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Rich man, poor man, beggar man, thief: Accounting and the stigma of poverty

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A B S T R A C T

In this paper, we examine the roles of accounting in two institutions dealing with poverty in Toronto during the 1920s. We draw on Georg Simmel's influential insights on poverty to explore how accounting for poverty alleviation programs helps structure the relationship between rich and poor in society. We argue that accounting serves to bridge the social distance between rich and poor while insulating the rich from the stigma of the poor. This enables the rich to benefit from their efforts to assist the poor, ensuring the legitimation of wealth and the continued existence of poverty. Our analysis of these two historical institutions helps us comprehend some of the roles of accounting in poverty alleviation today.

1. Introduction

> Historians of the *traditional* kind are concerned to uncover the *truth* about the *past*. . .. *Genealogical* historians, in contrast, reverse this stance. They do not want to know the truth about the past, but rather to learn about the *fictions* of the *present*.
> [(Macintosh, 2009, pp. 1–2, emphasis original)]

In this paper, we draw on Simmel's (1908) work on the stigmatization of the poor, to show how accounting helps structure the relationship between the poor and the rest of society. Simmel argued that the poor, rather than being *excluded* from society, actually play a constitutive role *within* society. The poor are poor, he said, not because of what they lack but because they have been determined by others in society to be in need of aid. He argued that those who provide aid receive intangible benefits from doing so. Our study looks at how accounting captures and expresses this relationship between the poor and the rest of society, particularly the wealthy who benefit from providing aid to the poor. We argue that accounting bridges social distances that would otherwise prevent the wealthy from accruing a benefit from addressing poverty, while simultaneously isolating the wealthy from the stigma of associating with the poor. We further argue that the accounting done by poverty alleviation organizations provides a point of articulation between the wealthy and the poor, enabling each to have a distinct moral relationship with the organization that reinforces and normalizes their respective social standings.

Our study examines two different local approaches to poverty relief in Toronto in the 1920s, one a home for the destitute run by the city and the other a home for the elderly run by a local church. Each approach exhibits different assumptions about how the poor are connected to others in society, leading to different outcomes for the poor. Examining and contrasting

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these approaches allows us to observe a wider variety of constitutive roles of accounting with respect to poverty, than we would if we only looked at one approach. We suggest that accounting serves as a flexible tool to maintain a critical tension between integration and stigmatization of the poor in society.

The 1920s in Canada were a time of social upheaval. The industrialization of Ontario had disrupted traditional occupations. Veterans of World War I had returned seeking jobs and housing. Labour unions were powerful engines of social change, setting the groundwork for the public programs that would emerge later in the century. Our choice to focus on this time period thus allows us to observe accounting for poverty alleviation programs that precede both the welfare state policies of the mid-century and the neoliberal policies of today. This helps distance us from some of the taken-for-granted assumptions behind today's poverty alleviation efforts. Through this study, therefore, we aim to better understand the potential roles of accounting in structuring the relationship between rich and poor in post-WWI society.

Prior research on the link between accounting and poverty has examined a variety of geographical settings and historical periods. Many important contributions have derived from studies of local institutions for the poor, similar in various respects to the ones featured in this paper. Oakes and Young (2008) used a study of Hull House, an anti-poverty institution in 19th century Chicago, to challenge the formal, hierarchical understanding of accountability that dominates accounting today. Killian (2015), in her examination of the Magdalen Laundries, demonstrated that the characterization of the "service" provided by these institutions to the State as a gift was recapitulated in the characterization of the labour of the women residents as "freely given." This facilitated a lack of accountability within the Magdalen Laundries, effaced the existence of single mothers, and protected the mythology of motherhood in Irish society. Walker (2008), through his examination of the Poor Law and the regulation of workhouses and outdoor relief programs in 19th century England and Wales, showed how accounting practices led to the construction of the spoiled identity of the pauper, reinforcing the stigmatization of poverty. Walker's paper has stimulated considerable research on how accounting shapes the regulation of poverty by the state (Care, 2011; Jeacle, 2016; Ó hÓgartaigh, Ó hÓgartaigh, & Tyson, 2012). Other accounting researchers dealing with poverty have examined the securitization of the homeless for social impact investors (Cooper, Graham, & Himick, 2016), the financialization of convivial labour relations amongst poor Sri Lankan villagers through microfinance (Alawattage, Graham, & Wickramasinghe, 2018), the taxation of subsistence income (Treisch, 2005), the stigma and poverty of Indigenous peoples (Miley & Read, 2018), the use of accounting during periods of famine (O'Regan, 2010) and the impact this had on social policy (Bisman, 2012). They have also considered the historical role of accounting in regards to charitable giving, which underpins many approaches to dealing with poverty (Jackson, 2012; Servalli, 2013; Sutton, Baskerville, & Cordery, 2010), including those in this paper. While the studies cited here have examined the role played by accounting in the stigmatization of the poor, and have shown how the poor play an active role in generating value for the institutions in which they abide, they have not comprehended the reciprocal relationship between rich and poor, and the role played by accounting in enabling the rich who provide (usually monetary) assistance to the poor to accrue a social benefit from their giving and their work, despite the stigma associated with the poor and the social distance between them.

Our purpose is genealogical (Macintosh, 2009), in that our reason for conducting this historical study is to gain understanding of the hegemonic effects of accounting practices today. Because our study examines how accounting by non-state actors, in this case local communities and parish churches, serves the regulation and governance of relationships between various socioeconomic classes, it contributes to accounting research on the operation of political power beyond the state (Rose & Miller, 1992). The instances examined here are, we argue, antecedents to the non-governmental solutions to the governance of populations that are now sought in neoliberal reforms of the social sector (Cooper et al., 2016), neoliberalism being defined as the use of government policy to limit the size of government and expand the role of markets in the governance of society, through deregulation and privatization (Chiapello, 2017, p. 50). This paper examines how accounting for charitable organizations has been used in the past in order to understand how it constitutes the relationship between rich donors and poor recipients of aid. Examining two contrasting cases helps us to understand the contingency of the roles of accounting in poverty alleviation today. This helps us see accounting as a technology that carries within it certain ideas and conventions (Chiapello, 2017, p. 57). We show how accounting for charitable organizations in Toronto in the 1920s expressed and reified a specific relationship between rich and poor, whereby the rich could potentially derive social benefit from aiding the poor. We argue that accounting has long been a tool suited to modes of governance that prioritize the accumulation of wealth and the individualization of the poor, which characterize present-day neoliberal policies that are often enacted through non-governmental organizations. This historical study therefore has implications for research on the roles of accounting within non-governmental organizations today, which operate in competitive markets not only for service delivery, where the poor are seen as individual clients, but also for fundraising, where the wealthy are aggressively cultivated as donors (Alexander, 2000; Froelich, 1999; Omura & Forster, 2014).

2. Historical context

Toronto in the early 20th century was a time and place where the very poor were categorized and institutionalized. This included people with disabilities, who were incarcerated in homes for the "infirm" or "insane," a practice that continued until late into the century. It also included those labeled as lacking specific relationships. Toronto had, for example, "The Widows' Home," an "Orphans Home," and a "Home for the Friendless" (Table of City Refuges prepared in 1928 by Bureau of Municipal Affairs, Office of the Director (in his capacity as Secretary of the Old Age Pension Commission), 1928). That is, the poor were not just those thought to lack the physical or mental capacity to live independently, but those thought to lack necessary social connections: husbands, parents, friends. These residential institutions were run either by municipalities or by local churches and charities. Dozens of such institutions existed in Toronto, most of them established during the 19th century.

A very different approach to poverty alleviation was taken with those of the poor who were assumed to be capable of work but unwilling to do so. Great emphasis was placed on forcing these people to "earn" food and shelter, continuing the longstanding tradition of workhouses inherited from England (Higginbotham, 2004). When Upper Canada (which later became the Province of Ontario) was founded in 1792, its legislation was modeled on English civil law. England's Poor Law, however, which addressed poverty through the punitive institutions featured in Dickens's portrayals of child poverty, was specifically not adopted. According to Splane (1965, p. 67), the colonial government in Upper Canada did not seek to avoid addressing poverty, but simply wanted to avoid the methods associated with such institutions. It is moot whether they also wanted to avoid the expense, or perhaps it was that they did not see poverty as a pressing problem given the rich resources of Canada (Baehre, 1981, pp. 58–59; Valverde, 1995, p. 38). Nonetheless, within a matter of decades the threat of "pauperism" had become a matter of political concern in Canada. In 1837, with an increasing number of destitute immigrants arriving from England, the Parliament of Upper Canada passed the House of Industry Act, providing modest government funding to institutions providing aid to:

> all poor and indigent persons, who are incapable of supporting themselves; all persons able of body to work and without any means of maintaining themselves, who refuse or neglect so to do; all persons living a lewd and dissolute vagrant life, or exercising no ordinary calling, or lawful business sufficient to gain or procure an honest living; all such as spend their time and property in Public Houses, to the neglect of their lawful calling. (quoted in Baehre, 1981, pp. 74–75)

This language characterizes a certain class of poor person as immoral, lazy, lewd, and drunken, obstinately refusing to work for a living. Although other poor persons are noted as being "incapable of supporting themselves," an emphasis is placed on those who are destitute through their own moral failure. The Houses of Industry were established not simply to provide the poor with food and shelter, but to correct them. This attitude persisted in the Houses of Industry into the 20th century. Paupers were perceived as a threat to the established order. To give them unearned aid was thought to reinforce their sloth. Thus, casual relief recipients were required to break two yards of stone (see Fig. 1), to prove that they were members of the "deserving poor" (Héroux, 2015). However, some managers of these institutions were initially reluctant to impose a labour test on recipients because it would have implied an obligation to provide better shelter and meals in return (Pitsula, 1980, p. 127).

From the beginning, the House of Industry in Toronto attracted support from among the wealthiest and most powerful members of Toronto society (Glazebrook, 1972). They backed this particular institution because of its philosophy of correction. Members of the establishment considered the more than 300 smaller charitable institutions in Toronto as contributing to pauperism. Wills (1995, p. 33) notes that the Report of the Charities Commission in Toronto, published in 1912, blamed the "indiscriminate giving" and poor management associated with these smaller agencies for the rise in poverty.

Wills documents the struggle during this period between the wealthy, on behalf of the House of Industry, and the nascent social work profession, which ran the smaller agencies. By the "wealthy" we mean both the extremely rich who were capable of providing large one-time injections of funding and the well-to-do business people, politicians, and clergy who directly governed the House of Industry. Business people were not a major source of funding for the House of Industry, but they were for smaller relief agencies where they sought to control costs through coordination of agencies, including *meta*-organizations similar to today's United Way and through official endorsement of charities. The efforts of the business class included attempts to eliminate duplication, inefficiency and fraud. Such proposals were met with little enthusiasm from social workers, who sought professional autonomy and control over what services should be offered and how they should be delivered (Wills, 1995, pp. 33–55).

Local churches attempted a similar coordinating effort, beginning in 1908. Their plan to create a central registry of the poor was resisted by the network of smaller independent social agencies. Hence, the church-sponsored charities constituted a third element of the poverty alleviation system in Toronto in the early 20th century. It will be explored in more detail below, when we examine the Church Home for the Aged.

The available historical records pertain mainly to two of the three kinds of institutions. The small charitable agencies, run by social workers, have not seen their records preserved and catalogued to any useful degree. However, the House of Industry, whose leadership included local officials, and the Church Home for the Aged, established by a local church, had their formal reports archived by the City of Toronto and the Sisterhood of St John the Divine respectively. It must be noted that the archives of the City of Toronto are much more extensive than those of the Sisterhood. This means that our analysis of the two cases at hand is necessarily uneven; the role of accounting in recording history selectively is well understood (Poullaos, 1998; Quattrone, 2009).

3. Theoretical framing

In order to explore how accounting helps structure relations between the rich and the poor, we first need to lay out our understanding of poverty. We are specifically interested in poverty relations at the micro or local level.[1] For this, we draw on

[1] This does not mean that the profound question of how the poor become poor in capitalist society can be ignored. Marx's insight that the poor function as a reserve army of labour provides a vital context for this study and for much of the accounting literature on poverty cited above. Indeed, Simmel's insights about the reciprocal relationship between the rich and the poor in the act of giving have been criticized as loosely implying a consensual relationship and downplaying the significance of class structures (Bowie, 1998). We argue with others (Castro, 2001; Fothergill, 2003; Mader, 2015) to the contrary, that Simmel's understanding of wealth and poverty as mutually constituting is profoundly expressive of the complexity of class relationships.

Fig. 1. Photograph of Toronto House of Industry casual relief applicants breaking stone (c. 1900). *Source*: City of Toronto Archives, Fonds 1035, Series 806, File 3.

Georg Simmel's work, *The Pauper* (1908). Simmel's insights about the relational nature of poverty are much cited in sociological studies of poverty (Fothergill, 2003; Gardes, Gaubert, & Langlois, 2000; Hall, 2005; Halleröd, 2004; Strier, 2009), but not in accounting literature (for an exception, see Walker, 2008). Among the sociologists who engage most deeply with Simmel, Hopper (1991) draws on Simmel's relational definition of poverty to argue that homelessness is a status ascribed to a poor person by society, rather than a characteristic arising in their own ontology. He points out that the validity of the needs of the poor may be contested, and that therefore policies towards poverty must be examined at the level of actual service delivery (Hopper, 1991, p. 779). In this vein, Paugam (2011) draws on Simmel to develop his analysis of European poverty empirically. The result is a rich set of typologies describing the structural forms of poverty, the experience of poverty, and the various forms of social connectedness that shape our attempts to address poverty. Meanwhile, Mader (2015) uses Simmel's definition of poverty to argue that microfinance turns the relation of poverty into a financial one, in order to construct an apparatus to manage and control the poor. Mader demonstrates that a relational view of poverty does not mean that poverty is merely a social construct. Rather, he says, "The social relations which hold people attached to society but simultaneously hold them unequal are the true essence of poverty" (Mader, 2015, p. 78). Such insights are entirely consistent with the arguments of the present study, which will attempt to draw out the implications of Simmel's thinking for accounting.

Simmel (1908) argued that poverty is constituted within society through the relationships between the poor and other social groups, in which each group serves the interests of the others. Instead of seeing the poor as excluded from society – that is, as a burden on "proper" members of society and as individuals who must be rehabilitated and reintegrated into society – he saw them as already and forever playing an important part within society, just as they are. This is crucial for recognizing how the poor produce social and economic benefits for the wealthy, by serving as recipients of aid.

Indeed, Simmel understood the poor not as those who suffer privation, but rather as those who receive aid. He insisted that the poor are not poor because of some objective condition, but because of a relational condition. A person may of course experience the objective effects of poverty without receiving aid, but it is aid that defines the poor as a social class. Note that this is not a *relative* definition (i.e., the poor as those who are less wealthy than others) but a *relational* one: the poor become and remain poor through their social relations with other classes. Simmel even included as poor those who according to social norms *should* receive aid, even if they do not (Simmel, 1908, p. 50). His definition thus implies that there can be poor members of a wealthy class, that is, those who struggle to keep up with the norms of their wealthy class. They become marked as poor the moment they receive financial assistance from others in their class, and even sooner, at the moment when others recognize their need for assistance (p. 51). Accordingly, the marginalization of the poor is not the result of a lack of resources, but of a specific type of relationship maintained with the rest of the social body.

Based on this nuanced insight, Simmel theorized the role of aid. He argued that it does not merely, or even mainly, benefit the poor. Rather, aid enables those who provide it to believe and to advertise that their own position in society has a moral basis. The poor thus serve to integrate and maintain the social order. By serving as the recipients of aid, they thereby naturalize and reinforce the dominance of wealthy members of society.

Simmel saw aid as rich with meaning:

> The sociology of the gift [i.e., aid or charity] coincides in part with that of poverty. A wide range of reciprocal relations between people can be inferred from gifts: their contents, the intentions behind them, the manner in which the gifts are given as much as the manner of their acceptance. (p. 47)

It is these detailed features of the relationship between giver and recipient that shape the role of accounting in the two poverty alleviation organizations we examine in this paper. We argue that accounting not only reflects these relational features but serves to legitimize and institutionalize them. In this way, accounting helps constitute the specific social relationship between giver and recipient that is implicit in any given poverty alleviation program.

Simmel identified gift giving as one of the basic forms of interaction with the poor, along with theft and exchange:

> Gift, theft and exchange are the external forms of interaction, directly linked to the question of property, and from them, each absorbs an immense spiritual wealth, the peculiarities of which in turn mark the sociological course of events. They correspond to three motives of action: altruism, selfishness and objective norms. (pp. 47–48)

That is, the alleviation of poverty has consequences both for those who have and for those who have not. Each derives "spiritual wealth" from the interaction, that is, some sort of benefit that cannot be reduced to the transfer of material wealth, regardless of how that transfer occurred.

Charitable activities, Simmel is arguing, can only be properly understood in the context of alternative relations to property, including theft and exchange:

> Of the three [i.e., gift, theft and exchange], the gift displays the broadest range of sociological connections, as in itself it combines the intention and the situation of the giver and the position of the recipient, with all their individual nuances, in the most varied ways. (p. 48)

In exchange, one thing of value is directly substituted for another. Motives such as generosity or greed are external to exchange. The value of the consideration given is merely a function of the value of the consideration received. With a gift, however, motives and intentions are crucial. The most important factor in understanding a gift, Simmel says, is whether it is given to benefit the *recipient* by meeting his or her material need, or to benefit the *giver* by expressing the giver's intention, however self-sacrificing that intention might be. Simmel points out that the greater the social distance between giver and recipient, the more difficult it is for the giver to obtain the social benefits of giving (pp. 48–49). For example, it does little for the reputation of a wealthy person to drop a coin into a beggar's cup. Reputations are only enhanced if the gift is large enough and is witnessed by others of a similar class. This is why giving today involves such conspicuous symbolic consumption amongst the rich in isolation from any recipients: The archetype of this activity is the gala and silent auction, where the rich can be seen by each other paying exorbitant prices to attend and making bids that far exceed the objective value of the item on auction, all in order to raise money for the needy without actually having any recipients present.

We argue that accounting assists wealthy donors in obtaining the social benefits of their gifts by overcoming the social distance between them and the poor, paralleling the way that accounting overcomes geographical distance in the governance of economic empires (Miller & Rose, 1990). This means that accounting goes beyond the functional roles of recording donations, providing receipts, and managing the efficient use of the funds. We argue that accounting for poverty alleviation programs isolates donors and recipients from each other, while serving as the point of connection between them. It does this by documenting two separate sets of relationships, one between wealthy donors and the program and the other between the program and its poor recipients. It allows each of these relationships to have its own form, such that one can be a gift relationship while the other can be an exchange relationship. This is how accounting permits wealthy donors to obtain the social benefits of giving to the poor, despite the gulf in class between donor and recipient. This benefits wealthy donors, valorizing their wealth as meaningful and beneficial, and legitimizing the distribution of wealth, while insulating the wealthy from the taint of stigma they would otherwise acquire if they directly associated with the poor.

These benefits derived by the rich from the relief of poverty reveal that the poor have an important constitutive function in society. They serve to integrate and consolidate the social order. Their role is as important, says Simmel (pp. 42–43), as that of the civil servant or the tax payer. Approaches to poverty relief are designed, according to Simmel, to maintain the poor collectively in their role. The aim of aid, he says, is never to end poverty as a collective phenomenon, but to aid poor individuals in such a way as to maintain the integrity of society, sustaining the poor in their poverty and limiting their will to rise up. Aid satisfies the giver, not just the receiver. Aid serves the interest of the community before all else. Thus, for Simmel, the function of aid is first and foremost to maintain the status quo. It is conservative.

In the case study that follows, we explore how accounting serves to construct this conservative linkage between the wealthy and the poor, reinforcing inequality in society. The interventions of the Church Home and the House of Industry differ markedly, however. These differences allow us to observe variation in how accounting constitutes and represents the relationship between the rich and the poor.

4. Data and methodology

4.1. Data sets

For this study, we rely on two historical archives, a lengthy interview with two people who had personal knowledge of the church-run residence, an unpublished thesis from an independent researcher (used by permission), and multiple secondary data sources that helped us understand the historical context.

Our decision to focus this study on Toronto in the 1920s was driven by the existence of the two archives. They contain data for two very different local institutions of that era, the House of Industry, a private organization funded by the City of Toronto and run by leading members of Toronto society, and the Church Home for the Aged, funded by the Anglican Church and run by Sisters of St John the Divine. We do not claim that these institutions are representative of all approaches to poverty alleviation during the 1920s. We have selected them because they express different implicit social relations between the poor and their benefactors, helping us avoid concluding that the observed roles of accounting are somehow necessary or inevitable.

The first archive is the Toronto Archives, comprising government and non-government records, photographs, maps and other documents pertaining to the history of Toronto. These were searched for information about the municipally run homes for the poor in the historical period in question, focussing primarily on the House of Industry, which provided long-term and short-term accommodation for the destitute, as well as a food program for Toronto's poorest families.

The Toronto Archives contain all annual reports of the House of Industry from its foundation in 1837–1947, when it was renamed and new provincial legislation governing such facilities took effect (Norquay, 1984, p. 61). These reports summarize the activities of each year and present accounting figures. The reports, in bringing together financial and non-financial information, help us to understand the conceptualization of poverty implicit in the relationship between the municipality and the recipients of aid, and to recognize how accounting was used to represent the condition of the poor and the efforts of those running the institution. For our analysis, we selected two sets of financial statements for the House of Industry, the first from the beginning of the decade (1921–1922) and the second from the end of the decade (1927–1928). This selection permits us to observe the cumulative changes over the decade without having to make repetitive and redundant observations, year by year.

The second, smaller archive is that of the Anglican Church's Order of St John the Divine, located in Toronto. This archive contains official records, accounting reports, and correspondence pertaining to the Church Home for the Aged, which is also mentioned in the correspondence we selected from the provincial archives. We searched the church archive to find documents from the historical period in question. We were guided in our searches by a resident archivist familiar with the contents.

We used the accounting records we found to understand the financial situation of the Church Home for the Aged, and to identify its sources of funding. This analysis enabled us to observe relevant aspects of the role of accounting within the institution.

We also examined official correspondence, personal correspondence and diaries related to the Church Home for the Aged, as well as one secondary source, a recently published organizational history of the Order. These sources helped us observe how the poor residents were understood by those who ran the Home.

The final written data source, apart from various secondary sources that we cite occasionally in this article, is an unpublished master's thesis written by Naomi Norquay, now an education professor at York University in Toronto. This thesis, entitled "Guardians of the Empire: Caring for Toronto's Elderly, 1875–1925," has been used by permission of the author. It provides a carefully researched and detailed comparison of the House of Industry and the Church Home for the Aged. Norquay's thesis relies on extensive research in the Toronto Archives, the Anglican Church Archives, the archives of the Sisterhood of St John the Divine, and the Archives of Cana Place, which is the successor to the former House of Industry. Our reliance on her work has saved us countless hours of duplication of effort. Her sources, drawn mainly from these archives, include the annual reports, board minutes, and executive committee minutes of the House of Industry, going back to the middle of the 19th century; newspaper clippings and scrapbooks contemporaneous with the above data; registers and annual reports of the Church Home; the St George's Parish Journal, published regularly during the late 19th century and containing details about the Church Home; Canadian census data; and reports of government inspectors responsible for overseeing institutions dealing with the poor. The present authors have examined these sources extensively and independently, in addition to drawing on Dr. Norquay's insights. We therefore take full responsibility for any interpretations or inferences we have made based on Norquay's thesis.

4.2. Archival search methods

While in the archives, we sought both "official" information and unofficial or informal information. The former included documents like annual reports, official correspondence, and of course, formal accounting records. The latter included such things as marginalia and handwritten notes attached to official documents. These were rare, but provided a glimpse into the mentality and concerns of those who prepared the official records. This approach helped us to contrast personal perspectives on the programs and institutions we were researching with the official perspectives contained in formal records.

In searching the archives, we made every attempt to be exhaustive. The time period in question was short enough and the focus narrow enough that, in theory, we could have found and read every pertinent document. We were limited by the nature of the fonds themselves and the indices prepared for them. The fonds are by nature somewhat haphazard, collecting some letters and reports and leaving out others, and often only recording one side of a correspondence. They were also selective in which reports would be collected, and many series of reports were incomplete.

While these factors obviously impose some limits on the kinds of conclusions we are able to draw, our research was intended to highlight differences between the two approaches to poverty relief. The data available were sufficient to allow us to characterize each approach distinctly.

5. Empirical analysis

5.1. House of Industry

With industrialization in early 20th-century Canada, municipalities such as Toronto experienced an increase in the number of people who were made poor by economic and social upheaval. Some facilities for the poor already existed because notable citizens and businessmen of City of Toronto had decided, almost 100 years earlier, to develop residences and programs to ensure every resident of Toronto could obtain shelter and a daily meal. In 1837, they had opened the House of Industry. Its ostensible mission was to help people in need:

> . . . it is obvious that there must be in all communities a class of aged and helpless poor, and of orphan children who must be maintained at the public expense.
>
> [(House of Industry, 1837)]

However, as noted above, the 1837 legislation establishing the House of Industry assumed the moral failure of the poor. The institution was therefore organized around efforts to rehabilitate the poor.

The House of Industry in the 1920s pursued this mission through three different programs. An outdoor relief program provided bread and fuel to those poor who had a home, an indoor relief program provided a permanent home for residents,[2] and a casual ward offered a bed and a meal to homeless people, with a maximum stay of three nights in a row. Originally, the indoor program had been made available to any poor people who needed a home, but the establishment of other homes in the city specifically for "lunatics," poor women, and people with incurable illnesses left the House of Industry in the 1920s populated mainly by the destitute elderly who could not find shelter elsewhere.

5.1.1. Accounting records

The fact that the House of Industry was still in operation in the 1920s attests to the enduring support of the wealthy, who contributed to it through donations, taxes, and board service. Indeed, we argue that the House of Industry was to some degree an instrument for the wealthy to derive social capital from service to the poor. This can be seen from an examination of the annual reports of 1921–1922 and 1927–1928, which have been selected in order to highlight the changes in accounting at the House of Industry during this decade. This helps us avoid concluding that any particular form of accounting was somehow necessary and inevitable.

5.1.1.1. 1921–1922 annual report. The cover of the 1921–1922 annual report (see Fig. 2) features a list of the institution's trustees and managers, all of whom were male. Their professions included the Mayor, aldermen, clergy (who were at that time an elite profession), doctors, and military officers. Conspicuous by their absence are the extremely wealthy donors who had provided funding in the early days of the institution, such as William Cawthra (Glazebrook, 1972). They had no need for the sort of legitimation that board membership could provide, and indeed, according to Glazebrook (1972), were in some cases reclusive. However, the business people, professionals, and politicians who served on the board in the 1920s were precisely the class of prominent citizens who could benefit from the social capital they could derive from their service to the House of Industry. Their names are repeated on the frontispiece, and the next page lists listed the members again in their various roles on the executive and standing committees, clearly documenting their service. Our examination of several years of reports indicated that individuals moved from the role of manager to the more senior role of trustee, indicating that social capital accrued as a result of service.[3]

Following eight pages of description of the activities of the organization, including the outdoor and indoor relief programs and the casual ward, there is a report of the "Ladies' Committee." It provides observations on the cleanliness of the House of Industry and the activities of the residents, suggesting that the women were to some extent directly involved in the lives of residents. Even so, much of the report of the Ladies' Committee details the social events they held for themselves, including teas and concerts. The purpose of the Ladies' Committee therefore seems to have been, at least in part, to reinforce their membership in a particular social class.

The final report before the presentation of financial information is the doctor's report. It documents the close relationship between the House of Industry and the local hospitals: of the 128 admissions to the House during the year, 22 came from the hospital, while 24 residents of the House were admitted to hospital at some point during the year. Eighteen residents died during the year, and the infirmary at the House was noted to be always full. The doctor's report shows us that the poverty of the residents was related to advanced age and poor health, unlike the poverty of those who benefited from the outdoor relief, who were able to work but could not find jobs.

Following the doctor's report in the 1921–1922 annual report are a scant four pages of financial reporting, discussed in detail below, followed in turn by:

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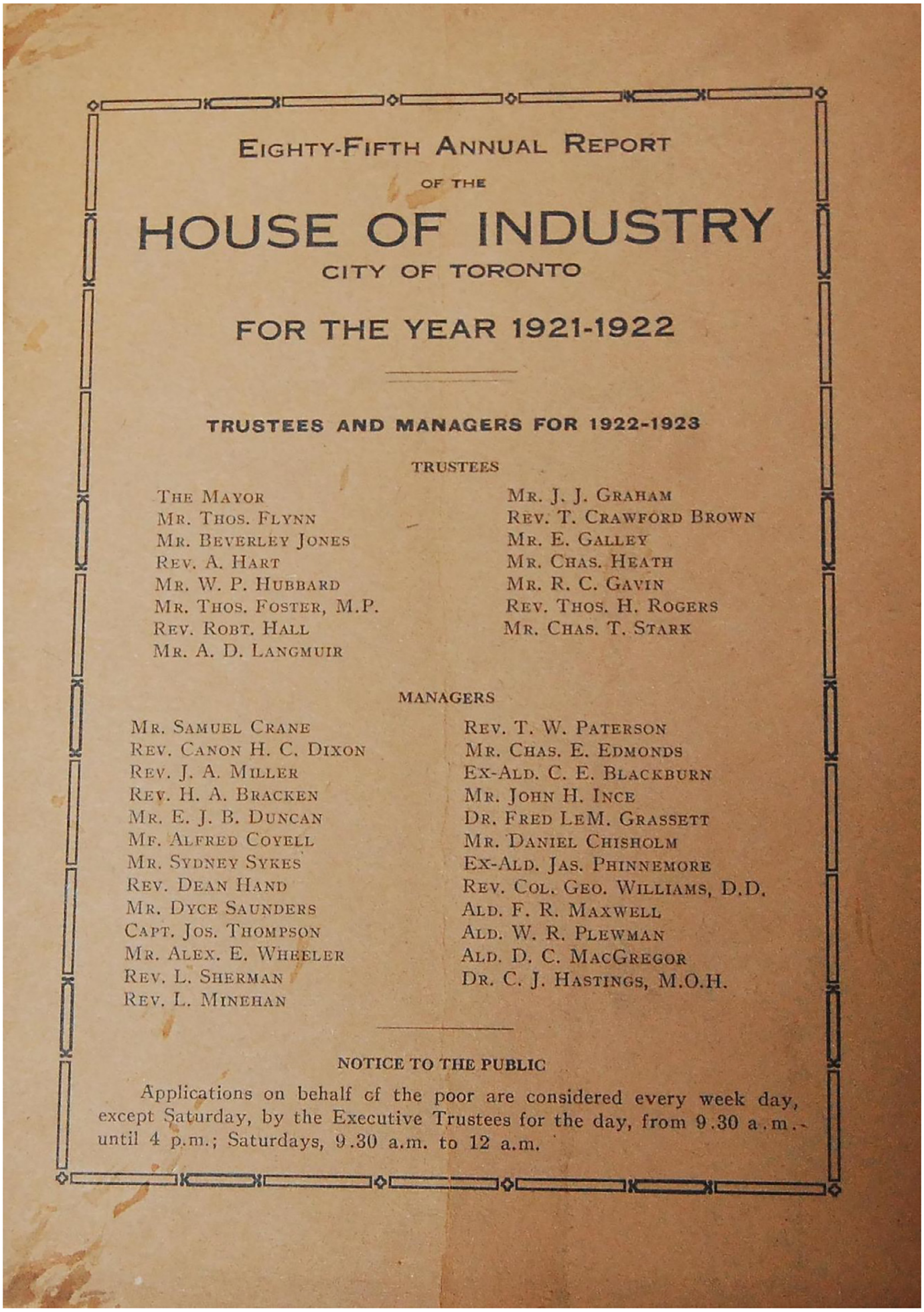
[2] In the parlance of the time, residents in all such institutions were referred to as "inmates." Because this word is now associated strongly with prisons, we have used "resident" in our own writing. We have left the word "inmate" in our quotations of historical documents.

[3] For example, Messrs. Bracken, Duncan, Miller, Minehan, and Saunders, plus Rev. Hand, were all listed as managers in 1922. By 1928, they had all become trustees (the Rev. Hand having also attained the title of Right Rev. Monsignor Hand).



EIGHTY-FIFTH ANNUAL REPORT

OF THE

HOUSE OF INDUSTRY

CITY OF TORONTO

FOR THE YEAR 1921-1922

TRUSTEES AND MANAGERS FOR 1922-1923

TRUSTEES

THE MAYOR
MR. THOS. FLYNN
MR. BEVERLEY JONES
REV. A. HART
MR. W. P. HUBBARD
MR. THOS. FOSTER, M.P.
REV. ROBT. HALL
MR. A. D. LANGMUIR
MR. J. J. GRAHAM
REV. T. CRAWFORD BROWN
MR. E. GALLEY
MR. CHAS. HEATH
MR. R. C. GAVIN
REV. THOS. H. ROGERS
MR. CHAS. T. STARK

MANAGERS

MR. SAMUEL CRANE
REV. CANON H. C. DIXON
REV. J. A. MILLER
REV. H. A. BRACKEN
MR. E. J. B. DUNCAN
MR. ALFRED COYELL
MR. SYDNEY SYKES
REV. DEAN HAND
MR. DYCE SAUNDERS
CAPT. JOS. THOMPSON
MR. ALEX. E. WHEELER
REV. L. SHERMAN
REV. L. MINEHAN
REV. T. W. PATERSON
MR. CHAS. E. EDMONDS
EX-ALD. C. E. BLACKBURN
MR. JOHN H. INCE
DR. FRED LEM. GRASSETT
MR. DANIEL CHISHOLM
EX-ALD. JAS. PHINNEMORE
REV. COL. GEO. WILLIAMS, D.D.
ALD. F. R. MAXWELL
ALD. W. R. PLEWMAN
ALD. D. C. MACGREGOR
DR. C. J. HASTINGS, M.O.H.

NOTICE TO THE PUBLIC

Applications on behalf of the poor are considered every week day, except Saturday, by the Executive Trustees for the day, from 9.30 a.m. until 4 p.m.; Saturdays, 9.30 a.m. to 12 a.m.

Fig. 2. Cover of Annual Report of the House of Industry, 1921–1922. *Source*: House of Industry (1921–1922).

- a page of minutes from the Annual General meeting, with the names of the movers and seconders of each motion shown in larger font than the motions themselves,
- a page of bequests to the House of Industry,

- yet another list of the trustees and managers, this time showing the year they were appointed, in order to document their lengthy service,
- a page and a half of small donations, mostly from the trustees and managers themselves.

Hence, from beginning to end, the annual report is designed to highlight and document the service of the members of the board of trustees and managers.

The financial statements themselves, in 1921–1922, are rudimentary and disorganized compared to the statements produced by the House of Industry later in the decade. The primary statement is shown in Fig. 3. It lists receipts totalling approximately $317,000, almost all of it from the City of Toronto. Only $2150 was received from residents, and nothing from the beneficiaries of the outdoor program and the casual ward.[4]

The statement also lists expenditures totalling over $343,000, about two-thirds of which was for food and beverages. The only other major expenditures were for coal and wood, and for salaries. This list shows that the organization was genuinely focused on provision of nourishment to the needy.

The organization carried an overdraft of over $60,000 into the fiscal year, which increased to $87,000 during the year. This suggests that the House of Industry had established itself as an enduring institution, in that the banks were willing to extend this level of credit on a continuing basis. It is impossible to say how much of this credibility was due to the level of support from the city and how much due to the reputation of its trustees and managers.

The only assets disclosed in the report are listed separately on the same page. These are financial securities totalling almost $25,000, mainly in stocks and bonds. No mention is made of the property occupied by the House of Industry, neither as an asset nor as an expenditure for rent. No mention is made of the arrangements behind the overdraft, nor of any other liabilities.

A second statement, not shown, categorizes the expenditures by program. The outdoor relief program was by far the largest, totalling almost $317,000 of the $343,706 spent by the organization during the year. The cost of looking after residents was less than $17,000. The remainder was spent on the casual ward, which provided overnight shelter to the homeless, separate from the House of Industry residence.

This statement also contains a short table listing the number of residents and their conditions. The House averaged 176 residents during the year. Of the 120 in the House at the year-end, 20 had disabilities of some sort. The other 100 are simply listed as "Others," but given what we know of the residents from the Norquay (1984) study, they were likely dependent on the House due to a combination of advanced age and financial destitution.

The outdoor and the indoor programs had different sources of revenues. The outdoor program, considered important by the Board of Directors because it reinforced the independence of its beneficiaries (Norquay, 1984, p 9), was funded entirely by the municipality, while the indoor program's costs were partially covered by provincial funds, donations and residents' contributions. If a resident received any kind of financial help, for example from relatives, he or she was expected to transfer that amount to the institution. This implies that once a person entered into the House of Industry, he or she lost all financial independence. As Norquay (1984) points out, other institutions for the aged in Toronto during this period catered to paying customers. The House of Industry remained the home for the most destitute elderly. A stigma of abject poverty was thus strongly associated with the House of Industry, something that was compounded by its highly visible outdoor relief program, where the poor had to submit themselves to scrutiny to determine if they were "deserving" of aid (Pitsula, 1979).

The residence provided for 249 people during the year. "Practically none" of them were able to do any paid work, but the report says that 10% of residents contributed to their upkeep (the $2150 amount noted above) thanks to the support of friends and family. The casual ward provided 18,150 nights of shelter to 2600 homeless people, mainly of working age. The outdoor program gave meals and fuel (coal and wood) to almost 28,000 people, so it was by far the biggest program in terms of both number of beneficiaries and expenditure. What is striking about these figures is the sharp increase in number of people assisted. While the residential program stayed stable, probably due to full occupancy, the casual ward saw the number of people it served grow by 95% over the previous year, while the outdoor program saw its numbers grow from 1800 to 7000 families (the increase is noted in the annual report in terms of families, not individuals).

5.1.1.2. 1927-1928 annual report. In comparison to the above annual report, the 1927–1928 annual report of the House of Industry provides much more detailed and formal financial statements. The revenue account is shown in Fig. 4 and the balance sheet in Fig. 5.

The revenue account is now laid out to show not only the comparative figures from the previous year, but the increase or decrease in each account since the previous year. Revenue is now categorized into Unemployment Relief, Inmates Maintenance, City of Toronto General Grant, and Miscellaneous. As in 1921–1922, the City of Toronto provided substantially all of the revenue (almost $250,000 of the $260,000 in overall revenue). Donations from board members remained miniscule, and in fact, at $353.42, totalled less than half the amount shown in the earlier statement.

[4] Accounting reports from archival sources were photographed by the authors. For the sake of readability, the reports have been reproduced using a spreadsheet program, attempting to preserve all material features of the reports. Copies of the original photographs can be obtained from the corresponding author.

HOUSE OF INDUSTRY IN ACCOUNT WITH JOHN H. INCE, TREASURER, TORONTO
From March 31st, 1921, to March 31st, 1922

RECEIPTS			
To	Grant from Ontario Government	$ 4,120.40	
"	Grant from City of Toronto	307,112.12	
"	Interest on Investments	2,164.12	
"	Rents of Property	410.00	
"	Subscriptions and Donations	724.52	
"	Payment by Inmates	2,150.00	
"	Other Sources	26.15	
			316,707.31
			316,707.31
	Amount Paid in Error Previous Year and Credited Back during Current Year		12.93
			316,720.24
	Balance Overdrawn, March 31st, 1922		87,547.88
			404,268.12

LIST OF CERTIFICATES AND INVESTMENTS OF THE HOUSE OF INDUSTRY

1. 536 shares, ten dollars each, paid up stock, Canada Permanent Mortgage Corporation.
2. 137 shares, fifty dollars each, Consumers' Gas Co.
3. 4 shares, fifty dollars each, Huron & Erie Loan & Savings Company.
4. 4 shares, one hundred dollars each, Bank of Montreal stock.
5. Letter, Toronto General Trust Company re income investment of $2000, held in trust re Pollard Estate.
6. $12,200 Dominion War Loan Bonds.
7. $2,972.76 Bank of Toronto Savings Department.

EXPENDITURES			
By	Balance Overdrawn March 31st, 1921		$60,561.97
"	Groceries	$59,771.64	
"	Bread	45,087.24	
"	Meat	18,009.55	
"	Milk	36,864.80	
"	Flour and Meal	10,470.94	
"	Butter and Eggs	17,961.38	
"	Tea and Coffee	11,637.37	
"	Vegetables and Potatoes	18,458.66	
"	Coal and Wood	66,822.98	
"	Electric Power	77.94	
"	Telephone	175.83	
"	Tobacco	408.24	
"	Paper Bags	2,807.44	
"	Cartage of Groceries	680.55	
"	Salaries and Wages	25,440.88	
"	Tenant Expenses	142.37	
"	Taxes and Insurance	29.77	
"	Interest	1,560.71	
"	Car Fares	509.35	
"	Cleaning and Repairs	2,228.08	
"	Hardware	328.10	
"	Ice and Water	421.74	
"	Medicine	123.18	
"	Printing, Advertising and Postage	3,954.12	
"	soap and Brushes	4,951.82	
"	Clothing, Boots and Shoes	356.24	
"	Furniture, Bedding & Crockery	1,304.89	
"	Electric, Gas and Oil	708.80	
"	Contingent Account	271.01	
"	Special Orders	19.91	
"	Dripping (Beef)	8,556.06	
"	Capital (Includes Car, Adding Machine etc)	1,698.23	
"	Other Expenditure	1,867.23	
			343,707.05
			404,269.02

Fig. 3. Financial Statement of the House of Industry, 1921–1922 (Recreated). *Source*: House of Industry (1921–1922).

Given that the overall revenue had declined to approximately $260,000 from the almost $317,000 disclosed on the earlier statement, the House of Industry would appear to have diminished somewhat. Expenditures did not decline as much as revenues, however, and the organization posted a deficit of more than $17,000.

Figures in this annual report regarding the number of people assisted also suggest a diminishment since 1922. They indicate that on average, 142 people stayed in the residence during the year, down from 176 in the earlier report. Just over 4000 families were assisted through the outdoor program, down from the almost 7000 noted in the earlier report. The casual ward provided 19,906 nights of shelter to the homeless, however, up from 18,150 in the earlier report.

Despite the decline in revenues and in the overall number of people assisted, there was an improvement in the overall financial health of the institution. This can be seen in a new statement provided in the annual report, a formal balance sheet. In contrast to the accumulated overdraft of approximately $87,000 disclosed in 1921–1922, the balance sheet of 1927–1928 reported an accumulated surplus of over $81,000. This was in addition to an endowment fund with a balance of over $31,000. On the asset side of the balance sheet, financial securities are listed totalling slightly more than the endowment fund balance. In addition, the report listed the institution's capital assets. These included land and buildings valued at $49,200 and 40,000 respectively, with furniture, bedding and a motor car bringing the total capital assets to almost $100,000.

The formality and detail of the financial statements in 1927–1928, compared to those issued earlier in the decade, may have been due to the rise of the accounting profession in Ontario, which benefited from the industrialization of the province during the early 20th century. However, the formality of the House of Industry annual reports must also be considered in light of the struggle between the business class and the social work profession for control over Toronto's charitable institutions. The business class sought to control this sector by implying that the smaller charities were not professionally managed. A system of endorsement for smaller charities, organized by community boards of trade, required charities to hold regular board meetings and use accepted methods of accounting (Wills, 1995, p. 37). The increasing formality of the annual reports of the House of Industry may reflect the efforts of its board members to demonstrate their superior management methods and reinforce their dominant position in the field of poverty alleviation.

This dominant position was eventually lost, however. The social workers who managed the competing institutions prevailed, in part by ceasing to refer candidates for relief to the House of Industry. Instead they began to offer relief directly through the agencies they controlled. The House of Industry faded in importance as a result, ceasing operations in 1934. Its building was converted into a residence for the elderly, operating under a new name and new patrons (Wills, 1995, p. 48).

House of Industry, Toronto
REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 1928,
and Comparision with 1927

House of Industry, Toronto
REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 1928,
and Comparision with 1927

REVENUE		1928		1927	Increase	Decrease
Unemployment Relief:						
City of Toronto	$ 144,645.91		$ 144,127.79		$ 518.12	
City of Toronto Expenses	7,000.00		2,700.00		4,300.00	
Miscellaneous	53.55				53.55	
		$ 151,699.46		$ 146,827.79		
Inmates Maintenance:						
Inmates' Contributions	2,689.26		3,195.67			$ 506.41
Ontario Government	5,198.90		4,799.50		398.40	
		7,888.16		7,995.17		
City of Toronto General Grant		98,000.00		115,000.00		17,000.00
Miscellaneous:						
Donations	353.42		382.93			29.51
Interest and Dividends	2,661.36		2,575.21		86.15	
		3,014.78		2,958.14		
		$ 260,602.40		$ 272,781.10		$ 12,178.70
EXPENDITURES						
Outdoor Relief:						
Food Supplies	$ 175,497.40		$ 167,114.52		$ 8,382.88	
Other Supplies	44,928.09		46,354.38			$ 1,426.29
Salaries and Wages	13,444.47		13,368.71		75.76	
Other Expenses	5,819.86		4,659.61		1,160.25	
		$ 239,689.82		$ 231,497.22	$ 8,192.60	
Casual Ward:						
Food Supplies	3,825.35		1,200.32		2,625.03	
Salaries and Wages	2,454.33		2,181.15		273.18	
House and General Charges	3,034.53		3,816.94			782.41
		9,314.21		7,198.41	$ 2,115.80	
Inmates Residence:						
Food Supplies	8,416.77		7,501.82		914.95	
Salaries and Wages	3,763.32		4,007.14			243.82
House and General Charges	9,317.41		9,445.88			128.47
		21,497.50		20,954.84	$ 542.66	
Administration:						
Salaries and Wages	4,884.29		4,863.25		21.04	
Inventory Adjustment	1,455.74		1,971.22			515.48
Depreciation	1,064.33		1,056.36		7.97	
Interest	59.08		404.24			345.16
		7,463.45		8,295.07		831.62
		$ 277,964.98		$ 267,945.54	10,019.44	
Balance being excess of:						
Revenue over Expenditure				4,835.56		
Expenditure over Revenue		17,362.58				

MR. JOHN H. INCE,
Treasurer.

Fig. 4. Revenue and Expenses of the House of Industry, 1928 (Recreated). *Source*: House of Industry. (1927–1928).

5.1.2. Relational conditions of poverty

The contribution of the wealthy and influential board members to the House of Industry is clearly documented as a gift relationship in both the 1921–1922 and 1927–1928 annual reports. The names of the trustees and managers are highlighted repeatedly from cover to cover. There is even a set of formulaic board resolutions listed in each of the annual reports, congratulating themselves on their service and thanking themselves for their "generous support and contributions to the funds of this Charity" (House of Industry., 1921–1922, p. 20; 1927–1928, p. 26).

One of the key functions of these financial statements and annual reports was thus to ensure that the members of the board of trustees and managers were acknowledged for their contributions. As Simmel (1908) argued, social distance between giver and recipient makes it difficult for the giver to obtain the social benefits of giving. Since the House of Industry catered to the needs of the destitute in all its programs, and because the destitute were so stigmatized in Toronto society, it would be impossible for the wealthy to associate directly with them without losing prestige. It would also be impossible for anyone to know about the effectiveness of their leadership at the House of Industry unless they were there and could observe it firsthand. Accounting solved the problem quite effectively, documenting their connection to the cause in great detail and with arithmetic rigour. The board members thus received formal recognition for their service without necessarily having direct contact with the poor. (While it is entirely possible that the board members visited the House of Industry, some perhaps even frequently, their direct contact with the poor is never noted in the annual report. The report mentions only the members of the Ladies' Committee and the paid staff as having such contact.)

House of Industry, Toronto
BALANCE SHEET AS AT 31st MARCH, 1928,
and Comparision with 1927

ASSETS

1927			
	Current:		
	Accounts Receivable:		
$19,382.50	City of Toronto	$15,631.53	
4,790.99	Other	2,876.23	
24,173.49		18,507.76	
249.05	Accrued Interest on Investments	249.05	
12,105.00	Cash on hand and in Bank	2,614.39	
4,988.08	Inventory of Stores	7,463.89	
41,515.62			28,835.09
670.37	Prepaid charges		389.68
	Capital:		
	Land and Buildings at 1925 Assessed Value:		
49,200.00	Land	49,200.00	
40,000.00	Buildings	40,000.00	
4,835.16	Furniture and Equipment (less depreciation)	5,163.89	
1,357.38	Office Furniture (less depreciation)	1,249.61	
1,514.70	Bedding, Linen, etc., (less depreciation)	1,363.23	
722.87	Motor Cars (less depreciation)	500.00	
97,630.11			97,476.73
	Investments:		
11,200.00	Dominion of Canada Bonds (Par Value)	11,200.00	
12,600.00	Consumers' Gas Company (Par Value)	12,600.00	
1,390.54	Premium	1,390.54	
400.00	Huron and Erie Mortgage Corporation Stock (Par Value)	400.00	
5,400.00	Canada Permanent Mortgage Corporation Stock (Par Value)	5,400.00	
400.00	Bank of Montreal Stock (Par Value)	400.00	
	City of Edmonton Debentures Stock (Par Value)	500.00	
1.00	Mary Pollard Trust ($2,000)	1.00	
31,391.54		31,891.54	
92.95	Bank of Toronto	242.95	
31,484.49			32,134.49
171,300.59			158,835.99

House of Industry, Toronto
BALANCE SHEET AS AT 31st MARCH, 1928,
and Comparision with 1927

LIABILITIES

1927			
	Current:		
$42,775.42	Accounts Payable	$43,913.25	
1,525.09	Accrued Liabilities	1,322.49	
44,300.51			45,235.74
	General Surplus:		
89,346.43	Balance at 1st April, 1927	95,515.59	
1,333.60	Adjustments	3,312.75	
4,835.56	Excess of Revenue over Expenditure		
		98,828.34	
	Less Excess of Expenditure over Revenue	17,362.58	
95,515.59			81,465.76
	Endowment Fund:		
31,284.49	Balance at 1st April, 1927	31,484.49	
200.00	Add Legacies	650.00	
31,484.49			32,134.49
171,300.59			158,835.99

Fig. 5. Balance Sheet of the House of Industry, 1928 (Recreated). *Source*: House of Industry (1927–1928).

Accounting also served the purpose of facilitating separate and distinctive relationships to the organization for the wealthy and for the poor recipients. While the wealthy enjoyed the status of a gift relationship, both for their time and for their small, rather symbolic monetary donations, the poor were positioned as having an exchange relationship with the House of Industry. As we have seen, the City of Toronto was the main source of revenue for the House of Industry, and most of that funding was designated for unemployment relief (see Fig. 4). In this outdoor relief program, those of working age earned their benefits in exchange for their manual labour. The value of this labour is never recorded in the financial statements, however. The poor were expected to work, but their work was effaced from the records.

As for the residents of the House, they made such financial contributions as they could, given their penury. Hence, the assistance they received was in part purchased. This was recorded in the financial statements, alongside the paltry donations of the board members. The remainder of this assistance was received in exchange for their somewhat symbolic work efforts, described below, in order to support the view implicit in the name of the institution, that the poor were poor because they were not industrious.

As Fig. 4 shows, the residents' direct financial contribution amounted to about an eighth of the cost of their residency. Expenditures for the residence at the House of Industry were kept low in part because many required activities were conducted by the residents themselves (Norquay, 1984). Accordingly, before entering the house, a labour test was administered to any potential new resident, old or young, to ensure they would be able to contribute to the life of the House of Industry; a resident was not supposed to receive board and lodging for nothing. This was stated clearly in the regulations of the House of Industry:

> That the persons supported in this institution shall perform any work appointed by the matron superintendent.
> [(House of Industry, 1848)]

Thus, activities such as cleaning, cooking, fixing the building, ordering supplies were the responsibility of the residents. Men who were able were assigned heavier tasks, but even elderly residents were put to work: a former shoemaker was admitted because he was considered useful for the House. This was not just a way to keep costs down. It was vital to keep the residents busy because the institution was explicitly intended only for the "deserving poor." The House was predicated on the assumption that people were poor because they did not work, and that some did not work because they were too lazy. The imposition of tasks would weed out those who expected charity; those who would not work did not deserve help. This was supposedly why the institution was called the House of Industry, but evidence suggests that the work requirements were unevenly applied, and to some extent merely symbolic. As one unfriendly assessor put it:

> The name of the Institution does not properly indicate the purposes of any establishment; as little, if any, industry with the exception of ordinary domestic work is carried on in the house.
> [(Inspector of Prisons and Public Charities, 1870-1871)]

The uneven distribution of work by the residents was noted in the introduction of the Annual Report:

> Of the 267 Inmates only a very small percentage are able to do any kind of work and those who are able assist in the work of the House. Twelve per cent of the Inmates, mainly through friends and relatives, contribute toward their support in the Home.
>
> The total daily average number of Inmates in the Home was 142. Of the total number of registered Inmates, 206 were Males and 61 Females. A number of the women Inmates assist with sewing and mending, all of the heavier work of the Institution being performed by the men.
>
> [(House of Industry, 1927–1928)]

This summary of the indoor program continues for four paragraphs. It discloses the overall costs of the program and the number of people helped. This content and its position in the introduction to the Annual Report reflects the importance placed on juxtaposing expenditures with the work performed, constructing the moral justification for the House of Industry, even though not all residents provided labour.

Overall, this institution reflected the division of classes in the city. The House of Industry was managed by a board of prominent Torontonians, who may well have had charitable intentions but who considered the poor as "helpless wrecks and castaways" (Splane, 1965). These prominent persons derived favourable attention and opportunity from their roles on the board, while ensuring that the streets of Toronto were kept clear of the indigent poor (Norquay, 1984). They were able to ensure that the rewards of hard work were made visible, in parallel to the work demanded of residents, reinforcing the moral foundation of their own position in society.

In such a moral order, poverty results from individual sloth. Systemic causes of poverty are ignored and aid must be earned through work. However, the work efforts of the residents and of the beneficiaries of the outdoor relief program are never inscribed in the financial reports proper. The value of their efforts was simply absorbed by the city and by the House of Industry itself. Their labour value, so important for the justification of the institution, was ignored by the accounting system. This contrasts with the very public displays of labour required of non-resident recipients of aid, as shown in Fig. 1, and also with the decision in the case of the Church Home, below, to assign a value to the unpaid labour of nuns. The decision to efface the labour value of residents in the accounting reports of the House of Industry was consistent with the role of the institution in segregating and concealing the most destitute of the poor. "Volunteer" labour was demanded of these destitute citizens in order to satisfy the moral requirements of the economic order, but their labour value was no more worth inscribing here than, say, the labour value of housewives was in broader society.

Indeed, both beneficiaries and benefactors of the House of Industry provided volunteer labour. They benefited from their labour in very different ways, in the one case materially with food and shelter, and in the other symbolically through a reinforcement of their social standing. The stigma accruing to the poor recipients, earned by exchange, matched the esteem accruing to the wealthy board members, earned by gift. These activities were noted in the descriptive portions of the annual reports, but unlike the Church Home for the Aged, they were not inscribed in the accounting system itself.

5.2. Church Home for the Aged

The situation at the Church Home for the Aged was quite different from that of the House of Industry. (This is clear from the available data, even though the relatively small size of the archives for the Church Home prevents us from examining it to the same degree of detail as the House of Industry.) The relationships of gift on the part of the nuns who ran the Church Home, and of exchange on the part of the paying residents, did generally parallel the relationships pertaining at the House of Industry, but the ways in which gift and exchange were enacted in the two institutions were completely different. So too was the way these gifts and exchanges were recorded and disclosed in their respective accounting systems.

The Church Home had been established by St George's parish for those "whose poverty and helplessness are their claim upon us" (Diocese of Toronto, 1886, p. 34; cited in Norquay, 1984). It opened in 1887. In the beginning, only 12 people could be housed there. Norquay (1984) notes that the criteria for acceptance included limited means and loneliness. That is to say, economic poverty was not the only priority, but also poverty of relationships with others.

The daily running of the institution was, from the very beginning, entrusted by the St George's Anglican parish to the Order of the Sisterhood of St John the Divine. In 1892, the Order became fully responsible for all decisions and financial matters related to the institution. The number of residents increased to 40 after the acquisition of a new building in 1906, intended for paying residents, and the extension of a new wing for non-paying residents in 1907.

When the institution was founded, the parish financed the purchase of the institution's land and building, and collected additional money to cover the institution's initial working capital. Thus, the parish was initially responsible for financing the institution. However, these funds proved insufficient, which is why in 1888, after having been refused government funding, the parish turned to the Anglican Diocese of Toronto to help finance the Church Home. This stabilized the financing of the Home. In addition, donations from church members and from the estates of residents provided a steady flow of money, until at least the 1930s.

The Sisters of St John the Divine were intimately involved with the daily operations of the Church Home. They performed all the tasks of care, doing all the cleaning and cooking chores and looking after the elderly residents themselves. Accountable ultimately to the male-dominated Anglican Church, they were directly governed by a board of trustees and managers made up entirely of senior female members of the Order, except for one male secretary.

The service the Sisters performed was quintessential charity. They received spiritual satisfaction and communal recognition for their efforts. A minor aspect of exchange was overlaid on this, to the extent that those Sisters who lived with the residents received their own food and shelter there. However, the dominant mode of their relationship to the Home was their gift of service, as members of the Order. This gift was accorded a value in the accounting system, as we will see below.

The circumstances of the residents in the Church Home also differed considerably from those in the House of Industry. Residents in the Church Home for the Aged had vital social relations deriving from their membership in the Anglican Church. The Church Home had been founded in order that elderly members of the parish should not die alone. Thus, it was intended for those whose family support was negligible. Although the intention behind the Church Home was that "its benefits have from its inception been open to all without restriction to parochial limits or religious persuasion" (Bishop of Toronto, 1888), in practice all residents either were members of the local Anglican parish or had been referred by members of the parish (Norquay, 1984).

The Church Home emphasized community. There was a much closer relationship between the Sisters and their residents than there was between the wealthy members of the House of Industry board and the impoverished residents there. It was closer even than that of the Ladies' Committee of the House of Industry, for some of the Sisters actually lived with the residents of the Church Home. The residents of the Church Home were thus liminal because they lived apart from the rest of the parish, but were not stigmatized like the residents of the House of Industry.

5.2.1. Accounting records

From the opening of the Church Home, the Sisters charged a monthly fee to residents who could afford to pay for their room and board. After 1906, the rate was fixed for rooms in the new wing and was decreased gradually for the residents of the original building in relation to their means. The number of paying residents kept increasing until the 1920s. The last year the Church Home had a non-paying resident was 1925. Thus, in the 1920s, three sources of revenue could be counted on: funding from the Diocese, room and board from paying residents, and donations from members of the church community. An analysis of the financial statements for the Church Home during this period reveals that the institution was in good financial health. We have chosen to focus on the 1924 financial statements, as they were the most completely preserved from that decade in the archives of the Order of St John the Divine.

5.2.1.1. 1924 Annual report. Given the poor quality of the original documents, we have recreated the Church Home's financial statements for the 1924 fiscal year (see Fig. 6). These statements show that the institution owned over $31,000 in land and buildings, and had an accumulated surplus of approximately the same amount. The institution was endowed with $14,000 in bonds and owed a $12,000 mortgage on one of its buildings. The buildings were not amortized, so the profit and loss statement shows no depreciation expense. Receipts from paying residents, labeled "Inmates Maintenance," represented 73% of total revenues. This is in complete contrast to the House of Industry, where funds from residents were negligible; the Church Home was thus as much about poverty prevention as poverty alleviation, as it secured the lives of the elderly by drawing them into community. The largest expenses were for salaries and wages of staff who supplemented the work of the nuns, followed by provisions (i.e., food). Again, this is a contrast to the House of Industry, where food and fuel, especially for the outdoor program, dwarfed wage expenses.

The detailed list of expense categories for the Church Home emphasizes the quotidian activities of the community: cleaning, drugs, fuel, laundry, and so on. As with the municipal House of Industry, this work was conducted by women. In the House of Industry, it was the Ladies' Committee. In the Church Home, it was the Sisters of St John the Divine. In contrast to the House of Industry, the accounting statements of the Church Home document the contribution of women by disclosing a value for services rendered by the Sisters, in lieu of mortgage interest. Indeed, the Profit and Loss Account for 1924 (see Fig. 6) explicitly stated that the value of the contribution of the Sisters was in excess of the interest on the mortgage.

This mortgage, originally in the amount of $5000, had been provided in 1893 by George Gooderham (Mortgage of Lands on John St Toronto Securing $5000.00 and Interest, 1893), a prominent local Anglican and owner of the Gooderham & Worts Distillery in Toronto, which was thriving during the 1920s because of liquor smuggling to the United States during prohibition. It is important to note that although the contribution of the women in the Order of St John the Divine is explicitly noted in the financial statements, and is stated to be in excess of the mortgage interest, the value of that contribution is limited to the value of interest waived by a wealthy donor. Here again, accounting provided the opportunity for the wealthy to extract social benefit from giving, by positioning the wealthy as the generous ones who declined to accept interest on their loan, and by naming them explicitly in the financial statements when neither the nuns nor the elderly residents were ever named individually. In any event, the Gooderham family built a legacy as respected leading citizens in Toronto, partly on the basis of their very public charitable activities (Sproull, 2013).[5]

While the accounting systems of the House of Industry served to isolate its board members from the stigmatized residents, in order that they reap the social benefits of their gifts and service, the accounting systems of the Church Home acknowledged the mutual contributions of the Sisters and the residents to their shared community. The Sisters worked charitably, while the paying residents provided a large portion of the revenues necessary for the Church Home to operate. There is no mention in the Church Home records of any expectation that non-paying residents should perform work in exchange

[5] They were the primary funders of Little Trinity Anglican Church, established in Toronto for the benefit of workers in their distillery. The Gooderham name continues to be displayed prominently in the church.

CHURCH HOME FOR THE AGED, TORONTO. BALANCE SHEET AS AT 30 SEPTEMBER 1924.

ASSETS		LIABILITIES.		
Land - 87 Bellevue & 78 Oxford St.		Endowment Fund:		
assessed value in 1922	8584.00	Sir Edmund Osler - Harbour Bonds		
Buildings - 87 Bellevue Ave.			14000.00	
assessed value in 1922	11000.00	G. Osler Mortgage		
Gwynneth-Osler Home - 78 Oxford St.	12000.00		12000.00	26000.00
Furniture & Fittings	7865.50			
Stock on Hand		Accounts Payable		788.92
Provisions	173.82			
Drugs	50.00	Surpluse A/c.		
Fuel	580.00	Amt. at 1 Oct. 1923	30749.59	
Cleaning Appliances	63.04	Less loss for 12 mths.		
Accounts Receivable - Prov. Gov't.	1439.20	to Sept. 30, 1924	910.73	
" " - Inmates	124.51			29838.86
Toronto General Trusts -				
15 Harbour Bonds @ 4½%	14000.00			
Dominion Bank -	1.19			
Royal Bank	646.52			
Cash on Hand	100.00			
	56627.78			56627.78

CHURCH HOME FOR THE AGED, TORONTO. PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 30 September 1924.

EXPENDITURE		REVENUE.	
Cleaning Appliances	192.33	Donations	268.46
Commission	65.00	Federation for Community Service	156.50
Drugs	39.79	Gifts in Kind	13.00
Fuel	1333.00	Provincial Gov't - per diem All.	1439.20
Furniture	345.79	Grant - City of Tornto	329.00
Gas & Electricity	344.17	Interest Earned	17.65
Gifts in Kind used	13.00	Inmates Maintenance	12118.75
Residential Expenses	485.84	Purchase Discounts	13.35
Insurance	76.00	Revenue from Investments	639.33
Laundry	383.23	Visitors' Board	10.00
Provisions	4765.85		15005.24
Replacements to Furnishings	1282.71		
Repairs & Maintenance	330.71	Services rec'd from Sisters,	
Salaries & Wages	5536.58	which are in value in excess of	
Stationery, Stamps, etc.	63.56	interest on the mortgage	660.00
Telephone	74.37		15665.24
Water	222.54		
	15554.47	Balance - Loss for 12 mths.	910.73
Interest on Mortgage pd. for in			
services, etc. of Sisters	660.00		
Free Inmates	361.50		
	16575.97		16575.97

Fig. 6. Financial Statements of the Church Home for the Aged, 1924 (Recreated). *Source*: Church Home for the Aged Annual Report (1924).

for their room and board. The non-paying residents, referred to as "Free inmates" meaning they were allowed to live in the home free of charge, are mentioned in the 1924 financial statements only in relation to an expenditure of $361.50. It is not stated what this amount was for. In various quarterly statements of the Church Home (not shown), similar small expenditures for "Free inmates" appear regularly.

The Church Home for the Aged thus had some residents who paid for their keep and some who did not. It appears that the mission of the Church Home changed somewhat over time. When the institution opened, there were very few paying residents. The emphasis on assisting the poor gradually diminished, however. By the beginning of the 20th century, more and more residents appear to have had sufficient resources to contribute to sustaining the institution. As per the institution's criteria, to be eligible to stay in the institution, people needed not just to have "limited means" but also experience "loneliness". The application form for residency included the following item: "State the Amount prepared to pay per month for maintenance." This wording seems to encourage the residents to contribute financially, but does not frame this as a condition of residency.

5.2.2. Relational conditions of poverty

The Church Home built upon the membership of the elderly parishioner in a religious community. It institutionalized a home and a purpose for the Sisters, and provided non-resident parishioners and wealthy donors with a visible product of their religious works and beliefs. The role of poverty in this instance can be understood in two interconnected ways: it provided opportunity for a material expression of religious faith, while at the same time asserting the priority of the spiritual over the material, in that the poor were saved from the material consequences of their poverty by virtue of the membership in the church community.

The role of accounting in this is to serve as a reflection of the strength of the social bond between the parish and its poorer members. The balance sheet demonstrates the strength of the commitment of the community to the poor within it. The endowment of the institution by community members, in the name of two prominent members, Sir Edmund and Gwynneth Osler (see Fig. 6) assured the institution of survival and the community of its capacity to make a difference. This closely paralleled the way that accounting served to accord status to the members of the board at the House of Industry. However, the role of the wealthy is somewhat less celebrated in the Church Home reports, despite their direct financial contribution being more significant than at the House of Industry. The Church Home reports place more emphasis on the activities of the Sisters themselves, who were both the workers and the trustees and managers of the Church Home. At the same time, the paying elderly, who were the main source of revenue for the Church Home, and the non-paying elderly, were maintained within the community. The exchange with the paying residents is clearly documented, while the gift of shelter, sustenance, and community to the non-paying residents is understated.

6. Discussion and conclusion

The preceding analysis contrasts the House of Industry and the Church Home for the Aged, in order to explore the roles of accounting in mediating the relationship between those who have and those who have not. We have built upon the relational conception of poverty developed by Simmel (1908). By using this theoretical lens, our analysis contributes to accounting literature by offering a complementary way to understand the role of accounting in structuring poverty. Several existing papers have looked at how accounting constructs the poor as a distinct, excluded and stigmatized category (Bisman, 2012; Care, 2011; Jackson, 2012; Jeacle, 2016; Killian, 2015; Ó hÓgartaigh, Ó hÓgartaigh, & Tyson, 2012; O'Regan, 2010; Oakes & Young, 2008; Walker, 2008). The present paper suggests, that in addition to stigmatization and exclusion, accounting serves as a relational nodal between the poor and wealthy donors.

We have specifically seen how relationships between rich and poor in the two institutions were roughly parallel, with inputs of time and money typically assuming the form of gift, and outputs of assistance and lodging typically assuming the form of exchange. We have seen, however, that the ways in which gift and exchange were enacted in the two institutions were completely different. We have also seen that accounting served as a highly adaptable tool to connect the rich and the poor, enabling each to assume a different form of relationship with the institution.

Our focus on these two institutions has some clear limitations. Significantly, the accounting records highlight only the leading citizens and the very poor of Toronto, ignoring the city's working classes. Our analysis can therefore only draw contrasts. It cannot account for the role of the middle segments of society, and what part accounting plays in constituting that role. We have attempted to counter this weakness by incorporating insights from secondary sources regarding such things as the development of the social work profession, but space does not permit us to deal with such questions expansively. Notwithstanding this shortcoming, our focus on the two ends of the socioeconomic ladder does permit us to demonstrate the constitutive role played by the poor in society and to get at some of the roles played by accounting therein.

As we have seen, the House of Industry dealt with those of the poor who had been excluded from the economy by industrial transformation: the jobless poor who received help through the outdoor program, the homeless who received overnight shelter from the institution's casual ward, and the destitute long-term residents who could no longer hope for work. Each of these programs operated by the House of Industry served a segregating function rather than an integrating one. They identified and set aside those who had been eliminated from the economy. They marked the poor as separate, as the Other, positing them as failed labourers who must "earn" the food and shelter they were given. This contrasts with the situation of the

Magdalen Laundries studied by Killian (2015), where the labour of the women residents was characterized as "freely given," highlighting the flexibility of accounting as a tool for social governance.

Our analysis showed how accounting at the House of Industry served to map the functional categories of financial support (unemployment relief, inmates maintenance, and general/miscellaneous) onto degrees of economic and social disqualification (outdoor relief, casual ward, inmates residence), along with the residual cost category of administration. Such classificatory schemes created "distilled" identities that ignore the individuality of those who are so classified (Walker, 2008, p. 459). In contrast, the accounting reports documented the "generous support" of individual board members by prominently listing their names as managers and trustees, along with their length of service, and by itemizing their bequests and small donations in detail. Accounting also demonstrated their careful management of the institution, listing the expenditures on everything from bread and butter to boots and brushes. This showed the board members' careful use of the substantial funding received from the City of Toronto, providing evidence of their reliability and trustworthiness as stewards of what had been, since the 1880s, a quasi-state institution (Pitsula, 1979, p. 35). Meanwhile, the work done by the poor to "earn" their relief was never accorded a value in the accounting reports. Their contribution to the House of Industry was demanded, but then effaced. The poor remained the stigmatized Other.

The Church Home sought to achieve a different outcome by addressing both loneliness and poverty amongst the elderly. It did this by integrating them into a subcommunity that was itself segregated, to a degree, from the wider church community. That is, it drew them into a liminal status, set apart from the parish along with the nuns who served their needs. This is a more nuanced and less stigmatizing construction of the poor as the Other than we observe in the House of Industry, for there is a demonstration of solidarity, a standing alongside the poor. In the Church Home, accounting served to document the activities of the community, highlighting and valuing the contribution of the Sisters as well as the paying residents. It also documented the endowments provided by wealthier members of the community who did not themselves take part in caregiving. As with the House of Industry, this record existed as potential evidence of the goodness of the donors and the legitimacy of their wealth, but it was woven in with the record of contributions by the nuns and residents.

We do not have much specific evidence about how the accounting records of the two institutions were used. The City of Toronto, as the largest funder of the House of Industry, would presumably have wanted to know if their money was well spent, but with the mayor on the Board of Trustees and several aldermen serving as Managers, a certain amount of civic oversight was already ensured. Although the City was its biggest funder, the House of Industry was not a branch of the city government. We do know that reports for the House of Industry were brought together at the provincial level with reports from other government funded institutions, in order to demonstrate the efficacy of government funding and the stewardship exerted over it. For instance, the Annual Report of the Inspector of Asylums, Prisons, and Public Charities used the accounting figures from the House of Industry to compare the province's funded institutions. As far back as 1868, the Inspector noted that "In writing upon poor-houses in my last annual Report, I stated that 'whatever claim these institutions had upon the Province for aid, it must rest upon the number of immigrants and wandering poor received into them'" (*Annual Report of the Inspector of Asylums, Prisons, and Public Charities*, 1868, p. 134). The Inspector used the accounting data to draw conclusions about which institutions were the most expensive and the worst managed. With respect to the Church Home, however, we unfortunately know nothing of how its accounting reports were used within the Anglican Diocese. This would have helped us understand the degree to which the reporting served to reinforce the role and the status of church members and donors in wider Toronto society.

Nonetheless, in this study we were able to see how accounting supports and institutionalizes the differential between the wealthy and the poor. It does this by decoupling the relationship between them, permitting the wealthy to reap the reward of their formal association with the poor without being tainted by stigma. This is possible because of the fundamental equivalences assumed by financial accounting practices, which "draw together" (Latour, 1990) assets and liabilities, for instance. Just as corporate accounting constitutes the investor and the consumer as having competing interests in a company, despite both having put money in and expecting something valuable in return, so accounting keeps the donors and governors of charitable organizations radically distinct from those who receive its aid. Our study shows, however, that the arrangement delivers value to each group, not just to the recipients of aid. This persists today. In the same way that accounting enables wealthy investors to gain financial rewards from their shares in companies that, for instance, use sweatshop labour, so wealthy donors to charities can gain prestige from their donations without necessarily associating with the charities' clients. This applies equally to homeless shelters for the poor, hospital charities for the sick, and international development charities for the so-called Third World. Accounting thus normalizes wealth inequality and reinforces its implicit morality by providing explicit documentation of the benefactor/beneficiary relationship.

In doing so, accounting intermediates between these two parties to the relationship, allowing each to have a different moral basis for their relationship. Accounting facilitates a wider range of reciprocal relations between rich and poor because it permits the manner in which gifts are given to be separated from the manner in which they are accepted. Accounting thus serves as a crucial point of connection between the rich and the poor, allowing the poor to play a vital part of the political economy of philanthropy by helping the rich to construct themselves as moral and generous, thus legitimizing their upper-class status. Accounting connects the wealthy and the poor through an intermediary aid organization, enhancing the connection by documenting, justifying, and rationalizing the power relationship between wealth and poverty. This helps us understand the role of accounting today in the operation of political power beyond the state (Rose & Miller, 1992), especially within large international aid organizations and development institutions, which reify the Global North as charitable and enlightened and the Global South as needy. Thus, this article opens a door for future research exploring the relational and moral role of accounting within the development sector through an imperialism lens, thereby contributing to a growing body of literature (see for instance, Alawattage et al., 2018; Jayasinghe & Wickramasinghe, 2011; Neu, Rahaman, Everett, & Akindayomi, 2010).

The contrasting arrangements for the two historical institutions studied here demonstrate that the intermediary role of accounting between the wealthy and the poor is not new, but that the degree to which the poor have their individual identity embraced or erased by accounting is highly variable. As we noted when describing the historical context, poverty alleviation in 1920s Toronto was often organized around specific "missing" social relationships, with homes for widows, orphans, and the friendless. The Church Home for the Aged was founded on the strength of parish relationships, but provided for those of the parish who had no family to live with in their old age. The House of Industry was somewhat different in that it had an explicit economic purpose, addressing the absence of an employer-employee relationship. We have seen in our analysis the flexibility of accounting in documenting and valuing new relationships around those who lacked them. The accounting reports of both institutions show a financial contribution from the residents, to whatever extent they were able to pay. The Church Home reports were careful to assign a value to the unpaid labour of the Sisters, but only direct financial contributions by residents of either institution are inscribed in the financial statements. It remains a puzzle why the physical efforts of the destitute poor, in demonstrating their worthiness to receive aid from the House of Industry, were never assigned a value in the accounting reports. Perhaps acknowledging that the poor could create value would have destabilized the moral position of the wealthy members of Toronto society. At the very least, this lacuna suggests that the exchange relationship between the poor and these institutions, particularly at the House of Industry where the principle was inscribed in the institution's name and recorded for posterity in the photograph in Fig. 1 above, was somewhat symbolic. Not so today. Neoliberal governance mechanisms now permit the monetization of the activities of the poor for the direct financial benefit of corporate interests. We see this in the financialization of homelessness, where the finance industry is creating a new market for its services (Cooper et al., 2016), and we see it in the prison system in the United States, where the poor, particularly the African American poor, are incarcerated for the profit of the private sector (Cohen, 2015; Rabuy & Wagner, 2015).[6] Where Simmel (1908) was able to deduce that the poor were integral to *society*, with accounting playing a conservative role in legitimizing the moral order, now we can see explicitly that the poor are integral to the *economy*, which monetizes their poverty, creating incentives for corporate interests to lobby for the perpetuation of existing causes of poverty. Our paper thus reinforces Simmel's insight that poverty serves a purpose in society. It is a fiction of the present that poverty is accidental. It is not. It is a feature of the system.

Charitable organizations continue to play an important role in this system, and accounting continues to serve to quantify and legitimize the charitable activities of the wealthy, allowing them to secure the social benefits of their generosity. Conspicuous philanthropy is an inescapable feature of social life in elite circles today, as evidenced by the prominence given to "donor walls" and the fundraising galas for arts institutions and hospital foundations, which as a result of restricted government spending are dependent on donations from the wealthy. The role of accounting in securing these donations deserves further research. For instance, the use of fund accounting to designate amounts raised from prominent donors as internally or externally restricted permits significant influence over the activities of charitable organizations by wealthy elites. This suggests a more explicit exchange relationship between donors and charities today than we see in the early 20th century institutions studied in this paper.

For the recipients of institutional aid, the mechanisms of exchange have been transformed since the 1920s, with much greater emphasis on individual entrepreneurship in the overall economy, part of the individual "responsibilization" strategy of neoliberal policies (Longazel & Fleury-Steiner, 2013). The role of community in exchange relationships, which underpinned the Church Home, has been displaced in favour of technology-driven markets, the so-called Uberization of the economy. In these markets, those on the margins of the economy continue to play an important constitutive function, both as a necessary product of the economic system and a necessary ingredient in the moral order that underpins it.

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[6] According to the Prison Policy Initiative, prisoners in the US are expected to work, much like residents of the House of Industry were in our case study. US prisoners are paid at State-mandated rates that range from $0.86 to $3.45 per day (Sawyer, 2017). Since this daily wage rate is far below the minimum hourly wage rate, we can assume that the labour of prisoners is not recorded at fair value.

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