UNHCR’s Refugee Cash Assistance Programme to the statist context of UK asylum welfare, we have demonstrated how digital technologies encode dynamics of refugee governmentality and carry these across state borders where they become entangled with deeper histories of migration policy. Thirdly, we have illustrated how digital technologies are not simply technical advances in the bureaucracy of asylum governance, but are themselves constitutive of the local and national manifestations of migration policy. In doing so, we have detailed how the ASPEN card is simultaneously entangled with state path-dependencies whilst facilitating novel shifts in asylum governance. Specifically, the ASPEN card has become a vector through which the UK Government’s ‘hostile environment’ policy is achieved, most notably through prevailing forms of surveillance and social control.

The lens of ‘alterity enactment’ has enabled us to trace how the ASPEN card’s constitutive elements – including data, hardware, software, organisational arrangements, migration policy, discourses and users – delineate asylum seekers as ‘Other’ across spaces of everyday activity, thus carrying the very status of asylum subjecthood across all aspects of social practice. Uncovering these dynamics has implications beyond the ASPEN card, shedding light on the punitive techniques of governance embedded in the digitisation of welfare distribution globally (Eubanks 2018). Not only are the categories of ‘Other’ or ‘non-citizen’ legally, socially, and technically constructed through technologies such as the ASPEN card, but these constructions also create the boundaries of citizenship (Anderson 2013). Migrants often serve as ‘test beds’ for experimental technologies, yet the use of financial technologies for the delivery of welfare is not restricted to asylum seekers. Thus, centring the ASPEN card’s techniques of governmentality throws light on how such sociotechnical arrangements *enact alterity*: reproducing lines of marginalisation across divergent spatial contexts and permeating daily life with characteristics of a hostile political environment with implications for both migrants and welfare recipients more broadly.

Notes

1. This research project commenced while both authors were affiliated with the University of Edinburgh, however, it was advanced and prepared for this output at our current institutional affiliations.
2. A point made to us by an anonymous reader in the peer-review process.
3. Although see Coddington (2019) for an examination of the ASPEN card’s predecessor, the Azure card.

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ORCID

Sophie Bennani-Taylor  <http://orcid.org/0000-0001-5812-9104>

Nasar Meer  <http://orcid.org/0000-0002-3042-095X>

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