

Homeless and Cash-free: How Will Transitioning to a Cashless Economy Affect Britain's Homeless?

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Spiked benches, studded ground, bus stops blasting music throughout the night; these are just some of the methods used to get homeless people to “move on” from places where they might otherwise sleep or beg. Britain's cities are everywhere disfigured by these architectures of exclusion, but the spatiality of homelessness is but one element of its hardship. Social exclusion continues to be addressed in much academic literature on the subject of homelessness, but one exclusion that has perhaps received less attention is just as insidious: financial exclusion.

This study aims to explore the ways in which transition to a cashless economy is impacting homeless people in the United Kingdom, where almost 50 per cent of transactions

in 2016 were conducted through card payment, a third of which were contactless. The study will address the ways in which rapid transition to cashlessness is affecting those who continue to be financially excluded by conducting interviews with homeless people and people working in the not-for-profit sector on the issue of homelessness. It will assess whether homeless people understand these new, technological forms of transaction as a means to future financial inclusion or whether they perceive them as serving to entrench deep lines of enduring inequalities. Ultimately, through focusing on the financial exclusion of the homeless, the study aims to address an age-old question on the dynamics of technological progress: progress for whom and at what cost?