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# USING “PLASTIC MONEY” AND PLANNING THE FUTURE:

CONSUMPTION, CREDIT AND NEW SUBJECTIVITY IN MID-SIZED CITIES

## USANDO “DINHEIRO DE PLÁSTICO” E PLANEJANDO O FUTURO:

CONSUMO, CRÉDITO E NOVA SUBJETIVIDADE EM CIDADES MÉDIAS

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**ABSTRACT:** Within this work, we have incorporated Lazzarato’s proposals (2012) on “the making of the indebted man”, central to understanding contemporary society, as a transversal viewpoint for analyzing interviews with residents from six mid-sized Brazilian cities: Marília, Presidente Prudente, Ribeirão Preto, São Carlos and São José do Rio Preto (all in the state of São Paulo), and Londrina (Paraná). The interviews were conducted within a thematic project entitled “Economical logics and contemporary spatial practices: mid-sized cities and consumption”, and were broadly focused on consumption and its spaces. References mainly regarding credit card use and mortgages, but also to post-dated cheques, payment slips and other methods, broadly and diversely linked to the differences in social class, as well as their multiple and uneven spatializations, have enabled us to understand the effects caused by the financialization process and its relation with the expansion of bancarization and access to credit.

**KEYWORDS:** consumption; credit; financialization; bancarization; spatial practices; mid-sized cities; the production of urban space.

**RESUMO:** *Nesse artigo, incorporamos as proposições de Lazzarato (2012) sobre a “produção do homem endividado”, central à compreensão da sociedade atual, como ponto de vista transversal à análise de entrevistas com cidadãos de seis cidades médias brasileiras, Marília, Presidente Prudente, Ribeirão Preto, São Carlos e São José do Rio Preto (SP), e Londrina (PR). Realizadas no âmbito do Projeto Temático “Lógicas econômicas e práticas espaciais contemporâneas: cidades médias e consumo”, as entrevistas versam sobre o consumo e seus espaços, em sentido amplo. As referências ao uso do cartão de crédito e ao financiamento da casa própria, principalmente, mas também a empréstimos, cheques pré-datados, boletos bancários e cadernetas, em sua amplitude e diversidade vinculadas às diferenças entre as classes sociais e seus segmentos, e suas espacializações múltiplas e desiguais, possibilitam compreender os efeitos do processo de financeirização em sua relação com a ampliação da bancarização e do acesso ao crédito.*

**PALAVRAS-CHAVE:** *consumo; crédito; financeirização; bancarização; práticas espaciais; cidades médias; produção do espaço urbano.*

In this article, we have incorporated Lazzarato's proposals (2012) on the “making of the indebted man” and the “debt economy”, which are central to the understanding of contemporary society, as a transversal viewpoint for analyzing interviews with residents from six mid-sized Brazilian cities<sup>1</sup>, Marília, Presidente Prudente, Ribeirão Preto, São Carlos and São José do Rio Preto, in the state of São Paulo, and Londrina, in the state of Paraná, from a total of 88 interviews<sup>2</sup>.

The interviews were conducted within the framework of a thematic project entitled “Economic Logics and Contemporary Space Practices: mid-sized cities and consumption”<sup>3</sup>, and were broadly focused on consumption and its spaces, from food to housing, through to the acquisition of services and forms of payment. As a result, we were able to concentrate specifically on the evidence these residents provided regarding their experiences of consumption, the reasons they presented to justify their choices regarding consumption, the manner in which they evaluated their experiences and the discourses they elaborated on their own spatial practices. Thus, we considered the confluence of opinions, justifications and descriptions of practices and facts, as a strategy for capturing the daily life of the surveyed cities and the role played by residents in the production of their urban spaces. By taking into account aspects such as age, gender, living space, whether working or not, etc., we were able to offer six profiles of interviewees in order to attain a diversity of consumers/residents.

As evidenced by the title of the project that gave rise to this research, the relations between economic logic and spatial practices<sup>4</sup> have acted as a guide for the analyses. However, the present article presents the results that focus on spatial practices and particularly the importance acquired by increasing access to credit and consumption from the answers obtained through the interviews. It was thus, in the search for theoretical answers to the challenges we faced during the empirical research, that we incorporated contributions by Lazzarato (2012), for whom “debt represents an economic relationship inseparable from the production of the debtor subject and his ‘morality’. [...] The modern notion of ‘economy’ covers both economic production and the production of subjectivity” (p. 11); “finance is not an excess of speculation that must be *regulated*, [...] It is rather a power relation. [...] Politically, the debt economy seems to be a more appropriate term than ‘finance’ or ‘financialized economy’” (p. 24); “Thus, credit, debt and the creditor-debtor relation constitute specific relations of power involving specific forms of production and control of subjectivity (a particular form of *homo economicus*, the ‘indebted man’)” (p. 30). The creditor-debtor relation has become more important than the capital-labor relation, creating its own specific morality, based on the promise to pay the debt and the guilt for having taken it on.

References made by the interviewees mainly on the use of credit cards and mortgages, but also regarding loans, pre-dated cheques, payment slips and coupons, which in their amplitude and diversity were strongly linked to the differences between social classes and segments, and their multiple and unequal spatializations, enabled us to understand the effects of the financialization process in relation to the expansion of bancarization and access to credit. New relations between time and space have also been identified throughout the article, as well as new elements for understanding social inequalities in Brazilian cities, arising from this process. In addition, responses from the interviewees have made it possible to problematize Lazzarato's proposal (2012) when faced with the concrete reality of Brazilian mid-sized cities and the advance

1 Mid-sized cities are those that play intermediation roles within urban networks of which they are a constituent part (SPOSITO, 2007), thus distinguishing themselves from mid-sized cities as defined by population size, although this aspect is not disregarded.

2 The interviews were conducted between July 2012 and October 2015

3 The populations of the cities are as follows: Marília - 207.737, Presidente Prudente - 203.370, São Carlos - 213.070, São José do Rio Preto - 383.558 and Ribeirão Preto - 603.401 (SP), and Londrina - 493.457 (PR) (INSTITUTO BRASILEIRO DE GEOGRAFIA E ESTATÍSTICA, 2010).

4 As studies regarding spatial practices are still relatively scarce in the field of Brazilian geography – Souza (2013) is an exception, and Corrêa (1992) uses the expression to refer to the action of economic agents, and therefore, incompatible with the proposal of this article –, we have incorporated the perspective from an analysis of “The geography of everyday life” proposed by Lindón (2006), who studied the relation between space and society in interactive situations, referring to people spatially and temporally located in an intersubjective context from which they give sense to space and others.

related to this proposal, based on the premise that there is a constant need to confront the theoretical with the empirical.

However, some assumptions are fundamental to the discussion of topics such as credit and debt, production and consumption, since

[...] in money economies in general, and in capitalist society in particular, the intersecting command of money, time, and space forms a substantial nexus of social power that we cannot afford to ignore. [...] Capital is a process and not a thing. It is a process of reproduction of social life through commodity production, in which all of us in the advanced capitalist world are heavily implicated. [...] The process masks and fetishizes, achieves growth through creative destruction, creates new wants and needs, exploits the capacity for human labour and desire, transforms spaces, and speeds up the pace of life. (HARVEY, 1989, p. 118, 176).

Thus, when speaking about the spatial practices they employ in order to deal with their desires and needs, the interviewees deploy objective conditions for reproducing universal living standards for capitalism, characterized by reorganizational processes of time and space, through life histories marked by differing struggles, many of which are caught in the very consumption “field”, which has become fundamental, for example, in establishing and communicating differences (BOURDIEU, 2008).

Within this ‘field’, consumer spaces play a strategic role, but the diversity of these struggles and the impossibility of embracing them in the same explanatory key reveal that consumption is too broad a category. Thus, in order to understand how space is produced objectively from consumption, at least three of its different roles need to be taken into account: 1. The possibility provided by the market of integration, with all the resulting socio-spatial differences, materialized, for example, in purchasing social housing, currently called “market social housing” (SHIMBO, 2012); 2. The simulated integration, for example, in shopping malls, when satisfaction is achieved only through the possibility of seeing and being seen in such spaces of consumption; 3. The material or subjective exclusion produced by the market, when walls and armed guards, or subtler albeit equally effective mechanisms, send clear messages that “this is not for you,” in enclosed residential spaces, shopping malls, luxury stores and bank branches with customized services.

Still in relation to consumption, one further aspect for consideration is that it has in the main been addressed by sociologists (ALONSO, 2006; BAUDRILLARD, 1991; BOURDIEU, 2008; BAUMAN, 2010) who, unlike Lazzarato, have not taken the spatial dimension into account, which has been fundamental when we direct our attention to the space practices of city residents living in concrete urban realities, such as the six mid-sized cities we surveyed. Thus, as we have explained in the final considerations of this article, our main contribution simultaneously consisted of demonstrating the relevance of the spatial dimension in order to understand the recent process of expanding credit and consumption in Brazil, and in identifying the implications of this process in the production of urban spaces in mid-sized cities, such as the six included in this study.

One further assumption is related to the changes in consumption experienced in Brazil since the 1990s, but principally in the 2000s, directly related to the growth in income and employment resulting from two concomitant processes: on the one

hand, the expansion of domestic income, through distributive policies and increased public spending; and on the other, the expansion and reorganization of capital flows in search of new markets. In this context, since 2003, a set of federal measures adopted by the first Lula Government (2003-2006) obtained greater visibility from 2009<sup>5</sup>, when the economist Marcelo Neri<sup>6</sup> announced the emergence of a “new middle class” (NERI, 2011) with great reverberation throughout the media and marketing.

Who were to become the new city-dwellers who would now have significant access to income and, therefore, could no longer be classified as “rabble”? Would they become a new class? According to Souza<sup>7</sup> (2012, page 19), this impasse “occurred because the categories and concepts that we have all become accustomed to using, are of no further use when contemplating a world that transforms itself so quickly.” For the sociologist Souza (2012, p. 47), this was a “new working class”, since its access to income had been achieved through extraordinary effort, with which it was able to adapt to the conditions of the new flexible, financial capitalism. Thus, it acquired an individual means of transportation and at least a “market social housing” (SHIMBO, 2012), which was equipped with all the electrical appliances and other equipment available in the market, as recorded through interviews, such as the following:

[What are the most expensive goods you have purchased over the last five years?]  
We bought a 42 and a 32 inch television, two smartphones, a notebook. [All in the last five years?] Yes, and a fridge... that was three years ago, and an oven, two years ago. [A car?] I paid for the car in thirty six monthly installments, which I’m still paying off. (Maurício<sup>8</sup>, carpenter, Londrina, 13/06/2014<sup>9</sup>)  
[...] a cell phone, a tablet, a fridge, a TV, a motor-bike and a plot of land. (Adolfo, porter, Ribeirão Preto, 17/06/2014)  
[...] a notebook, a TV, a motor-bike, a car, some cupboards, a sofa, an oven and a freezer. (Eva and Silvio, general service assistant and salesman, São José do Rio Preto, 26/02/2014)  
[...] I had the house renovated, bought a fridge, a chest of drawers and a shoe rack. (Laura, cleaner, Presidente Prudente, 12/04/2014)  
[...] a new car for my husband and one for my son. I also got a TV and a fridge. (Mercedes, a housemaid, São Carlos, 21/02/2013).

“This would be with plastic money.” This expression, used by a young woman we interviewed<sup>10</sup>, clearly reflects the frequency and the naturalness with which people referred to the use of credit cards in 78 of the 88 interviews conducted, which led us to direct our attention to its use in this article, in their relations with the different spaces produced in each of the six mid-sized cities surveyed. As mediation between these two dimensions, the “debt economy” (LAZZARATO, 2012) provides the most important explanatory keys.

Many interviewees demonstrated an effort to distinguish between the functions of credit and debt. When asked “How do you usually pay for your purchases?”, the most frequent answers were: “Generally by credit card”, “Always by card”, “Everything on the card”, “No need to carry money any more”, and confirm Lazzarato’s proposal (2012, p.11) that the “modern notion of ‘economy’ covers both economic production and the production of subjectivity.” In this new subjectivity, the relations between consumption and debt are daily fueled by the use of credit cards that “establishes permanent debt ...for life” (LAZZARATO, 2012, p.20). From the viewpoint of

5 During the second term of the Lula Government (2007–2010).

6 Neri presided over the Instituto de Pesquisa Econômica Aplicada (IPEA) from 09/2012 to 05/2014.

7 Jessé Souza is a sociologist and took over as president of IPEA in 05/2015.

8 The names of the interviewees are fictitious.

9 The date on which the interview was conducted.

10 Juliana, student, Marília, 12/04/2013. This young woman aged 19 described the payments made by her mother.

banks and credit bureaus, the “ideal borrower” is one who never fully pays his debts, since they have transformed the debts into a constant source of profits (BAUMAN, 2010, loc. 526/4310).

In addition to the efforts of distinguishing between the different functions of the same card, interviewees mentioned different economic strategies used to deal with expenses, characterizing such subjectivity and its subtleties: “it depends, sometimes I just buy outright, sometimes on the card”, “Sometimes by cash, sometimes by credit card”, “Sometimes by debit card, sometimes by credit card”.

The “I always buy outright” response appeared in several interviews, later to be relativized with the descriptions of purchases made on the credit card or through bank loans, when another question was asked: “What about the larger purchases you mentioned [house, car, motorcycle, electrical appliances...]? In this particular case, the attention of the researcher was important because a direct reference to such purchases had already been made in a previous block of questions in relation to which, many purchases had been described, as exemplified above. Cases where only one cell phone for example, had been purchased were exceptions, which should undoubtedly be contextualized in the process of expanding access to credit and consumption that occurred in Brazil mainly from the year 2000.

#### **“I STOPPED USING THE CREDIT CARD”<sup>11</sup>**

As the mentioned numbers indicate, despite the wide prevalence of references to the daily use of credit cards, there were exceptions that deserve attention and for which we initiated this analysis. Two of the interviewees who reported that they did not currently own a credit card added that they did not have one “any more”, suggesting that there had been a previous situation which had now modified. In Felipe’s case, the shift from his urban employment, where he had worked as a motorcycle courier in Marília, to being a horticulturist in Avencas<sup>12</sup>, is directly related to abandoning his credit card and to a rupture in his life history.

Felipe’s mother, who also participated in the interview, revealed that working in horticulture was in fact a return to his previous activity, since the family has lived in Avencas for more than 18 years. She also stated that she always preferred to pay her debts either by bank paying in slips or resort to help from the family, with “pre-dated checks lent by her brother-in-law,” which she found “convenient”. Her brother-in-law also usually helps her with transport for the monthly supermarket shopping, always in Marília, where she works as a housemaid.

Thus, Felipe working as a motorcycle courier and the use of a credit card were both considered exceptions for this family, composed of a mother (divorced) and three children, with an income of three minimum salaries, whose daily experiences of work and consumption involved having to travel between Avencas and Marília, unskilled work, family support and little possibility of any future change. The fact that it was only possible to live in Avencas and the mother’s comments regarding “convenience”, faced with the payment strategies they used, combined with the younger son’s comments about being a “homebody”, and stating that shopping in a mall was “out of the question”, did not prevent them from having plans to move to Marília, especially Felipe, who justified it by saying: “I got used to it there.”

<sup>11</sup> Response given by Felipe (horticulturist, Marília, 20/02/2013), when asked about the forms of payment he used when shopping.

<sup>12</sup> Avencas has a population of 635 (INSTITUTO BRASILEIRO DE GEOGRAFIA E ESTATÍSTICA, 2010), and is a district of Marília, located 18 km from the municipal headquarters.



**13** Interview conducted on 27/02/2014. Vitória moved to Londrina 2 years before and lived in rented property.

**14** Significantly, in the case of Londrina, the largest and most valued horizontal gated condominiums are located in the southwest sector of the city, where the Catuaí Shopping Center is also located (SILVA, 2013), which is indicative of the production processes of urban space that are under progress in this mid-sized city.

**15** Within the framework of a populist policy that has contributed to the transformation of these peripheral spaces into electoral realms (SILVA, 2013).

**16** Natália, housemaid, Ribeirão Preto, 14/02/2014.

**17** Helena, sales assistant, São José do Rio Preto, 17/09/2014.

**18** Interview conducted on 25/10/2013.

**19** The center of Marília, much like all six cities surveyed, has undergone an intense popularization process expressed mainly in its commercial establishments. The competition between two shopping malls, Marília Shopping and Esmeralda Shopping, has been an important factor in this process (MELAZZO, 2012).

**20** Oriente has a population of 5.402 (INSTITUTO BRASILEIRO DE GEOGRAFIA E ESTATÍSTICA, 2010) and is 21 km from Marília.

The second case concerns Vitória<sup>13</sup>, a businesswoman, who owns a small party organizing company located in the north of Londrina, in the Parigot de Souza Housing Complex, where she also lives. This is a peripheral area, in among many large popular real estate developments, which began at the end 1970s<sup>14</sup>, with the so-called “Five Complexes”, which are currently home to around 100,000 residents, and were initially characterized by their attraction to new residents who were hoping to receive houses when they arrived in the city<sup>15</sup>, and by the production of urban voids, destined for real estate valorization (SILVA, 2013).

During the interview, Vitória commented that: “we’ve had so many problems with credit cards, so we decided to pay our bills outright.” She also added: “Especially as I work for myself, and don’t want to run the risk of not being able to [...]”. Her answers seem to suggest that she lost the possibility of using her credit card, maybe because of “problems” concerning a direct relationship with her small business, i.e., failing to distinguish between her domestic and professional economies. However, she revealed that she has access to credit: “We took out a loan, and we will finish paying for the car next March [...] the last installment.” Thus we begin to discover explicit indications of the morality Lazzarato attributed to the “indebted man,” which is complementary to the morality of work and is based on a new subjectivity. Adaptations are revealed regarding the changes to which each person is submitted, to their own particular manner, to the debt economy. Even the most rational, the most restrained and the most fearful submit to it, since “The debtor is free, but his actions, his behavior, are confined to the limits of the debt he has entered into. You are free insofar as you assume the *way of life*... compatible with reimbursement” (LAZZARATO, 2012, p 31).

Vitória prides herself on being about to pay her final installment of the debt incurred with the purchase of her car, but the abovementioned credit card problems may be an indication that she *freely* gave up investing in her own business, which must limit her chances of using it to achieve a better future.

From amongst the other eight interviewees who reported that they did not possess a credit card, we identified two small groups: 1. a group of three young people (under 30), for whom the term *alternative* expresses the options used (and justified with conviction), whether in resorting to credit, even without a credit card, or in refusing this possibility; 2. Another more heterogeneous group, which included interviewees that ranged from those who encountered various difficulties for inclusion in the “consumption era” (ALONSO, 2006), to those who described strategies based on a variety of priorities and access to credit. Common to this second group was the explication of the “morality of the indebted man”, either as complications from a life marked by occasions in which “I bought and then had no way of paying”<sup>16</sup>, or by committing the family income to paying the mortgage on the first property<sup>17</sup>.

In relation to the younger people and their *alternatives*, we began with Nicole<sup>18</sup>, a 26-year-old married student living in the city center of Marília<sup>19</sup>, who elaborated a critique on consumerism, especially on standardization, on the one hand, and social inequality, on the other. Basing her opinions on the actual case of her mother, “who has always bought on credit ... and is an avid consumer”, and who has experienced social inequality within her own family, she stressed that she always checked prices before buying, preferring “thrift stores” when buying clothes, does not own a cell phone or tablet, and if she could, would move to a small town, like Oriente<sup>20</sup>, but “can’t afford to do so”.

For Baudrillard (1991: p. 109), such a reaction, which we consider to be alternative, is also a “meta-consumption” and above all tends to express a reaction towards the typical ostentation of a “naive middle class.” This is because, for him, the entire “consumer society” is based on absolute manipulation. He also considers that consumption itself is a “communication system” and a form of “group integration” (BAUDRILLARD, 1991, pp. 91-92). For us, critical discourse should not be devalued, regardless of its limits, especially when it guides the spatial practices of young people. Thus, the problematization of Baudrillard’s (postmodern) absolute interpretation (1991) may be undertaken from within his own work, provided that his contradictions (and limits) are taken into account, which occur when the work is placed alongside the empirical reality of actual consumers, such as Nicole, and when the social dimension is not disregarded.

The other two young people who stated that they did not own a credit card are different. Camilo<sup>21</sup>, who lives in São José do Rio Preto, emphatically declared: “In this I am very systematic, so everything is usually paid outright ... I do not have a credit card ... I don’t think it’s necessary. If I don’t have the money, I don’t buy it.” The owner of a small IT business, he later said that he often buys things online, and that in this case he uses a “bank paying-in slip” or “the company card”, in other words, his initial principle is limited to his personal life, although occasionally he may take advantage of his professional life. In addition to this, since he is single and has lived with his mother and a brother in the same property for 12 years, he makes use of his neighborhood relations to “open an account”<sup>22</sup> at the pharmacy and the bakery, where “people know me” and “I settle up at the end of the month”.

Milena<sup>23</sup> is 24 years old, also single and has lived with her parents in Cidade Araci on the periphery of São Carlos, for 21 years. She works as an administrative assistant, attends a private college at night, and plans to get married soon. As a result of her situation and commitments, her response to paying for her purchases was as follows: “In installments. My father gets very angry with me [...] But that’s my situation [...] I pay for my college, I pay for my graduation ... [Do you have a credit card?] No, when I need one, I use my parents’.” She also described the use of credit facilities at the shoe shop “Jô Calçados” and the “C & A” card, and with regard to the installments, she added: “I sometimes pay off several installments at once, to ease things a bit.”

Milena also mentioned sacrifices, not directly attributed to her debt commitments, but rather to her wedding plans: “these days, I only buy clothes and shoes every four months.” Because she owns a car and motorcycle, for getting around on a daily basis, and considers essential for her routine, which she described as having “tight schedules” and “long distances,” despite sporadic help from her father who has promised her some land to build her house on, she has managed to expand her access to consumption and to the city, which she attributes mainly to the stability of her father’s work. The importance of family relationships is thus reaffirmed (SOUZA, 2012).

In this case, it is clear that Milena has alternatives for payments and consumption, including expensive items such as the car and motorcycle, but she is not satisfied and plans to leave the district of Cidade Araci and move to a “gated community”. This would mean, in her view, a triple move: marriage, being freed from “territorial stigma” (WACQUANT, 2001) and gaining the inherent status of these new habitats. While she acknowledges, as do her parents, an improvement both in the family’s living conditions and in the neighborhood, where she has always experienced problems,

**21** Interview conducted on 16/09/14.

**22** This practice implies the monthly payment of expenses incurred in a commercial establishment and which involves trust between the trader and the consumer, since each expense is recorded by the trader (or representative) and then added up at the time of payment.

**23** Interview conducted on 21/02/2013.



**24** Interviewed by Oliveira (2015), for a master research which resulted in the book “The meaning of your own home: popular horizontal gated communities and new spatial practices in Presidente Prudente e São Carlos”.

**25** Civil engineer, São José do Rio Preto, 17/09/2014.

**26** Damha Urbanizadora is active in many Brazilian states. In the cities we surveyed, it was present in three (Presidente Prudente, São Carlos and São José do Rio Preto), with the tendency of becoming a reference point in these cities (SPOSITO; GÓES, 2013; MILANI, 2016).

**27** Interview conducted on 23/01/2015.

**28** Interview conducted on 17/09/2014.

**29** Monte Aprazível has a population of 21,746 (INSTITUTO BRASILEIRO DE GEOGRAFIA E ESTATÍSTICA, 2010) and is 41 km from São José do Rio Preto. The spatial practices described by the interviewees, of which Helena is a good example, reaffirms the role of mid-sized cities, such as São José do Rio Preto, in the urban network (SPOSITO, 2007).

**30** In force from 2009 to 2016, this government housing program subsidized housing units based on credit and reduced interest rates on mortgages, with the double objective of impacting the economy and reducing the housing deficit.

**31** On the one hand, it is important to consider that, as mentioned by one interviewee who works in the real estate business in São José do Rio Preto, “the northern zone is a place for the poor” (09/18/2014); on the other hand, the Cidade Norte Shopping Mall was built in 2012 in the northern region, which demonstrates both the greater access to consumption attained by these poorer residents, as well as the process of socio-spatial fragmentation that is already under way in this mid-sized city, where the elitist shopping mall called Iguatemi was inaugurated in 2013 in the southern region (MILANI, 2016).

she has disagreements with her father over two points: the trivialization of buying in installments and the desire to leave the neighborhood. In order to understand this second point, the many changes in Cidade Araci, some of which were described by her parents and neighbors<sup>24</sup> as collective achievements of which they are proud, have not been enough to rid their inhabitants of the aforementioned “territorial stigmas”, since objective changes may be realized in a more accelerated temporality than subjective changes (OLIVEIRA, 2015). For the young Milena, the solution would then be individual, by moving to one of the many gated condominiums, advertised daily by marketing campaigns as the most modern way to live in the city, and already available in São Carlos, for city dwellers from different income brackets, from the cheaper options, such as Terra Nova São Carlos, with properties of 44m<sup>2</sup> (researched by Oliveira (2015)), to the most luxurious and exclusive, as indicated by the presence of a golf course in the integrated residential complexes of Damha I and II (researched by Sposito and Góes (2013)).

These two aspects (the trivialization of buying in installments and the desire to leave the neighborhood) were also referred to in other interviews as being distinctive generational characteristics, as in the case of Mauricio<sup>25</sup>, who still lives with his parents at Residencial Cidade Jardim, in the southern region of São José do Rio Preto, and is even more explicit when he states that he would like to move to a “Damha-type gated community”<sup>26</sup>, but that his father would not like to as “he thinks it’s ridiculous to invite a guest to your house and they have to leave all their documents at the main gate”.

Another heterogeneous set of non-credit card holders is composed of five interviewees: 1. Marisa, who recently moved to São José do Rio Preto<sup>27</sup> from Brasília, and works selling from home. She lives with her mother in a rented house, in a gated community called Terra Nova. With no further details, she only reported that she does not own a credit card, neither from any store or company, and prefers to pay her bills outright, adding that she “would only buy a house or a car over a long period of time”; 2. Helena, lives in São José do Rio Preto<sup>28</sup>, is 22 years old, and works as a sales assistant at a marble factory and recently got married when she left her parents’ home in Monte Aprazível<sup>29</sup> to live in an apartment financed by *Minha Casa Minha Vida* (My Home, My Life)<sup>30</sup> in Parque Flores II, which significantly, she reported as being in the eastern zone, when in fact it is located in the north, an area still stigmatized, although already quite diversified<sup>31</sup>. With an informed family income of between 3 and 3,500 Brazilian Reals, resulting from her work and that of the husband, who is a store manager, she said that she travels around by car and he travels by motorcycle. She described the purchase of all the furniture and electrical appliances in her home, including the air conditioning and planned furniture, about which she observed that “we couldn’t include these on the wedding list”, in reference to other support networks that may or not have coincided with the family networks already mentioned.

With regard to having to commit her income to the mortgage payments on the apartment, she replied that “the apartment is more than good enough, the payments are high, but it’s the only one we have. [...] We don’t have a credit card, only a debit card, so as to keep control.” This, therefore, is a more limited use of the card, rather than the absence of one, which may be interpreted as a way of being inserted into the “debt economy” with the use of a card, even if it is not in a “credit mode”. The use of the word “control”, by the interviewee, leaves no doubt in relation to the scope of the “morality of the indebted man” (LAZZARATO, 2012).

The other interviewees from this group described very obvious situations of need, which may be identified with what Souza (2012, p.39) called a “rally”, to denounce the situation of workers who were not able to adapt to the conditions of the new flexible, financial capitalism, nor to take advantage of the social policies implemented since the 2000s.

The residents from São José do Rio Preto, Marília and Ribeirão Preto, respectively, Vanessa, Robson and Natália all own their own homes, a reported income of less than one thousand Brazilian Reals and are poorly qualified. Vanessa’s<sup>32</sup> case is of particular interest since she informed us that her name was drawn out for the *Minha Casa Minha Vida* program, after having waited 12 years for her own home, during which time she had given birth to two children, had got married and divorced, but had always lived with her mother, who had never owned her own home<sup>33</sup>. She now has a new partner who like her, is a butcher and helps her with home improvements, “plastering” and “building walls,” even though there are many other more urgent “improvements”, especially now that both Vanessa’s brothers are also living with them.

The strategies described for obtaining access to credit were related to family help, especially from the father, and the special offers made available<sup>34</sup> by the supermarket Laranjão<sup>35</sup>, where she works with her partner. In addition to her efforts to buy the motorcycle, her answers are characteristic of the ambiguity related to its use, since, on the one hand, it facilitated her journey to work, but on the other hand, for a large family, it impacted particularly on their leisure, which had to be almost exclusively limited to the neighborhood of Nova Esperança, located in the northern part of the city, where they have lived for three years. The district has no squares or sports courts, which confirms the criticism directed towards the *Minha Casa, Minha Vida* housing program, which extends the right to housing, while continuing to deny the right to the city (HIRATA, 2012; CARDOSO; ARAGÃO, 2013; ROLNIK, 2015).

Her response to changes in the living conditions of her family was also marked by ambiguity: “things have improved, but these days there’s not a lot left over. I’ve finished paying for the motorcycle, I’ve bought the new flooring ... but it’s not been easy, everything is finely calculated, but even then you might go short on something”. Both the importance of having access to credit and the combination of labor morality and debt morality are evident in this response. The resulting social controls materialize spatially within the limits of a daily life restricted to the northern zone and to the neighborhood of Nova Esperança, with little perspective of change. However, when she talks about her desires, Vanessa mixes the recognition of these limits, when she dreams of owning “a barbecue,” “a terrace,” “a laundry area,” “building a first floor” in her home in the neighborhood of Nova Esperança, and a car that would signify leisure for everyone, outside the neighborhood, remembering that it would also signify “saving money on transport”.

Taking Vanessa’s wishes into account, we may broaden the problematization of Bauman’s (2010) critique of the promise to satisfy future “desires”, materialized in commodities, without needing to earn enough to obtain them, based on which marketing has contributed to the diffusion of the use of credit card since it originated. “This was the promise. But there was also small print attached, difficult to decipher [...] repayment of the loans you took [...] would make it all the more difficult to satisfy the desires of the future.” (BAUMAN, 2010, loc. 499/4310). But this debt has been transformed into a “permanent profit-earning asset”, i.e., for banks and credit

**32** Butcher, São José do Rio Preto, 17/09/2014.

**33** This interview contains indications regarding the greater possibility of becoming a home owner, through “market social housing” (SHIMBO, 2012), than in previous generations, as revealed by the difference in situation between Vanessa and her mother.

**34** Employees were allowed to buy the “basic basket” at the same supermarket, and have the payment deducted from their wages the following month, as well as taking out loans. Loans could be paid back in installments, with interest charges discounted from their wages.

**35** The supermarket Laranjão is one of the anchor stores at the Cidade Norte Shopping Mall, referred to in note 31.

card companies, “an ‘ideal borrower’ is one who would never repay the loan in full.” (BAUMAN, 2010 loc. 526/4310). Empirical research and attention to the dynamics of social classes provides another meaning to such an interpretation. The possibilities of accessing credit, limited to this “rally” (SOUZA, 2012), make it possible to anticipate the purchase of a house and a motorcycle, for example, the positive impact of which was greatly valorized and demonstrated in the daily life of the interviewees (and their families), but they arrive very late and are insufficient, because it took 12 years, the family cannot be transported on the motorcycle and “even then you might go short on something,” involving the “making of the indebted man” with his own morality (LAZZARATO, 2012). All this occurs while their debts are a source of profit for banks and credit card companies, according to the contradictory dynamics of capitalism itself.

Robson<sup>36</sup> described a routine in which consumption plays a limited role, especially when it comes to acquiring products that his estimated family income of around 4,000 Brazilian Real cannot stretch to paying outright. “We’re not the kind to buy everything new, to always change things and buy too much ...” While the mortgage on the house in Jardim Eldorado, taken out 20 years ago, did not warrant much attention during the interview, the fact that the daughter had stopped working in order to study at Unesp, a public university, did.

While the efforts of his wife to supplement the income by organizing and taking people on “shopping trips”, together with her son’s “shrewdness” for making money through internet sales, were positively highlighted, her commitment the family’s refusal to use a credit card, “no one likes it”, and the care they take when buying, “think carefully before you buy, do the calculations”, became relativized when he added with some concern: “my son doesn’t really think that way, [...] he earns a lot, and spends too much”.

Natália<sup>37</sup> is a housemaid, aged 62. Her husband is retired and according to what she told us, he barely earns enough to pay for his medications, although in the past the work he did to construct the home where they now live was essential. Described as a typical case of urban periphery production, the long process began with the purchase of the land in Vila Virginia, 40 years ago, when the area was not yet paved, and even then was inside an area with high and medium exclusion, much like the northern sector of Ribeirão Preto (DAL POZZO, 2015).

With the help of friends, it took 10 years to build the house, first two rooms and a bathroom, then two more, with the husband always responsible for the foundations. Although she stated that she was satisfied with her home, where she lives with her husband and 35-year-old son, and because of living in Vila Virgínia, she added that “building gives you a lot of work,” suggesting that she does not envisage any possibilities other than those that have already been tried, explicating the colonization of the future with the present (GIDDENS, 2002, p 112). Even more limited, from a spatial viewpoint, was the manner in which she described her consumer behavior: “Recently, when I’ve need to, I shop close to home. Besides being able to run up an account, I avoid all the inconveniences. I don’t need bank slips ... I pay when I can ... [Do you know the owner?] She’s my neighbor.” (Natalia, housemaid, Ribeirão Preto, 02/14/2014).

She concurrently takes advantage of her neighborhood relationships of many years and has limited access to the city and its spaces of consumption and leisure.

<sup>36</sup> Public servant, Marília, 13/04/2013.

<sup>37</sup> Interview conducted on 14/02/2014, in Ribeirão Preto.

Once again, there is a correspondence between the limited possibilities of access to various forms of credit and the limited access to the mid-sized city where they live. Despite the shorter distances and the lower cost of living that characterizes mid-sized cities, in comparison to metropolises, Natalia described a life virtually restricted to a peripheral neighborhood<sup>38</sup>, although connected on a daily basis to another area of the city where she works. “I don’t go into the city center, I pass through it.” In this significant manner, she synthesized her daily movements, providing evidence that, in addition to the socio-spatial segregation process (PRÉVÔT-SCHAPIRA; PINEDA, 2008), the process of socio-spatial fragmentation is also underway in Ribeirão Preto, as demonstrated by Dal Pozzo (2015, p.124), even though he identified a “slight, relative decrease in the levels of inequality” between 2000 and 2010.

Two other aspects mentioned by Natalia are relevant to the correspondence between the limited possibilities of access to various forms of credit and the limited access to the mid-sized city where she lives. First, when she said she did not possess a credit card, she mentioned previous negative experiences: “No, I don’t want one. As well as spending on the card, you spend money too. And you end up unable to pay later. [...] Before, I used to pay with bank slips [...] then I didn’t have the money to pay.” Second, she commented that she had recently been to the Novo Shopping Mall<sup>39</sup>, in her husband’s “old VW beetle”, since it was only there that could she find the electric scooter that her granddaughter wanted, and for which she paid outright. Besides the reiteration of debt morality, these aspects indicate a relativization of the correspondence between the limited possibilities of access to various forms of credit and the limited access to the city. This occurs because, as a “field”, consumption makes the combination possible of everyday predominant strategies with sporadic strategies that exhibit exceptionalities.

The exceptionality of these strategies demonstrates that they are relevant, but insufficient to change the predominance of the relations between the limited possibilities of access to various forms of credit and the limited access to the city that we identify in the interviews with Vanessa, Robson and Natalia, as well as Felipe, Vitória and Nicole. In Milena’s case, her efforts to overcome this limitation, the territorial stigma she still experiences living in the district of Cidade Araci, and the characterization of her parents’ spatial practices, much more restricted to the peripheral space of residence, are all indicative of the dynamic character of these relationships. Thus, space and time are fundamental variables for comprehending the trajectories of these city residents and the processes in which they are involved, amongst which are the processes that produce urban space.

#### **“EVERYTHING ON THE CREDIT CARD”<sup>40</sup>**

Amongst the significant number of interviews in which the use of a credit card and the “permanent debt” it implies were mentioned in a natural manner, only three reported an income of “over 30 thousand Reals”<sup>41</sup>. Two of them were in São Carlos, with Henrique, an engineer in a large company, and with Lourdes, a housewife, married to an executive in the same company. In the case of this second couple, two aspects are relevant: the traces of a habitus of higher managerial staff in large companies with which they identify themselves, so as to avoid establishing any identity as work-

**38** From the viewpoint of moving around, she refers to the fact of going to work by bus and that her son has bought a new motorcycle, with the help of a sister-in-law who works in a shop, “He pays 200 Reals a month”.

**39** Located in the eastern zone of Ribeirão Preto, the Novo Shopping Mall, inaugurated in 1999, is considered the most popular among the four that exist in this city. In addition, it is also the most frequented by residents from the surrounding small towns, which is favored by the proximity to the highways (Anhanguera, Duarte Nogueira [SP-322], Abrão Assed [SP-333] and by the available public transport BORGES, 2016), which indicates the implications of the role played by this mid-sized city in the urban network to understand its intra-urban characteristics (SPOSITO, 2007; DAL POZZO, 2015).

**40** This response was given, for example, by the couple Henrique and Patrícia (engineer and public servant, São Carlos, 22/02/2013), amongst others, when we asked them about their usual forms of payments.

**41** Conducting interviews with residents from the upper and middle classes, as a methodological procedure, has revealed that information on income, foreseen in the initial profile of each interviewee, may cause embarrassment and often the amount informed tends to be below the actual value, although there are exceptions.

42 Housewife, São Carlos, 16/01/2015.

43 Interview conducted on 22/02/2013, São Carlos. His wife is a public servant.

44 Based on the relationship with time, prospective thinking is the capacity to “think about the future as being more important than the present”, “the privilege of classes in which the sting of necessity does not bind them to the prison of a present always updated as a permanent necessity”, according to Souza (2012, p.51-52).

45 Parque Sabará was the very first gated community to open in São Carlos, in 1976.

ers. This in turn, extends through to their relatives, combined with the characteristics of someone who has never held a job outside the home. Such a combination may be verified by the displeasure with which Lourdes<sup>42</sup> referred to the more expensive purchases and to the forms of payment, as well as to other questions, with the answer “I don’t remember”.

But the interview with Henrique, in which his wife<sup>43</sup> also took part, was rich in details regarding his spatial practices of consumption, forms of payment and also through the narrative that he skillfully elaborated to bring coherence to them, based on labor and planning capacity, i.e., “prospective thinking”<sup>44</sup>, which may be interpreted as subjectively coordinated combinations of labour morality and debt morality. His narrative was structured in three well connected sections: a recent move to a gated condominium, guaranteed “advantages” from the company in which he works and a multiplicity of possibilities to access space, far beyond the mid-sized city in which they live and work.

Related to the “professional moment” of the couple and the fact that their children have left home, having graduated and taken jobs in other cities, they started to “plan” their option to live in Parque Sabará<sup>45</sup> by searching for the appropriate “opportunity”, bearing in mind the amount of money they had put to one side for that very purpose. But they also took into account that this would become an increasingly common objective among those who could afford to live in one of the gated residential communities available in São Carlos since 1976, and which expanded greatly during the 1990s, as demonstrated in the other five mid-sized cities in this research, with important developments from the viewpoint of producing urban space (SPOSITO, GÓES, 2013, DAL POZZO, 2015, MILANI, 2016), especially due to a number of specificities, such as:

*Firstly, it is a fact that urban land and the construction of real estate have lower costs in mid-sized cities, thus there is broader social range of those who choose to live in gated, guarded communities with restricted access. [...] Secondly, as a complement to the first point, the concrete possibility of families with medium purchasing power opting for this type of gated urbanization in mid-sized cities is facilitated by the developers themselves, either because in the initial phase of implementing fractionation the prices of the lots are not very high or because sales are conducted in monthly installments. [...] Thirdly, the costs of maintaining a residence in these spaces and day-to-day living, due to opting for gated communities, are different from those observed in the metropolis. Services involving gardening, cleaning and conservation, demanded by properties with such standards, are cheaper in the interior of the State of São Paulo, as is movement between the enclosed subdivisions and other urban spaces (for work, study, consumption or entertainment) (GÓES; SPOSITO; SOBARZO, 2008, p. 23).*

Henrique and Patricia took out a mortgage on a house, which they paid for over three years, during which time they undertook a “massive renovation,” for which the credit card was used for “almost everything.” When they moved, they changed all the electrical appliances and other equipment, which they purchased in Miami mainly over the internet. They also traded in their two cars for new ones. His was “provided” by the company, which even pays his expenses, including fuel, and they decided that hers should be the same model as his.

When we asked about the impact of these expenses on his income, Henrique re-



plied: “it didn’t impact at all because the rent from the other house paid for the mortgage and we also had a sum of money that we always keep by”, and added afterwards: “I think this is the profile of the salaried worker, of someone who had nothing and to get it ... So we planned”. His responses may best be understood when contextualized within the framework of the recent changes identified by Dunker (2015, p.91):

The hard worker thus expresses a new modality of subjectivation in which work acquires an innovative centrality. [...] It becomes crucial to create and tell a story that legitimizes social success and goes beyond the gross possession of the signs of ascension. Over a span of 20 years, Brazil has learned that it is necessary to justify wealth, and that social ascension, devoid of a history that legitimizes it, may be as suspicious or reprehensible as exclusion and invisibility.

Although it is necessary to problematize the scope of Dunker’s assertion because the dialectic between permanence and change has been demonstrated as fundamental, in the case of Henrique, there is clear evidence that it refers to changes in the narrative of this segment of the middle class<sup>46</sup> and its role, since

it is necessary to realize how the “impersonal capitals” that constitute all social hierarchy and allow the reproduction of modern society, cultural capital and economic capital, are differentially appropriate. Cultural capital, in the form of technical and scholastic knowledge, is fundamental for the reproduction of both the modern market and the state. It is this circumstance that makes the middle classes, historically constituted by the differential appropriation of cultural capital, one of the dominant classes in this type of society. (SOUZA, 2012, p.25).

This role played by segments of the middle-class is especially important in Brazilian mid-sized cities, where, as previously mentioned, living costs are lower compared to the metropolitan regions, thus enabling them to share a typical lifestyle of the elite, as revealed by their overwhelming presence in gated communities (SPOSITO, GÓES, 2013), and how they reiterate the spatial practices described by Henrique and his wife in the context of the economic, cultural and social ascension that they characterize.

This was also the case of the couple interviewed in São José do Rio Preto, Marcos and Livia<sup>47</sup>, who surprisingly reported at the beginning of the interview, a monthly income of 100 thousand Reals. Their narrative was structured around their activities as real estate developers, which they synthesized as “builders and decorators” when we enquired about their professions. Throughout the interview, however, it became evident that their work goes far beyond that. Thus, although they share with Henrique and Patricia the fact that they also live in a gated community, in this case, the Conjunto Residencial Damha I<sup>48</sup>, they have moved innumerable times within this space, because they are constantly “building and selling,” including the houses in which they live. For them, it is therefore a business space, more than a place of residence.

Marcos and Livia also explained that they would neither invest in nor live in the southern region, an area which in their opinion is predominantly inhabited by the elite, “people who have knowledge, born into culture ... and like to flaunt it”, both because the real estate located there is more expensive, and because the couple confirmed that they do not possess nor value these attributes, so that they also elaborate,

<sup>46</sup> Without disregarding the difficulty of precise definition of the middle class, we adopt Souza’s understanding of social class (2012), for whom they are not determined by income, neither by the simple position in the production, but by a practical world view that is revealed in all behaviors and attitudes.

<sup>47</sup> Interview conducted on 18/09/2014.

<sup>48</sup> Located in the eastern sector of São José do Rio Preto, Damha I is part of a group of six gated projects by the same developer (MILANI, 2016).



albeit in their own particular manner, a narrative that justifies their high income and real estate through work (DUNKER, 2015, p. ), because whoever lives in Damha I, considered the “best condominium in São José do Rio Preto”, “has worked hard to achieve something.”

Specifically in relation to the use of credit cards, in addition to observing that they “pay for most things outright”, including cars, which they change “every year, sometimes even less”, in an obvious banalization of consuming expensive goods, added that “if the price does not have a discount for cash, we end up using credit cards because we get bonuses.” In this case, reiterating the importance of taking into account the dynamics of social classes and their segments, the need no longer exists to anticipate, since the use of credit cards is among the innumerable strategies aimed at increasing their income, either directly or indirectly. That is, for this couple, life is a very lucrative business and using the credit card, as well as purchasing in the US and on the internet, are integral parts of the set of spatial practices they have described.

49 This response was given, for example, by Rodrigo (fire fighter, 31/10/2013, São Carlos) and Jorge (decorator, 12/04/2013, Marília), amongst others, when they were asked about their usual forms of payments.

#### “SOMETIMES IN CASH, SOMETIMES ON THE CREDIT CARD”<sup>49</sup>

In the previous topics, we focused on the analysis of two sets of interviews, from amongst 88 interviews that exemplify the social inequalities in Brazilian cities. Within these two sets of interviews, a large majority of respondents described spatial practices of consumption based on combinations from amongst cheap popular stores in the city centers and shopping malls, relatively elitist shopping malls, large and small stores, different supermarkets, stores and the internet ... and from different forms of payment that generally involved the use of some form of credit, especially credit card. Many of them mentioned combinations involving all types of commercial establishments, instruments, and forms of payment. Thus, although there have appeared “*new areas further away from commerce and services, oriented towards the new residents in the urban peripheries, redefining intra-urban centrality by multiplying and segmenting it from a spatial and social viewpoint*” (GÓES, SPOSITO, SOBARSO, 2008, p.23), the smaller distances that characterize the mid-sized cities, compared to the metropolises, favor the combinations described.

Faced with the challenge of having to take into account this broad set of interviews within the limits of an article, we decided to select two, due to the interest they aroused and the rich detailed account of the strategies they use every day to broaden their participation in the “era of consumption” (ALONSO, 2006).

Mercedes and Adolfo are amongst the true “battlers” (SOUZA, 2012) that we interviewed and the difference between their ages indicate that they begin very early on, especially when they start a family in their early years, and are accustomed to continue their struggle will into their 50s. This was the case of Mercedes<sup>50</sup>, a 56-year-old housemaid who has lived in Santa Felícia, a neighborhood in the northern suburbs of São Carlos, for 23 years, which has been time enough for it to become consolidated, expanding its offers of consumption and services, and “even a Carrefour” supermarket.

Currently, she lives with her husband and son, who both work, and her 12-year-old grandson. But the constant references to the daughter, who owns a shop in Santa Felícia, demonstrate the importance of family relationships, involving the partnerships and mutual help, always “coming together”, on the one hand, implied in sup-

50 Interview conducted on 21/02/2013.

plementing the income reported by Mercedes of 2,200 Reals, comprising her salary and her husband's earnings as a bricklayer which, over the last five years, "have not improved any, which even he jokes about ...". On the other hand, help when faced with setbacks and important moments, which generate "tight spots", as was the case when the daughter got married, because "she couldn't afford a house [...] she bought the land, I went there, helped to build it [...] the tight spot passed [...] And so, then came another ...", is also indicative of expanding the possibilities of access to housing, to avoid paying rent, even if it means being in a "tight spot."

Contrary to what these passages may suggest, her narrative, though much less coherent and organized than that of respondents from segments of the middle-class and elite, is nonetheless impressive due to her reported achievements and repeated references to the efforts, sacrifices, and skills, especially hers and the daughters'. "In these past five years we've overspent<sup>51</sup> somewhat." And so began her description of buying two brand new cars, one for her husband<sup>52</sup> and one for her son, a new TV and the fridge that her daughter had bought, and which she then "passed on" to her, along with the final installments that needed to be paid, always nuanced by debt morality. In addition to this, she reported that: "Last year I redid the flooring throughout the whole house, I changed all the tiles because they were no good, and we put in a gate, everything was like that [...] more or less on that level [...] Now we're going to redo all the paintwork ..."

But her attention was mostly directed towards the case of her son's car, the latest "tight spot", because he was no longer able to keep up the payments, therefore Mercedes had taken them on, until they were able to sell the car.

There was no way we could give the car back, so I had to pay the installments. If not, my name would have gone into the red. So – with a lot of effort, working harder, even on Saturdays and then with sales, Natura, Avon [...] which is all income for me, you see? My daughter organizes everything, she stays in the shop, but the income is mine. I go to Ibitinga, do some shopping [...], we stay there [...] doing these things... (Mercedes, housemaid, São Carlos, 21/02/2013).

In her daily life, this has meant paying off three monthly installments for the car, which had been financed over 48 months, and the fridge and the TV, purchased by credit card, in six and ten installments "with no interest." It was with pride that he said:

And so I managed to pay everything off, thank God. I even managed to pay some installments in advance, so as not to have... you know... So as not to have too much debt. [So are you now trying to sell it?] We're trying to sell it to ease things a little. Because at the end of the day, I end up with nothing, I had very little, nothing. (Mercedes, housemaid, São Carlos, 21/02/2013).

This response also contains resignation, since the "little" she had was intended for the renovation of the house, which had to be postponed. But the various strategies, which go well beyond the routine reality of a housemaid, were highlighted from the beginning of the interview, mixed in with some other more common strategies, directly related to consumption, "this is how I shop, almost weekly, because I'm always on the lookout for special offers", "and when I need anything, there's always my daughter's store", and with others more innovative, related to work and needs:

**51** In the sense that she had spent beyond her means, according to what she said afterwards.

**52** The husband's car was bought in 60 monthly installments, with no down payment, which he paid himself.

My daughter goes on the internet. She uses my name, because we sell Natura products... for over 18 years now, so she does the ordering, but on the neighbor's internet [laughs]. [Why? Doesn't she have a computer?] No, she doesn't.

I took out a loan at the bank. We work with the *Banco do Povo*, because of the shop... I took it out at the *Banco do Povo*<sup>53</sup> [...], I've done that for more than... well, let's say I started over 10 years ago. We used to be *sacoleiros*<sup>54</sup>, then my daughter decided to set up the shop, we've always worked with this kind of thing, so we share everything [...] I went and took out a loan of four and a half thousand [Reals] at only half a percent per month... [Interest?] Yes, you don't find that everywhere, it's a really good deal. [...] Sure, it's a good opportunity. Then we go and buy, because I do the buying too, you see? In fact at the moment I don't have anything with the *Banco do Povo*, I've paid it all off. Actually, we were going to take out another loan but I said: “No, let's wait a bit”. But then she [the daughter] took one out, if not we'd always be needing money to stock up the shop, so we did it again, sharing. But I paid off three thousand, three thousand six hundred I believe, three months ago, because I didn't want to get behind with the car business, you see? So I put everything I had together to see if I could bring this business to an end. [Laughs] (Mercedes, housemaid, São Carlos, 21/02/2013).

In all the strategies described, the use of credit plays an important role and is accompanied by a strong concern for the commitment that it implies, as an “eternal debt”, and the resulting controls, clearly characterized, once again, by the subjective combination of labor morality with debt morality, which is aimed at a daily routine limited to Saint Felícia and, even more so, to Mercedes' house, when it comes to leisure, that is to say, the brief periods when she is not working.

Adolfo<sup>55</sup> is aged 29 and works at two jobs, as a doorman in two residential buildings in the southern region of Ribeirão Preto, very far from Jardim Paiva (in the northern region), where he lives in rented accommodation, with his wife, who does not work, and two small children. With an income of between 2,000 and 2,500 Reals, he humorously told us how he had recently bought a cell phone, a tablet, a fridge, a TV, a motorcycle and a plot of land in Jardinópolis<sup>56</sup>, providing details regarding their needs and desires in order to justify each item. Their previous fridge was very old and consumed high amounts of electricity, the new one was bought at a shop called Casas Bahia, in 15 installments, but as his credit card limit is very low, he used the credit facilities offered by the shop. With plans to watch the World Cup, held in Brazil in 2014, he bought a TV at the supermarket Carrefour, after seeing an advertisement in the newspaper.

In fact, I went to the shop to buy a 32” TV, and took some money with me for the down payment. I saw that the TV was good value, so I asked the guy to do the calculations, and it worked out at R\$150.00 for the 32”. I looked at the 46”, and said: “if I were to give R\$300,00, how would the payments work out?”. And they worked out at the same value, even giving R\$300.00. So I chose the 46”, I bought the bigger one. (Adolfo, doorman, Ribeirão Preto, 17/06/2014).

The motorcycle was a necessary purchase so he could get to both his jobs, especially the night shift that he is currently working, and was also paid for in installments. With regard to the plot of land, he explained that:

53 The *Banco do Povo Paulista* has been a partnership between the São Paulo State Government and the São Carlos City Hall since 2002, and aims to facilitate access to credit for “small businesses, whether formalized or not”. (Available at: <www.saocarlos.sp.gov.br>. Accessed on: 15th Jan. 2016).

54 *Sacoleiros* were originally women who rode the buses to Paraguay with big bags, bought everything from electronics to perfume (all duty free) to bring back to sell in Brazil.

55 Interview conducted on 17/06/2014.

56 Jardinópolis has a population of 41.228 (INSTITUTO BRASILEIRO DE GEOGRAFIA E ESTATÍSTICA, 2010) and is 18km from Ribeirão Preto. The spatial practices described by Adolfo express the role played by mid-sized cities within the urban network, while at the same time evidencing the correctness of the conceptualization that has been constructed and which is not only limited to the intra-urban scale (SPOSITO, 2007).

Living in the city has become expensive. So, it's out of the question for the lower classes, it's very difficult. So, I managed to buy something in Jardinópolis, a plot of land, and I'm going to build something there. [...] I'll come here to work but live there.

[What about the possibilities offered by programs such as *Minha Casa, Minha Vida*?] I've already registered, done everything, but as yet nothing has come through. But I didn't go to see about the mortgage, to take out a mortgage, because I think a mortgage works out more expensive than building. You have to pay over many years, you have to wait for thirty years to build, I only take fifteen months to pay for the plot of land. During this period of fifteen months, I'll build. (Adolfo, doorman, Ribeirão Preto, 17/06/2014).

After turning off the tape recorder, he detailed his plan to build a three-bedroomed house, based on the premise that he is still young, so he and his partner “can handle this run around for another five years<sup>57</sup>”, when he hoped the eldest son would be able to help out and they will enjoy a “quieter life”. Displaying on the one hand the capacity of “prospective thinking” (SOUZA, 2012, page 51), his project combines change and permanence, work morality and debt morality, as well as adaptation to the new conditions imposed by flexible capitalism, and on the other, the importance of family relationships, involving the future work of the wife who, for the time being, only takes care of the small children and does not have a professional qualification, and the eldest son, who he hopes will enter the world of work when he turns 15. In other words, in this respect, someone who does not envisage a future very different from that shared with his parents.

57 Referring to his two jobs and his night shift.

## FINAL CONSIDERATIONS

The 88 interviews conducted with residents from six mid-sized cities made it possible to record narratives, which as Lazzarato (2012) stated, prove that the production of a new “subjectivity” is as constituent of the “contemporary concept of economy” as it is of economic production. Both the use of money and the use of credit cards to which we have paid special attention, have reshaped the relations between time and space, but they do so in different ways and it is in this sense that we recognize an innovative contribution in Lazzarato's (2012) proposal on “the making of the indebted man” and the “debt economy”, and have sought to demonstrate how it is consubstantiated in the mid-sized cities, through the practices of their residents.

Within this association between the theoretical and empirical, new relationships have been identified between time and space, as well as new elements for understanding the social inequalities in Brazilian cities and the effects of the financialization process on its relationship with the expansion of banking and access to credit. Although the ability of prospective thinking has guided many of the strategies described by these “battlers”, all of whom live in peripheral areas, and therefore do not belong to segments of the middle classes and elite, the favorable possibilities available to them have been amply demonstrated through their family relationships, schools, leisure, as well as the often gated residential spaces, and always characterized by the presence of all urban infrastructure and services. The correspondence between the limited possibilities of access to varied forms of credit and the limited access to the city appeared,

therefore, as a new aspect that needs to be considered when attempting to understand processes of producing urban space.

In the mid-sized cities surveyed, since the 1970s, the implementation of housing programs, with resources from the Housing Finance System and the Housing Development Company (1980s), has resulted in multiple forms of reasonably intense and transient socio-spatial segregation. This has occurred because many of these developments were built in distant spaces, poorly integrated with the previously constituted fabric and urban life, many of which have had to improve their conditions through the mobilization of residents, as has occurred in the Parigot de Souza Housing Complex (Londrina), Cidade Araci (São Carlos), Jardim Eldorado (Marília), Vila Virgínia (Ribeirão Preto), Santa Felícia (São Carlos), which are successively home to Vitória, Milena, Robson, Natalia and Mercedes, for whom the individual vehicle, always bought on credit, represented an important achievement.

New practices and social representations of segregation have been produced in all these cities, from the implementation of housing complexes under the *Minha Casa Minha Vida* Program. But new strategies are daily employed to overcome the limits imposed by the conditions that characterize them, all of them simultaneously based on work and morality, and on the use of credit and “debt morality” (LAZZARATO, 2012).

As from the 1990s, the expansion of gated residential communities has acquired particular prominence across mid-sized cities in Brazil, and progressively these communities have become a highly desirable form of living for segments of the middle classes and elite. However, the location of many of these communities has impacted the center-periphery logic, which also guides the structuring of space within these cities. But the distances between the central areas in relation to those on the periphery, in spatial terms, are smaller in mid-sized cities, if compared to the metropolises. This is certainly a relevant point in order to understand the segregation process within these urban contexts, as well as the desire of many of the younger residents from the urban peripheries who we interviewed, to live in a “gated community”, unlike their parents, who more often declared they were satisfied with their living space.

The differences between these spatial practices also make part of the disputes whereby consumption becomes a “field” (BOURDIEU, 2008), since the search for distinction, directly related on one hand to the desire to live in a gated community, and on another to be free of “territorial stigmas” (WACQUANT, 2001), is not important for everyone. Indeed, it may be that these facts counteract family and neighborhood relations, the valorization of which is also not unanimous, but that continue to integrate various strategies, whether from the daily struggle of remaining in the “age of consumption”, or by adapting to their conditions, combining new and old practices, such as the use of credit cards and child labor, to achieve better living conditions.

With regard to “debt morality” and the modeling of the subjectivity of the “indebted man” (LAZZARATO, 2012), we reaffirm that the differences between social classes and their segments should be taken into account, since both dependence in relation to credit, including all the multiple possibilities, and resisting moral control resulting from debt, are much less effective amongst segments of the elite and even segments of the middle class, which reiterates the role of the “debt economy” as a mechanism for reproducing the capitalist society, with the class domination that belongs to it. Modeling the subjectivity of the indebted man is another form of “sym-



bolic violence”, while, contradictorily, access to the consumption to which it is correlated, may also be a form of extending the limits, at times too late, of access to the city. But this can only be identified when we are counter to the social dynamics of the interpretations based on absolute consumer control.

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