

From digital utopia to dystopian reality: how much inequality do we want or can we bear?

Da utopia digital à realidade distópica: quanta desigualdade queremos ou podemos suportar?

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ABSTRACT: The article analyzes how the BPC is capable of lifting families out of indigence and poverty, reducing social inequalities. It questions the limit of social exclusion to be endured in the face of the challenges brought about by the technological/digital revolution that concentrates financial resources on capital accumulation activities for the benefit of minorities.

Keywords:

Public Policies; BPC; elderly; disability; social inequality.

RESUMO: O artigo analisa como o BPC, é capaz de retirar famílias da indigência e da pobreza, reduzindo as desigualdades sociais. Questiona-se o limite de exclusão social a suportar diante dos desafios trazidos pela revolução tecnológica/digital que concentra os recursos financeiros em atividades de acumulação de capital em benefício de minorias.

Palavras-chave: Políticas Públicas; BPC; idoso; deficiência; desigualdade social.

1 INTRODUCTION

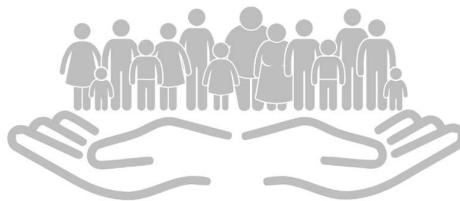
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During the 19th century, human mechanical work was gradually replaced by robots; thus, assembly, painting, welding, cargo handling, and other repetitive manual tasks were automated. In the 20th century, the automation of routine intellectual work by software gave rise to a post-industrial revolution, resulting in a drastic decrease in the use of human labour and a worsening of the social environment due to increased informal work, underemployment, and lower wages.

Rather than promoting broader human freedom, machines and software have primarily benefited a small group of entrepreneurs and investors, resulting in a setback for equitable wealth distribution.

In this context, mainstream media often emphasize spending cuts as a solution to economic challenges, focusing on proposals such as decoupling the minimum wage from social security and welfare benefits, and advocating prolonged wage freezes, rather than addressing the underlying causes of economic disintegration.

This article is based on the premise that social inequality, which necessitates state intervention through Social Assistance, should not be viewed as immutable, punitive, or a matter of misfortune (Demo, 2020). Instead, Social Assistance should be regarded as an instrument of emancipation for the most vulnerable, aligned with a new egalitarian ideology (Piketty, 2020).

This is because the 1988 Federal Constitution provides the legal instrument of Social Assistance to safeguard people in situations of economic vulnerability, under the terms of Article 203, which states that social assistance will be provided to those who need it, regardless of contributions to social security, as well as being a fundamental objective of the Federal Republic of Brazil to build a just, free and solidary society and to eradicate poverty.

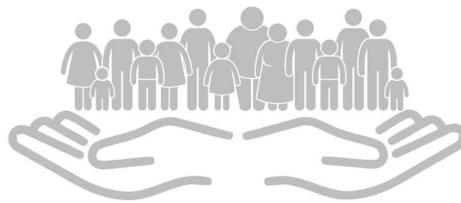
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Therefore, analyzing social assistance as a tool for reducing social inequalities necessitates examining the digital harms arising from the accumulation of speculative capital and the social exclusion it produces. The article also outlines the legal framework for the Continuous Benefit Payment (BPC) and provides recommendations to enhance it.

2 DIGITAL DAMAGE PRODUCED IN THE DISTRIBUTION OF SOCIAL WEALTH

Wassily Leontief stated that the progressive introduction of automated and robotic equipment in agriculture reduced and then replaced the use of horses as a means of traction; the same would tend to occur with human labour in the face of advancing digital technologies (Leontief, 1983). The American economist's vision is gradually materializing.

Since the 1980s, automation has grown amid cost-cutting discourse. Many managers see reducing labour costs, limiting wage increases, and prioritizing automation as management excellence. As a result, workers are excluded from various tasks, weakening their bargaining power and union activity.

Acemoglu and Johnson observe that increasing automation is causing significant inequality, as it concentrates low-skilled workers in factories and offices, accounting for up to $\frac{3}{4}$ of the overall increase in inequality in the United States (2024). In Brazil, the automotive industry is a clear example of this trend. The ABC Paulista region, which previously concentrated a large number of well-paid workers, has gradually changed its configuration as assembly lines have automated and workers have been replaced by robots and specialized software. Office workers, secretaries and telephone operators, bank employees, supermarket cashiers, for example, are gradually being pushed into lower-paying positions until they disappear from the market entirely, replaced by robots and software. Soon, even food and merchandise delivery drivers will be replaced by drones and autonomous vehicles.

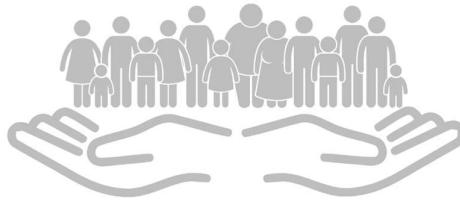
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Increasingly, skilled professions are also experiencing the effects of the digital revolution. For example, in law firms, recent graduates are being replaced by automated systems that can rapidly research jurisprudence and generate large volumes of legal documents within minutes.

As employment opportunities diminish or become more precarious, social inequality intensifies, prompting the State to support economically vulnerable populations through public income transfer policies such as Bolsa Família, Vale Gás, and BPC. Consequently, the anticipated digital utopia has, in practice, given rise to a dystopian reality.

3. SOCIAL EXCLUSION AS A CONSEQUENCE OF ACCUMULATED SPECULATIVE CAPITAL

The narrative advocating spending cuts as a solution for national economic health raises critical concerns, particularly regarding the reduction of benefits for economically vulnerable populations in the pursuit of public savings.

According to the Citizen Debt Audit, the Federal Budget Executed (paid) in 2024 was R\$4.648 trillion, of which 42.96% corresponds to interest and amortization of the debt. While Social Assistance is equivalent to 5.99% of GDP, as shown in the figure below:

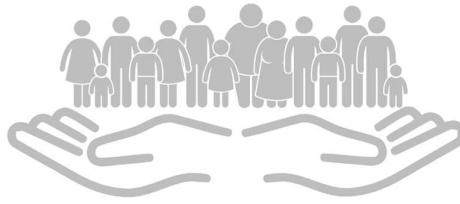
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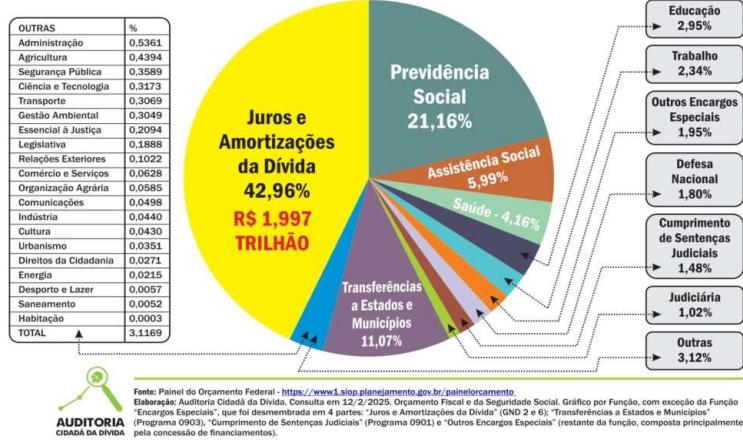
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Orçamento Federal Executado (pago) em 2024 = R\$ 4,648 TRILHÕES



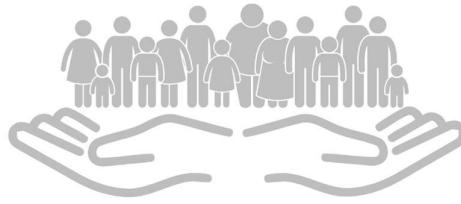
It should be noted that, for the most part, interest income comes from the remuneration of government bonds; therefore, it is a type of transfer from the State to the wealthier population.

In this context, "the appropriation of the social product by minorities has always been present at the center of the organization of society as a whole" (Dowbor, 2022, p. 11), which is what happened during feudalism, as well as during slavery and wage labour.

The surpluses generated by both the Industrial Revolution and the ongoing digital revolution have significantly impacted society by increasing wealth concentration among a minority. This trend is illustrated by the 2024 federal budget, in which a small segment of citizens appropriates R\$1.997 trillion (42%), while social assistance receives only 5.99% of federal resources. As noted, "the growing importance of income derived from capital – and the increasing concentration of wealth – have been key drivers of inequality. The rich are getting older, and a growing portion of their income comes from the ownership of passive capital rather than active labour" (Piketty apud Dowbor, 2022, p. 28). In this context, passive capital refers to

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financial resources invested in products that yield interest and dividends without corresponding productive expansion.

According to Dowbor (2022), between 2020 and 2021, the number of billionaires worldwide jumped from 660 to 2,750, and the 20 richest people on the planet hold more wealth than the entire half of the global south. The consequence is that it is much more profitable to invest in financial products than in the production of goods, and this, in turn, stunts companies' productivity, leading to lower wages and fewer job openings.

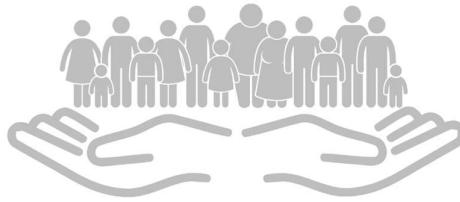
Accordingly, the social inequality that necessitates State intervention through Social Assistance should not be regarded as immutable, punitive, or a matter of misfortune (Demo, 2020). Instead, it is a consequence of the social division of wealth that privileges a minority over the majority.

Note that the 1988 Federal Constitution provides the legal instrument of Social Assistance to safeguard people in situations of economic vulnerability. According to Article 203, social assistance will be provided to those who need it, regardless of contributions to social security, guaranteeing a monthly minimum wage benefit to people with disabilities and the elderly who prove that they do not have the means to provide for their own maintenance or to have it provided by their family, as provided by law, with the aim of reducing the socioeconomic vulnerability of families in situations of poverty or extreme poverty, as a way to implement the objectives set forth in Article 3 of the Federal Constitution.

According to IPEA (Institute for Applied Economic Research), in 1995 and 2004, income transfer assistance programs demonstrated that 74% of the declared income from the BPC (Continuous Cash Benefit) and 80% of the income from the Bolsa Família (Family Allowance) program go to families below the poverty line (<https://repositorio.ipea.gov.br/handle/11058/1905>). Furthermore, “while the BPC and

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pensions and retirement benefits linked to the minimum wage are able to lift a large portion of the beneficiary families out of indigence and poverty, other income transfer programs improve the situation of these families without, however, moving them above the poverty line" (<https://repositorio.ipea.gov.br/handle/11058/1905>).

4 THE CONTINUOUS BENEFIT PAYMENT AND MAINTENANCE ASSISTANCE

Social Assistance is constitutionally mandated and should be accessible to all individuals in need, irrespective of prior contributions. In alignment with the principles and objectives of the Federal Constitution, particularly the aim to build a just, free, and supportive society, Social Assistance must serve an emancipatory function.

The constitutional guarantee of the Right to Social Assistance arises from the persistent social inequalities within the country. Such inequality is not an inherent outcome of social organization but rather a result of political decisions shaped by the economic system.

In this context, the Continuous Benefit Payment (BPC) "is the guarantee of a monthly minimum wage to a person with a disability and to an elderly person aged 65 (sixty-five) years or older who prove that they do not have the means to provide for their maintenance nor have it provided by their family" (wording given by Law No. 12,435/2011).

In addition to the age and disability criteria, the law provides an income limit for a citizen to be eligible for the benefit: the monthly per capita family income must be no more than $\frac{1}{4}$ of the minimum wage.

Section 14 of Article 20 of Law 8.742/1993 provides that "the continuous benefit or social security benefit in the amount of up to 1 (one) minimum wage granted to an elderly person over 65 (sixty-five) years of age or a person with a disability shall not be included, for the purposes

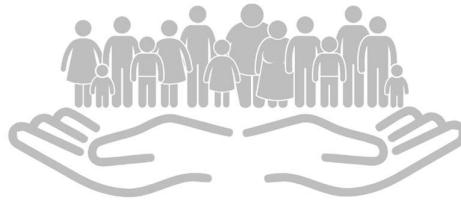
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of granting the continuous benefit to another elderly person or person with a disability from the same family, in the calculation of the income referred to in Section 3 of this article.

Article 20-B, included by Law No. 14.176/21, provides that the degree of disability, dependence on third parties for the performance of basic activities of daily living, and the impact on the family unit's budget may serve as grounds for flexibility in the per capita income criterion.

Article 26-A, included by Law No. 14.176/2021, introduced the inclusion allowance for people with disabilities who receive welfare benefits and enter the labour market with remuneration of up to 2 (two minimum wages) and have received the continuous benefit in the 5 (five) years immediately prior to the exercise of the remunerated activity. The value of this benefit will be 50% of the value of the continuous benefit in force.

The inclusion allowance offers supplementary protection for BPC beneficiaries with disabilities. Previously, many individuals with disabilities were reluctant to enter the labour market due to concerns about losing BPC eligibility. The introduction of the inclusion allowance, which reduces the BPC amount while requiring continued employment, has encouraged greater workforce participation among people with disabilities.

A key distinction between welfare and social assistance is that welfare lacks an emancipatory social policy. Welfare beneficiaries often depend on the discretion of politicians, whose actions may foster dependency rather than citizenship, as rights are perceived as favours granted by those in power rather than as inherent entitlements.

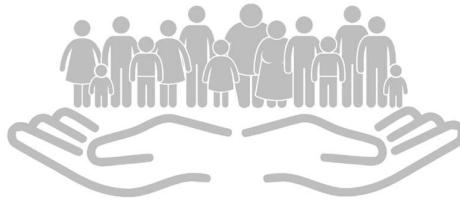
This form of political poverty, defined as poverty generated, sustained, and manipulated by the economic system (Demo, 2006), underscores the need to advocate for emancipatory egalitarianism. Societies should be structured so that majorities feel included and represented, drawing on egalitarian ideology from the grassroots level (Piketty, 2020).

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A grassroots egalitarian ideology facilitates the transformation of beneficiaries from passive recipients into active agents capable of self-governance. Therefore, public policies centred on Social Assistance must be integrated with emancipatory measures to avoid paternalism. Notably, income transfer programs such as the BPC (Continuous Cash Benefit) exemplify this approach by lifting significant numbers of families out of indigence and poverty (<https://repositorio.ipea.gov.br/handle/11058/1905>).

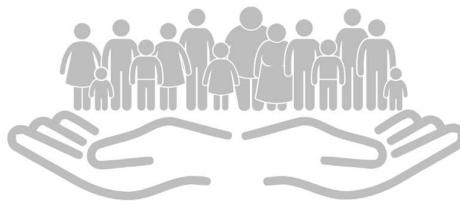
The argument that income transfer benefits discourage work is unfounded, given that the Assistance Benefit is set at one minimum wage, currently R\$1,518.00. According to DIEESE, this amount is more than five times lower than the constitutionally defined minimum necessary to meet basic needs, which for May 2025 would be R\$7,528.56 (<https://www.dieese.org.br/analisesalarioMinimo.html>). Article 7, IV, of the Constitution stipulates a minimum wage sufficient to cover essential needs, including housing, food, education, health, leisure, clothing, hygiene, transportation, and social security. Proposals to freeze the minimum wage for 6 years and decouple it from social assistance and social security benefits misinterpret the constitutional mandate.

Note that a large part of the working population faces systemic unemployment from a certain age onwards. In addition, their short tenure in formal jobs does not allow them to meet the criteria for retirement, and any informal activity is not accompanied by the collection of the social security contributions necessary for retirement. Thus, the elderly who have insufficient retirement contributions resort to welfare benefits upon reaching 65 years of age.

This conclusion is drawn from a study by IPEA, in which more than half of the population (55.5%) of traditional working age (men aged 20 to 64 and women aged 20 to 61) were not contributing to social security. In absolute terms, out of a total of 12.5 million people of working age, only 58.9 million were contributors; of these, 30.5 million were in the informal sector, and

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8.4 million were unemployed. Among women aged 20 to 61 (64.7 million), 60.4% were not taxpayers (39.1 million).

The trend, therefore, is for demand for BPC (Continuous Cash Benefit) to grow over time, requiring the Government to implement public policies that reduce informality, unemployment, and the gender gap in the formal labour market.

In the absence of effective public policies to reduce informality and unemployment and to promote the inclusion of women in the formal labour market, the BPC remains an essential mechanism for supporting economically vulnerable populations. Fiscal considerations should not be used as justification for diminishing this protective and socially progressive benefit.

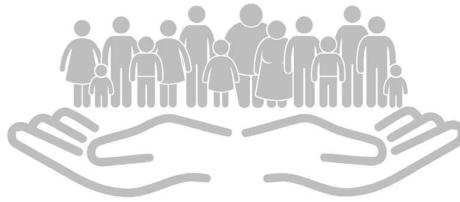
It is worth noting that “the poverty rate among the elderly (66 years or older) in 2022 was 10.9%, and the extreme poverty rate was 3.5%. Were it not for this institutional arrangement that combines contributory, semi-contributory, and non-contributory benefits, linked to the minimum wage, Brazil would have at least 61% of the elderly (66 years or older) living in poverty” (<https://www.ipea.gov.br/portal/beneficiometro/dados/assistencia-social>).

Regarding the BPC (Brazilian Social Security Benefit) for people with disabilities, IPEA (Institute for Applied Economic Research) concluded that people with disabilities in low-income countries are 50% more likely to have extraordinary health expenses; consequently, their families become poorer than other families with similar gross income. In addition, people with disabilities require more hours of care from their families, meaning that the family member involved in caregiving either has to stop working or needs to hire a professional to provide that care.

Regarding the BPC (Continuous Cash Benefit) for people with disabilities, in 2019, the benefit reached 2.6 million people. According to IBGE (2022), Brazil has 14.4 million people with disabilities, which means 7.3% of the country's total population.

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According to IPEA, inequalities resulting from disability are impacted by differences in gender, race, age, and type of disability, with women representing the largest percentage of people with disabilities (10.7 million). Only 25% of people with disabilities have completed high school, and regardless of educational level, people with disabilities have a very low employment rate, implying that even schooling is not enough to guarantee employment, because there are cultural barriers, among others, that prevent the employability of people with disabilities.

And, according to the 2023 Domestic Violence Atlas, the violence faced by people with disabilities varies according to gender, race, and age. Just to give an example, people with intellectual disabilities suffer more violence when compared to other people with disabilities, and women with disabilities suffer more violence when compared to men.

Consequently, individuals with disabilities experience significant social inequalities compared to those without disabilities. The status of being a person with a disability should, in itself, warrant eligibility for the Disability Assistance Benefit. Imposing an additional requirement that the family's per capita income not exceed one quarter of the minimum wage effectively penalizes these individuals twice: first, because of the accessibility barriers they already face, and second, by limiting their access to support. The State should ensure that people with disabilities have adequate means to realize their dignity. Therefore, the Disability Assistance Benefit, regardless of income verification, would serve as a compensatory mechanism for disability, facilitating equal participation in society.

5 FINAL CONSIDERATIONS

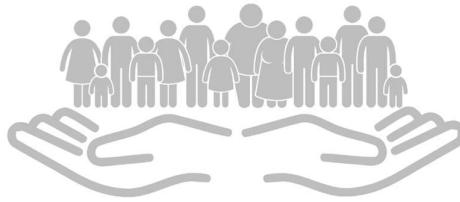
The ongoing automation of manual and intellectual labour has led to the replacement of workers by machines and software, resulting in more precarious employment, higher unemployment, and diminished union influence. This process exacerbates social inequality by

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concentrating capital among a minority, as evidenced by Brazilian public budget data and global income distribution. Consequently, the Social Assistance enshrined in the 1988 Constitution, as a universal and emancipatory right, is vital for mitigating the exclusionary effects of these economic changes. Within this framework, the BPC (Continuous Cash Benefit) stands out as an effective public policy, lifting families out of poverty and indigence by guaranteeing a monthly minimum wage to economically vulnerable elderly and disabled individuals. The article raises the question of how long society will tolerate the expansion of social inequalities resulting from the digital revolution without implementing adequate political and social measures to address informality and population aging.

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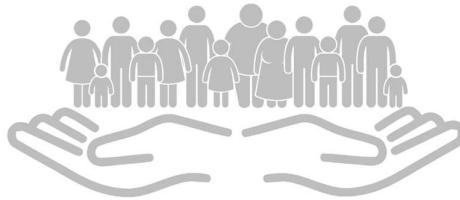
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