

HOUSING TERRITORIES AND THE FINANCIALIZATION OF THE CITY: a brief introduction to the discussion

TERRITÓRIOS DA MORADIA E FINANCEIRIZAÇÃO DA CIDADE: uma breve introdução ao debate

LOS TERRITORIOS DE LA VIVIENDA Y LA FINANCIARIZACIÓN DE LA CIUDAD: una breve introducción al debate

Jovenildo Cardoso Rodrigues

Doutor em Geografia pela Universidade Estadual Paulista Júlio de Mesquita Filho – UNESP/Presidente Prudente. Professor da Faculdade de Geografia do Campus de Ananindeua e do Programa de Pós-Graduação em Geografia da Universidade Federal do Pará – PPGeo/UFPA.
jovenildo@ufpa.br / <http://orcid.org/0000-0002-5650-1168>

Recebido: 11/07/2022; Aceito: 20/10/2022; Publicado: 17/01/2023.

ABSTRACT

The issue of housing and the financialization of the city has gained greater notability in contemporary times as the territories of metropolitan and non-metropolitan cities have been deeply impacted by the advance of financialization on a planetary scale. Whether as social demand, shelter, resource, or a monetary commodity, the spaces of housing and the demands for them fray the financialization of the city, contributing to the expansion of differentiation and socio-spatial inequalities, between new and old forms of living and inhabiting the territories of the cities. Considering the breadth and complexity of the respective debate, this essay aims to briefly explain the issue of dwelling and housing from a territorial perspective, therefore geographic, taking into account the housing financialization in the contemporary period. This paper also examines interweaving and correlations amongst territory, housing, and urban financialization, It also unravels some paths associated with territories and urban territorialities in a context of hegemony of financialized capitalism.

Keywords: Territories of Housing; Financialization of the City; Socio-spatial Inequalities.

RESUMO

A questão da moradia e da financeirização da cidade ganha maior notabilidade na contemporaneidade à medida que os territórios de cidades metropolitanas e não metropolitanas passaram a ser profundamente impactados pelo avanço da financeirização em escala planetária. Seja como demanda social, seja como abrigo, como recurso, como *monetary commodity*, os espaços de habitação e as demandas pelos mesmos esgarçam a financeirização da cidade, contribuindo para ampliação de diferenciações e desigualdades socioespaciais, a partir de novas e velhas formas de habitar e do morar nos territórios das cidades. Considerando a amplitude e complexidade do respectivo debate, o presente ensaio objetiva tecer breves explicações sobre a questão da habitação e moradia em uma perspectiva territorial, portanto geográfica, levando em consideração a financeirização habitacional no período contemporâneo. A relevância deste escrito está na potencialidade de se conceber reflexões teóricas, epistemológicas e empíricas, enquanto possibilidade para estabelecer entrelaçamentos e correlações entre território, habitação e financeirização urbana, permitindo-nos deslindar algumas veredas associadas aos territórios, territorialidades urbanas em um contexto de hegemonia do capitalismo financeirizado.

Palavras-chave: Territórios da Moradia; Financeirização da Cidade; Desigualdades Socioespaciais.

RESUMEN

La cuestión de la vivienda y la financiarización de la ciudad adquiere mayor notoriedad en la época contemporánea, ya que los territorios de las ciudades metropolitanas y no metropolitanas se han visto profundamente afectados por el avance de la financiarización a escala planetaria. Ya sea como demanda social, como refugio, como recurso, como mercancía monetaria, los espacios de la vivienda y las demandas de los mismos deshilachan la financiarización de la ciudad, contribuyendo a la expansión de las diferenciaciones y desigualdades socio-espaciales, a partir de nuevas y viejas formas de vivir y habitar los territorios de las ciudades. Teniendo en cuenta la amplitud y la complejidad del debate respectivo, este ensayo pretende explicar brevemente la cuestión de la vivienda y del hábitat en una perspectiva territorial, por lo tanto geográfica, teniendo en cuenta la financiarización de la vivienda en la época contemporánea. La relevancia de este trabajo está en la potencialidad de las reflexiones teóricas, epistemológicas y empíricas, como posibilidad de establecer entrecruzamientos y correlaciones entre territorio, vivienda y financiarización urbana, permitiendo desentrañar algunos caminos asociados a los territorios, a las territorialidades urbanas en un contexto de hegemonía del capitalismo financiarizado.

Palabras clave: Territorios de la Vivienda; Financiarización de la Ciudad; Desigualdades Socioespaciales.

INTRODUCTION

To perceive contemporary cities in their monumentality, dysrhythmias, simultaneities, and contradictions, as a result of temporalities, past and present spatialities, as well as a product of economic, political, and spatial processes, it is pivotal to regard their territories and their spatial mutations. Thus, the issue of dwelling, housing, and financialization gains notoriety as an object of study given that cities express not only industrial, commercial and advanced tertiary forms, but also territorial dynamics associated with housing spatial forms, processes of socio-spatial fragmentation, and urban financialization. They also disclose multiple territories, and emerging and unequal territorialities.

Housing gains greater notability in contemporaneity as metropolitan and non-metropolitan urban territories became deeply impacted by the advancement of the industrialization and urbanization process on a planetary scale (SOJA; KANAI, 2014; BRENNER; SCHMID, 2014; HARVEY, 2014). The process contributed to a significant increase in migratory flows of rural dwellers towards the city, as well as to the “Uneven sprawl of city space”, widening differentiations and deepening socio-spatial inequalities (RODRIGUES, 2015; LEFEBVRE, 1999; SANTOS, 1996).

Whether as a social demand, shelter, resource, or as a monetary commodity, housing spaces and their demands unravel the financialization of the city (MELAZZZO et al., 2021), contributing to the expansion of differentiation, geographic and historical

inequalities, from new and old forms of living and inhabiting the territories of the cities (COSTA, 2021).

This paper aims to briefly explain dwelling and housing from a territorial, geographic perspective, taking into account the housing financialization in current times. Furthermore, it addresses associations between territory, housing, and urban financialization, allowing us to unravel some paths associated with territories and urban territorialities.

The presented reflections are subdivided into four moments: a brief introduction of the debate, meanings associated with the terms construct and inhabit aiming to reflect on cities and urban spaces, housing territories in a context of urban financialization, and finally some reflections on territories and the political economy of housing in the financialized capitalism.

BUILDING AND DWELLING: some meanings and paths to reflect on the city and the urban

Building and dwelling are polyvalent terms that take on different meanings according to the field of knowledge. From the vernacular point of view, building and dwelling often appear as synonyms as in the Aurélio dictionary of the Portuguese language, generally meaning a place to live, a shelter, or a place where one lives and inhabits (DICIONÁRIO AURÉLIO, 2002).

For Heidegger (2001), to inhabit and to build are two terms that sometimes converge and sometimes differ. Still, according to Heidegger (2001), these terms present the relation between means and ends. Within this perspective, Heidegger (2001) understood that building and dwelling are separate activities, as building is not, in a proper sense, only a means to a dwelling (HEIDEGGER, 2001).

Building has two meanings: cultivation and growth, and in construction structures (HEIDEGGER, 2001). Thus, a bridge or even a highway are constructions although not directly functioning as a dwelling.

Still, for Heidegger (2001), the essence of dwelling is in the potentiality of protecting life, the human body, from the nature's bad weather, assuming the sense of place of dwelling, of body protection, in such a way that the existence of this protection place enables the human being to have conditions to exercise other activities, inside or outside the referred space or territory, attending the social or individual needs and possibilities of the human being.

Fernando Pedrão (1989) differentiates between housing and dwelling. For this author, housing would be a physical good that, when consumed, would make a dwelling. Thus, housing would be the property in its various forms, while dwelling would be constituted from the way of living, the way people live, which depends simultaneously on the physical quality of the dwellings and on the conditions in which they are socially used.

Moreover, the physical quality of built space is associated with the process of land valuation, as well as with the purchasing power, the income level of social classes that have solvable demand to have access to the type of housing with better quality of infrastructure, location, and services (SALGADO, 2021).

Another important reflection on housing is presented by Rodrigues (2003), for whom housing is a basic need for reproduction and quality of life. Housing requires understanding the need for the right to land, the urgency of a building, as well as the understanding that housing is at the same time a use-value and an exchange value, which is closely related to location and collective equipment infrastructure, under the responsibility of the public power territorial planning (RODRIGUES, 2003).

Carlos (2007), when discussing the issue of housing, states that individuals inhabit and perceive themselves in the world from their homes. In this regard, dwelling is performed as a social-spatial practice from space-time actions in the (re)production of social relations of life production and use of space (2007). Still, within this perspective, the act of dwelling is at the base of the construction of the meaning of housing and living, revealing modes of territorial domination and appropriation of city places (CARLOS, 2007; SALGADO, 2021).

Carlos (2007) also emphasizes that dwelling represents the individual's private life, from which one fosters appropriation of other city spaces. Accordingly, when realized as an act of living, dwelling is the engendering and development of coexistence with the neighborhood as dweller/inhabitant daily social-spatial practices (CARLOS, 2007), from several levels and spatial plans of appropriation and domination (LEFEBVRE, 1999).

Indeed, the act of living triggers a set of actions that articulate plans and scales that include the public and the private, the local and the global, the spatial and territorial, through the realization of the daily life of the subjects/actors, immersed in a web of relationships of belonging, building a singular, particular and collective geo-history.

HOUSING TERRITORIES IN A CONTEXT OF URBAN FINANCIALIZATION

The elaboration of some reflections on housing from a geographic, and therefore territorial perspective requires that we resume the debate on the concept of territory. According to Raffestin (1993), the physical-natural space is a kind of "raw material" for the territorialization process. From this perspective, space precedes the construction of territory. In this way,

[...] The territory is formed from the space, it is the result of an action conducted by a syntagmatic actor (the actor who carries out a program at any level). By appropriating a space concretely or abstractly [...] the actor territorializes the space. [...] territory in this perspective is a space where work, energy, and information have been projected, and which consequently reveals relations marked by power (RAFFESTIN, 1993, p. 143-144).

Lefebvre (1986) distinguishes between appropriation and domination helping us think about space and territory. For the same author, appropriation constitutes a much more symbolic process, loaded with marks of the lived space and the use-value, while domination would be linked to the functional objective and exchange value.

Use reappears in sharp conflict with the exchange in space because it implies appropriation and not ownership. Appropriation [of space] itself implies time (or times), rhythm (or rhythms), symbols, and practice. The more space is functionalized—the more completely it falls under the sway of those “agents” that have manipulated it to render it unfunctional—the less susceptible it becomes to appropriation (LEFEBVRE, 1986, p. 411).

Although Lefebvre refers to space, and not the territory, Lefebvre's space is not presented in a generic and abstract sense, but socially constructed. The conception of lived space in the Lefebvrian perspective helps us think geographically, the territory as multiple, diverse, and complex, as opposed to the “single-functional” territory proposed and reproduced by the hegemonic capitalist logic, particularly through the figure of the modern territorial state (HAESBAERT, 2014).

The standard territorial logic of such a principle does not admit multiplicity or overlapping territorialities or territorial jurisdictions (HAESBAERT, 2015). Nevertheless, the territory should be understood as a continuum that goes from political-economic domination of concrete and functional basis, to appropriation, of subjective and/or cultural-symbolic basis (HAESBAERT, 2004).

Haesbaert (2014) also states that territory is born with a double connotation, namely: material and symbolic. Territory in any sense has to do with power and can be understood both in the sense of domination, and power in the symbolic sense of appropriation (HAESBAERT, 2014).

Also according to Haesbaert (2014), territory and the dynamics of deterritorialization (as a double determination) should be distinguished through the subjects that effectively exercise power, and who control the space and the social processes that compose it.

As a continuum within a process of domination and/or appropriation, territory and territorialization should be worked in the multiplicity of its manifestations, which is also and, above all, the multiplicity of powers, incorporated in them through multiple subjects involved - both in the sense of who subjects and who is subjected, both in the sense of hegemonic and subaltern struggles (HAESBAERT, 2014, p. 59).

Territoriality, in addition to incorporating a political dimension, also concerns economic and cultural relations, since it is closely linked to the way people use the land, and how they organize themselves in space, giving meaning to the place (HAESBAERT, 2014).

Santos (2011) proposes a distinction between territory as a resource, as the prerogative of hegemonic actors, and territory as shelter, as the prerogative of hegemonized actors. Territory as a resource would constitute a means to an end, linked to accumulation and profit for the capitalist. On the other hand, territory as the shelter would be an end in itself, for the hegemonized actors, in such a way that losing their territory means, ultimately, effectively “disappearing” (BONNEMAISON; CAMBRÈZY, 1996). Still, for Bonnemaïson and Cambrèzy (1996), the territory is not only about function or having, but being. Thus, the territory can acquire such strength to the point of combining with the same intensity functionality and identity (HAESBAERT, 2014).

The theoretical and conceptual elements used as analytical and geographic keys are quite significant to thinking about the urban, the city, and housing in the second decade of the 21st century, marked by strong economic accelerations, intense actions of the State in the consolidation of new urban dynamics linked to the process of “capitalist production of space on a global scale” (HARVEY, 2005).

Within this perspective, we evidence the advance of the urban financialization process in the territories of metropolitan and non-metropolitan cities (COSTA, 2021). Grounded by a neoliberal reason, the territories of cities have been “sliced” by various agents of the real estate market, which by territorializing both in central areas and in the urban bangs of Brazilian and Amazonian cities, tend to strongly stimulate a land market, processes of economic valuation of the soil, as well as the production and consumption of housing as a commodity from the financialized real estate capital.

We must also consider the role played by the public power in the constitution of these territorializations of economic real estate agents in the territorial production of the city. Namely, urban planning and management actions based on apparently “noble” principles, such as land title regularization, aiming at the valuation and recognition of private property and the right to housing territory, have been contributing to adverse territorial effects on the exercise of the right to housing and dwelling, as the land and territory, the house and the dwelling, have become financial assets, economic resources, exchange value, enabling the actions of capitalized agents, who “voraciously” advance over the territories of Brazilian and Amazonian cities.

The regulation of territory by the public power has contributed to the strengthening of the tendency of the hegemony of housing territories as a resource of hegemonic capitalist agents, for the accumulation of capital, to the detriment of housing territories as shelter. In this sense, we propose to think of the notion of “territories of housing” as a conceptual and empirical singularity, constituting an amalgam of multiple territories and diverse territorialities, allowing us to think not only about the meanings of dwelling but also the exercise of the right to the territory of housing. Such sense allows us to think about the complex, multiple, and diverse territorial manifestations of the urban, as well as spatial and territorial practices, at a time when the contemporary urban reality has been strongly tensioned by processes of urbanization (SPOSITO, 2008), socio-spatial fragmentation and urban financialization, constituting a mirror of contradictions and socio-spatial inequalities (RODRIGUES, 2015).

In the Brazilian territory, housing as a shelter-territory has been (re)produced strongly by processes of neoliberal territorialization and by the advance of housing as a territory-economic resource, associated with the movement of capital reproduction and the process of housing commodification, urban financialization of housing, under the consent of urban management linked to the process of reproduction of urban surplus value.

Also from a theoretical and methodological point of view, the term territory of housing presents itself as instrumental to apprehend both the conceptual level and the spatial practices as territorial practices, as well as the level of coexistence, sometimes conflicting, of territories in motion, allowing us to reveal the entrails of hegemonic and subaltern urban territorialities, amalgamated in a mosaic of multiple, changing, different and unequal territories, whose spatial processes allow us to reveal resistance in/of the lived space of city dwellers, in their social, economic and territorial strategies and actions for the reproduction of life.

In parallel to the territorialization process of capital, we have the changing territorialities of a mass of homeless people, residents of the so-called subnormal

agglomerations, an “aberrant” nomenclature from IBGE, which instigates us to think of diverse territorialities and multiple territories of those excluded from the right to housing territory as shelter, who resist, whether living on the streets whether living in slums in Rio de Janeiro and São Paulo or living in precarious stilt houses in cities like Manaus and Belém, with some or no form of basic sanitation infrastructure, with minimum housing conditions, a fact that constitutes a denial of the right to the city as a right to decent housing, contained in the Brazilian federal constitution, in the master plans and the narratives of the public power.

TERRITORY AND POLITICAL ECONOMY OF HOUSING IN THE FINANCIALIZED CAPITALISM

The first two decades of the 21st century, on a global scale, have been marked by an intense process of deconstruction of housing as a social good and its transmutation into a commodity and financial asset (ROLNIK, 2015). Within this perspective, the territories of European, North American, Asian, and even Latin American cities are witnesses of the new territorial manifestations resulting from the conversion of the political economy of housing into a structuring element of the process of transformation of nature and form of action of capitalism.

Such a moment demarcates the hegemony of finance, fictitious capital, and the growing dominance of rent extraction over productive capital (HARVEY, 2014). In this regard, Aalbers (2015) states that the increasing dominance of actors, markets, narrative practices of finance at various scales, as well as structural transformations in economies, financial institutions, family groups, and states, characterize and allow revealing the process of urban financialization.

Under the aegis of ideological narratives in defense of housing and credit socialization, we evidence the inclusion of middle and low-income consumers in financial circuits, as well as the domination of the housing sector by global finance, opening new territorial frontiers for the accumulation of capital and the circulation of values through urban land.

Between the 1980s and 2010, the values of global financial assets grew more than 16 times, while global GDP increased approximately 5 times (PAULANI, 2010). This intense process of over-accumulation resulted not only from the accumulated profits of large global corporations but also from the creation of new fields of application, with the transformation of sectors (such as housing finance, student finance, and health insurance)

into financial assets, increasing the profitability of investors (AALBERS; FERNANDEZ, 2014).

Also according to Aalbers and Fernandez (2014), the imbalance between the size of these savings and the domestic markets in which they originated resulted in inducing the internationalization of investments. Thus, the reform and strengthening of housing finance systems began to represent one of these new fields for the application of the surplus, both in macroeconomics and domestic finance, as well as for this new flow of international capital (AALBERS; FERNANDEZ, 2014).

Aalbers and Fernandez (2014) further state that the production of a secondary mortgage market was an important vehicle for connecting domestic housing finance systems to global markets. In this way, the influx of global capital surpluses allowed credit to grow beyond the size and capacity of domestic markets, contributing to the production and growth of “housing bubbles”.

The takeover of the housing sector by the financial sector does not just represent opening another investment field for capital. It is a peculiar form of the store of value, as it directly relates the macroeconomy to individuals and families, and enables, through financing mechanisms, several central actors of the global financial system to interconnect, such as pension funds, investment banks, shadow banking, credit institutions and public institutions (ROLNIK, 2015, p. 28).

The installation and dynamization of housing financial systems connected to global finance demanded and demand the indispensability of state action, both in the regulation of finance and in the production of political hegemony from the dissemination of narratives that seek to legitimize the ideology of the house as a commodity and financial asset (AALBERS; FERNANDEZ, 2014).

The strong action of land markets associated with state urban regulation is revealed in deep configurations in the political economy of housing, in the political economy of urbanization, as well as in the structuring of cities, based on the territorialization of housing of an urban, real estate and financial complex, with intense reverberations in the territorial production of the city and urban life (HARVEY, 2014; ROLNIK, 2015).

Harvey (2014) states that the implications of the process of financialization of housing can be evidenced in the U.S., starting in 2007, with thousands of people in debt, victimized by the subprime of the housing credit boom, which fed the dream of a home for many citizens, but which caused the nightmare of debt.

The bursting of the United States Housing Bubble in 2007 reverberated widely on a global scale, at the speed of circulation of financial products, to which mortgages were

connected. Boosted by pension funds, housing became a fictitious good as it was captured by the orbit of finance (FIX, 2011).

Rolnik (2015) argues that the current period, from the point of view of the political economy of housing, constitutes a moment of the dismantling of public and social housing policies, destabilization of the security of tenure, in addition to the conversion of the house into a commodity and financial asset. In this sense, countries like England and Holland, which had strong social welfare policies until the 1970s, opted for deep reforms in the housing system from the 1980s and 1990s on, through public actions that stimulated the privatization of the public housing stock and the considerable decrease in public funds for housing policies (AALBERS; FERNANDEZ, 2014). Thus, the creation of a financing system through mortgages was stimulated to encourage homeownership in the private market.

The domination of the housing sector by finance, both in Central Asia, Eastern Europe, Africa, and Asia, reveals the massive and hegemonic trend of the commodification of housing, as well as, the increasing use of housing as an asset integrated into a global financial market, a fact that has profoundly affected the exercise of the right to housing in the various territories of cities on a global scale (FIX; 2011, HARVEY, 2014).

According to Brenner, and Theodore (2002), in the new political economy of housing as a means of access to wealth, the house has been transformed from a good of use into a fixed capital whose exchange value is also constituted by the expectation of generating more value in the future, depending on the rate of increase of real estate prices in the market.

Still for Brenner, and Theodore (2002), neoliberal policies, with drastic cuts in state investment in housing funds, in addition to reductions in social welfare programs, have significantly affected housing, causing the dismantling of basic social welfare institutions, while policies aimed at increasing market discipline, competition and commodification of urban land have been installed and strengthened.

As a result of this new moment of the political economy of housing in the territories of cities in the contemporary period, we evidence an intense process of economic restructuring and territorialization of capital, from the expansion of urban landscapes marked by market-driven projects of economic-urban structuring, at the same time that housing inequality deepens as a product and condition of processes of expansion of the unequal territorial division of urban space (RODRIGUES, 2015), as well as, by the intensification of the fragmentation of the space of cities, whose insurgent territorialities tend to produce counter-spaces, to promote resistance processes to the advance of housing territories as a resource.

FINAL CONSIDERATIONS

The territories of inhabiting and living in Brazilian and Amazonian cities in the current period are expressions of multiple territories and several changing territorialities, strongly impacted by neoliberal logic and by capitalist instrumental rationality, based on land-territory-housing as a resource, exchange value, financial asset, traded on a global scale.

The territorialization process of the financial capital has hit housing, transfigured into a financial asset, a commodity housing exchangeable on a global scale. The manifestations of these processes in metropolitan and non-metropolitan cities have contributed to the intensification of territorial housing differentiations and inequalities, as a product and condition of globalized finance and its manifestations in the built space.

Consecutively, urban territorialities based on the production of territory as shelter are rising in favelas and stilt houses in cities such as São Paulo, Rio de Janeiro, Fortaleza, Manaus, and Belém, announcing coexistence and resistance in everyday spaces and territories, through which urban life is remade. Insurgent territorialities associated with community organizations, homeless people, social movements, and NGOs, rise and tend to promote “territories of hope”, in the face of multiple and diverse vulnerabilities and economic, and socio-spatial inequalities. In this sense, processes of resistance and struggle for the right to the city, contestatory actions to the processes of hegemony linked to the logic of the market, and urban financialization on a global scale, tend to have their ebullition, enunciating the existence and reproduction of counter-spaces the urban as a positivity manifests itself.

A geographic reading of the territory of housing allows us to apprehend not only universalities associated with the conceptual and methodological level but also spatial practices, such as socio-territorial practices. Likewise, this geographic approach allows us to conceive the level of coexistence - sometimes conflicting - of territories in motion, revealing the entrails of hegemonic and subaltern urban territorialities, amalgamated in a mosaic of multiple, changing, different and unequal territories, which spatial processes allow us to reveal resistance in/of the lived space of city dwellers, in their social, economic and territorial strategies and actions for the reproduction of life.

The territories of housing as a lived, perceived, and conceived space allows us to see beyond the hegemonic processes of the financialization of the city, constituting a fundamental element to thinking about cities in which the “right to housing” transcends the condition of narrative to become a spatial practice and public actions, contributing to the full exercise of the “right to the territory of housing”.

REFERENCES

- AALBERS, M. Corporate financialization. In: CASTREE, N. (Org.). **International Encyclopedia of Geography: People, the Earth, Environment and Technology**. Oxford: Wiley-Blackwell, 2005.
- AALBERS, M.; FERNANDEZ, R. Housing and the variations of financialize capitalismo. SEMINÁRIO INTERNACIONAL THE REAL ESTATE/FINANCIAL COMPLEX (Refcom), Leuven, 2014.
- AURÉLIO, **Dicionário da Língua Portuguesa**. 4. ed. rev. e ampl. Rio de Janeiro: Nova Fronteira, 2002.
- BONNEMAISON, J.; CAMBRÈZY, I. Le lien territorial: entre frontières et identités. **Geographies et Cultures (Le Territoire)**, Paris: L'Harmattan, n. 20, 1996.
- BRENNER, N.; THEODORE, N. Cities and the Geographies of Actually Existing Neoliberalism. In: BRENNER, N.; THEODORE, N. (Org.). **Spaces of Neoliberalism: Urban Restructuring in North America and Western Europe**. Oxford: Blackwell, 2002.
- BRENNER, N. Theses on Urbanization. In: BRENNER, Neil (Org.). **Implosions/explosions: towards a study of planetary urbanization**. Berlin: Jovis, 2014. p. 181-202.
- CARLOS, A. F. A. Diferenciação Socioespacial. **Revista CIDADES**, v. 4, p. 45-60, 2007.
- COSTA, L. G. **Metropolização e produção da moradia: uma análise das novas (velhas) condições do habitar e do morar na Metrópole Belém**. 2021. Tese (Doutorado em Geografia) – Universidade Federal do Pará, Belém, 2021.
- FIX, M. **Financeirização e transformações recentes no circuito imobiliário no Brasil**. 2011. Tese de Doutorado (Instituto de Economia) – Universidade Estadual de Campinas, Campinas, 2011.
- HAESBAERT, R. **O mito da desterritorialização: do fim dos territórios à multiterritorialidade**. Rio de Janeiro: Bertrand Brasil, 2004.
- HAESBAERT, R. **Viver no limite: território e multi-transterritorialidade em tempos de insegurança e contenção**. Rio de Janeiro: Bertrand Brasil, 2014.
- HARVEY, D. **A produção capitalista do espaço**. São Paulo: Annablume, 2005.
- HARVEY, D. **The Urban Experience**. Oxford: Blackwell, 1989.
- HARVEY, D. **Seventeen contradictions and the end of capitalism**. Oxford: Oxford University Press, 2014.
- HEIDEGGER, M. Construir, habitar, pensar. In: HEIDEGGER, M. **Ensaio e conferências**. Petrópolis: Vozes, 2001.
- LEFEBVRE, H. **A revolução Urbana**. Tradução de Sérgio Martins. Belo Horizonte, Editora UFMG, 1999.
- LEFEBVRE, H. **La Production de L'espace**. Paris: Anthropos, 1976.

MELAZZO, E. S.; ABREU, M. A.; BARCELLA, B. L. S.; FERREIRA, J. V. S. Securitização da Habitação e Financeirização da Cidade no Brasil. **Revista Mercator**, Fortaleza, v. 20, e20029, 2021.

PAULANI, L. M. O Brasil na crise da acumulação financeirizada. ENCUENTRO INTERNACIONAL DE ECONOMIA POLÍTICA Y DERECHOS HUMANOS, 4., 2010. Disponível em: <<https://www.madres.org/documentos/doc20100924143515.pdf>>. Acesso em: 04 jan. 2022.

PEDRÃO, F. A economia da produção social de moradia. **Revista de urbanismo e arquitetura**, v. 2, n. 1, p. 19-35, 1989.

RAFFESTIN, C. **Por uma Geografia do Poder**. São Paulo: Ática, 1993.

RODRIGUES, J. C. **Produção das desigualdades socioespaciais em cidades médias amazônicas**: análise de Santarém e Marabá, Pará. 2015. 270 f. Tese (Doutorado em Geografia) – Faculdade de Ciência e Tecnologia, Universidade Estadual Paulista - UNESP, Presidente Prudente, 2015.

RODRIGUES, A. M. **Moradia nas cidades brasileiras**. 10. ed. São Paulo: Contexto, 2003.

ROLNIK, R. **Guerra dos Lugares**: a colonização da terra e da moradia na era das finanças. São Paulo: Boitempo, 2015.

SALGADO, V. S. P. **Desigualdade socioespacial e produção da moradia**: uma análise a partir da Cidade de Tucuruí, Pará. 2021. Dissertação (Mestrado em Geografia) – Programa de Pós-Graduação em Geografia, Universidade Federal do Pará, Belém, 2021.

SANTOS, M. **A natureza do espaço**: Técnica e Tempo, Razão e Emoção. 4. ed. São Paulo: Edusp, 1996.

SANTOS, M.; SILVEIRA, M. L. **O Brasil**: território e sociedade no início do século XXI. 15. ed. Rio de Janeiro: Record, 2011.

SOJA, E.; KANAI, M. The Urbanization of the World. In: BRENNER, Neil (Org.). **Implosions/explosions**: towards a study of planetary urbanization. Berlin: Jovis, 2014. p. 142-159.

SPOSITO, M. E. B. **Capitalismo e Urbanização**. 15. ed. São Paulo: Contexto, 2008.

Como citar:

ABNT

RODRIGUES, J. C. Housing territories and the financialization of the city: a brief introduction to the discussion. **InterEspaço: Revista de Geografia e Interdisciplinaridade**, v. 9, n. esp., e2023.03, 2023. Disponível em: <<http://dx.doi.org/10.18764/2446-6549.e2023.03>>. Acesso em: 18 jan. 2023.

APA

| Jovenildo Cardoso Rodrigues |

Rodrigues, J. C. Housing territories and the financialization of the city: a brief introduction to the discussion. *InterEspaço: Revista de Geografia e Interdisciplinaridade*, v. 9, n. esp., e2023.03, 2023. Recuperado em 18 janeiro, 2023, de <http://dx.doi.org/10.18764/2446-6549.e2023.03>



This is an open access article under the CC BY Creative Commons 4.0 license.

Copyright © 2023, Universidade Federal do Maranhão.

