

“São Paulo 1975: growth and poverty”: a discussion on poverty

“São Paulo 1975: crescimento e pobreza”:
uma discussão sobre a pobreza

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Abstract

This paper is a tribute to São Paulo 1975: crescimento e pobreza (São Paulo 1975: growth and poverty), a fifty-year-old work that is considered a landmark in Brazilian urban studies. Its contribution revealed, in a pioneering way, how economic growth and poverty interact through a dual process of accumulation and urbanization. Adopting a three-dimensional approach – concept, phenomenon, and processes –, the article interprets the perceptions of poverty present in the work. In addition, it discusses the presence of epistemological obstacles and blind fields with the aim of identifying clues to understand the impoverishment processes that, currently, also drive urbanization in the neoliberal city. Finally, it discusses impoverishment processes that differ from those described in the work, which are characteristic of the industrial era.

Keywords: poverty; impoverishment; exploitation; spoliation; domination.

Resumo

Este artigo é uma homenagem a São Paulo 1975: crescimento e pobreza, uma obra cinquentenária e considerada um marco nos estudos urbanos brasileiros. A sua contribuição revelou, de forma pioneira, como o crescimento econômico e a pobreza se retroalimentam por meio de um duplo processo de acumulação e urbanização. Utilizando uma abordagem que considera três dimensões – conceito, fenômeno e processos – o artigo interpreta as percepções sobre a pobreza presentes na obra. Além disso, discute a presença de obstáculos epistemológicos e campos cegos, visando identificar pistas para compreender os processos de empobrecimento, que atualmente, na cidade neoliberal, também impulsionam a urbanização. Por fim, aborda os processos atuais de empobrecimento, que se distinguem dos descritos na obra, característicos da era industrial.

Palavras-chave: pobreza; empobrecimento; exploração; espoliação; dominação.



Introduction

Fifty years have passed since the publication of *São Paulo 1975: Crescimento e Pobreza* (São Paulo 1975: Growth and Poverty),¹ a work that not only departed from the academic orthodoxy of the time, delivering original form and content, but went further, representing a voice of political resistance to the dictatorship in Brazil. Although the authorship of its chapters is not individually attributed, the work had fundamental contributions from Cândido Camargo, Fernando Henrique Cardoso, Frederico Mazzucchelli, José Álvaro Moisés, Maria Hermínia Tavares de Almeida, Paul Singer, Vinícius Caldeira Brant, and Lúcio Kowarick. The latter was responsible for the final draft and provided the images.² Commissioned to the Brazilian Center for Analysis and Planning (Cebap) by Archbishop Paulo Evaristo Arns, the work shows that economic growth occurred at an accelerated rate but without an equitable distribution of wealth; on the contrary, poverty increased. It questioned the fact that economic growth should occur through disorder and poverty. Therefore, it challenged the prevailing thesis that the problems of underdevelopment would disappear as economic growth rose.

In the book's introduction, Archbishop Arns highlights the contradiction between the city's impressive economic growth and the simultaneous increase in poverty, raising the question that gives the title to one of the chapters: "Is there a logic to the established disorder?" This paradox guided the research, revealing a reality in which growth and poverty feed off each other through the dual processes of accumulation and urbanization.

This period was marked by the height of dictatorship in Brazil (1964-1985), an authoritarian civil-military regime that aimed to promote economic growth, known as the "Economic Miracle," but which led to an increase in poverty, as well as political repression, assassinations, and censorship. Repression affected academic and intellectual production but also spurred the production of works of art and criticism, such as the work examined here. In the academic debate, the previous decade had been marked by the idea of economic stagnation. In *Subdesenvolvimento e estagnação na América Latina* (Underdevelopment and stagnation in Latin America), Celso Furtado (1966) developed a stagnation model to explain the reduction in growth rates between the 1950s and 1960s. Tavares and Serra criticized this paradigm in the article "Além da Estagnação: uma discussão sobre o estilo de desenvolvimento recente do Brasil" (Beyond Stagnation: a discussion on the recent style of development in Brazil" (1971), widely recognized in Latin America and Brazil. This debate influenced the development of *São Paulo 1975*.

The work was a landmark in Brazilian urban studies, consolidating a perspective for analyzing Brazilian urbanization and offering an industrial view of poverty. It gave rise to a debate that intertwines social and urban issues and seeks to investigate various aspects of the city, including housing, work, transportation, and social and spatial organization patterns. The idea of poverty is linked to the idea of periphery. The phenomenon of impoverishment, in turn, is represented by the urban living conditions of factory workers, marked by precarious housing, insufficient transport, and an almost

complete absence of public services. Thus, impoverishment is understood entirely from the perspective of industrial production.

This perspective needs to be reassessed today to explain the predominance of impoverishment processes that overlap with and intensify those of the industrial era. The objective of this article is to explore, through a critical reading of *São Paulo 1975*, how the idea of poverty, the phenomenon of poverty, and the processes of impoverishment are addressed. As labor relations, the exploitation of the workforce, and the production of spatialities have changed, the impoverishment processes have also changed. Therefore, it is increasingly urgent to review the conceptions that seem incapable of explaining these transformations and the current conditions of poverty.

In celebrating the fiftieth anniversary of this work, we must recognize not only its historical relevance but mainly its capacity for inspiring scholars and activists to face the challenges of cities undergoing constant transformations. It paved the way for new approaches to urban issues and poverty.

This article is organized into four sections, in addition to this introduction. The first section explores the view of poverty present in the work and addresses how the concept of poverty, the phenomenon of poverty, and the impoverishment processes are presented. The second section identifies epistemological obstacles (Bachelard, 1996, p. 17) – elements that hinder the advancement of scientific knowledge – and blind fields (Lefebvre, 2019, p. 42) – aspects that provide a simplified view of reality – with the aim of understanding the current impoverishment processes. The third section aims to discuss recent impoverishment

processes that differ from those described in *São Paulo 1975*, characteristic of the period of industrial predominance. Finally, the fourth section presents the final remarks, examining how the work consolidated an industrial view of poverty, and problematizes its limits to understand the current impoverishment processes.

Poverty in “São Paulo 1975”

This section examines how the concept, phenomenon, and processes of impoverishment are understood in the work *São Paulo 1975*. Although it does not explicitly formulate the concept of poverty or the processes underlying this phenomenon, this absence was not a failure of intention; on the contrary, the authors investigated the trends and concrete living conditions of the inhabitants of the Metropolitan Region of São Paulo (MRSP), focusing on the periphery and the precariousness of housing. The analysis reveals not only how poverty was experienced by the working population but also how it was perceived by scholars in the context of Brazilian urbanization. We adopted a reading method that considers the three dimensions mentioned above – concept, phenomenon, and processes – to interpret explicit and implicit perceptions of poverty.

Currently, research on poverty no longer approaches the phenomenon from a “religious experience that sanctifies it” (Foucault, 1978, p. 67) or from a “moral conception that condemns it” (ibid.). Scientific thought about poverty has followed an extensive and widely studied path that includes investigations into

subsistence, basic needs, and the definition of *minimum income* (poverty line) to establish who is poor and who is not. It has become capable of specifying *absolute poverty, relative poverty, and poverty as capability deprivation*, until it evolved into the predominantly accepted idea of *multidimensional poverty*.

The 1970s “mark the recognition – by the academic community and institutions that fund development – that issues related to inequality and poverty were not being addressed as a result of economic growth” (Rocha, 2006, p. 9). For this reason, when analyzing and interpreting this phenomenon, international agencies replaced the understanding of *basic needs* with the broader idea of *subsistence*, emphasizing that there are minimum resources necessary for communities as a whole and not just for the survival and efficiency of individuals and households.

The work *São Paulo 1975* reveals the contradictions between intense economic growth and the concomitant deterioration of the working population’s living conditions (Camargo et al., 1976, p. 21). The study shows that growth did not bring a greater distribution of income; on the contrary, it resulted in an increased concentration of wealth, refuting the thesis that economic growth is a necessary condition for addressing, combating, and reducing the poverty engendered by capitalist accumulation.

[...] the gradual increase in domestic production, far from signifying a generalized improvement in the population's living conditions, largely reinforced companies' accumulation capacity. In fact, as production per worker (labor productivity) grew, from 1968 onwards, at rates above 5% per

year and the real minimum wage evolved at rates that were generally *negative*, companies were able to appropriate all of the productivity gains, thus increasing the level of surplus generated. (Ibid., p. 64)

São Paulo’s economic structure is founded on property, and, more specifically, on the property of capital as the basis for the economic superiority of the region, where an increasing share of the means of production takes the form of capital (ibid., p. 14). In this setting, profit maximization is prioritized through the reapplication of profits (centralization), at the expense of fair and equitable conditions for the working class.

Shedding light on this reality has made it possible to reveal some ideological understandings about the city's growth and about poverty. There used to be a certain idea that attributed the problems faced by the city and its population to progress itself or to its speed, perpetuating the belief that economic development inevitably brings social sacrifices, deterioration of living conditions, and poverty, which are, therefore, natural and inevitable consequences of economic growth. This view is supported by the developmentalist argument that “the city's progress has a price that must be paid by its inhabitants” (ibid., p. 21). In addition, there used to be an understanding that urban problems result exclusively from the city’s accelerated growth, characterized by unplanned development or inefficient urban planning. This ideology supports the idea that disorder and poverty are consequences of rapid and uncontrolled urban expansion, naturalizing the perception that such problems are insurmountable. Thus, the contribution of *São Paulo 1975* in revealing these ideologies was, so

to speak, the starting point for the construction of another way of understanding poverty and the formation of urban spatialities.

Although the urban space is mentioned, in general terms it was not considered the locus of the specific processes described in the book, except in the chapter entitled "A lógica da desordem" (The Logic of Disorder). This chapter, written by sociologist Lúcio Kowarick, serves as a threshold for what he would later develop in his work *A espoliação urbana* (Urban spoliation) (1979).

The perspective for understanding the idea of poverty emerges from the understanding that "a population's living conditions depend on a series of factors" (Camargo et al., 1976, p. 22) and the organization of urban space, infrastructure, and city services determine the population's "quality of life" (ibid.). The spatial dimension, although already present in the explanations provided within the scope of social theory, had never had its role analyzed so directly in the reproduction of capital and in the idea of poverty. The organization of space, therefore, appears in the explanations as a lever for capitalist accumulation.

[...] there is a range of goods and services whose cost is borne not by the individual consumer but by the collective through taxation: the opening and paving of streets, parks and squares, the organization of traffic, waste collection, public lighting, etc. [...] Land and housing are more expensive in the best-served areas and property prices function as a mechanism for reserving municipal facilities and services to the benefit of those who can pay more. (Ibid., p. 23)

The organization of urban space leads to an unequal distribution of resources and services, resulting in deeply unequal

experiences for the population. Thus, the lack or insufficiency of basic services and facilities is a factor in the impoverishment of the population. This idea of poverty is strongly connected with the interpretation based on the concept of *basic needs*, which was widely accepted at the time.

Thus, although the concept of urban spoliation was formulated later, the essential elements for this formulation are already present in the work under consideration. Space instrumentalized by capital promotes its reproduction and activates economic exploitation processes. Exploitation in the context of industrial work, where wages are insufficient for the social reproduction of workers, appears in the book combined with extortion through space: "Thus, the spatial distribution of the population in the city follows the inhabitants' social condition, reinforcing the existing inequalities" (ibid., p. 23). In this sense, a dual process of impoverishment is made explicit in an original way. On the one hand, exploitation in the workplace: in the sphere of production, even workers who are employed often cannot escape poverty due to low wages and working conditions.

The logic of accumulation that presides over the recent Brazilian development is based precisely on the dilapidation of the workforce. [...] The exhaustion of an undernourished workforce in long working hours and difficult urban conditions of existence becomes possible as most workers can be readily replaced. (Ibid., p. 59)

On the other hand, extortion through space is partially described as a result of urbanization with restricted access to goods, services, and housing, configuring an unequal

distribution of the urban space that occurs through the sole argument of the real estate speculation process:

These goods and services are also distributed unequally according to income distribution, through an indirect mechanism: real estate valorization. Land and housing are more expensive in the best-served areas, and property prices function as a mechanism for reserving municipal facilities and services to the benefit of those who can pay more. (Ibid., p. 23)

The text draws attention to the intersection of two processes: the *exploitation* of the workforce and *extortion* in the realm of space. This encounter is the reason for the permanent reduction in the worker's purchasing power and would later drive the arguments of important books such as *A Espoliação Urbana* (Urban Spoliation) (1979) and *Escritos urbanos* (Urban writings) (2000), by Kowarick. Finally, the work outlines the *domination* that occurs, on the one hand, through the expropriation of those who live in central areas and are expelled, and, on the other, through the control of access, which restricts spatial opportunities of urbanization and highlights power relations between social classes. Such domination is imposed through the market and the State and reveals that the working class needs to submit to daily discipline in the workplace and to a certain discipline in space.

In the city of São Paulo, wealth and poverty feed off each other through an urbanization model that sustains a large industrial reserve army that is extremely poor and a huge mass of workers exploited in factories. Space is employed as an instrument for an accelerated rate of accumulation and, thus, dictates a

specific space morphology. It is in this sense that the concept of poverty appears associated with the idea of periphery, addressed in the work with more than one meaning. It seems to us that the word *periphery* has undergone a semantic transformation and “has become synonymous, in certain circles, with the notion of marginalization or social exclusion” (Camargo et al., 1976, p. 23). This transformation is associated with a change in the urban form of the city: from the predominant model of workers' villages to a pattern that results in the peripheries. It is in this shift that “the housing issue begins to be resolved by economic relations in the real estate market” (ibid., p. 25) and the market becomes the main regulator of housing conditions. The workers' villages were intended for a restricted group of qualified workers, while the peripheries are intended for a large mass of low-paid workers. Thus, it is from the disappearance of the workers' villages that “[e]merges, in the urban setting, what will be called “periphery”: clusters, clandestine or not and lacking infrastructure, where the workforce needed for the growth of production will reside” (ibid.). The idea of periphery is placed in the context of the emergence of distant neighborhoods, which occurs through the “vertiginous demographic growth of the Region, which between 1960 and 1970 was 5.5% per year, together with the process of land retention in anticipation of valorization” (ibid., p. 29). The rapid urbanization was not accompanied by an industrial base in the same proportion. Thus, it produced a mass of poor migrants who were welcomed by neither the industry nor the urban environment. Therefore, the periphery is also the place of the city's poor and not just the working class.

The periphery is the residential destination for workers, even though there are vacant areas in places closer to the city center or better equipped with basic resources. And it is not only the newcomers who must head to distant neighborhoods. The poorest populations living in the city's old settlement areas are expelled from the city center by the increase in land value. (Ibid., p. 35)

Therefore, the idea of poverty is approached through the same analytical tool of capital and labor concentration that resulted in the center/periphery model, in which there is an economically rich center and a poor periphery. This explanation became predominant in Brazilian thought, although we can say, and the data presented by the authors prove, that the city's problems and poverty were not concentrated exclusively in the urban periphery.

Poverty appears as a phenomenon that is spatially concentrated, historically aggravated, and closely connected with the living conditions of the working class dwelling in areas of slums, favelas, and especially in the peripheries.

The worsening of the problems affecting the quality of life of the population in São Paulo does not affect the city as a whole. Peripheral neighborhoods have emerged and expanded especially in the last three or four decades, and, together with the traditional slums and favelas, they house the working population. It is in these areas that both the poverty of the city and that of its inhabitants are concentrated. (Ibid., p. 23)

The best-served areas are inaccessible to most workers due to high costs, creating a perverse inclusion where everyone is part of the city, but in a deeply unequal way. The fate of this population that cannot afford the cost of living is to look for cheaper places located in the periphery.

[...] far from workplaces, clusters of shanties and precarious dwellings accumulate, resembling camps devoid of infrastructure. The new working-class neighborhoods, in terms of construction quality and basic infrastructure, as well as in terms of the legal aspects of land ownership, differ little from *favelas*. The precarious peripheral houses are "owner-occupied homes," in which the speculative logic of "subdivisions" has settled a large portion of the working class. (Ibid., pp. 37-39)

The peripheral expansion of São Paulo is not limited to the need to house a large and cheap workforce, but also to forge a space "where non-capitalist patterns of production relations predominate, as a form and means of sustaining and feeding the growth of clearly capitalist strategic sectors which, in the long term, guarantee the structures of domination and reproduction of the system" (Oliveira, 2013, p. 69). The non-state and non-corporate production of the means of consumption, among other reproduction needs of the proletariat, is expressed most visibly in the pattern of domestic production of the dwelling, the so-called self-construction. However, it is not only the cost of housing that is passed on to the worker, but also the cost of transportation and the inadequacy of urban infrastructure: "in addition to work and housing, transportation becomes one of the crucial problems" (Camargo et al., 1976, p. 30).

To illustrate the phenomenon of poverty, the work also addresses data on urban services such as access to green areas per inhabitant, electric lighting, sewer systems, drinking water networks, waste collection, and paving, which often fail to meet the needs of the population from the MRSP. In the peripheries, these insufficiencies are even more pronounced.

The description of the housing conditions also extends to several other conditions present in everyday life: “in addition to substandard housing conditions, the many hours spent commuting each day, and the long workdays – unsatisfactory nutritional levels and greater exposure to premature mortality” (ibid., p. 47).

Thus, *São Paulo 1975* offers an analysis that allows us to construct the idea of urban poverty from the perspective of industrial accumulation. The concept of poverty is linked to the idea of periphery and the model of poverty proposed by the international agencies at the time. The impoverishment processes are presented as a dual movement: labor exploitation, where low wages predominate, and spatial extortion, manifested in the impossibility of accessing goods, public services, and urban infrastructure. The phenomenon of poverty is represented by the urban living conditions of workers, marked by precarious housing, insufficient transportation, and deficient urban services.

Blind field and epistemological obstacle

This section aims to identify blind fields according to Lefebvre (2019) – that is, aspects that provide an insufficient view of reality – and epistemological obstacles according to Bachelard (1996) – elements that generate resistance to the advancement of scientific knowledge. The objective is to identify clues for understanding the current impoverishment processes that, in the neoliberal city, drive

urbanization. First, we will provide a brief explanation of these obstacles to knowledge, and then we will identify them in the work under study.

In *A revolução urbana (The urban revolution)*, Lefebvre proposes the notion of *blind field* (2019, p. 42) to describe areas of reality and knowledge that remain hidden or misunderstood within a given framework of analysis (“fields”). He argues that this notion can arise in both philosophy and science and is relevant to different forms of knowledge. In philosophical analysis, for example, it can address epistemology issues, while in scientific knowledge, it involves limitations and gaps inherent in methods of analysis and scientific paradigms. In the analysis of the urban, the author says that this blindness consists of:

[...] looking closely at the new field – the urban – but seeing it with eyes and concepts formed by the practice and theory of industrialization, with a fragmented and specialized analytical thought in the course of the industrial period; therefore, *reducing* the developing reality. Since then, we have not seen this reality. We oppose it, we push it away, we fight it; we prevent it from being born and evolving. (Ibid., p. 45)

This notion goes beyond the simple distinction between what is illuminated and what is in the shadows, indicating that intellectual illumination is selective and has limits (ibid., p. 46). Therefore, the blind field represents not only what is in the shadows or has been neglected, but also what is fundamentally inaccessible within a given method of analysis. For this reason, what exists is the blindness that arises when we try to analyze reality using methods or concepts that,

in themselves, are insufficient and inadequate to explain it, resulting in an aspect that is neglected, unexamined, and, ultimately, not properly understood or observed.

Bachelard (1996), in *A formação do espírito científico: contribuição para uma psicanálise do conhecimento* (The formation of the scientific mind. A Contribution to a psychoanalysis of objective knowledge), states that the true progress of science must be understood and achieved by overcoming the internal obstacles to the process of knowledge. Rather than focusing solely on external difficulties (such as the complexity of phenomena) or human limitations (such as the fragility of the senses), it may sometimes be more relevant to recognize and face the challenges that arise within the very act of knowing (ibid., p. 17). These internal barriers, addressed as delays and conflicts, are intrinsic to the process of knowing and must be addressed for scientific knowledge to advance, since "a scientific hypothesis that does not encounter any contradiction is most probably a useless hypothesis" (ibid., pp. 13-14). It is in this sense that the author establishes his premise that progress in science is achieved by presenting scientific problems as obstacles that directly impact the act of knowing, stating that "the problem of scientific knowledge must be formulated in terms of obstacles" (ibid., p. 17). In the process of knowing, difficulties arise that stimulate scientific thought to investigate the reasons underlying the stagnation, regression, and, at times, inertia of knowledge. According to the author, the *epistemological obstacle* (ibid.) is employed to describe what crystallizes in knowledge, perhaps because it has produced (seemingly) satisfactory explanations.

The two authors offer different perspectives on the processes of knowledge construction. While Lefebvre addresses areas of reality or knowledge that remain hidden or misunderstood due to the limitations of analytical methods and intellectual paradigms, Bachelard focuses on obstacles intrinsic to the very act of knowing that must be overcome for knowledge to advance. These approaches, although different, identify barriers in knowledge construction. The attempt to clarify a *blind field* can, in certain cases, become an *epistemological obstacle*, perpetuating blindness as new blind fields emerge. Pointing out these barriers implies recognizing that blind fields can coexist and transform within a specific historical and epistemological context. For this reason, the presence of one does not exclude the possibility of the other; both can hinder the advancement of scientific knowledge, each in its own way, and often complement each other in an interdependent manner.

The first point we will highlight regarding the existence of a *blind field* in the work *São Paulo 1975* refers to the method of analysis that was used. To address this point, we turn to Lefebvre's (2019) ideas. The author argues that the periodization of historical time can occur through the analysis of modes of production (Asian, slave, feudal, capitalist, socialist) and states that this approach has advantages and disadvantages (ibid., p. 40). He notes that each mode of production generated a distinct type of city that expresses the most abstract social, legal, political, and ideological relations. This discontinuous aspect of time, however, should not be rigid to the point of hiding historical continuity. According to him, there has been a relatively continuous cumulative

process in cities, including the accumulation of knowledge, techniques, goods, people, wealth, money, and capital (ibid.). The analysis of modes of production through periodizations that highlight the specific characteristics of each period, guided by the understanding of the continuous accumulation processes present in these periods makes sense when it comes to European cities, due to historical linearity.

In the case of Latin America, however, this method of analysis can obscure certain expressions of social, legal, political, and ideological relations, since in these places the fields occur simultaneously in historical development. In the 1970s, Lefebvre noted that “the so-called underdeveloped countries are currently characterized by experiencing simultaneously the rural era, the industrial era, and the urban era” (ibid., p. 48), that is, in the case of these countries, it is probably not safe to employ the notion of a linear historical progression. If a simultaneity of fields predominates in Latin America, speaking of a continuity or linear progressiveness of successions makes no sense.

Francisco de Oliveira criticizes the concept of underdevelopment by saying that “the real process shows a symbiosis and an organicity, a unity of opposites, in which the so-called ‘modern’ grows and feeds on the existence of the ‘backward’” (Oliveira, 2013, p. 32). Thus, it is not possible to analyze these territories through an opposition between “backward” and “modern”, as there is an articulation between these forms that enables the preservation of interests and privileges. According to José de Souza Martins, modernity in the context of Latin America is often contrasted with traditionalism. Elements such as popular culture and poverty are relegated to the past, and their relevance

in the present is rarely recognized. The logic of opposition ends up “relegating to the past and to a residual position what is supposedly not part of modernity, such as the traditionalism of the poor who migrated from the countryside to the city, popular culture, and poverty itself” (Martins, 2020, p. 17). Amálio Pinheiro, when analyzing Latin American culture, argues that:

[...] these effervescent regions can no longer be considered imbalances that deviate from a previous invariant normative order (an order that is always dominant within the thought that starts from the inexorability of dichotomy); rather, they should be seen as knowledge derived from heterogeneous, exogenous, simultaneous, and intercomplementary confluences of differentiating variances. (Pinheiro, 2013, p. 21)

It would be more appropriate to speak of a historical discontinuity that is mixed in a melting pot of different fields and that also mixes social, political, and ideological relations, forms of wealth accumulation, and processes of impoverishment.

It seems to us that *São Paulo 1975* provides an analysis that focuses on the historical periodization of modes of production, emphasizing elements of a specific field: the industrial one. The work concentrates on the social division of labor and the form of capital accumulation characteristic of this sector. Although it presented an original way of approaching, analyzing, and interpreting the production of spatialities and poverty, some aspects of these processes remained hidden or misunderstood, for the industrial focus prevented the understanding of the urban itself, the emerging characteristics of metropolises, and the remnants of the rural.³ Therefore, the use of this perspective created a *blind field* in

the analysis of the production of new spatialities and also in the understanding of poverty. By focusing on this approach, the work hindered its readers' perception of the impoverishment processes and forms of poverty that were not necessarily related to industrial poverty.

By the end of the 1950s, the income generated by the industrial sector already exceeded the one generated by agriculture. However, in 1970 São Paulo still maintained characteristics of the Brazilian agrarian structure, marked by the concentration of land and power and supported by archaic social relations (clientelism and *coronelismo*).⁴ These remnants of social relations, deeply rooted in the social fabric, perpetuated the characteristics of rural poverty even when a new mode of capital accumulation started to predominate. Therefore, an urban-industrial economy coexisted with agrarian practices. Urbanization did not eliminate the forms of rural poverty; rather, it integrated them. At the same time, the city showed signs of insertion into the global economy. Territorial expansion forms the set of measures through which capital can take possession of new assets: securities or the workforce itself. Although the impact of globalization and metropolization intensified in the following decades, this transformation was already showing signs of disruption in the urbanization process. According to Chesnais (2005, p. 38, footnote 4):

The reconstitution of a mass of capital seeking to valorize itself outside production – as loan capital and financial investment – originates in the progressive exhaustion of consumption norms and the low profitability of industrial investments (a fact evident in the statistics).

In the global sphere, capital was searching for alternatives to artificially valorize itself outside the realm of production, mainly in circulation as financial capital (Chesnais, 2005). This author highlights changes in the form capital is accumulated. Unlike what used to happen before, when the focus was on expanding productive capacity, now accumulation is transformed by combining valorization and capitalization. In Brazil, during the 1970s, the triad that joins planning, public investment, and industrialization was already showing signs of a form of social organization mobilized by the world of finance.

In his discussion of blind fields, Lefebvre addresses the concept of blinding and blinded. *Blinding* "projects a beam of light that illuminates elsewhere," while *blinded* "is the dazed stare, as well as the region left in shadow" (Lefebvre, 2019, p. 47). The work produced knowledge that illuminated the dynamics of spatial production by identifying real estate speculation as a possible strategy for capital valorization. Therefore, it allowed to understand how real estate speculation contributed to raising land prices and the consequent formation process of urban peripheries. According to *São Paulo 1975*, real estate speculation is put into practice so that "an indirect mechanism occurs: real estate valorization" (Camargo et al., 1976, p. 23). The action of real estate speculation is the central argument employed to justify situations of rising housing prices: "[a]s accumulation and speculation go hand in hand, the location of the working class followed the flows of real estate interests" (ibid., p. 25). The same argument justifies the designation of goods and services to specific areas: "these goods and services

are also distributed unequally according to income distribution, through an indirect mechanism: real estate valorization” (ibid., p. 23). In addition, there is “a peculiar method of land subdivision that causes the emergence of peripheries, with the retention of land awaiting valorization, resulting in the emergence of increasingly distant neighborhoods” (ibid., pp. 29-30); and, finally, the expulsion of populations from central areas.

Half a century after the publication of the work and several transformations in the dynamics of spatial production, it is still possible to identify texts that consider real estate speculation as the main process driving the formation of new spatialities, generating poverty and inequality. The persistence of this interpretation limits the ability to understand the complexity and simultaneity of modes of production and capital accumulation that characterize Latin American cities today; thus, it is an epistemological obstacle to the advancement of knowledge. Therefore, what was formulated as a *blind field* became an *epistemological obstacle* by being crystallized in knowledge.

We identified, in *São Paulo 1975*, a real valorization in urban space, which refers to property or infrastructure whose production generates an increase in the value of land and properties through productive work (construction and maintenance of houses, roads, public transportation, schools, hospitals, and other physical infrastructures), such as improvements in infrastructure and construction of new buildings that generate concrete wealth. However, the production of new spatialities also involved a form of fictitious valorization linked to the capital financialization period, which refers to an increase in the value

of land and properties through financial and speculative mechanisms, often disconnected from the real production of value and tangible improvements in urban space. The situations mentioned above are consequences not only of the process of real estate speculation, but also of a fictitious valorization that increases the prices of land and properties through capitalization. Capitalization increases the value of land and properties through financial and speculative mechanisms that are often unrelated to the real production of value or concrete improvements in urban space.

Real estate speculation is a mechanism that must be considered, but it is not the only process that affects the formation of spatialities and poverty. Pereira (2023) emphasizes that it is essential to understand how real estate speculation specifically affects land rent and land value, rather than treating all cases homogeneously: “distinguishing the object on which speculation operates is of enormous importance for the analysis that seeks to decipher space production” (ibid., p. 6). It is important to understand how the object, the property, relates to capital production in particular and capital production in general.

The very notion of periphery as a spatiality produced by real estate speculation is an *epistemological obstacle*; therefore, the direct link between the idea of poverty and the notion of periphery is also consolidated as an *epistemological obstacle*. The formation of the periphery is not a contradiction, nor is the domestic production of the house. It is a particular form of accumulation that reinforces the reproduction of general capital and, therefore, as Pereira (1986) states, of circumventing the obstacle that land ownership represents for housing. Thus, in the case

of São Paulo, the housing solution had to "create the periphery itself; and this resulted in different compositions – theoretically and historically – in the pact between the class of capital owners and the class of landowners" (ibid., p. 227). The persistent idea that the periphery is, by definition, a space of poverty, the opposite of a wealthy center, hinders the analysis of the singular process of valorization undergone by capital today in the production of this territory and in its relationship to other territories. Furthermore, in addition to serving as a mechanism to circumvent barriers such as land ownership, capital manages to articulate new forms of exploitation, spoliation, and domination. The idea of poverty presented in *São Paulo 1975* is aligned with the homogeneous perspective internationally accepted at the time, which emphasizes meeting the population's basic needs, which includes access to infrastructure and services, going beyond private subsistence. This conception of poverty is predominantly situated in the sphere of production. It is what we call industrial poverty, because it does not take into account the impoverishment caused by processes outside production.

Thinking beyond industrial poverty

This section aims to discuss recent impoverishment processes that are different from those described in the work *São Paulo 1975*, which are characteristic of the industrial era. The persistence of a method of analysis focused predominantly on a single field initially created a *blind field* that gradually settled

in thought and became an *epistemological obstacle*. It is important to address these barriers that fail to provide a full explanation for the transformations and current conditions of poverty, so that knowledge can advance and help us reflect on possible paths.

We identified three impoverishment processes present in the work under study. The authors explain the process of labor exploitation linked to factories and the process of extortion related to space. Moreover, the work implicitly addresses the process of domination present in the displacement of poor populations to peripheral areas, together with the control over access to spatial opportunities.

Currently, these three processes dictate neoliberal urbanization, in which capital seems to depend increasingly on space to overcome crises. These processes and their new facets have been mostly responsible for the impoverishment of the population. At the same time, it is possible to say that they are moments that make up a whole.⁵ The method for analyzing reality proposed by Lefebvre is relevant in this context, as it can examine the capacity of capital to reinvent itself and deal with its contradictions, considering the idea of an open totality, and not as a closed system.

Although poverty persists in its most perverse forms, affecting workers' basic needs, the impoverishment processes that produce it change, are updated, and recombine over time. Therefore, we seek to investigate how the following processes are expressed today: the exploitation that occurs through the expropriation performed by one class over another in production; spoliation as a specific form of capturing part of the global surplus value; and domination as a hierarchy of control

of one class over another. These three dynamic processes constitute the spiraling movement of capital in constant expansion.⁶

In the work under study, the workers' situation is analyzed in the industrial context, in which the valorization of capital was linked to the intensive exploitation of the workforce, and the reproduction of capital was strongly anchored in the sphere of production. Data from the Inter-Union Department of Statistics and Economic Studies (Dieese) show that, in 1975, the minimum wage in the city of São Paulo was Cr\$532.80, while the necessary minimum wage should have been Cr\$1,413.00 (*ibid.*, p. 45).⁷ There was, therefore, a 62.30% shortfall in the amount required to cover the worker's basic living expenses. To achieve the necessary amount, the worker would need to work 116.68 hours per week. The constant decline in the value of the minimum wage impeded access to the set of basic goods necessary for the worker's survival (*ibid.*, p. 68).

In April 2024, the nominal minimum wage was R\$1,412.00, while the required minimum wage should be R\$6,912.69,⁸ resulting in a shortfall of 79.5%. If we look comparatively at the data from São Paulo 1975, today the shortfall is even greater. To achieve the required minimum wage, a worker would have to work 215.41 hours per week.⁹ The 1988 Constitution of the Federative Republic of Brazil established a maximum limit of 44 hours' work per week, contributing to reducing the long working hours. Data from the Brazilian Institute of Geography and Statistics (IBGE) show that, in the city of São Paulo, approximately 56.8% of the employed individuals work between 40 and 44 hours per

week. Even so, 13% of the workers work for 49 hours or more.¹⁰ The exploitation of the workforce in the form of high productivity, low wages, and long working hours has intensified.

In recent years, work performed through service apps and other digital platforms has increased, either as workers' main source of income or as a supplement to their main source of income. In the fourth quarter of 2022, the average real income usually earned by platform workers who maintain this activity as their main source of income was R\$2,645.00, an estimate that is 5.4% higher than the average income of non-platform workers, which is R\$2,510.00. When analyzing working hours, we can see that, in Brazil, platform workers usually work, on average, 46 hours per week in their main job – 6.5 hours more than the other employed workers.¹¹ On the one hand, the reproduction of capital is driven by increased worker productivity; on the other hand, there is the indebtedness of these workers, the result of spoliation processes that cast a shadow over their future life prospects.

Outsourcing, reduced wages, and work fragmentation and flexibilization, which have intensified in this century, have become the norm in large companies, together with informality. The way in which capital reproduces itself has changed, and this has strategically modified labor relations. Although work has not ceased to be studied over time, today it is once again a frequent subject of discussion. The predominance of capital reproduction has shifted to the sphere of circulation, where the focus is on financialization and control of the flows of fictitious capital. Valorization, previously

concentrated on the direct production of goods, now occurs in the form of a false valorization through the circulation of values through monetary strategies (interest-bearing capital) and financial strategies (fictitious capital), disconnected from an industrial base. The hegemony of financial capital seeks ways to instrumentalize the State to guarantee the necessary conditions to leverage its growth, regardless of the social costs that this may represent. The implementation, in recent years, of the Pension Reform (Constitution Amendment n. 103/2019), the Outsourcing Law (Law n. 13429/2017), and the Labor Reform (Law n. 13467/2017) are examples of such instrumentalization. Together, these changes intensify the devaluation of the workforce, an ongoing process in Brazil throughout its history.

These changes have led to transformations in labor processes and relations, with potential impacts on traditional sectors of the economy. The growth of the tertiary sector (urbanization without industrialization) has been pointed out in the Brazilian literature as a characteristic of dependent economies (Singer, 1973; Oliveira, 1982; 2013). The importance of the services sector in the Brazilian economy has been increasing, in terms of allocation of jobs and participation in the Gross Domestic Product (GDP). In the second quarter of 2024, the services sector accounted for 58.2% of the national GDP, while the industry and agriculture sectors accounted for 21.4% and 6.9%, respectively. All service activities showed growth.¹² Despite the growth of the services sector in recent times, the industrial sector

has not lost its importance. In fact, there is an intersection between the three productive sectors combined with the financial system, in which the services contribute to the production process while their exclusive action, even if it does not result in any material goods, generates value and exploitation.

Changes in the employment relationship show an intensification of the exploitation of the workforce, associated with spoliation processes supported by space. In addition, the level of exploitation of the workforce has deprived human beings of the quality of subject through indebtedness, in a perverse domination process. The core of this process lies in the transition, already mentioned here, of capital valorization from the sphere of industrial production to the sphere of financial circulation. Valorization generated mainly by the exploitation of the workforce in industrial production began to have its amount determined by the expectation of future and speculative prices, instead of being created by concrete production. This change in determination means that the price of land and real estate, for example, often exceeds its production value, that is, the increase in value is not based on productive labor, but on renewed forms of capturing – and not producing – value. As stated by Pereira (2016, p.127), “in contemporary urbanization, different spoliation processes exacerbate the capitalization of land rent (urban spoliation) and the prices of properties (real estate spoliation). Such processes only occur because the imposition of financing creates the conditions for their occurrence (financial spoliation)”.

The idea of urban spoliation (Kowarick, 1979) is a pioneering contribution to understanding the historical process that prevents access to urbanized land. Urban spoliation aggregates, in a structural way, a working class subjected to forms of extortion that go beyond the domain of the factory and occur in housing, transportation, and other essential situations for the survival of individuals in large cities. Today, this idea is accompanied by real estate spoliation and financial spoliation, according to Pereira (2016). What connects these processes is the forms of domination sustained by the expropriation of part of the value created by the workforce, articulated in space by real estate spoliation and in the realm of daily life by financial spoliation. Thus, domination is more than a hierarchy of control of one class over another.

Real estate spoliation is a process that has increased the price of properties in the city of São Paulo. Data from IBGE's Continuous National Household Sample Survey (*PNAD Contínua*) indicate that, in 2001, the percentage of rented homes in the Metropolitan Region of São Paulo (MRSP) was 16% and rose to 21.1% in 2022, a higher percentage than the one observed in 2019 (19.3%). Shimbo (2018, pp.117-118) states that in the 2000s, the alignment between consumer financing programs (credit card, *Minha Casa Minha Vida*),¹³ the enactment of laws and resolutions

(security deed, *patrimônio de afetação*,¹⁴ tax incentives), and the creation of institutions (Ministry of Cities and Mesa Corporate of Caixa Econômica Federal),¹⁵ aligned with the production sector of the construction industry increased real estate activity and raised the prices of properties. Chart 1 shows the growth trend in price per square meter and rents in the city of São Paulo, compared with the evolution of the minimum wage.¹⁶ There is a disparity between the increase in the minimum wage and the purchase price of real estate, as well as rent values. Even platform workers, who earn on average 5.4% more than non-platform workers, would not be able to bear these costs. More than exposing the workers' impossibility of access to housing, Chart 1 reveals the difficulty in appropriating and consuming the space built.

Financial spoliation has occurred through the massive indebtedness of the population, carried out by the debt and credit system and the mobilization of the financial system to ensure the future production of value, promoting a predatory system of fraud and theft. Harvey (2018) argues that, in the context of contemporary capitalism, indebtedness was introduced as an alternative to the problem of excessive hoarding, allowing capitalism to keep the dynamics of capital circulation and accumulation running, even when the value was temporarily inactive.

Chart 1 - Price per square meter, rent, and minimum wage

Year	Average price per m ² (R\$)	Average rent per m ² (R\$)	Average rent for a 60-square-meter H.U. (R\$)	Nominal minimum wage value (R\$)
2010	786,91	24,90	1.494,00	1.140,91
2011	856,15	28,70	1.722,00	1.146,99
2012	871,54	31,90	1.914,00	1.248,09
2013	910,11	34,50	2.070,00	1.269,52
2014	1.008,90	36,40	2.184,00	1.273,51
2015	1.061,66	37,10	2.226,00	1.287,06
2016	1.056,60	35,20	2.112,00	1.308,67
2017	1.221,13	35,20	2.112,00	1.340,01
2018	1.267,15	36,40	2.184,00	1.341,63
2019	1.320,95	38,10	2.286,00	1.335,72
2020	1.351,64	41,20	2.472,00	1.365,05
2021	1.537,69	39,50	2.370,00	1.335,51
2022	1.748,69	41,40	2.484,00	1.308,40
2023	1.907,02	47,70	2.862,00	1.353,65
2024	1.949,63	53,70	3.222,00	1.422,04

Source: developed by the authors based on data from IBGE Indicators: National System of Research on Costs and Indexes from the Construction Industry (SINAPI) referring to the month of April in each year; Data from the FipZap index; Dieese.¹⁷

In 2023, 71 million people had a bad credit score in Brazil, a figure that corresponds to 43% of the country's adult population, according to Paulo Feldmann, professor with the School of Economics, Administration, Accounting, and Actuarial Science (FEA)¹⁸ at the University of São Paulo (USP). The Consumer Debt and Default Survey (PEIC) carried out

by the National Confederation of Commerce (CNC) indicates that 70.6% of all households were in debt in April 2024 (see Table 2). This percentage has been growing since 2010, despite a slight decline¹⁹ in the last three years. If we consider only households earning less than ten minimum wages, the indebtedness percentage rises to 73.3%.

Chart 2 – Percentage of households in debt, households with overdue bills, and households that will not be able to pay

Year	In debt	Overdue bills	Will not be able to pay
2010	45,6	14,5	5,7
2011	48,3	14,3	5,1
2012	50,6	21,8	3,9
2013	57,1	16,5	5,2
2014	51,1	14,8	5,0
2015	48,9	13,0	4,4
2016	51,1	18,3	6,4
2017	52,9	18,7	8,2
2018	53,5	19,4	9,1
2019	55,2	20,3	8,8
2020	63,7	21,6	8,9
2021	61,7	18,8	8,3
2022	75,3	24,6	10,1
2023	72,9	22,9	9,5
2024	70,6	22,6	9,8

Source: developed by the authors based on the Consumer Debt and Default Survey (Peic) carried out by the National Confederation of Commerce.

In an attempt to compensate for wage losses, as working overtime is not enough, workers have been committing an increasing portion of their income to financial expenses - loans, financing, or even basic living expenses. The low-income population usually faces higher interest rates, which means they pay more for banking services. This occurs because financial institutions offer advantages and discounts to individuals with better financial conditions and assets, which allows them to carry out larger transactions. In addition to banks, large retail stores have expanded their consumer credit services. More recently, expenditures on online betting have contributed to household indebtedness. A study revealed that 25

million Brazilians bet in the last six months, and 86% of bettors are in debt.²⁰ According to data released by the Central Bank of Brazil, beneficiaries of the *Bolsa Família* program²¹ transferred R\$3 billion to betting companies through PIX (instant wire transfer) in August 2024 alone.²²

Harvey (2018) suggests that the use of debt as a form of discipline and, therefore, control, is strategically imposed by capitalism. By imposing debts on vulnerable groups, the system creates a financial pressure that forces people to look for occupations, seek activities, or accept any job that generates income that can be appropriated by capital in the form of interest payments. Oliveira (2020, p.55) states that:

It is not uncommon for life as a whole to become disorganized in the face of debt. Thus, debts strictly related to, say, a disease are joined by debts from other areas of the household budget: housing costs, income tax, utility bills, food... As a result, some authors view debt as a technique of population management, that is, of governance. At its core, debt wields the power to subjugate. The production of debt as a logic of accumulation and obedience is loan sharking.

Harm to future freedom is a direct consequence of the overload of debts. Individuals who go into debt to pursue education, property ownership, or even to meet the most basic need – food – may find themselves in a situation where they are forced to prioritize debt repayment over other life choices or aspirations. In other words, debt denies the future of the population. Indebtedness, like real estate rent, is not a movement that generates more value; rather, it captures a value that has already been created – in the case of rent, stored in the form of a property, and in the case of debt, in the future of the worker. Today, spoliation processes are “devouring” the past and future of poor populations. Spoliation is no longer a marginal situation; nowadays, it is one of the drivers of the endless accumulation of capital.

The two impoverishment processes discussed here are articulated, which reveals how the problem of poverty is intertwined with government practices. This phenomenon, which we call domination, refers to an exercise of power that permeates various strata of social life. The domination processes unfold in various manifestations, with disciplinary practices shaping people’s behaviors and subjectivities. It is not uncommon for social groups to use

oppressive strategies to maintain control over other groups, particularly women, black people, ethnic minorities, and immigrants. Quijano (2005) emphasizes that this domination is also reflected in cultural and intellectual consensuses.

Today, the domination through spatial control highlighted in *São Paulo 1975* also takes on a financial dimension. As a result, individuals and populations are transformed into politically submissive and economically instrumental subjects, which goes beyond controlling where poor populations can or cannot live. This process of domination now encompasses control over the daily lives of the poor. Thus, poverty – which at that time was evident in the periphery, distant from the central areas, albeit already diverse, fragmented, and widespread – reveals that today, under the renewed spoliation processes of the entire society, the poor have become dispensable both as workers and as consumers.

Conclusion: overcoming an industrial view of poverty

The work *São Paulo 1975* is more than a landmark in Brazilian urban studies; it is a fundamental reference for the understanding of urban poverty in industrial Brazil. It offers an analysis that supports the understanding of poverty from the perspective of industrial accumulation. In this context, the concept of poverty is associated with the idea of the periphery as a place for the poor and with the understanding of the subsistence model proposed by international agencies at the

time. The impoverishment processes are seen as a dual movement: on the one hand, the exploitation of labor, characterized by low wages and exhausting working conditions; on the other, spatial extortion, manifested by the difficulty of access to goods and urban infrastructure. Moreover, the work implicitly addresses the process of domination that occurs through the displacement of poor populations from valued areas to peripheral ones and through greater control over access to urban conditions. The poverty phenomenon, in turn, is characterized by the material living conditions of workers, who face precarious housing, inadequate transportation, deficient urban services, and even hunger. This view, centered predominantly on the sphere of production, defines what we can call industrial poverty. The innovation in the understanding of poverty lies in shifting the focus from the poverty phenomenon (its appearance) to the impoverishment processes and their articulations. This industrial approach discussed poverty not only as a material state, but as a result of local and global dynamics of the movement of capital.

However, although the industrial poverty perspective took urbanization into account, it did not consider the impoverishment mechanisms

that occur in the sphere of capital circulation. These processes were already in operation at the time, but became predominant in recent decades. The persistence of the industrial view of poverty is insufficient to explain recent transformations. The shift in the reproduction of capital from the sphere of production to the preeminence of circulation, combined with the growing financialization of the economy, has modified and intensified the processes of impoverishment. These processes evolve and recombine over time, and the mechanisms of exploitation, spoliation, and domination are now beyond the exclusive treatment of analyses centered on industrial capital and production. Therefore, keeping studies focused on industrial poverty is an *epistemological obstacle*, as it does not consider the renewed impoverishment processes and cannot encompass the idea of *multidimensional poverty*, predominantly accepted and employed today.

Although the work honored here remains the best reference for understanding poverty in the industrial context, it is essential to broaden our comprehension and update our theoretical tools so that they are capable of capturing the contemporary dynamics of impoverishment, typical of the urban context of financialized capitalism.

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Acknowledgements

The production of the paper was supported by the National Council for Scientific and Technological Development (CNPq), Process No. 312714/2021-1.

Notes

- (1) From now on, we will refer to the work studied in this article as *São Paulo 1975*.
- (2) The authors Frederico Mazzucchelli and Maria Hermínia Tavares de Almeida were invited to participate in the seminar "Cebrap 50 years, fundamental works. São Paulo 1975: Crescimento e Pobreza". Almeida explained the political context that influenced the decision not to identify the authorship of the texts, although each chapter was written by a specific author. She highlighted that Lúcio Kowarick, in addition to being responsible for the chapter "A Lógica da Desordem" (The Logic of Disorder), also provided the images and wrote the final draft of the work. Available from: <https://www.youtube.com/watch?v=4fY4-BLkpS0&t=11s>. Access on May 20, 2024.
- (3) Differently from the authors, we do not consider the rural-urban migration process as a remnant of the rural, as this migration is not an intrinsic characteristic of the countryside. However, it carries elements of the rural with it, functioning as a "transport" of these remnants, which manifest themselves in the city through habits, practices, and ways of life.
- (4) *Coronelismo* = "rule of the colonel", a locally dominant oligarch known as a "coronel" in the rural areas of Brazil.
- (5) The dialectical whole is a whole of mediated moments. When one understands the section (moment), they also understand the whole, because the explanation of the part helps to understand the set of parts (Kosik, 1976, pp. 43-44).
- (6) In the book *A Loucura da Razão Econômica: Marx e o Capital no século XXI* (2018) (*Marx, Capital, and the Madness of Economic Reason*), Harvey shows that capital expands continually – it is an ever – expanding spiral.
- (7) Cruzeiro (Cr\$ or C\$) was the currency adopted in Brazil in the decade in question.
- (8) Data from Dieese published in *Pesquisa Nacional da Cesta Básica de Alimentos/Salário mínimo nominal e necessário* (National Survey of the Basic Food Basket/Nominal and Required Minimum Wage) for the month of April (Dieese, 2024), and data from the Institute of Research and Applied Economics (Ipeadata, 2025).
- (9) It is important to bear in mind that one week has only 168 hours.
- (10) Information available in Table 1.33 – Percentage distribution of persons aged 14 years and over employed in the reference week by groups of usual hours worked, according to the Major Regions and Federation Units – Brazil – 2022 (Sidra/IBGE, 2025).
- (11) These data were informed in a partial way by the Brazilian Institute of Geography and Statistics (IBGE). The research is the result of a Technical Cooperation agreement with the State University of Campinas (Unicamp) and the Labor Prosecution Office (MPT). It investigated, through the Continuous National Household Sample Survey (*PNAD Contínua*), the thematic module on telework and digital platform work in the 4th quarter of 2022, considering, for this purpose, the main job of people aged 14 and over who were employed in the reference period. (IBGE/PNADC, 2024).

- (12) Information on quarterly national accounts in which it is possible to see the GDP and the percentage of each production sector is published by the IBGE. According to data from the second quarter of 2024, the percentages of service activities are: Other service activities (4.7%), Information and communication (4.6%), Real estate activities (3.9%), Commerce (3.0%), Financial and insurance activities and related services (2.5%), Public administration, defense, public health and education, and social security (1.3%), Transportation, storage, and mail (0.4%) (IBGE, 2024).
- (13) The federal government's social housing program.
- (14) Segregated estate, separate from the developer's general patrimony, to protect purchasers and creditors if the developer becomes insolvent.
- (15) Internal framework established by Caixa Econômica Federal to optimize its relationship with major corporate clients, particularly in the construction and real estate sectors.
- (16) In the work entitled *Valorização do capital na produção imobiliária: distanciamento entre o preço da moradia e do salário* (Capital valorization in real estate production: distance between housing prices and wages), the author Carlos Teixeira de Campos Júnior (2018) surveys the average price per m² and the value of wages to demonstrate why the price of housing behaves differently from the price of labor.
- (17) The reference values for February 2025 are: average price per m²: R\$2,109.93; average rent per m²: R\$57.59; average rent for a 60-square-meter housing unit: R\$3,474.00; nominal minimum wage value: R\$1,518.00.
- (18) See Galvão (2023).
- (19) For further information, download the time series table available from Fecomercio (2024).
- (20) For further information, see Estadão (2024).
- (21) Federal cash transfer program that provides monthly amounts to low-income families.
- (22) For further information, see Ribbeiro (2024).

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Dossier organizers: Luiz César de Queiroz Ribeiro e Nelson Diniz

Translation: this article was translated from Portuguese to English by Carolina Siqueira Muniz Ventura, email: carolventura@uol.com.br

Received: October 8, 2024

Approved: March 15, 2025