

Dirt and Debt

The Racialization of Default in Brazil

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Abstract: Beginning in the early 2000s, policies and legislation aimed at financial inclusion drew millions of low-income Brazilians into the banking system for the first time. When many of these consumers were unable to keep up with credit card payments, they acquired a “dirty name”—the common expression in Brazil for default. An analysis of the historical origins and current use of this expression shows how it operates as a technology of racialization that legitimates forms of expropriation under financial capitalism. Drawing upon longstanding associations between Blackness and dirt in Brazil, the expression “dirty name” naturalizes inequalities while erasing alternative financial practices and relations in Brazil’s urban peripheries.

Keywords: Debt; financial capitalism; race; class; Brazil; Rio de Janeiro

Résumé: Au début des années 2000, les politiques et la législation visant à l’inclusion financière ont attiré dans le système bancaire, pour la première fois, des millions de Brésiliens à faibles revenus. Quand beaucoup de ces consommateurs n’ont plus été en mesure de rembourser leurs cartes de crédit, ils ont acquis un « nom sale », l’expression courante au Brésil pour désigner le défaut de paiement. En analysant les origines historiques de cette expression et son utilisation actuelle, on constate qu’elle fonctionne comme une technologie de racialisation qui légitime des formes d’expropriation dans le système du capitalisme financier. L’expression « nom sale », qui s’appuie sur des associations de longue date entre la noirceur et la saleté au Brésil, naturalise les inégalités tout en effaçant les pratiques et les relations financières alternatives dans les périphéries urbaines brésiliennes.

Mots clés: dette; capitalisme financier; race; classe; Brésil; Rio de Janeiro

The first time I heard the Brazilian phrase *nome sujo*, or “dirty name,” I was living in a neighbourhood in the periphery of Rio de Janeiro that was known to outsiders as being nearly synonymous with dirt. As the home of Rio’s largest garbage dump at the time, the neighbourhood of Jardim Gramacho was often used by news reporters as the backdrop for stories about environmental degradation that had nothing to do with the site itself. Jokes circulated about drug traffickers hiding out in Jardim Gramacho during police invasions of neighbouring communities, who worried less about the police than about the mud in Jardim Gramacho soiling their brand-name sneakers. Residents along the main thoroughfare where semi-trailers passed carrying 8,000 tons of waste each day were diligent about their daily mopping routines to eliminate the dust, kicked up by passing trucks, that then settled in thick layers on the floors of their homes. Workers who commuted to Jardim Gramacho to collect and sell recyclables on the dump (known as *catadores*) were similarly fastidious about eliminating any trace of dirt before boarding a bus home at the end of the day. They rented shacks to stash their muddy work clothes, wash up, and change into a fresh outfit before venturing more than a few meters from the dump. I quickly learned from disapproving glances at my appearance or the state of cleanliness of the small home I rented that dirt was to be avoided at all costs. Even the association with dirt was something to hide.

And yet the discussions of dirt that proliferated in Jardim Gramacho had nothing to do with the actual dirt in their midst. The word *sujo*, “dirty,” was instead a reference to debt. “Because of you, I’ll dirty my name!” Carolina exclaimed to her 16-year-old son one morning on our way to the dump.¹ Josué had recently moved out on his own after the tension between Josué and his father reached a breaking point. To furnish the small shack he was now renting with his girlfriend at the base of the dump, he had borrowed Carolina’s credit card. One of his purchases was a television set for which Josué had still not paid back Carolina. Her latest credit card statement showed an outstanding balance of R\$110. With the payment due date already passed, she was worried about the interest that was now accumulating, lessening her chance with each payment cycle of ever paying off the debt. I was surprised to hear Carolina, who usually had a jovial temperament and was supportive of both Josué and his older brother, threaten loudly that she would disown Josué. Explaining that the material he had collected the prior weekend had been stolen, Josué insisted that it was a temporary problem and that he would eventually pay her back. But Carolina refused his excuses and attempts to calm her. Repeating over and

over that she would end up with a *nome sujo*, a dirty name, Carolina only settled down when Josué finally promised to accompany her to the bank at the end of the day.

The term *nome sujo* is the most common expression in Brazil for someone who is behind on a payment to financial institutions, retailers, or service companies, including credit card debt or household bills, like water and electricity. This results in their name and ID number (Cadastro de Pesso Física or CPF) being registered by credit management companies, such as Serasa, SPC Brasil, and Boa Vista SCPC, which list individuals with overdue payments for a period of five years. If someone whose name is “dirty” tries to take out a credit card, open a chequing account, or apply for a mortgage or other kind of financing, the potential lender can look up their name in the credit protection service and deny their application. As Carolina’s tense exchange with Josué made clear and as I heard repeatedly in Jardim Gramacho, dirtying one’s name or even the possibility of dirtying one’s name was a source of acute stress. Residents of Jardim Gramacho frequently told me that they had a “dirty name” and therefore needed to borrow money, or that a family member or friend had a “dirty name” and so had borrowed *their* credit card, or that they were concerned about an overdue credit card bill out of fear that they might end up with a “dirty name.”

I was struck by the expression *nome sujo* not only because it was so ubiquitous but also because of its unusual reference to dirt. In the North American context, the equivalent to *nome sujo* would be saying someone has “bad credit,” meaning that they have a low credit score. In Portugal and other Lusophone countries like Mozambique, the similar phrase *mau historial de crédito* (“bad credit history”) is the most common expression for default. The reference both to one’s name and to dirt is also unique to Brazil in comparison to other parts of Latin America. For example, in Clara Han’s (2012) ethnography of debt in Santiago, Chile, those who are behind on debt payments say that they are “in DICOM”—an acronym for the main private company that registers and reports credit information. This would be equivalent to the Brazilian credit management company, Serasa. But people in Brazil did not say they were in Serasa. The closest they might come to this is to say they had a “dirty name in Serasa,” always retaining the phrase *dirty name*. Being “in DICOM” and having “bad credit” are certainly both stigmatizing and shaming categories. However, the use of the word *nome* in the Brazilian expression of default goes further. To refer to someone’s name as dirty not only suggests that they have done

something negative or that they are currently in an unfavourable state. Rather, it suggests that there is something about the very character of the indebted individual that is being called into question.

Dirt was no joke in Jardim Gramacho. The great effort residents took in managing the dirt in their midst suggested that dirt carried symbolic meaning in Brazil's moral imaginary that went beyond the physicality of dust or mud. Why, I could not help but wonder, were indebtedness and default in Brazil expressed through the language of dirt? In what follows, I argue that the phrase *nome sujo* proliferated primarily as a technology of racialization. By this, I mean that the widespread use of the expression to signify default in Brazil performs racializing work that buttresses forms of expropriation under financial capitalism in at least two ways.

First, the expression naturalizes inequalities in Brazil, drawing upon longstanding associations between Blackness and dirt in Brazil. Here, I draw upon Cecilia McCallum's (2005) definition of racialization as the product of embodied experiences that generate forms of knowledge (such as how to read bodies or how to act in a particular social situation) that are implicit and taken to be unproblematic. I show how the expression *nome sujo* both relies upon and produces unproblematic knowledge about indebtedness in Brazil by first offering a historical analysis of the phrase. Between 2004 and 2014, during the period of fieldwork in Jardim Gramacho in which I first encountered the expression *nome sujo*, consumer debt in Brazil rose by over 600 percent (Horch 2014). By 2019, nearly 63 million Brazilians were in default, representing 40 percent of the adult population of Brazil (Westin 2019). And yet, despite the rapid proliferation of Brazilians talking about and managing in their everyday lives what it means to have a "dirty name," I could find no historically verified account of the origins of *nome sujo* as an expression of default. Instead, I kept encountering what I came to think of as "just-so stories" that contradicted my findings from archival research in which I sought to trace the phrase in Brazilian print media from the early nineteenth century until today. I read these historical accounts not as causal explanations for the current usage of the phrase but rather, as pieces of a moral imaginary in which dirt as a sign of financial delinquency makes sense.

Secondly, despite the relatively recent adoption of *nome sujo* as a term for default in Brazil, the expression furthers what Denise Ferreira da Silva (2022) describes as a long historical association between racialization and debt in colonial and postcolonial practices of capital accumulation. She argues that by

constructing the African and Indigenous as Other, racial capitalism denies a relationship to the Other, thereby making any debt necessarily unpayable. Economic expropriation, according to Ferreira da Silva, is recast not as the violence of erasure but as simply the “*natural* attributes of the Others of Europe (364).” In the case of the Brazilian debt crisis, the expression *nome sujo* similarly strips the indebted person of their identity—their very name becomes tarnished with the implication that they cannot be trusted in a relationship of exchange. The assumption is also that they lack the very qualities that would enable them to act as proper economic subjects. The blame for the debt crisis is placed on the persons marked as inadequate and lacking rather than on subprime loans targeting low-income populations, financial deregulation, or predatory interest rates, which produce consumer debts that are always already unpayable.

Building on these insights, in the second half of the article, I examine ways low-income Brazilians utilize both institutionalized and unofficial channels of credit in their efforts to construct a life. Many of these practices run counter to the rationalized systems of credit in financial capitalism and indeed, often contribute to a person’s indebtedness to financial institutions over time and ultimately to their “dirty name.” Yet, the expression *nome sujo* erases this more complex story, making the outcome of default seem natural for those who diverge from the ideal White, bourgeois economic actor. That is, alternative financial practices are perceived not as a difference but as a lack or failure. The expression, therefore, racializes not only through the association of Blackness with dirt but also by using this association to delegitimize and pathologize the alternative financial practices and temporalities that sustain modes of living in Brazil’s urban peripheries.

In most ways, the story of consumer debt in Jardim Gramacho is the same story for any other low-income neighbourhood in urban Brazil in the last two decades. Its residents were drawn into the banking system, along with many other low-income Brazilians across the country, as a result of pro-poor social programs and policies implemented by the left-leaning Worker’s Party (PT) that governed Brazil from 2003 to 2016 and returned to power in 2023.² But in one important way, Jardim Gramacho is unique. It was home to the largest garbage dump in the metropolitan area of Rio de Janeiro from the early 1970s until its closure in 2012. Still today, Jardim Gramacho hosts a large waste transfer station and dozens of clandestine recycling operations where residents who had long worked as waste reclaimers continue sorting material that they collect outside the transfer station, on the streets, or at other waste disposal sites in the city.

Studying the expression “dirty name” in a place where the embodied experience of dirt was omnipresent revealed connections that I would likely not have made had I been studying debt in some other low-income neighbourhood. One of these, of course, was my initial interest in the expression itself. But another, deeper connection had to do with what I began to see as parallel processes—the first being the enclosure of informality in the world of work that produced the explosion of waste reclaiming in Jardim Gramacho from the 1980s onward and the second, an enclosure of informality in the world of finance that has produced the recent consumer debt crisis in Brazil. Both produced dirt, whether literal or metaphorical. I conclude by suggesting that this connection is not coincidental. Rather, it helps us see how capital accumulation by expropriation both necessitates and reinforces racializing logics that aim to enclose a multiplicity of human possibilities.

Origin stories

Ana takes out her phone to show me her missed calls.

Chamada perdida [missed call]

Chamada perdida

Chamada perdida

She scrolls through several screens, showing me an ongoing list of missed calls interspersed with the name of a known contact.

“These are all calls from banks,” she tells me. “By now, I am really good at recognizing a number when it’s from a bank and I know not to answer it.”

This is one of the annoyances of having a *nome sujo*, she tells me—all these harassing calls from creditors. But then there is the reality of having to pay for everything in cash (*a vista*). This has made the renovations that she is trying to do on her house difficult and slow. During the COVID-19 pandemic, Ana was not able to pay rent for a home that she lived in for over a decade, and she ended up moving into a dilapidated house that had once belonged to her mother and was abandoned in disrepair after her mother’s death. When she can pull together some extra cash, she buys materials little by little and pays a worker for small parts of a project. It would go a lot faster if she had access to credit. The good news, she tells me, is that legally the bank cannot possess her house or deduct her salary.

She pauses and then adds,

But even so, having a *nome sujo* really bothers the poor because it's the only thing they have—their name. Look, I buy on credit (*fiado*) at my neighbour's corner stand (*barraca*), so it matters if my name is dirty. I mean, he doesn't actually care about my dirty name with the banks but still, it stings. Dirty is everything that is bad, that is ugly. Clean is dignified, good, white.

There is a great deal to unpack in Ana's story, not least of which is her final comment that links "clean" with "white." I will return to this connection momentarily but first, I want to highlight Ana's passing comment that her neighbour, who allows Ana to buy basic household goods at the little store that he runs out of his home, does not care if Ana's name is "dirty." This statement runs counter to most origin stories that I encountered about why the expression *nome sujo* is used to signify default. Most stories recount that, a long time ago, merchants would regularly meet in town squares to exchange information about the prices of goods and the trustworthiness of regular customers—information about which customers paid for goods on time and which were known to swindle, cheat, or renege on a debt. Those customers who could not be trusted or had not paid for advanced purchases, therefore, came to have a "dirty name in the square" (*nome sujo na praça*). The phrase *nome sujo* that is used today, as explained in these accounts, is simply a shortened version of that saying. When I asked residents in Jardim Gramacho where the phrase *nome sujo* came from, this was the only explanation I ever received. It is also the default explanation given in news articles or other printed information about consumer debt in Brazil (if an explanation is given at all). For example, a business and economics newspaper, *Monitor Mercantil*, published an article on the meanings and consequences of having a "dirty name" that explained that the phrase originated with the old customs of merchants:

It's taken for granted [*tem-se por certo que*] that the origin of the expression "dirty name in the square" is in the practice of old merchants who used to meet up in squares to exchange confidential information about the character of buyers, whether they paid punctually or had the habit of defaulting (Gusmão 2013).

Notice that the quotation uses a passive voice construction—*tem-se por certo que*—which I have translated here as "it is taken for granted that," but could also be translated as "it is assumed that" or "we can be confident that." This

construction enables a story to be told without any source to verify it. As is common in these accounts of *nome sujo*, the details are also sparse. The journalist does not state when—exactly how long ago or in what century of Brazil’s history—or where these merchant gatherings happened. It is an explanation of the phrase that is widely taken to be true in Brazil, but one that is usually given in a vague form with little or no evidence.

Unlike in Ana’s story in which the financial institution is the one that “cares” about her *nome sujo* (to the point of calling her incessantly) while the owner of her neighbourhood corner stand does not, the most common origin story of the expression *nome sujo* suggests that it originated in informality. The use of the expression by financial institutions in Brazil today is seen to be a holdover from a bygone era of non-institutionalized, interpersonal commerce. Ironically, as seen in Ana’s story, residents of Jardim Gramacho who continue today to engage in forms of unofficial credit do not use the expression *nome sujo* to refer to someone who failed to pay a debt within their own social networks but rather, exclusively use the expression for those who have defaulted on payments to financial institutions, particularly credit card debt.

Perplexed by the disconnects between the hazy explanations for where the phrase *nome sujo* originated and the ways the expression was currently being used, I sought to track down the earliest written records of the phrase in Brazil, searching newspapers, journals, and literary works at Brazil’s National Library. The first appearance I found came from an 1836 article published in the newspaper *O Fluminense Jornal Politico e Litterario* in Rio de Janeiro (Sr. Redactor do Fluminense 1836). Written by the director of the publication in a section called “Correspondence,” the article is similar to an op-ed, commenting on a recent change in political leadership in what was then the province of Minas Gerais. It begins by referring to an article published in *Jornal Sete de Abril*, a newspaper with a moderate liberal political orientation, that reported that a Portuguese-born diplomat and politician, Antonio Paulino Limpo de Abreu, had resigned from his position as president of Minas Gerais. Playing sarcastically with the fact that the politician’s last name, “Limpo,” means “clean” in Portuguese, the author inverts the phrase *nome sujo* and asks, “Who is this Mr. Clean, who is only clean in name but dirty in deeds?” The author goes on to suggest that Mr. Clean is so clean that upon leaving office, “he cleaned out the rooms, drawers, hiding places, safes and suitcases”—implying satirically that Limpo de Abreu had committed acts of corruption while in public office.

Corruption, theft of public resources, and dishonesty in politics emerged as common themes in articles using the expression “dirty name” in the nineteenth and early twentieth centuries. An 1876 opinion piece in the *Diário do Rio de Janeiro* accuses a fellow journalist of defaming various political figures with a “dirty name” (*Diário do Rio de Janeiro* 1876). A letter from a reader published in the *Gazeta de Notícias* in 1892 refers to government officials who take advantage of their position for their own personal political gain as “third-tier noblemen” who have a “dirty name” (*Gazeta de Notícias* 1892). A 1916 news report claims that a candidate running for senator in Minas Gerais lied about political support and had a “dirty name” even in his hometown (*Gazeta de Notícias* 1916). When politicians are not mentioned in nineteenth- and early twentieth-century publications, “dirty name” is simply synonymous with an obscenity or a curse word. Many serial novels from this period, for example, describe a character as being vulgar by saying *tanto nome sujo* or “so much dirty name.” However, even in these literary pieces, “dirty name” is used as an obscenity to curse someone accused of theft or corruption. In the serial novel *Os Maias*, by Eça de Queirós (1888), a character hurls a “dirty name” to curse a horseracing judge at a Jockey Club.

It was not until 1933 that the phrase “dirty name” was used in connection to banking, finance, or debt. The *Diário Carioca* (1933), which initially supported Getúlio Vargas and the revolutionaries of 1930, published a news report titled “Com Ficha na Policia e Nome Sujo nos Bancos” [“With a Police Record and a Dirty Name in the Banks”] that denounced corruption cases at the Paulista Coffee Institute. The newspaper published the case as a bombshell, exposing the names and pasts of people appointed to the Institute’s directorship, bringing to light the politics of the coffee industry and the theft of taxpayer money at the Institute. Before delineating the details of the “records” of Institute figures, the article asks the readership to “Go ahead and judge for yourselves, readers, if individuals with a police record and a dirty name in the banks have the right to ruin reputations and manage the most important economic body of the state of São Paulo.” While new in its explicit reference to debt and default, the report maintains the connection between the phrase “dirty name” and corruption in politics, specifically the theft of public funds.

So why do the most common explanations for the expression *nome sujo* today have nothing to do with elite theft of the public and instead focus on the public (or members of the public) as thieves, swindlers, cheats? One answer is

to see the widespread accounts about merchants and untrustworthy clients in town squares as just-so stories. Originating in critiques of the evolutionary sciences, the concept of the “just-so” story (based on Rudyard Kipling’s children’s book by that name) refers to a scientific theory that explains a biological trait as simply an adaptive strategy of the organism or more broadly, to any implausible narrative explanation (Hubálek 2021). Here, I am defining just-so stories as speculative explanations for the origin of something that rings true because they draw upon an unstated but culturally shared set of meanings, knowledge, symbols, and practices. Let me recount one more origin story of the expression *nome sujo* to help illustrate what I mean.

Milton Teixeira is a Brazilian historian and broadcaster who gives guided tours in Rio de Janeiro on the history of the city and hosts a podcast that he describes as a “good-humoured,” “irreverent” look at Brazilian history. In a short piece for a magazine published by the Brazilian real estate company, CIPA, Teixeira (2016) offers a different slant to the established story about public squares. In his account, the phrase *nome sujo na praça* is intimately tied to the *pelourinho*, the pillory—a post made of wood, brick, or stone that was constructed in central town squares in front of the municipal seat of government and that was considered the symbol of Portuguese colonial power. The *pelourinho* was also a site of colonial violence. Slaves and those deemed criminals were tied to the *pelourinho* and beaten or executed for alleged infractions. Along with laws and decrees, the names of people wanted by the law were also pinned to the post. Those whose names were affixed to the *pelourinho*, according to Teixeira, were said to have “a dirty name in the square”—the exact same expression used today for those owing money to a financial institution. “Other times, other uses,” Teixeira mentions in passing before concluding the article with a comment that if today all the criminals in Brazil were tied to pillories, not even the wood from the entire Amazonian Forest would suffice.

Teixeira’s account makes (shockingly) explicit what goes without saying in the standard just-so story for the expression *nome sujo*. In just a few short lines, his account links African slavery, criminality, and debt, and ties all three to the phrase “dirty name.” In doing so, his story exemplifies what Jennifer Roth-Gordon (2017) calls a “racialized chain of equivalence” in which certain kinds of places (such as favelas or public spaces), certain kinds of persons (such as domestic workers or criminals) and certain kinds of activities (such as manual

labour or playing *funk* music) are associated with Blackness. In the history of Brazil, dirt has often been used in racialized chains of equivalence to connote Blackness. For example, household domestic labour, involving contact with dirt through its removal, retains the legacy of slavery in Brazil through its association with Black women. This association is so strong that even light-skinned domestic workers are often read in Brazil as Black (Ramos-Zayas 2020; Roth-Gordon 2017). Dirt is also used to qualify Whiteness in Brazil. In his study of Whiteness in São Paulo, the Brazilian social psychologist Lia Vainer Schucman (2012) describes interviews with interlocutors who self-identify as “White” but who see themselves as *encardido*, a term best translated as “dirty white”—the kind of dingy, gray, or yellowed white that a t-shirt becomes over time when not well washed or bleached. Someone who is *branco encardido* has European ancestry but also has one or two features associated with Blackness, such as curly hair or a slightly darker complexion. Patricia de Santana Pinho (2010) argues that this clean-dirty binary is a legacy of colonial Brazil in which the bodies of enslaved Africans were perceived as naturally filthy and smelly. Still today, Black Brazilians often go to great lengths to monitor their appearance and hygiene, well aware that the Black body has long been perceived as “naturally dirty” or “foul-smelling” (*com cheiro ruim*). As one of Pinho’s interviewees explained, “We have to be like this, real clean, be nice clean girls, always dressed nicely, smelling good. I’m always dressed up” (2010, 107). As Ana explicitly states in her own reflections on the expression *nome sujo*, “clean” is often taken to be synonymous with Whiteness.

The just-so story about merchants reporting on delinquent customers in town squares circulates easily and unproblematically precisely because it invokes a racialized repertoire of symbols in the Brazilian moral imaginary. The image of informality—whether the informality of the *favela* or the informality of domestic workers and others employed outside formal waged labour—is associated with Blackness in Brazil. So, too, is the town square—a public space or the space of the street—which the Brazilian anthropologist Roberto DaMatta (2000) has argued is not just a physical space in Brazil but a moral category connoting disorder, delinquency, and dirt. As a symbol of colonial power, the town square also foregrounds criminality and Blackness through its violent subjugation, exemplified in the *pelourinho* at its center.

The expression *nome sujo* cannot be interpreted apart from this longer history and wider moral imaginary in Brazil that associates Blackness with dirt.

Placed within this broader context, to designate a person as “dirty” because of an inability to pay a debt within a certain timeframe is to racialize default. This suggests that the expression *nome sujo* is a technology of racialization that works to both obscure and legitimate capitalist expropriation. Or to borrow a phrase from Cecilia McCallum’s study of the embodied experience of race and class in Salvador da Bahia, *nome sujo* is a racializing symbol that “naturalizes class” (McCallum 2005, 100). In her study, McCallum shows how embodying or interrelating with hypervalued Whiteness (or Blackness) in different urban spaces helps to naturalize extreme economic inequalities in the city. In one of her ethnographic examples, McCallum describes an upscale birthday party involving guests, servants, nannies, and long-time domestic workers in which Whiteness is implicit and continually constructed through the practices and interactions among different subjects at the party. Knowing how to read the room, what to do, and how to act, were all done with ease, unproblematically, making the inequalities among those present at the party feel natural. Similarly, the expression *nome sujo* helps naturalize the insolvency of low-income Brazilians—making the over-indebtedness of this population seem a natural attribute of who they are, rather than the result of predatory lending, high-interest rates, and entrenched economic inequalities in Brazil.

The origin stories about merchants in public squares furthermore frame the allocation of credit and the payment of debt as a purely economic practice, in contrast to the history of the phrase in Brazilian print media in which its earliest appropriations have to do with the misuses of and challenges to political power. In their critique of capitalism, Nancy Fraser and Rahel Jaeggi (2018) discuss how one of capitalism’s defining features is its creation of institutional separations between different dimensions of social life, including between what they call the foreground economy and the background polity, while at the same time disavowing the background. That is, capitalism depends upon political conditions that are eschewed as somehow outside “the economy.” The expression *nome sujo* as a term for default in Brazil shows how these political conditions include techniques of racialization that legitimate expropriation. In what follows, I examine more closely the political work that the term performs, arguing that projects of financial inclusion erase the complex financial ecosystems of low-income Brazilians—practices and relations that diverge from those of the proper (read as “White”) bourgeois subject. That is, the phrase *nome sujo* racializes not only through Brazil’s longstanding conflation of dirt with Blackness but also by using this conflation to turn difference into degradation.

Genres of Financial Life

One of the problems with policies and projects of financial inclusion is that they assume their target populations are excluded from the world of finance and that, previously, they had no access to credit. In Jardim Gramacho, long before (and long after) anyone acquired a credit card, borrowing money and purchasing goods on credit were such common practices that nearly everyone I knew had some kind of debt (while also being owed money by someone else simultaneously). Small neighbourhood stores, bars, and snack stands run out of people's homes often kept tabs for regular customers, as we see in Ana's story. Residents who peddled clothing or personal care items door-to-door or within their social networks often sold their items on credit and as a result, spent as much time visiting homes to collect payments as they did to make new sales. Interpersonal loans, both small and large, knit family and friends into webs of debt. For example, when Ana lost her home during the COVID-19 pandemic, a relative loaned her R\$4,000 (roughly CAD\$1,000 at the time) to help her get back on her feet. These forms of credit do not even include those specific to the recycling industry in Jardim Gramacho in which workers who were not paid on the spot, particularly those at local cooperatives, received cash advances (*vales*) on their future payments.

Of course, financial inclusion aims to incorporate low-income populations *specifically* into the institutionalized banking system. It erases a multiplicity of what I have come to think of as genres of financial life. Here, I am borrowing from Sylvia Wynter's (2003) concept "genres of the human," which she defines as the full range of conceptions and modes of being human in time and space. Racialization, in Wynter's reading, reduces these genres of the human to just one. That is, racialization is a form of violence not only because it has enabled Western colonial and post-colonial economic and political dominance, but also because it has enacted an ontological sovereignty that takes one culturally-specific configuration of the human—that is, one genre of the human—and overrepresents it "as if it were the human itself" (2003, 260). Those who diverge from this mode of being in the world are perceived as not quite fully human—as lacking, deficient, degraded.

When President Lula's left-leaning government argued that access to banking is a "right for all," he was referring to one dominant genre of financial life that is taken to be synonymous with finance itself. For residents of Jardim Gramacho, being incorporated into this genre of financial life primarily took the form of acquiring credit cards. As a result of federal legislation passed in

the early 2000s that allowed new partnerships between retailers and private banks, many big box stores and supermarket chains started offering “private label” credit cards, which were issued by retailers but administered by financial institutions. At the same time, financial institutions initiated a concerted effort to de-bureaucratize credit, especially for low-income Brazilians. Very little is required to apply for one of these store credit cards, often nothing more than providing one’s name and government-issued ID number (CPF). Between 2000 and 2012, the number of credit cards in Brazil grew by more than 590 percent (Montenegro and Contel 2017, 122). Many retailers in Brazil now earn more profit from the sale of their financial products than they do from the consumer goods that they sell in their stores (Montenegro and Contel 2017). By 2014, well over half of new borrowers in Brazil came from the country’s two lowest income brackets (Lavinias 2015).

For many of the people I came to know in Jardim Gramacho, the credit card was a game-changer—at least for a time. It enabled them to shop at the large supermarket chain, Carrefour, which was located on the other side of the busy Washington Luís highway that separates Jardim Gramacho from the lower middle-class neighbourhood, Vila São Luis. While Carrefour was considered a more upscale supermarket than Unidos, the small grocery store that operated within Jardim Gramacho, its size and volume of products meant that groceries sold at Carrefour often had lower unit prices. This was especially the case when compared to staples sold at neighbourhood stands (*barracas*), which were the only option to purchase groceries on credit in Jardim Gramacho prior to the introduction of low-access credit cards. It also enabled residents to purchase more expensive household appliances or electronics that previously would have been out of reach, as in the case of Carolina’s son, Josué, who bought himself a television set when he moved out of his parents’ home.

As time went on, however, many residents of Jardim Gramacho were unable to make their regular credit card payments and defaulted. For those advocating financial inclusion, default was failure—a failure of competency, discipline, and responsibility. This was made clear in the roll-out of financial literacy programs that accompanied the extension of consumer credit to low-income Brazilians. Some of these have been targeted at school curriculums, mostly at the middle-school level, while others have been developed for adults in neighbourhood associations and community programs. These programs reflect what Ana Ramos-Zayas (2020, 212) calls an “austerity subjectivity” that is cultivated by elites in Brazil as an attribute of their Whiteness. This subjectivity emphasizes

self-regulation and frugality in contrast to the assumed inability of the poor, dark population to be disciplined consumers and handle money responsibly.

But the ethnographic picture tells a different story of default, one in which residents folded new financial tools, like credit cards, into their existing genres of financial life. Many residents, for example, lent credit cards to each other. To return to the case of Carolina and her son, Josué, the very reason Carolina went searching for Josué that morning was not simply that he owed her money but that he had borrowed her credit card, which now had an overdue payment. In the past, her loan would have taken the form of cash, and its payment would have been flexible, payable when it was literally pay-able. It was customary in Jardim Gramacho, when running up a tab at a corner stand or owing money to a relative, that one pays when one has cash in hand. Family and friends are usually aware of when someone in their social network who owes money will be paid and will come calling at those times. But Carolina's due date for payment on her credit card was fixed, revealing conflicting temporalities between institutionalized credit and more collectivized financial ecosystems. Furthermore, the fixed schedules of regular credit card payments can also be difficult to meet when income is generated from fluctuating employment and daily-life disruptions are common. There is a great deal of uncertainty around when someone might be able to work in Jardim Gramacho—due to care obligations, unmet health needs, hazards from poor housing conditions, and local forms of violence. But a credit card must be paid at the same time every month. Once a payment is late, the interest starts compounding, making it difficult to ever pay down the debt. Default becomes almost guaranteed.

When default does occur, it is common not only to borrow the credit cards of family members but also to borrow another's name. Because one's name remains dirty in credit management systems in Brazil for five years, during this period, if one would like to take out a new credit card or open a utilities or cell service account, many low-income Brazilians seek out family members whose names are not yet dirty in order to use that name and CPF on the account. This practice is not only common but also encouraged, albeit unofficially, by many businesses in Brazil. A middle-class Brazilian, whom I will call André, told me a story about a job he held at the telecommunications company, Vivo, in 2008 in which he was tasked with calling customers of the rival telecommunications company, Tim, to convince them to switch to Vivo. When signing someone up for a one-year contract, a customer was "gifted" with a new cell phone. André called hundreds of customers with this offer and while many were interested,

he had to first ask them for their CPF so that he could enter it into the Serasa system to see if their name was dirty. If a green light came up on the screen, the person was clean. If a red light appeared, the person had a dirty name. Out of every ten CPFs, eight came up red. According to his call sheet guidelines, the next question he was supposed to ask was, “Can someone in your house lend you their CPF?” In this moment, the collectivized nature of debt among low-income Brazilians is not only presumed, but made. And yet while debt might be held collectively, default is still expressed as the mark of individual failure.

This is where the expression *nome sujo* comes in and performs its racializing work. When low-income Brazilians cannot or do not adhere to the norms of the proper financial subject—by entering into a situation of default—their status is pathologized through the term, *nome sujo*. This label uses the word “dirt,” with all its pejorative and racializing connotations as a marker or descriptor of the *person*—their name, their identity, who they are. It therefore naturalizes the degradation expressed through dirt as an innate attribute of the debtor. That is, when someone newly inscribed into the commercial banking system falls behind on a credit card payment or defaults on a loan, the very terminology to describe this situation states that Blackness is both the cause and the consequence of indebtedness. Not predatory capitalism. Not sociopolitical conditions in Brazil. Not entrenched global economic inequality. Not even the enclosure of alternative genres of financial life. The expression *nome sujo* turns default into a marker of being not quite fully human and in so doing, erases a fuller range of financial projects and modes of living.

Conclusion

To conclude, I would like to return to where I began—to dirt, to Jardim Gramacho, to my surprise at first hearing the expression *nome sujo*. In many ways, I was struck by this phrase simply because it seemed such an unusual Brazilian particularity, and one with special meaning for a place like Jardim Gramacho that has long been associated with dirt. And yet, the more I unpacked the history and ethnography of the phrase as a technology of racialization, the less particular the story became. That is, the expression *nome sujo* emerges as one locally inflected instance of a global pattern in colonial and postcolonial history that binds Blackness to indebtedness for the purposes of capital accumulation. Denise Ferreira da Silva (2022) describes this relationship as an “unpayable debt.” She uses this concept in a double sense—first in the economic sense of being unable to keep up with exorbitant interest rates, as in the case of

Black and Brown borrowers of subprime loans in the United States who foreclosed on their homes in the 2008 financial crisis (Chakravartty and Ferreira da Silva 2012). These subprime loans were profitable precisely because the lenders knew they were unpayable and bet upon the likelihood of default. When default inevitably did occur, the problem was cast not as the result of speculation on risk by large investment banks but rather as an issue of primarily Black and Brown borrowers perceived as inherently incapable of acting as good, liberal economic subjects. Ferreira da Silva (2022) argues that this has long been a colonial, racial maneuver in which expropriation is reframed as *caused* by the natural attributes of non-European Others. What an ethnographic analysis of the expression *nome sujo* helps us see is the way this reversal of cause and effect is woven into everyday discourse, producing an unquestioned common sense that links Blackness to inadequacy. It shows how economic expropriation continues to be premised on a raciality that takes the Black Brazilian to be the kind of person who simply lacks the internal capacity to pay.

For most residents of Jardim Gramacho, it was impossible to keep up with monthly credit card payments that were charging over 300 percent APR. But this debt was also unpayable because of the many ways residents folded these cards into their existing genres of financial life. Financial inclusion programs demanded integration into a dominant, institutionalized financial system that, at best, ignored and, at worst, erased the heterogeneous mechanisms of obtaining credit in Jardim Gramacho. Even though the just-so story of the expression *nome sujo* locates its origins in informal public markets, the assumption is that this informality is long gone. And is that not the goal? Inclusion is a form of violence that involves both disciplining newcomers into proper economic subjects and colonizing new territories for extraction. The increasing incorporation of residents of Jardim Gramacho into the financial system that led to so many being designated with a “dirty name” is reminiscent of efforts in the 1990s in Rio de Janeiro to formalize street vending, which led many self-employed workers to seek out the dirt-packed paths, scrap yards, and dump in Jardim Gramacho as some of the few remaining sites available for work outside institutionalized wage labour (Millar 2018).

I would argue that financial inclusion is yet another example of the enclosure of popular economies, in this case, of genres of financial life. The expression *nome sujo* aids that enclosure by racializing difference. What we do not see as a result is that the consumer debt of low-income Brazilians is unpayable in a second, moral sense—unpayable because to pay it would be to

accept the violent conditions of capture upon which it was forged (Ferreira da Silva 2022). Of course, residents of Jardim Gramacho tried very hard to pay their credit card debts, concerned that they would end up with a “dirty name.” But they were also committed to the relations and customs that stitched together their financial ecosystems. When the two were in conflict, the latter commitment usually won. So long as residents of Jardim Gramacho engaged in a multitude of financial practices across official and unofficial channels, they did not fully conform to the demands of the former, ultimately landing in a situation of default. The expression *nome sujo* reads default as deficiency. I suggest instead that we read it as dissent.

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Notes

- 1 All names are pseudonyms.
- 2 Most notably, this included the conditional cash transfer program, Bolsa Família. Recipients opened bank accounts (often for the first time) to which allowances were deposited directly (Müller 2014). Other policies and legislation aimed at expanding access to banking included a new law requiring that two percent of all funds deposited in private banks be lent to low-income individuals (Badue and Sander 2018) and the authorization of state-managed lottery shops to double as banks in poor neighbourhoods (Lavinás 2015).

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