UNIVERSITY OF CALIFORNIA,
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"Homes with Value": Property Reform, Mortgage Finance, and the Remaking of the Mexican City

DISSERTATION

submitted in partial satisfaction of the requirements for the degree of

DOCTOR OF PHILOSOPHY

in Anthropology

by

Georgia Hartman

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2017

DEDICATION

To

My mother Christine

Who taught me to love fiercely and to act with sincerity.

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ACKNOWLEDGMENTS

This dissertation is part of a journey in which many have been a part. I have benefited tremendously from the insight and generosity of my friends and colleagues. Unfortunately there limited space here to thank all the people and institutions that contributed to realization of this document. This is by no means an exhaustive list of all the people to whom I owe a debt of gratitude.

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A final note about the people and places discussed in the dissertation. The names of all informants, as well as the names of small towns and settlements have been changed. Names have been preserved for public figures and large or difficult to obscure areas such as Cancún, Ejido Bonfil, and Ejido Isla Mujeres.

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ABSTRACT OF THE DISSERTATION

"Homes with Value": Property Reform, Mortgage Finance, and the Remaking of the Mexican City

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Professors Julia Elyachar and Bill Maurer, co-Chairs

This dissertation examines how the shift from post-revolutionary to market-oriented land and housing policies transformed the meaning of land, home, and property in Mexico's fastest growing city, Cancún. During the 1990s, technocratic reformers sought to open the Mexican economy to free market forces. Two reforms in particular were key to this effort: the individualization of the *ejidal* system of communal property and the reform of the country's social housing agency, Infonavit into a mortgage finance institution. *Ejidal* reform made previously inalienable land legible to the market, transforming urban adjacent *ejidal* property into an investable commodity. The reform of Infonavit transformed previously creditless low-income workers into housing consumers by providing government-backed mortgage finance to millions. In short, *ejidal* reform unlocked vast swaths of urban real estate for private investment, while the reform of Infonavit provided crucial financing for the construction of new suburban landscapes. Nearly thirty years later, the material effects of these reforms are evident in the sprawling, uniform tracts of concrete row houses lining the periphery of cities across Mexico. However, I maintain that the most profound transformations ushered in through these reforms lays in people's sense of belonging to their homes, their communities, and the nation. Infonavit

and *ejidal* reforms replaced the idea that property should serve a "social function"—a concept foundational to the post-revolutionary constitution—with the idea that property must function in a free market. This conceptual shift had far-reaching implications for *ejidatarios*, Infonavit creditees, and homeowners. I find that the affective investment in *ejidal* land as a patrimonial possession has been replaced by an emphasis on its market value. Among Mexico's new class of low-income homeowners, I find that the cultural pursuit for a home as *patrimonio* motivated a broad desire to become homeowners. Indeed, this desire was crucial to fueling the rapid expansion of mortgage and home construction markets. As owners via finance, low-income homeowners became enmeshed in incommensurable logics for understanding a home's value. I argue that as financialized commodity, a house belies the economic and affective security implied in the traditional notion of the home as *patrimonio*.

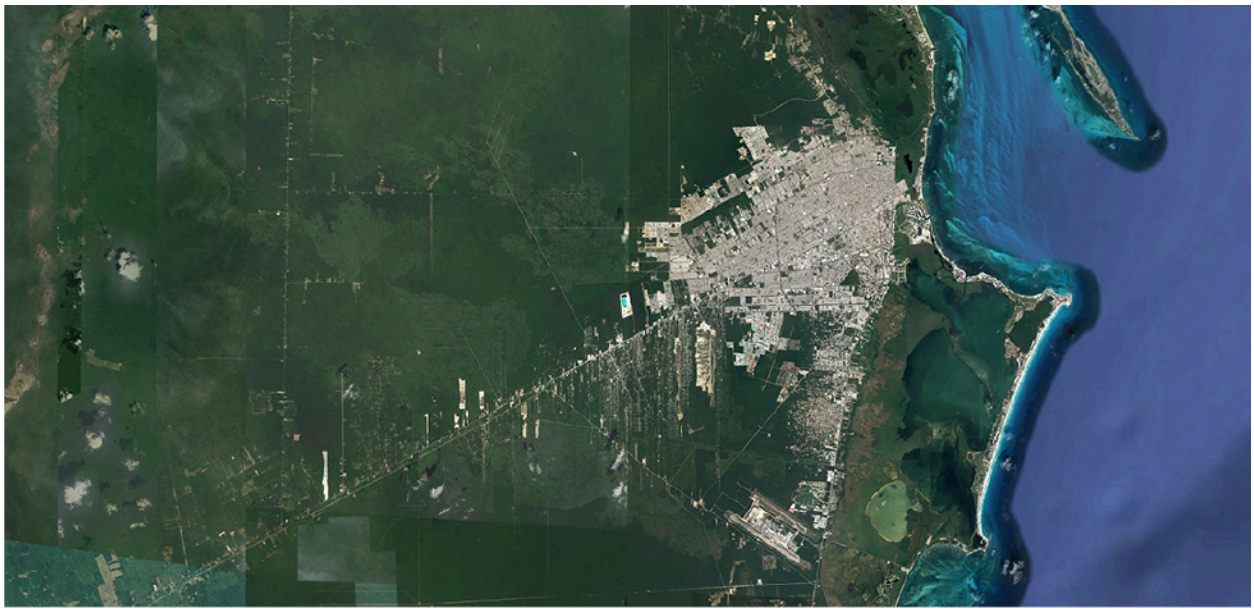


Figure 1.1: A satellite image of Cancún and its environs. *Source: Map Data: Google, INEGI.*

A satellite image of Cancún and its environs, along with a separate image detailing a specific area marks the beginning of each chapter of the dissertation. Note in this image the general geography of the city. The square-shaped barrier island in the right of the image is the zona hotelera *(hotel zone), the city's economic center and home to resort hotels that line the entire periphery of the island. The island in the top right corner of the image is Isla Mujeres. The vast majority of the city's more than 500,000 year-round residents live on the mainland in the urbanized area inland from the hotel zone.*

Chapters two through five include the same satellite image of Cancún (seen above) with a white square highlighting a specific area. Next to the satellite image is a detail of the satellite image of the highlighted area. These images are meant to locate the reader in the urban spaces being discussed in each chapter. The details in particular are meant to call attention to the distinct morphologies of these urban forms and the relationship of their morphologies to the social, legal, political, and economic forces discussed in the chapter.

CHAPTER ONE - THE CITY AS MARKET: NAVIGATING THE POLITICAL ECONOMY OF PROPERTY IN CANCÚN

Alicia instructed me to take the route twenty bus to her house in Villas del Sol on the edge of town. I was looking forward to seeing her. It had been a few years since we last spent time together and it would be my first time at her new house in Cancún. I've known Alicia since she was fifteen. I met her family in 2008 while conducting field research with the Mexican

Migration Field Research Program[1] on U.S.-bound migration from the Yucatán. I first met her father during a preliminary research trip to Anaheim, California where he had lived for the past 12 years with other migrants from their village of Chaaltun[2]. In Chaaltun, I became close with her mother and extended family. I would often join them in the evening chatting and laughing around a cooking fire as they prepared *panuchos*[3] for sale. In the five years since, Alicia had married her husband, Alfredo, and moved to Cancún. We had much to catch up on.

The plan was to have lunch—typically served around 2:00pm—so I set out from my house at around 12:20 to be sure to make it there at a reasonable time. I crossed the always busy Avenida Tulum—one of the city's main arteries, to the Mega supermarket. The road from the Mega all the way up to the next intersection with Avenida Chichén-Itzá is a primary pickup point for public transportation, its two lanes constantly clogged with buses and *combis* (shared taxis) searching for passengers[4]. Having spent every summer in the Yucatán Peninsula for 4 out of the past 5 years, I had grown accustomed to searching for shade as an essential part of maneuvering around the city. At midday, with the sun high in the sky shade was scarce. People around me were crowded into whatever shade there was: a telephone pole, a street sign, the edge of a building. With all the more substantial spots taken, I contorted into the narrow shadow cast by a street sign.

I squinted searching for the route 20 as *combis* scrambled on the narrow roadway, vying for position. After about 30 minutes, when it finally arrived, I asked the driver if he could let me

[1] The Mexican Migration Field Research Program is a research program dedicated to the study of U.S.-Mexican migration at the University of California, San Diego.
[2] Chaaltun is a pseudonym.
[3] *Panuchos* are a typical Yucateco dish made from a refried tortilla stuffed with black beans and topped with chicken, pickled onions, and avocado.
[4] Though there are "stops" along the way, bus drivers in Cancún are paid according to the amount of fares they get over the course of the day. They must pay a certain amount to the bus company each day, and their profits are whatever they make in addition to that quota. As a result, drivers are eager to pack their buses with as many passengers wherever along the route they may be.

know when we arrive at Villas del Sol. He looked puzzled for a moment and said yes, but cautioned me that it was nearly at the end of the route. I made a quick calculation as to which side of the bus would have less direct sun and took a seat. The ride was indeed long, nearly an hour and a half and by the time I arrived my clothes were soaked with sweat.

The bus charged forward, setting out from the central city with its jam of modernist traffic circles—planned for a city with a significantly smaller population, with many fewer vehicles on the road. The so-called *plato roto* (broken plate) urban plan envisioned Cancún as a small, walkable city. The city was a collection of *platos rotos*—large city blocks—with their own parks, schools, and city services. The idea behind the design was that people would be able to get all their needs within their block, facilitating the creation of a handful of localized communities. But the Mexico City-based architects and city planners did not consider that the tremendous heat and humidity in the Yucatán would be a major impediment to the city's walkability. The traffic circles and odd street layout make it difficult to navigate and vulnerable to traffic congestion.

After two long blocks, the bus soon made its way to the *Crucero* (the Crossing). The *Crucero* sits on the edge of the original master-planned city center. At the *Crucero*, street names shift from proper names evocative of the archeological and ecological characteristics of the Yucatán Peninsula (e.g. *Guaya, Tulipanes, Kukulkan,* and *Nance*) to simply *Calle 5, Calle 27*, and *Calle 12*. It is the site of the city's first informal marketplace, pushed to the edge of the master plan by Cancún project managers who realized they could not (or would not) control informal urban expansion. The best they could do was to guide its location beyond the area owned by the Banco de México. Today the *Crucero* is a busy shopping area full of low-end apparel stores, mom-and-pop shops, informal vendors, and illicit activity. It also marks the

transition from the master-planned central city to the *regiones* (regions) where the majority of the city's low-income population lives.

This area—north of Avenida Chichén-Itzá and the López-Portillo (Mérida-Cancún highway)—is where the city's first *asentamientos irregulares* (irregular settlements) took shape. The area grew through a combination of irregular settlement followed by ex post facto regularization, government-sponsored land grants, and more recently, private development. Each *region* is designated by the number assigned to the *supermanzana* (super block) it occupies. People refer to the neighborhoods in the *regiones* by their numbers: I live in the 100, the restaurant is in the 67. Streets tend to follow a regular grid pattern, though the *regiones* lack the kind of big picture planning that would have included things like parks and larger avenues to serve as transportation arteries.

The bus jerked around the *regiones'* narrow streets, accelerating quickly from stop signs and coming to an abrupt halt at the sight of a potential passenger. About an hour into the ride the bus turned a corner and emerged onto the literal edge of town. To the right, the *regiones* extended for miles. To the left were a handful of modest structures dotting an unpaved road. The homes here were auto-constructed—built by the owner using available materials. The road we were on marked the boundary between the municipality of Benito Juárez where Cancún is located and the municipality of Isla Mujeres. The homes in these settlements were constructed on the land of the Ejido Isla Mujeres and are considered to be *asentamientos irregulares*.

I could tell that the bus was nearing Villas del Sol when the road opened up and we were suddenly surrounded by vast tracts of concrete row houses on either side. Billboards with stock photos of happy, light-skinned families announced the construction of new homes in settlements named for the tranquil ecologies on top of which they were constructed. A large traffic circle

with colorfully painted columns topped with chrome flags signaled our arrival in Villas del Sol. A brightly painted sales office decorated with party flags and a carefully manicured lawn beckoned would-be buyers to come in and inquire about a new home.

I got off the bus close to the school where Alicia had told me to meet her. The neighborhood was quiet. Save for two men crowded in the shade of an empty home, no one was out and about. The only trees were saplings that had been planted every few feet along the main road. In settlements such as this one developers clear the jungle with bulldozers to make way for construction. New trees are planted only after the fact; there is virtually no greenspace. Rows of single-story homes and two-story duplexes extended outward from where I stood in straight lines for as far as the eye could see (Figure 1.2). Alicia met me where I was crouched in the meager shade of a small planted tree. We walked through a small park with new playground equipment, surrounded by a handful of trees that had been saved from the bulldozer. Past the park we walked to the end of a straight road to her house. It seemed that no one was around. I asked her why it felt so empty. She said that a lot of people didn't live there at all. Her downstairs neighbors had recently moved back to their old home in the *regiones*. The commute from Villas del Sol to the hotel zone—nearly two hours—had proven to be too much.

Figure 1.2: The Villas del Sol housing development in Cancún. *Image by author*

Alicia's second-story duplex apartment was Spartan. There were two hammocks, a small dining table with two chairs, two televisions (one in each room), a small cooking range, and a cooler she used in lieu of a refrigerator. Alfredo was saving up to make a down payment on a refrigerator. The piping connecting the kitchen and bathroom sinks was not hooked up. Water flowed from the faucet, but fell into buckets Alicia had placed there to collect it.

We sat down at the small table and Alicia dished out our lunch: tortillas, sautéed pork, rice, beans, and avocado. She explained that she and Alfredo had been living here for a few months. They were renting the place from Alfredo's aunt who could no longer afford her mortgage payments. Prior to moving in, they had been living in one of the *regiones* with some of Alfredo's family, but they were eager to have a place of their own. Alicia had also worried about the safety of the neighborhood in the *regiones*. A group of people she suspected were gang members lived in the house behind them. They would stay up late drinking and the police often came to their house. Then they discovered one of them walking on their roof in the middle of the night. The neighbor claimed he was watching out for their house, but Alicia and Alfredo did not believe him.

Alfredo had been working for a year in the kitchen in one of the resorts in the hotel zone but he had not yet accrued enough points to qualify for a government-backed mortgage from Infonavit, the social housing agency for formal sector workers. They had to continue renting. They arrived at a mutually beneficial situation with one of Alfredo's aunts who had purchased the home a few years prior using her Infonavit credit. She had never lived in the home in Villas del Sol, nor did she plan on doing so. Rather, she had purchased it as an investment before she

retired and became ineligible for Infonavit credit[5]. The mortgage payments were becoming too much and she was at risk of losing the home altogether. Alicia and Alfredo agreed to move in. Their rent would cover his aunt's mortgage. Alicia expected they would rent for a few years until Alfredo earned enough Infonavit points to qualify for a mortgage. She hoped to buy a house in one of the new, heretofore unbuilt sections of Villas del Sol.

The City as Market:

In order to understand the people, infrastructures, and political, institutional, and economic frameworks that constitute these spaces, this dissertation approaches the city as a market. Irregular settlements, Infonavit-era housing developments, the master-planned city center, and hotel zone are morphologically and politically distinct. But they do not exist in a vacuum. These forms, the people who live in them, and the people and things that circulate through them are intertwined, their fates linked in the same urban network. In this chapter, I draw on Çalışkan and Callon's notion of the market as "socio-technical arrangement or assemblage" that organizes the circulation of goods in part through the construction of a "space of confrontation and power struggles" (Çalışkan & Callon 2010, 3). The socio-technical assemblage that constitutes the market is composed of people, things, and technical devices imbued with technical and scientific knowledge, skilled competencies, and narratives of what economy is and how it should work. Each chapter of this dissertation is an exploration of the processes of planning, sale, and settlement of one of Cancún's urban housing forms. Each form is embedded with sometimes multiple layers of legal infrastructure framing how land and property works—including the right to use or own it, the relationship between property and

[5] If a worker does not use their Infonavit credit to purchase a home, they can use it as a pension when they retire. Infonavit both manages mortgage lending and a pension fund. However, many people are either unaware of this and/or they do not trust that the credit will be available to them when they retire.

and personhood, and embedded assumptions as to the how economy works. The housing developers, *ejidatarios*, real estate brokers, government officials, and residents populate and shape these spaces with their own ideas of economy and morality.

While many of the processes I uncover here in Cancún are likely applicable to other cities in Mexico, Cancún is also unique. For in Cancún, to say the city is a market is no metaphor. The city was explicitly planned by the country's central bank, the Banco de México *as* a market. The city plan followed bankers' models of the economic market they hoped to build. As a result, urban space in Cancún constitutes the materialization of that market model, including the so-called externalities excluded from it.

Infonavit and the Financialization of Housing:

Emerging from the diversity of auto-constructed settlements of the *regiones* to rows upon rows of uniform homes is a jarring sight, though it is a familiar one to anyone who has driven along the periphery of a Mexican city in the last fifteen years. From Cabo San Lucas to Tijuana, from the Valle de México to Cancún, colorfully painted squat row houses are the new face of Mexican urban life. In Cancún, most of the settlements I passed that day along the northwestern edge of the city had been constructed only in the last five years. Curious about the process for purchasing these homes, I decided to stop by the Villas del Sol sales office on my way back to the central city. As I approached the front door I was greeted by a sign made to look like a street sign: "Advertencia: estas a punto de mejorar tu calidad de vida"—Warning: you are at the point improving your quality of life (Figure 1.3).

Figure 1.3: Sign outside the Villas del Sol sales office warning those entering that they are at the point of improving their quality of life. *Image by author*

Inside the office was a showroom with scale models of the development and a map of Mexico highlighting the company's developments across the country (Figure 1.4). Behind the reception area was a hallway of cubicles filled with at least a dozen employees, all wearing polo shirts emblazoned with the company's logo. I introduced myself to the receptionist, explaining that I wanted to understand how to purchase a home in Villas del Sol. She looked at me skeptically and asked me to wait a moment. She walked over to two men sitting on a pair of leather couches in the showroom and pointed in my direction. One of the men, a young man in his thirties, called over to me and asked if I'd like to sit down.

Figure 1.4: A scale model of the first phase of the Villas del Sol housing development. *Image by author*

Gustavo and Gregorio introduced themselves as housing assessors. Their job, they explained, was to help customers find financing to pay for their new homes. I posed my question as a hypothetical: If I were a Mexican citizen looking to purchase a home in Villas del Norte how I would go about doing so? Gregorio immediately listed the entities that typically provide financing: Infonavit for private sector workers, Fovissste for government workers, Issfam for military, and a private bank if they didn't qualify for a government-backed mortgage. The vast majority of their customers received funding from the Institute for the National Housing Fund for Workers[6], Infonavit.

Most of their prospective homeowners are employed in the hotel zone and thus have the kind of formal employment that qualifies them for a loan from Infonavit. In order to be eligible, a worker must accumulate enough points. People refer to their *puntos Infonavit* (Infonavit points) casually in everyday speech: I didn't have enough *puntos*, I am waiting until I have enough *puntos* to buy a home, I used my *puntos* to buy my home. One must accumulate at least

[6] In Spanish: *Instituto del Fondo Nacional de la Vivienda*. Though it is commonly referred to simply as Infonavit.

116 points in order to qualify. Accumulation of points is determined by three factors: age, contributions to the worker's *Subcuenta de Vivienda* (housing savings account), and continuity of employment. Points are not used to determine one's creditworthiness as would a credit score—rather, points are used to determine one's right to a loan. Infonavit officials refer to people taking out mortgages not as creditees, but as *derechohabientes* (rights-holders). In Mexico, housing is a right guaranteed by the constitution. Regardless of one's credit history, if one is a *derechohabiente*, she or he is eligible for a loan from Infonavit. It was not always this way. In the past, Infonavit built housing and provided subsidized financing. This all changed in 1992, when the reform of Infonavit into a mortgage finance institution effectively transformed the constitutional right to housing into the right to a mortgage.

After sitting and talking for about thirty minutes, Gustavo asked me if I'd like to see their model homes. I said yes, of course, and he led me through a hallway filled with cubicles, themselves filled with workers busily compiling paperwork and out the back door of the sales office. We opened the door and emerged into a model community: A variety of different home styles lined a perfectly trimmed grass courtyard. All the model homes—including single story, two story duplexes, and apartment homes—were built next to each other. Each model was actually two: a furnished and unfurnished version of the home mirroring one another. As we explored all the various models available in Villas del Sol, Gustavo always led me into the furnished model first. Each time I was taken by how nice the setup was. The furnished example reminded me of an Ikea showroom, though nothing like any Infonavit home I had ever been in. Immediately afterward he would lead me into its vacant opposite, opening the imagination to what my own home in this space might look like (Figures 1.5 & 1.6). After exploring all the stand-alone homes and duplexes, I asked Gustavo which model was the most popular. Without

hesitating, he replied that it was the homes in the apartment towers and asked me if I'd like to visit them. Again, I said yes of course, and he led me across the courtyard to a five-story apartment tower. He said that the apartment homes are the most popular because they are the least expensive.

Figures 1.5 and 1.6: A furnished and unfurnished model of the same style home in Villas del Sol. *Image by author*

Though Infonavit was established in 1974, its power and presence in people's lives accelerated rapidly after 2001. Between 2001 and 2006, Infonavit nearly doubled its lending volume, going from providing roughly 230,000 loans annually in 2001 to more than 420,000 in 2006 (Monkkonen 2009). This transformation was concurrent, and intertwined with the advent and expansion of a handful of large housing development companies. Together, Infonavit, commercial housing developers, and federal housing policy administered by the National Housing Commission[7] (CONAVI), transformed the housing market and cities across the country. vast tracts of concrete row houses like those I saw from the bus in Cancún sprawl along the periphery of cities across Mexico, many of them built by the same handful of housing

[7] In Spanish, *Comisión Nacional de Vivienda*. Though commonly referred to simply as CONAVI.

development companies. Infonavit provides financing for all formal sector workers; the vast majority of those who take advantage of Infonavit mortgages are low-income[8].

Business was booming, Gustavo assured me—estimating that they had already sold 95-98 percent of the homes already finished in the development—which I was surprised to learn considering how empty it felt. He said that they were currently working to sell homes that hadn't even been built yet, homes whose construction would nearly triple the size of the existing settlement. In the course of our conversation I asked Gustavo where he lived, if he lived in Villas del Sol. His response was delivered in such a way as to imply that of course he didn't live in Villas del Sol, that he is not the sort of person who would live in this sort of development. He chuckled and told me that he lives in another settlement built by the same company, but one that has more *plusvalía*. *Plusvalía* translates to English literally as capital gain or appreciation value, but in this instance, Gustavo used it as a euphemism for a higher-income neighborhood. Villas del Sol, he explained is what they refer to as *interés social,* or social interest housing. The term is both a euphemism and an official term used to describe low-income housing like "social" or "affordable" housing might stand for in Europe or the United States. For the people who live there, such settlements are most commonly referred to as *fraccionamientos* (subdivisions): I live in a *fraccionamiento*, I would never want to live in a *fraccionamiento*, the nice homes in the *fraccionamientos.* In less careful colloquial speech, they are referred to as *casas Infonavit* (Infonavit houses).

[8] Infonavit is unique from a bank in that its mission is not to profit from loans, but to provide housing (though loan provision) to its rights-holders. Infonavit structures its loans through a cross-subsidy, allowing it to provide low-interest loans to their low-income rights-holders, while providing higher interest loans to higher-income rights-holders. In recent years private banks have lowered their interest rates, often making them more attractive than Infonavit to middle and high-income borrowers.

Though Infonavit does not actually build houses, the Institute's centrality to people's entry into homeownership is unmistakable. Many people do not grasp the distinction between Infonavit and the housing developer. Many advertisements for housing developments use the Infonavit logo on their materials. Though Infonavit goes to pains in its own literature to educate people about what Infonavit does—i.e. not build houses—in practice the distinction is often muddled. Gustavo and Gregorio, for example, work for a developer but are able to set people up with Infonavit financing without a buyer ever having to go to the Infonavit office. If *interés social* is a euphemism, *casas Infonavit* is a dysphemism. It is used to speak disparagingly about the homes and the people who live there. *Casas Infonavit* are poorly constructed homes in developments that lack character, populated by poor people.

Despite the negative connotation of *casas Infonavit*/*fraccionamientos/interés social*, for many they represent entry into a middle-class lifestyle. The sign in front of the Villas del Sol sales office explicitly advertised just this: the moment prospective buyers cross the threshold of the office they are on the precipice of "improving [their] quality of life." Entry into homeownership marks the cultural entry into a middle-class lifestyle—if not a middle-class salary. Social interest housing offers a scaled down version of an architectural vernacular of a global urban middle class lifestyle (Inclán-Valadez 2014). But there is more going on here than a universal aspiration to feel part of the middle class. I argue that also at play is the aspiration for *patrimonio* (patrimony).

Over the course of four years of fieldwork (2011-2015), each time I asked someone why they had purchased a home either with Infonavit credit or through their own savings responded the same way: to have a *patrimonio*, to have something to pass on to my children. To have *patrimonio* suggests that the person who possesses it—typically the male head of household—is

a responsible adult, fulfilling his paternal responsibility of providing for his family. *Patrimonio* is also an economic strategy. The home is both a material and monetary asset. Economic risk in other aspects of their life might challenge solvency, but with *patrimonio* one's shelter will always be secure. The financialization of housing policy, of which Infonavit is a key tool, has transformed the shape of cities in Mexico and the relationship of people to their homes. Financialization of housing policy has impacted *patrimonio* in crucial ways; in Chapter five I will argue that the ownership of a home through a mortgage upsets traditional understandings of the home as security, as inalienable patrimonial possession.

From Social Constitutionalism to Financialization:

In May 2017, nearly four years since my visit to Villas del Sol, I co-organized a conference on housing at the Center for U.S.-Mexican Studies[9]. The final roundtable of the day brought together housing practitioners from the United States and Mexico to discuss their perspectives on housing and the challenges they faced in carrying out their work. Luis Garcia-Medina, the business liaison for Infonavit's central office in Mexico City, once outlined his vision for housing in Mexico as follows. A self-described "finance guy," he proclaimed that he wanted Infonavit "to be the Google of mortgage finance," or "the Uber of mortgage finance." He hoped that one day people would use their smartphones to explore financing options and even to apply for a loan through Infonavit. The invocation of Uber and Google aligned his vision for Infonavit—a government associated institution—with two "hip" Silicon Valley companies staking their success on the premise that companies could both solve human problems and be profitable through the application of innovative technologies to broad public needs.

[9] The conference, "Housing Across Borders: Mexican and U.S. Housing in Perspective" was co-organized with Emilio de Antuñano Villarreal.

With anthropologists in the room vigorously taking notes, he went on to announce that the primary problem facing housing in Mexico is that people do not use the equity in their homes. They are kept from doing so by the lack of a viable resale market. Infonavit makes it easy to obtain a loan to buy a new home, but the housing policy apparatus makes it difficult to sell a home that has been purchased with an Infonavit mortgage. Garcia-Medina made his perspective clear: gaining and using the equity in one's home is the whole point of owning a home. Without equity, a home has no macro-economic impact. He wanted people to have and use the equity in their homes and for Infonavit to expand further into the secondary mortgage market by increasing its securities portfolio. Infonavit currently has a securitization program[10], but it is a relatively small proportion of its overall loan portfolio. He reasoned that expanding securitization would bring more funds to the Institute, allowing them to do more to solve Mexico's housing challenges. The problem with housing in Mexico, in short, was that it was not financialized enough.

This market-based, finance-oriented perspective has become central to housing policy in Mexico in the last thirty years. It is part of a broader shift in thinking about the nature of economy, economic development, and the relationship between state and citizen. Often described as neoliberal, this new paradigm emphasizes individual responsibility and looks to the market to provide solutions to human problems. This is not the same as an outright retreat of government from the economy or from the lives of its citizens as implied in the Washington Consensus. Indeed, Mexico's application of the Washington Consensus was uneven. While Mexico instituted many of the market-oriented reforms prescribed by the Washington Consensus, the

[10] Securitization is the process of taking an illiquid asset, in this case mortgage debt and transforming it into a security that can be bought and sold.

political powers that be never ceded state power[11] (Zanetta 2004). Since the 1990s, Mexican policymakers have recognized the role of the state in "enabling markets to work[12]."

In 1992, President Carlos Salinas de Gortari implemented a package of major reforms aimed at opening the Mexican economy to free market forces. Two of these reforms had major consequences for land and housing: the reform of Constitutional Article 27 and the reform of Infonavit. Together, these two reforms fundamentally reshaped the dynamics of urban growth, local politics, and the personal economies of urban residents.

The reform of Article 27 ended land redistribution and providing a legal pathway for the alienation of *ejido* land. Article 27 was drafted in 1917, in the waning days of the Mexican Revolution (1910-1920). It outlined the right of the state to expropriate large land holdings and redistribute them to landless peasants as an *ejido*. The *ejido* is a communal form of land tenure whereby a fixed group of individuals known as *ejidatarios* hold use rights to a given piece of land known as an *ejido*. Its creation was the legal codification of the revolutionary battle cry for "tierra y libertad"—land and liberty. The Mexican constitution was indeed revolutionary. It is the first example of a constitutional document premised on social constitutionalism in which the state aims to play a positive role in assuring the welfare of its citizens (Ankersen & Ruppert 2006; Klein 1966). Article 27 outlines the social function of property whereby the state is less a neutral arbiter of property rights than it is an affirmative body "employing land policy to effect social change" (Ankersen & Ruppert 2006, 88). In the remaining decades of the twentieth century, the *ejido* became a symbol of the enduring revolutionary project, with land

[11] Zanetta (2004) argues that unlike Argentina, the new political elite in Mexico refused to relinquish the traditionally strong role of the state. While economic reforms undertaken in Mexico in the 1980s and 90s followed closely to the ideas proposed by the Washington Consensus, the state continued to play a significant role in economic development, especially through social and housing programs.

[12] "Housing, Enabling Markets to Work" is the title and premise of an influential World Bank policy paper published in 1993 outlining the role of government in housing development. In short, government does have a role to play, but of providing the legal and bureaucratic context in which markets can flourish. This approach is referred to by housing policy experts and urban planners by the shorthand: "enabling approach" or "enabling paradigm."

redistribution used by the ruling Institutional Revolutionary Party (PRI) as a tool for political control by framing the state as paternal caretaker committed to the revolutionary struggle. By 1992 there were 27,410 *ejidos* occupying more than half of the arable land in Mexico (Cornelius & Myhre 1998, 1).

The 1992 reform of Article 27 set out to "capitalize the countryside" (Salinas 1991) by ceasing land redistribution and paving the way to the alienation of *ejido* lands. The inalienability of *ejido* land was seen by Salinas and his team of "modernizing technocrats" as an obstacle to capital investment. In preparing for the North American Free Trade Agreement (NAFTA), the Undersecretary of Agriculture Luis Téllez argued, "if Mexico is entering into a global market economy, 'we must have institutions compatible with free markets'" (Téllez quoted in Cornelius & Myhre 1998, 5). Providing a legal pathway for the alienation of *ejidal* lands would make one of Mexico's biggest institutions, the *ejido,* compatible with free markets by opening up half of country's arable land to private investment. Salinas and his team hoped that the reform would pave the way for public-private partnerships that would allow Mexico to industrialize its agricultural industry and develop an export market in agricultural staples. But the *ejido*'s significance was not limited to its agrarian use.

In the middle part of the twentieth century the *ejido* became a key mechanism for housing delivery in Mexico's rapidly urbanizing industrial centers, principally Mexico City. As rural migrants flocked to the city, they constructed homes on what had been rural *ejido* land. The construction of human settlements on *ejido* land was fostered by a tremendous demographic shift: between 1960 and 1980, the population of Mexico transformed from primarily rural to

primarily urban[13] (Cornelius 1969). It was a situation exacerbated by a lack of effective response to the housing needs of the city's new low-income migrant population. Many settlers squatted on *ejido*, national, and even private property as a means of acquiring the land through adverse possession, but the informal "sale" of *ejidal* land also became a key housing mechanism. The informal sale of *ejido* land provided an outlet for low-income migrants in part by way of its legal irregularity—which kept its price low (discussed further in chapter four). Despite government efforts in the 1970s to address the housing needs of the country's low-income urban population, the informal sale of *ejido* land continued to be an important source of housing for this population. Scholars of urban Mexico maintain that irregular settlement of *ejido* lands followed years later by regularization by the government and the extension of infrastructural services became a *de facto* low-income housing policy (Ward 1990). Large inalienable tracts in the form of *ejido* property on the outskirts of expanding urban areas were a reliable source of low-cost land because the purchase of such land was not technically legal, which also made it legally precarious. Thus, hectares upon hectares of potentially valuable urban-adjacent land were inaccessible to private developers and investors concerned with the predictability and profitability of their investment.

The 1992 reform of Infonavit into a mortgage finance institution received considerably less scholarly attention and public debate than the reform of Article 27 (Cornelius & Myhre 1998; de Janvry, Gordillo, & Sadoulet 1997). Yet, I maintain, its long-term consequences are equally important. Because mortgage finance has not traditionally been linked to political movements, such as land reform, it has been largely seen as a technical issue. This is a mistake. As the 2008 mortgage crisis made clear, questions of debt and finance are explicitly political.

[13] In 1900, the proportion of Mexicans living in cities with 10,000 or more residents was just 12 percent. By 1960, that proportion rose to 38 percent. Cornelius estimates that by 1980 the share of the population living in urban areas was 70 percent (Cornelius 1969, 837-838).

Examining the reform of Infonavit and its consequences gives us opportunity to see how the financialization of a social housing policy can reshape the political economy of a country.

President Luis Echeverría established Infonavit in 1972 as a mechanism to alleviate the housing pressures on the country's rapidly growing urban population. According to Article 123 of the Constitution of 1917, employers in Mexico are required to provide housing for their employees. Infonavit leveraged the law by allowing private sector employers to fulfill their constitutional obligation to provide housing through a 5 percent matching payroll contribution. It was to be a supra-statal institution—not really the government, not really private—tasked with providing housing for its rights-holders[14]. Infonavit began as a direct housing provider, closely involved in the planning, construction, and financing of housing developments. While it had some growth years in the 1970s, the housing it built was ultimately a drop in the pond compared to what was needed (Puebla 2002; Connolly 1982). Further, within a decade it had fallen into the control of the powerful CTM union, who used the allocation of housing as a tool for political patronage (Puebla 2002; Zanetta 2004). It seems that the reform of Infonavit received considerably less public attention in part because it was seen a largely corrupt and ineffective institution ancillary to most people's lives.

The 1992 reform of Infonavit laid the legal foundation for the financialization of housing policy, though it was not fully realized until the early 2000s following the election of the country's first opposition party president, Vicente Fox. The ouster of the long-ruling Institutional Revolutionary Party (PRI) by the center-right National Action Party (PAN) paved the way for

[14] Infonavit is a tripartite institution whose governing body is composed of representatives from the federal government, the business sector (employers), and labor sector (employees). People who work for Infonavit take great pains to emphasize the Institute's autonomous, tripartite character. They insist that Infonavit is not the government, citing their funding from direct payroll contributions. Because these contributions are direct, and are not part of the federal budget, they are not a tax. Further, independent funding allows them to be autonomous. Though in practice, the bureaucracy of Infonavit central in Mexico City is comprised largely of professional bureaucrats who move from one federal agency to another over the course of their lifetime. The head of Infonavit is a political appointee of the President.

the entry of financial sector professionals at the helm of the country's major housing bodies, including Infonavit. Infonavit was remade into a mortgage lender with a social mission: to comply with the constitutional mandate to grant credit so that workers can acquire, with full freedom and transparency, the dwelling that best suits their interests in terms of price, quality, and location (Pardo & Velasco Sanchez 2006).

Together, the reform of Article 27 and the reform of Infonavit provided two of the necessary ingredients for the creation of a financialized housing market. By providing a legal pathway for the sale of *ejido* lands, the reform of Article 27 transformed inexpensive urban-adjacent land into a low-risk, investable commodity. By providing millions of Mexican workers with credit—especially low-income workers deemed uncreditworthy by private banking institutions—the reform of Infonavit provided the customer base for private housing developers with purchasing power. *Ejido* reform provided the space; Infonavit reform provided the financing for the construction of Mexico's new suburban cities. The result has been dramatic and is relevant to scholarship examining land reform, housing policy, finance, and urban growth across the world.

Today Infonavit is one of the largest mortgage providers in the world, with a $70 billion loan portfolio. In the Mexican market, it accounts for 74 percent of all mortgages countrywide, helping to make housing a key driver in the national economy—contributing 5.9 percent to GDP (Infonavit 2017). With a government policy promoting growth in the construction sector, the housing market has grown quickly and closed much of the country's housing deficit. But the boom has also had created new problems. In July of 2012, BBVA Bancomer published its annual report: Real Estate Outlook in which it estimated that 15 percent of the country's 35.6 million homes were abandoned (Torres 2012). The issue of *casas abandonadas* (abandoned homes)

became a key one during the 2012 presidential campaign. Opposition candidates pointed to it as evidence of the PAN party's policy failure.

The geographic and material impact of these reforms is obvious. But what has been the impact on the lives of *ejidatarios*, residents of irregular settlements, and Infonavit borrowers? In the chapters that follow, I chart the impact of the reform of Article 27 on cultural attitudes toward *ejido* property on Cancún's urban adjacent *ejidos* (chapter three) and examine the legal and bureaucratic infrastructures as well as market pressures that facilitate the continued existence and proliferation of irregular settlements in Cancún (chapter four). In chapter five, I address the 1992 reform of Infonavit and examine how large-scale mortgage lending to low-income workers have reshaped ideas about what it means to possess *patrimonio.* Together, these chapters show how policies aimed at the individualization and financialization of property and housing have shaped urban space and transformed the relationships of rights-holders, residents, and creditees to the land.

Layout of the Dissertation:

Research for this dissertation was conducted from 2010 to 2015 for a total of twelve months, including several summers in Cancún, a two-month internship with the Observatorio Urbano de Cancún, six months of intensive fieldwork during the summer and fall of 2014, and a two-month internship in 2015 at Infonavit's central office in Mexico. I conducted forty-two interviews with government officials in Cancún and Mexico City, residents of Cancún, and *ejidatarios* of Ejido Alfredo V. Bonfil and Ejido Isla Mujeres. In the spring of 2017, I co-organized a conference on housing issues in the U.S. and Mexico at the Center for U.S.-Mexican Studies at the University of California, San Diego that brought together twenty-two

interdisciplinary scholars and practitioners of housing on both sides of the border into conversation. The planning of the conference and the discussions that took place during the event were instrumental in my thinking through the analysis of ethnographic material included in this dissertation.

The second chapter, "Modeling Cancún: Building a Tourist Market in Quintana Roo" examines the planning of Cancún. On a basic level, the chapter narrates the city's origin story from the perspective of its planners. The chapter articulates the socio-technical assemblages that conceived of, planned, and constructed the city. The characters in this story are material: the proposals, loan applications, and memos articulating the project—and human: principally Gabriel Guzman, a Banco de México economist who helped plan the project, and Margarita Hernández, a social worker employed by the project to implement social programs in the nascent city. The story of the planning and implementation of the Cancún project is about more than the country's first centrally planned tourist city; it is also a story of the history of economic thinking and policymaking in Mexico. The Cancún project, indeed the far-reaching project by the Banco de México to develop tourist infrastructure throughout the country is indicative of the kind of state-driven development central to economic policy during the mid-twentieth century. But buried in the personalities and political processes surrounding the project is the rise of a technocratic elite trained in economics and public affairs at a handful of Ivy League institutions. The eventual pipeline that formed between these institutions and the federal government was pivotal in populating the government with technocrats who would, starting in the 1980s and 90s; transform the national economy by orienting it according to market-oriented principals.

The story of Cancún has typically been told either as a triumph of brilliant minds or as an instance of nefarious and destructive state planning. It is popularly understood as an economic

success and a planning disaster. By humanizing and complicating the characters in the story as more than either brilliant technocrats or self-interested state officials, Chapter two moves to unpack the planning process in order to understand why and how the project failed to deliver on its utopian promise of total planning. I find that the city plan was limited due to Banco de México planners' narrow economic perspective of the region. The geography, people, flora, and fauna of the Yucatán Peninsula were interpreted and modeled as economic goods. This process, referred to by Çalışkan and Callon as the "pacification of goods" saw people interpreted as labor and/or as subjects in need of economic development and Cancún Island as a beach paradise devoid of the social problems that characterize city life. I find that on the one hand, the "failures" of the Cancún project were a result of the limitations implied in the modeling that shaped the city's plan. Though, the informal settlements, infrastructural limitations, and lack of social programs in the city were not merely the outgrowth of myopia. By contrasting the story of the city's planning with Gabriel Guzman, a Mexico City-based economist, and Margarita Hernández, a Cancún-based social worker, I show that the unforeseen consequences of rapid human settlement in the city were also the result of gendered power dynamics and the conscious implementation of benign neglect. It is an approach to governance that, as we will see in Chapter 3 resonates in contemporary policy toward irregular settlements.

Chapter three, "*Ya somos titulados*: From Social Function to Private Profit in Cancún's Urban *Ejidos*" takes the story of the founding of Cancún from pre-1960 through the contemporary moment through the perspective of the city's urban adjacent *ejidos*: Ejido Alfredo V. Bonfil and Ejido Isla Mujeres. In so doing, it also charts shifting legal norms and cultural practices associated with the *ejido,* specifically the transformation of the *ejido* from an inalienable form of land tenure to alienable and individualized property. The *ejido* was created to

fulfill a social function: to redistribute property and provide landless peasants with agricultural land they could use to support themselves and their families. Its legal premise relies on the notion of "land to the tiller" whereby land use is prioritized over possession. Through the stories of these *ejidatarios*, we see how this legal concept was bureaucratized through regulations regarding the assignation and maintenance of *ejidal* rights. It also becomes clear that the *ejido* became a key symbol of the Mexican nation and tool for political control at the national and rent-seeking behavior at the local level. The 1992 reform of the *ejido* system aimed to stimulate the "capitalization of the countryside" by creating a legal pathway for the alienation of *ejidal* lands. The reform sought to make *ejido* lands legible to the market: providing certainty and tenure security for private investors and making the land leverageable for the acquisition of credit. It accomplished this in part by allowing for the division and formal assignation of the *ejido* into individual, cartographically specific parcels. I find that the reform did successfully marketize *ejidal* land in Cancún, though not necessarily in the way that reformers intended. *Ejidatarios* think of themselves as owners of the land, which they sell in order to support themselves. But, especially in Ejido Bonfil, it is the *ejidatarios* and not private investors who leverage the land's new legibility.

Chapter four, "*Los Beneficios de la Tierra*: The Irregular Real Estate Market in Cancún" picks up from the story of Article 27 reform vis-à-vis the *ejidatarios* and extends it into an analysis of the assemblages that constitute the informal real estate market. The reform made *ejidal* land legible to the market, the new legal instruments of which the *ejidatarios* exploit to their advantage, but in a way that also exploits the illegibility of land sales. Urban adjacent *ejidal* land has been an important source of low-cost housing since the mid-twentieth century throughout Mexico, and since before the first hotel was completed in Cancún. *Ejidal* land was

and is inexpensive because it is illegal to buy, sell, or live on it. In other words, precisely by way of its being illegible to the formal market. Its unique legal position ensured that the price of *ejidal* land sold through informal channels for the purpose of human settlement remained low. Lacking another viable housing option, informal settlement on *ejido* land became an important source of housing for low-income Mexicans. At the time of Article 27 reform, some urban scholars of Mexico worried that it would eliminate this low-cost source of housing for low-income urban residents by encouraging *ejidatarios* to regularize their lands. This logic assumed that *ejidatarios* would prefer to regularize their lands because by making it legal to buy, sell, and settle on it, they would be able to fetch a higher price. However, in Cancún a mass regularization of *ejidal* land and elimination of the conditions of urban irregularity has failed to materialize. The legal and bureaucratic conditions that facilitate irregularity remain and are often used to the advancement of political ends. Further, counter to the idea that people benefit from and prefer formal land tenure arrangements (pace De Soto), in Cancún the irregularity of the land is seen as a benefit! Not only does it keep the cost low, thus preserving its demand by low-income residents, but also frees the owner from municipal building codes and taxation. Moreover, it remains the only option for aspiring homeowners who are employed informally and thus ineligible for a mortgage through Infonavit.

Chapter five, "*Para tener un patrimonio*: The Value of Homeownership in Mexico" examines the impact of the financialization of housing policy on the cultural notion of *patrimonio.* The reform of Infonavit into a mortgage finance institution sought to solve the country's long-time housing deficit through the large-scale provision of mortgages to low-income workers. The reform effectively converted the constitutional right to housing into the right to a home loan. By empowering a customer base with purchasing power, it also helped

foster the development of a for-profit residential housing construction industry. The impact on the nation's urban geography has been considerable. Today vast tracts of concrete row homes hug the periphery of Mexican cities. Because only formally employed workers are eligible for Infonavit credit, this new morphology is particularly present in cities like Cancún with a large formally employed labor force[15]. The financialization of housing policy has cut the country's housing deficit, though it has led to the creation of a new problem: home abandonment. I argue that the cultural pursuit for *patrimonio* has driven the demand for home ownership in the new housing market. *Patrimonio* is part material possession, part moral characteristic. To have *patrimonio* means that one has economic security. It is also the fulfillment of the moral obligation to take care of one's family, an obligation especially focused on the male head of household. I find that homeownership through a thirty-year mortgage upsets the traditional notion of the home as a secure and rooted *patrimonio* for the family. While the financialization of housing policy has provided a pathway to homeownership for many millions of Mexicans for whom it would have previously been impossible, it has also alienated people from their homes as *patrimonio.*

[15] Whereas Infonavit and the kind of housing development it facilitates have made a considerably smaller mark in cities with primarily informal labor forces—i.e. cities in poorer states such as Chiapas and Guerrero. Cancún has a large formally employed labor force because of the hotel and tourist industry.

Figure 2.1 is a satellite image of Cancún including a small highlighted area in the central city. Figure 2.2 is a detail of the area highlighted in Figure 2.1. *Source: Map Data: Google, INEGI 2017*

The above images focus on the area of Cancún that was part of the original master plan of 1972. Note the rounded city blocks that are characteristic of the "plato roto" (broken plan) design. Each supermanzana *(super block) was intended to have everything that a resident would need: parks, markets, and other services. The idea was to create a localized community in each* supermanzana. *The experience of navigating this part of the city is cumbersome. One way streets and cul-de-sacs restrict movement within each* supermanzana. *The boulevards separating each* supermanzana *are linked by traffic circles that back up during heavy traffic periods. The morphology of this part of the city with its rounded blocks and small parks stands in stark contrast with the* regiones *in the top left of Figure 2.2 and with the city's other environs.*

CHAPTER TWO – BEST LAID PLANS: MODELING THE CITY AS MARKET ON THE COAST OF QUINTANA ROO

In a well-known[16] 1972 New York Times article titled "Why the Computer Chose Cancun", Antonio Enríquez Savignac, the head of the Cancún project, explained the science behind the country's first centrally planned tourist city. "As bankers we approached this from a banker's point of view, taking everything measurable into account, feeding it into a computer and leaving nothing to chance" (Dunphey 1972). A "banker's point of view" is both self-evident and evidently objective in the planning of Cancun. From 1968-1969, experts at the Banco de México collected extensive data on the tourist industry in Europe, Hawaii, the Caribbean, and on potential sites across Mexico. They collected so much data that the government had to lease capacity in a computer across the border in California! Performing such extensive measurements,

[16] This article from the New York Times travel section was the first article written about the nascent tourist city in a major U.S. newspaper. It is commonly cited in social scientific and historical literature on Cancún.

Savignac adds, meant that his team—and by extension, the project—"le[ft] nothing to chance." A plethora of measurement allowed Savignac and his team of planners to control the outcome of their intervention. Embedded in his statement, however, is an implicit acknowledgement of the limitations of social scientific planning. Only everything *measurable* was taken into account. Not "everything" is in fact measurable.

"Mexico's resort of the future," as it was dubbed in the article, Cancún was constructed atop a nine-kilometer long barrier island off the coast of the then territory of Quintana Roo. The article's author Robert Dunphey frames the island as a remote paradise in the midst of transformation. In the opening he even invokes Robinson Crusoe: "It happened one day about noon … I was exceedingly surprised with the print of a man's naked foot on the shore." The imprint of Friday's bare foot on the beach is a key moment in Defoe's famous tale about a marooned explorer. The footprint shakes Crusoe's worldview, signaling that he is not alone, and prefigures the transformation of his social world. Like Crusoe, Dunphey finds himself alone on a deserted island "strolling for miles along an empty beach." But where Crusoe found the imprint of a man, Dunphey is confronted with a suggestion of man's progress: the roar of a bulldozer—foreshadowing the realization that this remote paradise would soon be remote no longer. We learn that the island is being "computer programmed" by Mexico's central bank and that within ten years this deserted island is projected to have "enough high-rise hotels to accommodate 2.5 million tourists annually, the same total now visiting all of Mexico in a year" (Dunphey 1972).

Images of a remote beach with palm trees swaying in the wind surround the text of the article, but the genesis of the Cancún project is located thousands of miles away in Mexico City. From his office on the top floor of the Banco de México, we meet "the man with the answers,"

the Harvard-educated head of INFRATUR[17], Antonio Enríquez Savignac. Why did the government decide to build Cancún? Savignac does not equivocate: "Money. Tourists mean money." The city was devised by the bank as a kind of "export" that would attract foreign capital to the national economy (Clancy 2001). It was an economic problem that necessitated an economic solution: Mexico needed capital to industrialize; the bank sought means to attract said capital. The solution involved the collection of statistics on successful resorts, hurricane trajectories, shark attacks, employment, and more from around the world. In the New York Times article Savignac explains that after plugging their measurements and projections into a computer they narrowed the choice down to twenty-five sites. From there he says that they:

> Gave preference to those areas where the people were extremely poor—as long as all the other attributes were present, a labor supply, for example. The Yucatan Peninsula and Cancun Island proved to be ideal in this regard. There is great poverty and no industry—since sisal has been replaced by plastics—and yet the area has all the ingredients to attract tourism: sun, sea, and good weather the year round, plus easy access to some of the world's greatest archeological treasures, the Mayan ruins at Chichen Itza, for example" (Dunphey 1972).

At the time of its construction, the island of Kan Kun[18] was located at the edge of the then territory of Quintana Roo, a distant frontier often referred to as the country's "empty corridor." In reality, the territory was far from empty. It was populated by a small, primarily indigenous Mayan population, the majority of whom lived on the islands of Cozumel and Isla Mujeres, and in the swampy southern region near the border with Belize. The concentration of the population in these most remote corners of the territory was not arbitrary. Rebels and refugees from the Caste War of the Yucatan (1847-1901) fled the central Peninsula to the most remote and easily defensible areas in order to find safety from government forces (Reed 2001).

[17] INFRATUR was created in 1968 as a fund managed by the Banco de México to develop the country's tourism industry. Following the election of Luis Echeverría, INFRATUR was moved in 1974 from the Banco de México to the Secretariat of Tourism and renamed FONATUR.

[18] Kan Kun is the original Mayan name of the island. "Cancún" is a transliteration in Spanish of the Mayan name.

By the 1960s much of the territory lacked electricity and a majority of inhabitants did not speak Spanish. It was and remains an area with a rich and complicated history, but to economists at the Banco de México, it was a region "with great poverty and no industry."

Though Dunphey likely did not intend it, his invocation of Robinson Crusoe was an apt metaphor for thinking about the bank's planning methods. Anyone who has taken introduction to macroeconomics likely recalls exercises involving the "Robinson Crusoe economy." Defoe's tale provides the framework for a simplified economic model in which there is a population of one (Crusoe) who must depend on only the goods he is able to produce for himself. Crusoe is taken to represent the rational economic actor par excellence, "unencumbered by social ties, in a world where the only restrictions are of a technological nature" (Grapard 1995, 37). In her feminist critique of economic modeling, Grapard uses the Crusoe model as a quintessential example of the limitations of all economic models. Economic models are always partial (Straussman 1993), indeed, all models are necessarily partial (Edwards 2010).

When economists construct models, they are in fact constructing "storyworlds" that reflect assumptions about how the world works. "Through rhetorical devices, plots, and metaphors economists thus construct a world and its inhabitants in their own image" (Grapard 1995, 37). Yet presumed objectivity and the absence of a narrator in economic models obscures authorship and issues of power embedded within them. Though the Cancún planners used a far more complex model of economy than that represented by the oversimplified world of Robinson Crusoe, they certainly created a model premised on a set of pedagogical, political, and personal assumptions as to how an economy should work and what development should look like. Just like the Crusoe model, the Cancún model creates the myth of a world and an economy unencumbered by social ties.

Cancún's planners were constrained by perspective and a methodology that viewed the Yucatán Peninsula from a narrowly defined economic perspective. When Savignac explains the motivation for building the city, he frames the need for it in explicitly economic terms. He notes that the region was at one time economically powerful. In the eighteenth and early nineteenth centuries it was the world's leading producer of sisal[19]–an agave-like plant whose fibers were the primary material used to manufacture rope—and one of the wealthiest regions in Mexico. In terms of overall GDP, sisal production was an advantageous industry. But such a generalized picture masks the distribution of that wealth and the labor practices that facilitated its production. Wealth was concentrated in the hands of a few wealthy *hacendados* (hacienda owners), while indigenous people labored under slave-like conditions[20]. But when the bankers looked at the now defunct sisal industry they saw an industry that had once generated significant wealth and employed the population. The economy of the Yucatán needed updating to the modern era. The demand for sisal had withered abruptly following the invention of synthetic fibers, a consequence of modern technological progress with which Mexico had failed to keep up. The development of a tourist industry would place Mexico in the opposite position: being at the forefront of an industry that forecasters at the Bank were certain would be one of the most important in the twentieth century.

Urban space in Cancún represents the materialization of the market frame created by Banco de México planners. Just as the materialities, actors, and ideologues influence the shaping and performance of the market (Çalışkan & Callon 2010), the design of the market itself shapes the material space of the market's geographical home. This chapter interrogates the cultural, ideological, and political forces the design of Cancún's market frame. Narratives of the Cancún

[19] Also referred to as henequen.
[20] International public attention was brought to the conditions on the sisal plantations in John Kenneth Turner's expose of labor practices in, *Barbarous Mexico* (1910).

project have tended to either cast its planners as technocratic heroes (Donde & Turrent 2010; Martí 1985) or as capitalist agents of an oppressive state (Castellanos 2010; Hiernaux-Nicolas 1999; Torres & Momsen 2005). I am neither interested in glorifying the city's planners or demonizing them. Rather, I aim to uncover the cultural, ideological, and political dynamics that lurk beneath the city's seemingly objective economic modeling. Sexism, classism, racism, and personal politics are embedded in the presumptions of the economic model and urban design of Cancún. In shedding light on the dynamics that shaped the Cancún project itself, it also reveals the political, economic, and ideological dynamics that shaped twentieth century Mexican governance. The processes surrounding the city's planning prefigure the rise of a market-minded technocratic economic elite that realized a major paradigmatic shift away from a paternalistic, state-centered approach to economic development toward an approach premised on market mechanisms that prevails today.

The Banco de México and the Rise of Technocratic Policymaking:

The Cancún project is an instance of what Scott refers to as "high-modernist" planning. The project embodied what he refers to as a "muscle-bound version of … self-confidence about scientific and technical progress" (Scott 1998, 4). The rise of rational, scientific planning is contemporary with, and indeed ushered in by the rise of technocratic governance. Technocrats rely on expert, academic knowledge in the designing of policy, and that their authority comes from precisely from the belief that their decisions are informed by a scientific and universally applicable brand of knowledge (Centeno and Silva 1998). This form of planning is embodied in actions by governments throughout the world—from Brazil to Egypt. That is to say, Mexico is by no means unique in its adoption of rational scientific planning as a method of governance.

What I am concerned with understanding here is how rational scientific planning, especially of the economic variety rose to prominence in Mexico. Understanding the background for the Cancún project necessitates a review not just of the political and economic conditions that gave rise to it, but also to the epistemological conditions that legitimized this risky and costly project.

Mexico's Divided Elite and the Rise of the Tecnicos:

The Cancún project was legitimized by seemingly objective economic knowledge acquired by a small group of experts at the Banco de México referred to as *técnicos*. This group of Ivy League-educated technocrats represented a break with the political culture and style of governance advanced in post-revolutionary Mexico. They were predecessors to a broader shift toward market-oriented technocratic governance in Mexico in the later part of the twentieth century. The *técnicos* were different from the politicians and bureaucrats who came before them and who populated other branches of the federal government.

In Mexico, the rise of technocratic expertise in statecraft is closely tied to political developments associated with the country's Revolution (1910-1920). In the early part of the twentieth century, rational scientific planning played an important role in state planning and policymaking in Mexico. A small group of technocratic advisors referred to as the *científicos* advised the long-ruling president/dictator, Porfirio Diaz. This highly influential group of specialists, steeped in positivist social science, shaped Diaz' program of modernization. Popularly, they were also blamed for selling Mexico to the highest American bidder, and the Revolution was not just a rejection of Diaz, but a rejection of the economic elite and technocratic planning embodied by the *científicos* (Lomnitz 2010).

Following the Revolution (1910-1920), the economic elite that had ruled Mexico since Independence was ousted from public office and effectively banned from political power. They turned their attention inward, focusing on growing their personal wealth. In their place, a new political elite - the victors of the Revolution, the so-called "Revolutionary Family" – rose quickly to power. Because the Revolution had been fought as a populist struggle against the oppressive ruling class, the new political elite legitimized their rule in part by drawing on revolutionary rhetoric in which they spoke for the alliance of peasants and workers. Because they grounded their legitimacy in populist rhetoric, it was important to the maintenance of their authority that they keep their distance from the country's economic elite (Dezalay and Garth 2002). Members of the "Revolutionary Family" rose to power through legal education at the country's leading public universities, especially La Universidad Autónoma de México (UNAM). Though the power of a legal education came not from expert knowledge of the law, rather, it came from the bonds of loyalty formed with professors and colleagues. These bonds concretized into political cliques known as *camarillas*. The country's economic elite, meanwhile stayed out of politics, rising in the ranks of their family businesses and seeking education in business administration and economics from universities in Europe and the United States. Thus, in the post-revolutionary period, the people who ran Mexican government finances and financial policy were not trained as economists. Indeed, the architects of the country's great economic growth, Rodrigo Gomez and Ortiz Mena were trained not as economists, but as lawyers and accountants (Babb 2001).

The Banco de México played an important role in the internationalization of the economics profession in Mexico and the reemergence of the economic elite within the walls of the government (Babb 2001; Dezalay and Garth 2002). Founded in 1925, the Banco de México is the central bank of Mexico. Like the Federal Reserve Bank of the United States, it governs

monetary policy. But unlike the Federal Reserve, it is also concerned with and directly involved in development. Unlike other institutions within the Mexican government, namely the Finance Ministry, the Bank of Mexico enjoys a relative degree of autonomy and insulation from political turnover (Babb 2001). It also was and continues to be seen as a unique institution within the Mexican government. The idea within the Bank was that it is a meritocracy, which is different from other government offices where people are largely thought to be (and are) appointed because of their political connections. This is important because the legitimacy of economics as professional depended on it, their reputation depended on it – that their positions were due to qualifications and not connections. One of the principal ways in which the Bank played a pivotal role in the rise of the economics professional and the internationalization of economics knowledge in Mexico is through the initiation of a scholarship program by Daniel Cosio Villegas to send the best and brightest minds from the bank to study abroad (Babb 2001). The demand for *tecnicos* within the Mexican government was not just because of increasingly sophisticated administrative and statistical techniques, but also because of the post-war order in which Mexico was increasingly dependent on external resources that demanded that people speak the language of economics and English (Babb 2001).

The Life of a Technocrat: Gabriel Guzman

The first time I met Gabriel Guzman—the last surviving member of the Banco de México team that planned the Cancún project—was in a glimmering office building in the Polanco neighborhood. This was my first time in Mexico City and my first time in Polanco. As I passed high-end restaurants of the kind one would expect to find in the Upper West Side or Beverly Hills, a cold draft passing through my sandals made me soberly aware of the stark cultural

contrast between Mexico City and the Yucatán Peninsula. I took a deep breath and tightened my scarf in the hopes that it would keep me warm *and* make me appear more professional. Having researched Cancún for a few years, I was giddy with excitement. For me, meeting Guzman was like meeting a celebrity.

By my second trip to Mexico City, I had learned my lesson about the capital city's culture of formality and made a substantial investment in dress shoes, shirts, and dark slacks. I met with Guzman twice on that trip. The second time he invited me to his home and then to his standing weekly lunch with his friends at a café a few blocks from his home. On that final meeting, we spent the afternoon together, laughing with his friends, watching tennis, and eating and drinking seemingly endless servings of high end offerings. After the meal, Guzman insisted on walking me to my appointment a few blocks away.

Gabriel Guzman is proud of his life's work. He regards his legacy as one of knowledge, not of money or material assets. It is a legacy accumulated while studying economics at Harvard, working at the International Development Bank (IDB), and through his many years at the Banco de México, FONATUR, and as Assistant Secretary of Planning at the Secretary of Tourism. Now in his eighties, he continues to consult for the banking industry. On our second meeting I tried to set a jovial tone right off by remarking with disbelief and admiration that he was still working and asking jokingly when he might retire. He did not laugh. Retiring he said, was to "matar la cabeza,"—to kill the mind. "The mind dies if you don't use it. You die. And I hope to have a little more time."

On our last meeting at his home, after hours spent looking through old documents and reflecting on stories from his time advancing tourism in Mexico, I asked him what he hoped his

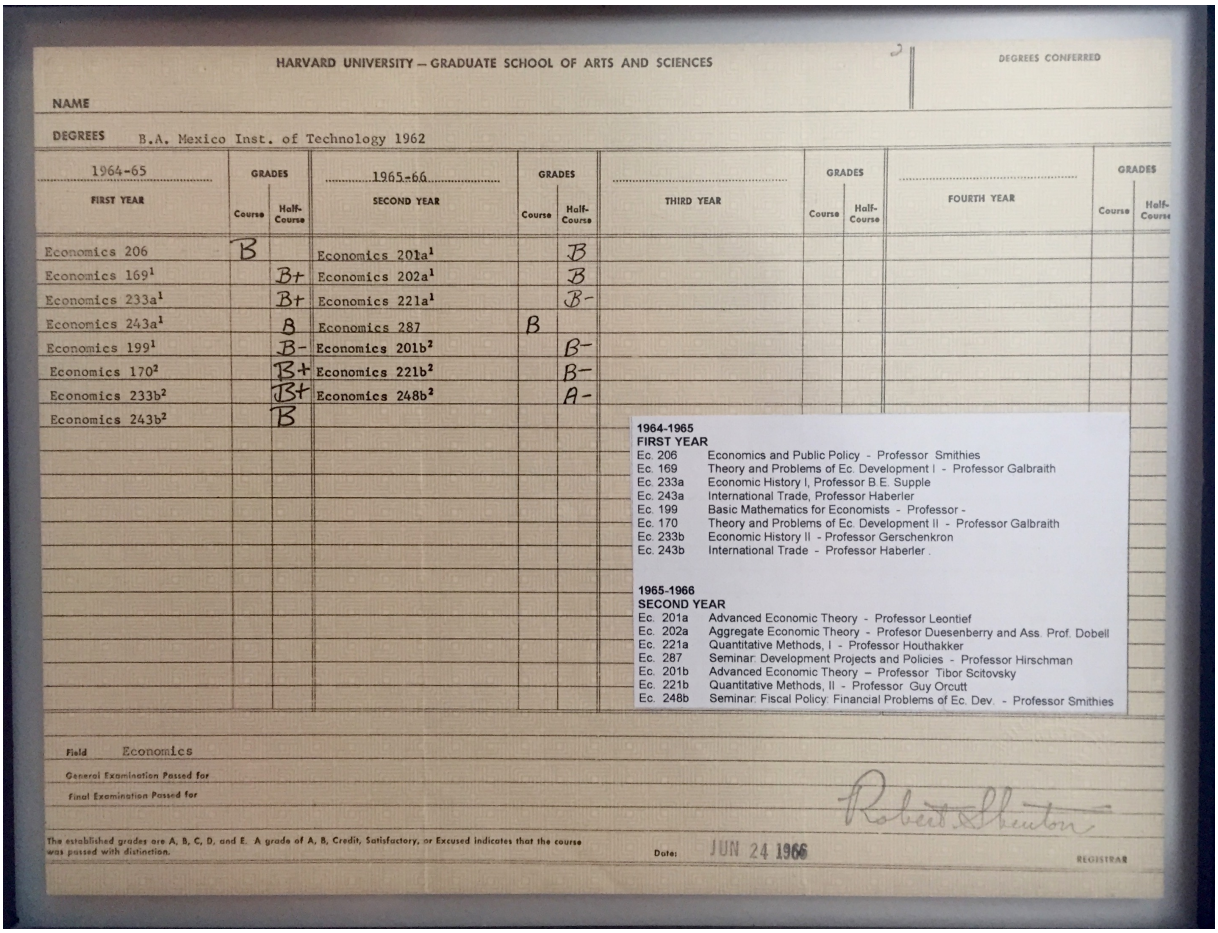
legacy would be. He replied that his legacy would "not a monetary legacy, but a legacy of knowledge." He continued:

> "I believe that I was able to make contributions through all my activities. Not only in my studies, or in my work, and then my postgraduate studies—you know I was at Harvard and in Washington—all that was a contribution to the [development] of Mexico. My work activities, that is to say, all that knowledge contributed [to Mexico]. It is a contribution of knowledge of how to do things."

Guzman's home overlooking a small park in Polanco is a monument to his proud legacy. Dotting his home are old family photos and antiques passed down from generation to generation. A large ornate dresser, and an old chiaroscuro oil painting of a young woman evince his family's legacy as wealthy *hacendados* from Veracruz. But his greatest pride is in his office. Memorabilia marking his intellectual achievements cover the walls of the small room. There are framed photos of Guzman from his time at the Secretary of Tourism. There is a framed cartoon drawing titled "The Conquest of Tourism" depicting he and his colleagues at the Secretary of Tourism as conquistadors—conquering tourism in Mexico (Figure 2.3). He even has his original report card from his time studying Economics at Harvard—his grades (almost all Bs) indexing a time before rampant grade inflation (Figure 2.4). On top of the report card Guzman had carefully placed a small sheet of paper with every course he took during his two years at the department and the professors who taught them. Among his professors were scholars whose work was influential in shaping twentieth century economics: A.O. Hirschman, Kenneth Galbraith, Gottfried Haberler, and Andrew Smithies (among others). His bookshelves contain many of the books he read during his studies at Harvard: *Economic Backwardness in Historical Perspective* (A. Gerschenkron), *Economic Development* (C. Kindleberger), and *The General Theory of Employment, Interest, and Money* (J.M. Keynes)—and that he drew on during his time teaching economic theory at ITAM. It should be noted that Guzman's proclivity to hold on to items that define his legacy are

likely the only reason that many of the documents pertaining to the Cancún project survive at all. His colleagues threw their documents away. Today copies of these documents survive at the Universidad del Caribe in Cancún and in the archives of the Banco de México in Mexico City.

Figure 2.3: The Conquest of Tourism. *Image by author, courtesy of Gabriel Guzman*



HARVARD UNIVERSITY — GRADUATE SCHOOL OF ARTS AND SCIENCES

DEGREES CONFERRED

NAME

DEGREES B.A. Mexico Inst. of Technology 1962

1964-65 FIRST YEAR	GRADES Course	GRADES Half-Course	1965-66 SECOND YEAR	GRADES Course	GRADES Half-Course	THIRD YEAR	GRADES Course	GRADES Half-Course	FOURTH YEAR	GRADES Course	GRADES Half-Course
Economics 206	B		Economics 201a[1]		B						
Economics 169[1]		B+	Economics 202a[1]		B						
Economics 233a[1]		B+	Economics 221a[1]		B-						
Economics 243a[1]		B	Economics 287	B							
Economics 199[1]		B-	Economics 201b[2]		B-						
Economics 170[2]		B+	Economics 221b[2]		B-						
Economics 233b[2]		B+	Economics 248b[2]		A-						
Economics 243b[2]		B									

1964-1965
FIRST YEAR

Ec. 206	Economics and Public Policy - Professor Smithies
Ec. 169	Theory and Problems of Ec. Development I - Professor Galbraith
Ec. 233a	Economic History I, Professor B.E. Supple
Ec. 243a	International Trade, Professor Haberler
Ec. 199	Basic Mathematics for Economists - Professor -
Ec. 170	Theory and Problems of Ec. Development II - Professor Galbraith
Ec. 233b	Economic History II - Professor Gerschenkron
Ec. 243b	International Trade - Professor Haberler .

1965-1966
SECOND YEAR

Ec. 201a	Advanced Economic Theory - Professor Leontief
Ec. 202a	Aggregate Economic Theory - Profesor Duesenberry and Ass. Prof. Dobell
Ec. 221a	Quantitative Methods, I - Professor Houthakker
Ec. 287	Seminar: Development Projects and Policies - Professor Hirschman
Ec. 201b	Advanced Economic Theory – Professor Tibor Scitovsky
Ec. 221b	Quantitative Methods, II - Professor Guy Orcutt
Ec. 248b	Seminar: Fiscal Policy: Financial Problems of Ec. Dev. - Professor Smithies

Field Economics

General Examination Passed for

Final Examination Passed for

Robert Shenton

The established grades are A, B, C, D, and E. A grade of A, B, Credit, Satisfactory, or Excused indicates that the course was passed with distinction.

Date: JUN 24 1966

REGISTRAR

Figure 2.4: Gabriel Guzman's Harvard Report Card. *Image by author, courtesy of Gabriel Guzman*

Guzman's life story closely follows the story of the rise of a technocratic economic elite in Mexican politics. His grandfather was a stern *hacendado* in Veracruz whose plantation produced large amounts of sugar cane. Believing that his children were being coddled by their mother, he sent his son (Guzman's father) to boarding school in Birmingham, England at twelve years old. There he would stay another twelve years while Revolution broke out in Mexico. Upon his return to Mexico, he discovered that most of the family's land had been expropriated and they were left with a very small property. Guzman described this as a process whereby "la tierra fue radicalizada"—the land was radicalized. The land was officially expropriated in 1936 and redistributed as *ejidal* land to the peasants who had worked the land as servants (Diario Oficial de la Federación1936). No longer able to depend on the land for income, his father

invested in a sugar mill where the new sugar producers of the region could pay to process the cane they harvested. The mill proved to be a lucrative investment. As the country's agricultural output shrunk and the government moved toward industrializing polices, the Guzman family was well positioned.

When Gabriel was a teenager he was sent like his father before him, to study in England. Separated from his family, in an environment where he had to speak English everyday, and at a time when communication took at least fifteen days to travel by post, he acquired a new perspective on the world. He explained "there are moments in one's life that make you change, that make you say who am I? What am I going to do [with my life]?" For Guzman his time in England was one such moment. In England, he experienced new things, met new people, and found a country that even in 1957 was still recovering from the devastation of World War II. His time there shifted his perspective of the world, and ignited in him an interest in the problem of development and a commitment to study the conditions through which Mexico could improve its economy.

Upon his return, he began helping his father with the family business. He was in his first year of study in economics at ITM[21] when he said to himself "*caray* (gosh), what am I doing here in this industry that has some many complexities, fixed prices … the export [of sugar] was limited. My older brothers were already working [for the company] and I said no. Me here? No. When I had the opportunity, I went to a professor and he invited me to work at the Secretaría de la Hacienda[22]." Gabriel's professor was Leopoldo Solís, a venerable economist who mentored many of the country's leaders and most influential policymakers (Babb 2001; Camp 2011). During his time at ITM, he studied the industrial revolution in England as part of his thesis

[21] ITM was the predecessor to ITAM, an elite private university in Mexico City.
[22] The Secretaría de Hacienda is the federal ministry of finance. It is considered one of the most important ministries of the federal government. It is analogous to the Department of the Treasury in the United States.

"Foreign Trade as an Institution of Economic Development" (Camp 2011). He noticed "there were many strategic changes that allowed England to start developing as an industrial economy, so the people could start working, to have opportunities, and to improve their incomes. I studied the part that is about economic development and it impacted me a lot. In economic history you study the moments that made countries change, and for me, what I could do to push and change is what I was looking for with the development bank."

When Guzman went to work at the Secretaría de Hacienda (Secretary of Hacienda) his family thought he was crazy. He explained that during that time it was very strange for someone of his family's background to work for government. Educated people did not work for the government, he explained. It was seen as backwards, a bastion for low class bureaucrats. Dezalay and Garth explain how the elite economic class was effectively barred from working in the government because the path to power in the post-Revolutionary state was charted through personal political networks (Dezalay and Garth 1995). Guzman's testimony indicates that among the country's economic elite, this exclusion from politics was understood as a choice befitting their educational status.

His time at Hacienda was the second major perspective-shifting experience in his life. It was perhaps a more profound culture shock than even his time in England.

> My colleagues at the Ministry of Finance are not like the colleagues that you have there today. It was a very different time. In that time the leaders were very progressive people. My colleagues came from a Mexican middle class—that is very much below the American middle class. They were hard workers. I was impressed, so I formed a good friendship with them. The people I met there and everything that I did, it changed my way of thinking and acting. It was a different time. I was one of the few from upper middle class Mexican society who was involved in these things. Of my friends, none of them took this path.

His reflection on his time at the Ministry of Finance and the impact it had on him to work among members of the middle class indexes his status, and provides a glimpse of the small, elite cultural

world he was a part of. It is a world view that certainly influenced his approach to and underlying assumptions about the Cancún project and the people and geography of the Yucatán Peninsula.

From a tax assessor at Hacienda he was invited to work in the Department of Economic Studies at the Banco de México, a move that would set the stage for his career focused on tourism development. After a few years at the Bank he was awarded a bank scholarship to pursue doctoral students in Economics at Harvard University. His experience at Harvard oriented to what he described as a Keynesian view of economics. "Yo soy de vision de Keynes"—I am someone of a Keynesian vision, he explained during our first meeting. But other economists, many of them his professors at Harvard were also very influential. Galbraith was important to his understanding of the theory of development, Haberler to his understanding of balance of payment theories, and Gerschenkron to his understanding of economic history (note he still had Gerschenkron's book, *Economic Backwardness in Historical Perspective* on his bookshelf). After two years at Harvard he went to work in the Division of Economic and Social Development at the Interamerican Development Bank (IADB) (Camp 2011). His doctoral study was cut short when he was called back to Mexico to work with the Department of Economic Studies at the Banco de México to conduct a data-drive study on the potential for tourism development. He worked at the Bank throughout the Cancún project, moving to FONATUR when the national tourism fund (formerly INFRATUR) was moved out of the Bank[23].

In 2015, as our second meeting was winding down, Gabriel told me that he had to run to the bank. His grandson had left just a few days ago to study at the same boarding school in England he and his father had attended. He was going to the bank to pay his tuition. But before

[23] At FONATUR his focus shifted to the development of a second integrated tourist center in Baja California: San José del Cabo. From FONATUR he went to the Secretary of Tourism and a brief stint at the Banco de México before leaving government to work in private industry.

he did, he pulled out his phone to show me photos of his son and grandson at the school getting settled in. He was beaming with pride. Though he didn't say it explicitly, it was clear that if he could help it, his legacy of knowledge would be passed down to the next generation.

Modeling the City:

In the following section, I outline the Cancún model by tracing the planning, design, and implementation of the Cancún project. I examine how the model's best laid plans to control human settlement utterly failed. In order to draw this out, the very different experiences and perspectives of two people closely associated with the project: Gabriel Guzman and Margarita Hernández are juxtaposed. By now Guzman is a well-known figure to the reader. Throughout this chapter I have tried to set up the project from his, and the Banco's point of view in order to understand how technocratic planning went wrong not for nefarious reasons, but because their plans and models were ultimately grounded in their personal life and educational experiences. Gabriel's experience reflects his position in the Banco de México, indeed his position physically at the Bank in Mexico City throughout the project. The experience of Margarita, a social worker also from Mexico City, was quite different. Her account highlights the racial, gendered, and power issues involved in the implementation of the project—of breakdowns in the system and prioritizations that ensured the failure of the social project in the city.

Defining Tourism as a Sector for Growth:

In the post-war period, between 1956-1970, the Mexican economy grew at an unprecedented rate. During these years the economy expanding at a rate faster than any other Latin American country and higher than some of the fast-growing economies in southern Europe

(Moreno Brid and Ros 2009), leading it to be dubbed "Mexican Miracle." Growth during these years is credited to the country's adoption of the Import Substitution Industrialization (ISI) model of economic development. Popularized in the post-war period by the United Nations Economic Commission for Latin America and the Caribbean (CEPAL)[24], ISI aimed to promote domestic production by restricting foreign imports. It was under the leadership of President Miguel Alemán (1946-1952) that Mexico adopted ISI, referring to it as a policy of "stabilizing development." During this period, the Mexican government invested heavily in major infrastructural projects, placed import controls on consumer goods, and relaxing controls on the capital goods crucial to industrialization. By the mid-1960s growth remained high, but more conservative economists at the Banco de México were growing concerned about the country's balance of payments problems.

During our first meeting, I asked Guzman to clarify the impetus for the Cancún project. He explained "in that time, Mexico was very closed." Because of the ISI policy, the country had high import duties and therefore it was very expensive to import machinery needed to industrialize. He complained that the system was very inefficient—lamenting that during the 1960s the only cars you could purchase in Mexico were "marcos muy austero"—very austere brands. Every business had what amounted to a monopoly, so they could charge whatever they wanted for poor quality goods. If the country was going to continue its charge toward industrialization, it needed to find a way to "captar divisas"—capture foreign exchange earnings—that would allow it to industrialize.

Reflecting on the country's economic situation at the time, Bank Assistant Director Ernesto Fernández Hurtado explained "the Achilles heel of the country's economy was, is and

[24] CEPAL, led by Argentine economist Raúl Prebisch fostered the creation of structuralist economics and dependency theory. It became an activist force within the United Nations for third world countries.

will continue to be its inability to raise foreign exchange earnings. This is the source of a major part of our ills" (Martí 1985, 12). Hurtado, a beneficiary of a Bank scholarship to study public administration at Harvard University and former intern with the International Monetary Fund (IMF), was considered to be at the far right of contemporary economic thinking in Mexico (Babb 2001). He believed that the ISI model had run its course, explaining "applied in a comprehensive manner, import substitution is a policy that defeats itself" (Martí 1985, 12). Yet, considering his commitment to government-led development, by today's standards he would be considered relatively leftist. It was Hurtado that took on a project to identify sectors for state investment in economic growth. During his time as the director of the Balance of Payments section at the Bank, he had become acquainted with the money generated by the country's nascent tourist industry in Acapulco and along the border. It was in those still relatively small numbers that he saw potential for growth (Martí 1985)[25].

In 1967 Hurtado compiled a team of forty-six technocratic experts and granted them $2 million in funding to investigate models of and potential sites for tourist development. To head the team Hurtado chose Antonio Enríquez Savignac, with a degree in Business Administration from Harvard and experience working on Wall Street (Camp 2011; Clancy 2001; Martí 1985). With the help of Leopoldo Solís (Guzman's mentor) and the Bank's Department of Economic Studies, the team collected data on tourist flows in and out of Mexico, the travel habits of North American tourists, and deepened their understanding of the socioeconomic variables that had

[25] It is also likely that Hurtado was influenced by the promotion of tourism by international development organizations as a potential source of revenue for "underdeveloped" nations. In this Cold War era international agencies also touted tourism as a way to, "promote friendship, peace, and increased understanding among peoples" (Clancy 2001, 40). In 1962 the Inter American Congress of Tourism resolved to recommend that tourism be integrated into the Alliance for Progress, and in 1963 the UN Conference on Tourism and International Travel declared tourism to be, "a basic and desirable human activity, meriting the praise and support of all peoples and all governments" (Clancy 2001, 41). This is to say that the discourse about tourism in the international development community - a community with whom the Harvard trained economists at the Bank of Mexico had personal connections and experience – influenced the decision to develop the country's tourist sector.

shaped Acapulco (i.e. employment, housing, public services and communications) (Dondé & Turrent 2009). In an interview years later for a commemorative article on the Cancún project, Guzman described the experience:

> We spent many years involved in two almost antagonistic activities. One was covering the country's beaches, arriving in plane, in helicopter, by boat or by mule. We slept in tents, or in our own vehicles. We were living in close contact with nature. And, on the other side we were cloistered in our office preparing charts and statistical matrices, feeding the computer the data we collected, and making cost-benefit analysis. It was slightly strange work indeed[26] (Guzman quoted in Martí 1985).

In 1968, following eighteen months of research, the team published its findings in a memorandum to the federal government. The forty-page document outlines the Bank's case for a substantial federal investment in the development of beach-oriented tourism in Mexico. Drawing on data pointing to the historic growth of the tourist industry within Mexico, the report argues that investment in tourism held the key to raising the capital needed to solve the country's balance of payments problems. While promoting the idea of tourism, it simultaneously warns that Mexico's failure to invest in this growing global industry will result in its "lag[ing] behind in the intense competition in [tourist] activities" (Banco de México 1968, 13). The report notes that with the advent of jumbo planes, and advances in airline technology, air travel was becoming more accessible to more people and on track to become an important global industry. Considering the potentially lucrative investment in tourism, the report outlines four primary aims of the tourist program:

[26] Translation provided by author. Original Spanish: "Pasamos muchos años en dos actividades casi antagónicas. Una, recorriendo las playas del país, llegando en avión, en helicóptero, en lancha o a lomo de mula, durmiendo en tiendas de campaña o en los vehículas, viviendo en contacto intimo con la naturaleza. Y, al regreso, enclaustrados en la oficina elaborando matrices y cuadros estadísticos, alimentando a las computadores con nuestros datos, haciendo evaluaciones de beneficio-costo. Era un trabajo un poco extraño."

1. To foment the creation of new employment centers, especially in areas with large low-income rural or semi-rural populations with few viable alternatives for the development of other kinds of productive economic activities.
2. To boost regional development by creating tourist centers that, through linked demand, will stimulate the development of new agricultural, industrial, and artisanal activities in the zone.
3. To improve and diversify centers of tourist attraction in the country, in order to place Mexico in a competitive position in the industry.
4. To increase the capture of foreign exchange earnings needed to correct the country's balance of payments problems. (Banco de México 1968)

The first two project aims explicitly outline the developmental goals of the project: to create employment opportunities in rural areas and to boost the creation of regional industries that would support tourism. In order to advance these goals, the report advocates the development of a handful of "tourist integral centers" throughout the country and the establishment of a centralized government body to coordinate their construction. Based on the information collected in the study, outlines basic criteria in line with the project's four principal goals and proposes five potential zones for development: Acapulco, the coast of Quintana Roo, Puerto Vallarta-Manzanillo, Baja California, and the coast of Oaxaca.

The government of President Gustavo Díaz Ordaz (1964-1970) approved the plan and in 1969 The Tourism Promotion Fund, INFRATUR was created. Housed in the Banco de México, INFRATUR would manage the development, design, and construction of the country's new tourism development program. Antonio Enríquez Savignac was appointed to head the fund. Gabriel Guzman was also moved to INFRATUR, where his experience working at the Interamerican Development Bank would prove useful. Officials at the Bank first approached the World Bank about securing a loan to fund the project. Though tourism in Mexico was projected to grow by 20 percent, World Bank officials remained skeptical that this resort out of nowhere would be able to compete with more established destinations in the Caribbean (McLean 2017).

Bank officials turned to the Interamerican Development Bank, beginning negotiations with them in 1968 and submitting a formal loan application in 1969 for $17 million US (Banco de México 1969; McLean). Guzman's experience working on integrated development projects in Latin America at the IADB proved helpful to the project and to the loan application. The loan was approved that same year, and officials began setting the stage for the project, though construction would hit a hiccup with a shift in administration and the political and economic priorities of the nation.

The Selection of Cancún as the Site of Development:

Cancún Island satisfied nearly all of the Bank's requirements for the development of an integrated tourist center both by way of its geographic characteristics and because of its unique physical features. Speaking of the process of selecting Cancún, Guzman explained:

> When we visited the beaches of Mexico, we did a tour around the Pacific, the Gulf, the Caribbean, and Baja California. We said look, [here] we have natural beauty equal to or better than the Caribbean or Hawaiian Islands. [We realized] we could have a very valuable product. For example, the great value of Cancún is that you have the Mayan product as a complement. People who go to the beach for two days say 'I'm going to pay a visit to Chichen Itza or Tulum.' It's a complementary product! So, we studied all that and it was clear that the beaches of the Mexican Caribbean—do you remember that there was nothing? Have you seen photos? There was nothing! I said, these beaches are amazing!

The beaches of Cancún *are* amazing. The impossibly clear blue-green waters of the Caribbean lap up on the shore of a long white sand beach extending as far as the eye can see. The water is warm enough that it is not a shock to the system to jump in, but cool enough that it is still refreshing on a hot day. Indeed when Guzman traveled there it was surely even more impressive as the only thing on the island at the time would have been coco farms. That afternoon I spent in

his home going through old documents from his career in tourism, he pulled out an aerial photo of the island before construction had begun (Figure 2.5).

Figure 2.5: Aerial photo of Cancún island before construction. *Image courtesy of Gabriel Guzman*

The white sand beaches, blue green waters, complimentary lake and sea view, lack of mosquitos, and proximity to ancient Mayan archeological sites (especially Chichen Itza) made Cancún island an ideal tourist "product." A map included in the 1972 report summarizing the project activities to date provides a window into how officials saw the Yucatán's geography (Figure 2.6).

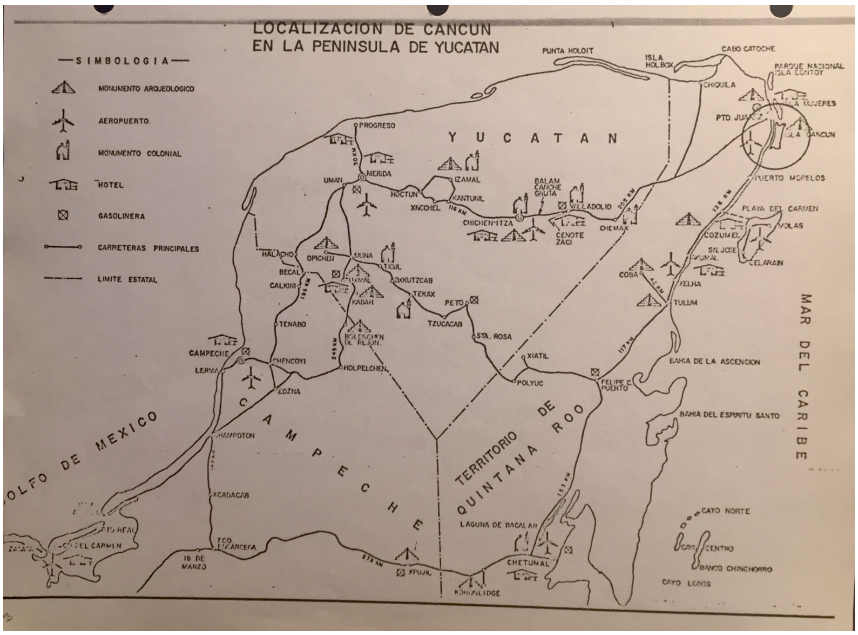
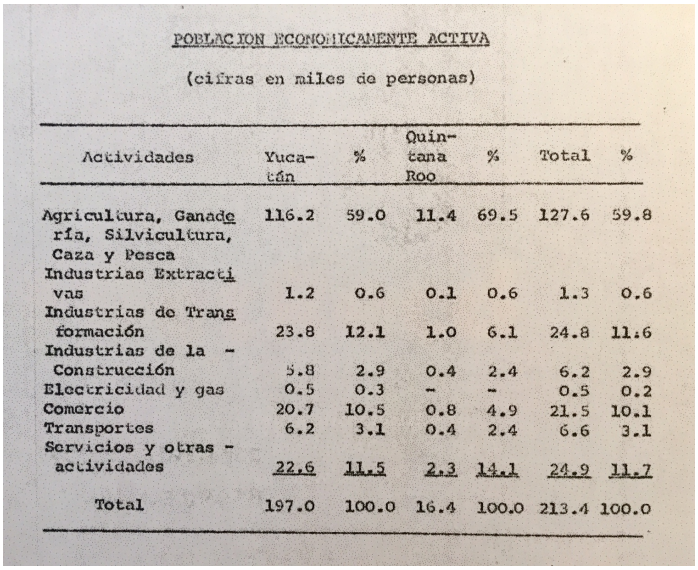


Figure 2.6: Map of Cancún and the Yucatán Peninsula from the FONATUR Reunión del Comité Técnico correspondiente al 3 de noviembre de 1972 report on activities (Banco de México 1972). *Image courtesy of the Biblioteca de la Universidad del Caribe.*

Cancún island, on the northeastern edge of the Peninsula, is circled. Outside of Cancún, the map records only those landmarks relevant to the tourist project: archeological ruins, airports, colonial monuments, hotels, gas stations, and roads. The map only sees the Yucatán from the perspective of tourism. All is empty save for sites the planners see as relevant to tourism: gas stations, hotels, churches, and Mayan ruins.

While the island was sparsely populated, the region itself was far from empty. In fact, the economic and geographical characteristics of the Yucatán Peninsula were cited as another reason for the selection of Cancún. An undated memo, "Descripción general del proyecto de infrastructura turística en la Costa de Quintana Roo"—General Description of the Tourist Infrastructure Project on the Coast of Quintana Roo (likely written in 1969), and the loan application to the IADB outline the characteristics of the region's population in economic terms (Banco de México 1969b). A table breaking down the region's estimated population of 664,000

inhabitants according to labor sector paints a picture of a regional economy focused overwhelmingly in agricultural activities (see Figure 2.7).



POBLACION ECONOMICAMENTE ACTIVA

(cifras en miles de personas)

Actividades	Yucatán	%	Quintana Roo	%	Total	%
Agricultura, Ganadería, Silvicultura, Caza y Pesca	116.2	59.0	11.4	69.5	127.6	59.8
Industrias Extractivas	1.2	0.6	0.1	0.6	1.3	0.6
Industrias de Transformación	23.8	12.1	1.0	6.1	24.8	11.6
Industrias de la Construcción	5.8	2.9	0.4	2.4	6.2	2.9
Electricidad y gas	0.5	0.3	-	-	0.5	0.2
Comercio	20.7	10.5	0.8	4.9	21.5	10.1
Transportes	6.2	3.1	0.4	2.4	6.6	3.1
Servicios y otras actividades	22.6	11.5	2.3	14.1	24.9	11.7
Total	197.0	100.0	16.4	100.0	213.4	100.0

Figure 2.7: Economically active population of the Yucatán Peninsula, including Yucatán state and the territory of Quintana Roo. From the report, "Descripción general del proyecto de infrastructura turística en la Costa de Quintana Roo" (Banco de México 1968). *Image courtesy of the Biblioteca de la Universidad del Caribe.*

Yet, the memo goes on to state that the principal productive agricultural industry in the region, henequen (sisal) was rapidly declining. Indeed, the industry was actually costing the economy 92.6 million pesos in agricultural subsidies (Banco de México 1968). Further, the estimated annual salary for henequen workers was estimated at just 1,352 pesos annually. For these reasons, the memo concludes,

> … it is imperative to find new [economic] activities that provide increased sources of employment [with] adequate salaries. Given the zone's limited natural resources, it is estimated that tourism, with its effect of intensive employment of low-skilled labor, both in the period of construction and occupation, and with the multiplier effect and the linked demand for agricultural, artistic crafts, services, etc. it could become one of the most dynamic [economic] activities in the zone (ibid).

Cancún was also part of colonization project[27] to incorporate the population of this breakaway region into the national economy. Reflecting on the project years later, Savignac opined "if the Caribbean had been able to employ the unemployeable, then why not here?" (Savignac quoted in McLean 2017). That is, if the impoverished islands of the Caribbean had been able to employ their "unemployable" workers, then Mexico should be able to do it too. In fact, one of the benefits of Cancún island in particular was its proximity to a population of potential workers the town of Puerto Juarez immediately to the north. That the population of Puerto Juárez would provide labor for the project was a point promoted strongly in project proposals.

Officials on the tourist planning team relied on existing data of historical trends in the tourist industry to construct their case and to create projections for the future. To this end, the Pacific resort city of Acapulco served as an instructive model. The growth of tourism in the city provided evidence of growth in the tourism sector that strengthened officials' case for tourist investment—between 1963 and 1967 the tourist flows into Acapulco had more than doubled from 450,000 in 1963 to 905,000 in 1967 (Banco de México 1968, 25). But the city's chaotic urban layout, subsequent land conflicts, and struggle to provide adequate water supply and drainage infrastructure also provided a case study of problems to avoid. In their review of Acapulco in the 1968 tourist development report, the authors write, "despite [its] explosive growth, Acapulco has grown unevenly, which has led to serious 'bottleneck' problems, especially with regard to municipal services, which gravely affects its capacity to properly handle tourist flows, and constitutes serious obstacles for its future development" (Banco de México 1968).

[27] During the Díaz Ordaz (1964-1970) and Echeverría (1970-1976) administrations, the federal government carried out several projects aimed at "colonizing" the country's southeast. These programs resettled people from other parts of the country into the predominantly indigenous southeast (Mendoza Ramírez 1997).

Cancún Island offered an opportunity to avoid the limitations of tourist development exposed by the development of Acapulco. As a long, skinny barrier island, it offered the possibility of developing tourist activities on both the sea and lake sides of the island. As a barrier island connected to the mainland, it struck a happy balance between being connected, making electrical, sewage, and communication infrastructure easier and cheaper to extend to the island and being separated enough to allow for the creation of a separate "service city" where hotel workers would live. Separation from the service city would allow planners to control the tourist experience on the island: creating the illusion of a "sun and sea" paradise on the beaches of the Mexican Caribbean. Locating the service city on the mainland was further beneficial because there was ample room for future urban growth and separation from the sea created a natural barrier to real estate inflation.

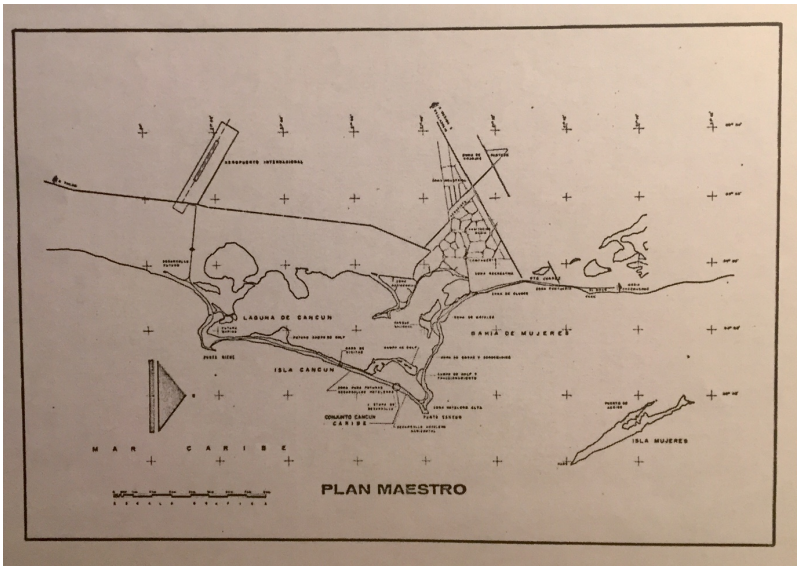


Figure 2.8: Cancún Master Plan, from the 1972 annual report on project progress. The island is on its side in this rendering. North is to the left in the image (Banco de México 1972). *Image courtesy of the Biblioteca de la Universidad del Caribe*

I asked Guzman about the idea behind the project I pulled out a map of the city, a rendering of the master plan produced after the one displayed above, though essentially the same.

He spoke in terms of the idea of the resort itself, of setting it up to be a business activity. Absent was a discussion about the city itself.

> In the case of Cancún, the original idea was to develop more or less to here in the first phase [pointing to the upper part of the island]… First to develop this part according to a gradual expansion in accordance with evolution: extend infrastructure to this part, place a golf course here [points to golf course], and there would be an entrance channel here at the mouth [points to where the island connects to the mainland], and here a little city [points to the inland city], and the airport obviously here [points to the airport inland from the base of the island]. So the strategy wasn't to build just one hotel, because it would have died. In places where there is just one hotel, people arrive at the hotel, have fun at the beach for a day and then the second day they don't know who to talk to and there is nothing outside. So an environment must be created; a nucleus of activities. And for he nucleus of activities, we needed to have various hotels, so the idea was to reach 2,500 rooms between various hotels in the first phase—and that would allow there to be a commercial center for the tourists to go. The tourist doesn't like to be alone in a restaurant. They like for there to be people and to watch television … so part of the project was to have a commercial center where restaurants could rent space. The golf course for people who decided to play golf [points to the golf course], FONATUR itself built the golf course, and also invested in restoring part of Tulum and Mayan ruins here [points to the archeological site of El Rey at the south of the island] because people would be interested in what would be the "Mayan zone" and would want to visit it. So that was an important part. And also to put boat docks to allow service. But all that could [only] be achieved with several hotels. You have to create a critical mass. If you build a mall and you put just a single store there, no one will come. But if you put 50, lots of people will come …

He then went on to talk about the importance of setting up international flights directly to Cancún, thus shortening the trip for tourists. Negotiations with the airlines was a key part of the project. Also key was attracting hotel chains to the project. But international hotels were reluctant to invest in such a risky project. The Bank was forced to provide financing favorable to the hotels and even opened its own hotel, the Hotel Presidente (McLean 2017).

The model prioritizes the construction of a few primary things: electrical grid, potable water, airport, golf course, and the conditioning of the tourist zone. Included in the Cancún memo and in the IADB application, though not included in the list of priorities is the construction of housing for the so-called "workers city." The memo calls for the construction of

1000 modest homes, but the application for a loan from the IADB calls for just 670. The reason for the discrepancy between these two numbers is unknown. It is puzzling since according to a May 15, 1970 memo on water infrastructure, a Bank official estimates the permanent local population of Cancún to be 30,000 by 1975.

Implementation of the Plan:

In 1970 the Cancún project was briefly put on hold following the election of President Luis Echeverría. Díaz Ordaz was leaving office an unpopular President following increased socio-economic inequality, social unrest, and the 1968 massacre of students at the Plaza de Tres Culturas in Tlatelolco[28]. Echeverría, seeking to reaffirm popular control, ran on a populist platform, promising to pursue a policy of what he called "Shared Development." Initially Echeverría viewed the Cancún project with distrust. On the campaign trail he recast the project as a return to pre-Revolution neo-colonialism in which American investors bought up Mexican land and resources. He argued,"[r]elying too heavily on tourism would 'deform Mexican ways, enrich the few at the expense of our children's arduous work, and only with great difficulty, would we escape from servitude.' Tourism could not be the only source of jobs, and might very well stand in the way of his goals of 'complete national independence'" (Echeverría, quoted in McLean 2017). While he did eventually come around to supporting the project, his populist agenda made a mark on its implementation. Echeverría was committed to the idea that the colonization of sparsely populated territory would be "an instrument of social justice," Echeverría took steps to ensure that the project would be one shared by "the people" (Echeverría quoted in McLean). This included the establishment of Ejido Alfredo V. Bonfil (discussed

[28] On October 2, 1968 the police and military killed an estimated 300 to 400 students at a protest in the Plaza de Tres Culturas in the Tlatelolco-Nonoalco housing complex.

further in chapter 2), and the extension of a committee tasked with coordinating the establishment and distribution of social services in Cancún.

With the IADB's approval of a loan in 1971, and with Echeverría officially backing the project in that same year, construction began to move ahead. In 1974, the city's first hotel, the Playa Blanca opened. By 1975 there were 15 hotels in operation. By 1976 the city was receiving more than 180,000 visitors to its international airport, with increasing numbers of foreign visitors (McLean 2017). But even before the first hotel had opened, the planners' carefully calculated plans to avoid the settlement problems that plagued Acapulco were collapsing under the weight of migration to the city. Reflecting years later on the settlement of Cancún, local project director and eventually the city's first mayor, Alfonso Alarcón noted that he had gone to Savignac to explain the problem, remarking that "a core squatter settlement was forming that even in 20 years we would not be able to regularize. I think that he understood the problem, but our hands were tied" (Alarcón, quoted in Martí 1985, 51).

This sentiment, that their "hands were tied" from addressing persistent infrastructural, health, and social problems associated with low-income migration persisted throughout the project and to varying degrees throughout the next few decades of urban growth in the city. Yet, I argue that the tying of hands in this case was far from an unpreventable, uncontrollable situation. Though, neither was it an entirely deliberate decision. People working for the project did what they could, what was in their training and what was within their authority, to prevent and/or assuage the negative effects of uncontrolled and unsupported squatter settlements. There are two "moments" here worth reflecting on: the design of the city prior to construction, and the implementation of the plan. The factors involved in the growth of squatter settlements are different in each of these moments. In the first instance—as I have argued to this point—the

narrow economic perspective of the city's initial planning, coupled by their perspective is upper-middle class men from Mexico City constrained the plan in such a way as to fail to consider social and cultural factors. In the second instance, with ground broken and construction begun, I argue that the failure of city managers to prevent and or assuage the negative factors of squatter settlements was the result of willful neglect.

When I explained to colleagues and residents of Cancún that my research was concerned with the planning of Cancún, a common response was "what planning?" the carefully manicured lawns, maintained streets, bike path, and general order of the hotel zone suggest to the short-term visitor to the city a high degree of planning. But for the who live in the central city and wait in traffic on poorly planned roads, suffer severe flooding during rainy season, and enjoy few green areas or public parks, the notion that plans emerge only after building takes place holds true. I argue that just as the city plan itself represents the materialization of the framing of Cancún's tourist market, rapid population growth and the construction of squatter settlements beyond the margins of the original plan represent the materialization of the externalities omitted from that frame. Squatter settlements lacked sufficient access to infrastructure and resources such as schools, hospitals, and parks.

A Banker's Perspective of What Went Wrong:

Guzman makes clear that his role in the project was as an economist. Asked about his first encounter with the island, he responded "Ah, it made a big impression on me. I had never been to white sand beaches. I had visited the beaches of the Pacific that have brownish sand, and of the Gulf, but I had never visited the Caribbean. It caught my attention." Then his narrative shifted quickly away from the physical space of Cancún to the world of numbers, reflecting on

the planning process "So, the people were inclined to travel … people were earning more and a portion of that was dedicated to relaxing, to traveling, so that was what we were seeing. We captured all that statistically, and it was good. And me, as an economist, I had to show that statistically and make projections." Guzman's shift of temporal focus from physical presence in Cancún to mathematical distance reflects the way in which he was engaged with the city. In fact, he did not live in Cancún during the project and traveled there only a handful of times. He explained, "I didn't visit much, but in reality, I didn't have to go there. I went to get information. In Cancún there wasn't anything. It was more to see if the product was of a good level, of quality." His trips to Cancún were scientific in nature—to collect information about the product the Bank was developing: a tourist resort city. Even today, he hasn't visited Cancún in decades. He is immensely proud of the city and industry he helped to create, but he prefers to spend his beach vacations in Puerto Vallarta.

Even today, the way he speaks about the project is in numerical terms. The magnitude of his pride is measured and quantified by statistics. When I asked what he had hoped for the city back in the 60s and 70s when he was working on the project, he cited statistics about its growth and economic importance:

> Cancún has grown so much. Never did I imagine that it would be what it is today, never. It is an impressive phenomenon, a phenomenon that we never imagined—that it would keep growing little by little [and that] today I believe there are 90,000 inhabitants in Cancún and the Mayan Riviera. This year there are going to be—I was just looking at the numbers—about 18 million visitors. Half of that will go to Cancún! What do you think?! Impressive and the [money they spend] will be around 16 million dollars, half in Cancún! That, I never imagined and of course, I am no magician for knowing [the future].

In statistical and economic terms, the project's success surpassed his expectations and, as he notes his calculations. He was an economist, but not a magician capable of knowing the future.

After some time I asked him what were the principal challenges that they hadn't anticipated. He did not hesitate:

> I believe that one of the principal challenges we found was for the population. Part of what we were looking for was for the population to settle and to be able to have their own house and a neighborhood and everything, but people from the countryside came without money, with nothing! So they could not [pay] rent or anything, so they settled in this area [points to the area north of the master plan] that we called Colonía Puerto Juarez—an area without urbanization. [What we looked for was a place that could] be aligned, after the fact with urbanization.

He had not anticipated just how poor the people were who were coming to Cancún. They did not even have the money to pay rent, let alone to enter into one of the carefully planning mortgaging arrangements he designed to cater to low-income workers. Considering his background as a member of the country's economic elite, it is likely that he lacked the experience and cultural capacity to begin to imagine the depth of people's poverty. Guzman worked hard to come up with a technical solution to the increasingly unhealthy living conditions in the city's growing squatter settlements, but in the end even he concluded that the best option they had was to plan an unplanned settlement that could be formally urbanized later.

As he articulated his alarm at the poverty level of the migrants to Cancún, I handed him a copy of a memo he wrote on the subject in 1971. His face softened as he recognized it. He hadn't laid eyes on it in decades. He went on:

> They would arrive without knowing where to settle and with no money, they came like that, without anything. [reading the memo] 'The Committee should plan a form with which the migrants to Cancún can establish definitive places, it is proposed that it this be located in the first zone.' Ay, caray! (my gosh) I wrote that!!

The memo, sent to Savignac in October of that year addresses the problem of low-income migrants who were coming to Cancún. It calls for an anthropologist to be charged with managing an organized system for the assignment and financing of plots to low-income migrants. The proposals outlined include an organized registration system, income-linked financing for plots

that would be transferred at cost, and the organization of a program called "ayuda mutua, esfuerzo propio" (mutual help, personal strength) that would help property holders acquire materials little by little. These proposals were seen as a kind of stopgap solution to a growing problem. The proposal acknowledges that infrastructure will not be present in these communities, but aims to lay the groundwork to make the extension of infrastructure easier in the future. As migrants came to the city, project officials directed people to settle to the north of the city master plan owned by the Bank.

In a memo dated the same day from local Cancún project manager Sigfrido Paz Paredes, sent to Savignac, Guzman and others in Mexico City, the human settlement problem is laid out in dramatic terms (Banco de México 1971). It estimates the current population at 2,000 inhabitants and projects that by January 1974 the city will have 5,000 inhabitants. The optimistic estimate is that 40 percent of those 5,000 inhabitants will live in the work camps set up by the construction consortiums, but notes that even with this optimistic estimate there will be a housing deficit for 3,000 inhabitants. These figures lead the author to conclude, "the project can only provide a solution of the problems of the population that has an income, without pretending to program in detail the dynamics of the growth of a new city or the realization of public works, which would only generate a greater problem by providing free land and minimum urbanization to new settlers." While Paz Paredes frames the problem in terms of circumstances and solutions beyond the control of the project committee, this statement makes clear that the committee also made a self conscious decision as to what and whose problems they would prioritize. Investing in the hotel zone and constructing the tourist experience was of primary importance. The infrastructural needs of the city's residents would be secondary to those of the tourists the planners were desperately trying to attract.

A Social Worker's Perspective:

Margarita Hernández lives in a modest home in the central city, in one of the first *supermanzanas* to be developed. Unlike the homes around her that had been transformed adding floor upon floor and filling out the entire lot, her house maintains its original form. The squat concrete structure stands just one story high, surrounded by a tall slotted metal fence and a grassy yard. I approached the locked gate and called out her name. Her daughter came out to greet me. She said that her mother was showering and would be out shortly. We walked inside and I took a seat at the dining room table. Not more than one minute later, Margarita emerged to greet me. He greeting was less an exchange of pleasantries than it was an acknowledgement of my presence launching into her account of the Cancún project. Over the course of the next two hours I hardly asked a question. She sat at the end of the table, smoking cigarettes and curtly disciplining her grandson during his period interruptions. Margarita is a woman that suffers no fools.

She was recruited to work as the Social Coordinator on the Cancún project after Echeverría redirected the project in 1971-72. She had recently completed her master's thesis in Social Work in Mexico City and worked coordinating the regularization of the *ejido* of Naucalpan when her mentor, Guadalupe Alarcón approached her about working on the Cancún project. Guadalupe Alarcón was the sister of Alfonso Alarcón, the official in charge of the local Cancún project (and later the city's first mayor). After passing a series of tests, she was hired to come to Cancún to coordinate and design social programs in the nascent city. She explained:

> They brought me here because the ideology of Echeverria was that there should be social work and that the people should participate in the Cancún project, but inside FONATUR there were many people who did not take me seriously. Well, I was a little girl, and that was in '72. If there is machismo today, imagine what it was like in that time! However, I

> always gave my opinion and I said to Mr. Alarcón and Enrique Savignac many times that they were losing the perspective of what they were doing in a developing zone surrounded by poverty—of the necessities [of the people], of the non-urban zones.

What Guzman and other officials characterized as the natural limitation of the project to provide housing and other services for the people moving the city is and was understood by Margarita as a deliberate decision not to invest in housing and social services. At least part of their inability or unwillingness to address the social problems that Margarita was tasked with managing was because of who was speaking about them: a young woman. "In the end," she said, "I was a person of [just] 21 years, and I lived in a *machista* (macho) system." By the time she arrived in Cancún, she a degree in social work, and experience settling and regularizing a large informal settlement in Mexico City. Yet despite her knowledge and experience, she had defer to the head of the project, Alfonso Alarcón—who, she noted lacked higher educational training or community development experience.

She was expected to do an enormous amount of work for one person. After some time, she was able to get a small staff. But still it was too much work and she was not given the resources necessary to ensure healthy and orderly settlement of the city. In a meeting with the project team she voiced her frustration, telling officials:

> You are creating a major source of work, very strong for a zone that is very poor. Look at Valladolid, Yucatán, Chetumal, all of the little pueblos. Go see the poverty there. People are coming to work here. What do you think is going to happen? You believe that you are going to control 82,000 people settling in Cancún over 10 years? I said that is not going to happen. We are going to have that in 2 or 3 years. Within 10 years we are going to have a population of almost half a million. You don't understand that in the moment that there is work, there will be settlement. When there is money, the people will come.

It is clear from talking with Margarita that the problems present in Cancún were plain to see, and that they were preventable. But the separation of attention and resources was implicit in the city plan. Indeed, the city outside the hotel zone was referred to in the plans and by officials as the

"ciudad de servicios" (service city), explicitly characterizing its existence in terms of its relation to the hotel zone. Changing the name to "Ciudad Cancún" (Cancún city) is among the recommendations Margarita and her team outlined in a 1973 memo on social development (INFRATUR 1973). Among the other recommendations outlined in the memo is the construction of a preschool and secondary school, a hospital, a church, and to coordinate the development of the city in the context of a regional strategy.

Margarita was able to accomplish many things during her tenure. She oversaw the construction of the first schools, church, and hospital. She even coordinated the settlement of the Ejido Alfredo V. Bonfil (discussed further in the next chapter), but she still feels that she could have done more. She lamented, "If I had been a man, I could have accomplished more for Cancún. My voice would have been heard. But since I was a young woman, albeit inexperienced, it wasn't."

Conclusions:

By 1976, two years after the opening of the city's first hotel, it was already home to 18 thousand inhabitants (Calderón Maya & Orozco Hernández 2009, 26). In a 1970 memo from INFRATUR to the Secretary of Hydraulic Resources about the city's projected infrastructural needs, it was estimated that by 1980 the city would be home to 55 thousand permanent residents, and by 1990 its population would grow to 156 thousand (Bank of Mexico 1970). But the rate of population growth far outpaced bankers' calculations. Between 1983 and 1988, Cancún experienced a demographic explosion, acquiring more than 200 thousand year-round residents and by 1989 it was the fastest growing city in Mexico (Castillo Pavón & Villar Calvo 2011).

Just as the city plan itself represents the materialization of the framing of Cancún's tourist market, rapid population growth and the construction of squatter settlements beyond the margins of the original plan represent the materialization of the externalities omitted from that frame. The process of marketization in Cancún realized material form in the planned and unplanned growth of the city. The technocrats who designed the market and planned the city drew on the rational and empirical expertise of the field of economics in which they had been trained. They believed that a properly executed social scientific methodology held the key to positive social and economic change. That is, the technocrats who designed the city hoped that it would bring wealth for its residents and for the region. That today Cancún is marked by the highest degree of income disparity in Mexico is evidence of the failure of methodological framing, not the result of deliberate mal-intent to preserve the economic status quo. Still, the status quo has been maintained, and even exacerbated by the way subsequent administrations have designed and maintained the tourist market in Cancún and the growing Mayan Riviera.

Figure 3.1 is a satellite image of Cancún with the city's two urban *ejidos* highlighted. Figure 3.2 is a detail of the highlighted area in the top right of Figure 3.1. This is (part of) Ejido Isla Mujeres. Figure 3.3 is a detail of the highlighted area in the bottom of Figure 3.1. This is Ejido Alfredo V. Bonfil.

The above images focus on the north and south of Cancún where the city's two primary urban ejidos *are located. Figure 3.2 is a detail of Ejido Isla Mujeres located to the north of the city. Figure 3.3 is a detail of Ejido Alfredo V. Bonfil to the south of the city. Note the distinct patterns of human settlement in each* ejido. *These patterns reflect the way that the* ejidos *were individually parceled following the reform of Article 27. In Ejido Bonfil the settlements extend in long straight lines south of the Mérida-Cancún highway that reflect the parcelization of the* ejido. *In Ejido Isla Mujeres, the settlements are large rectangular areas hugging the Avenida Rancho Viejo (extending vertically in Figure 3.2). Note that the majority of the area in between the two highlighted squares in Figure 3.1 used to be part of Ejido Isla Mujeres. These changes, along with parcelization, Article 27 reform, and the morphology of these* ejidos *will be discussed further in this chapter.*

CHAPTER THREE – *YA SOMOS TITULADOS*: FROM SOCIAL FUNCTION TO MARKET FUNCTION IN CANCÚN'S URBAN EJIDOS

A stroll through a park in the capital of Chiapas, Tuxtla-Gutiérrez one day in 1970 set Ricardo Gonzalez's life on an unexpected trajectory. Born in a small-town close to the southern border, Gonzalez had, in his own words, "grown up all over Mexico" and continued to travel the country for work and adventure. For a short time, he labored in San Antonio, Texas as a Bracero[29]. He sat down on a park bench that day in 1970 and picked up a newspaper someone had left behind. An advertisement for jobs in Quintana Roo caught his attention: the government was recruiting workers to a place called Cancún. The advertisement didn't explain much or

[29] The Bracero Program was a migrant worker program run by the government of the United States from 1942-1964. Over its more than 20 years years, the program provided work permits to 4.6 million migrant workers from Mexico. The experience shaped the lives of a generation of young Mexican men. It also helped to lay the groundwork for many Braceros for settlement in the United States (often without legal documentation). Source: Bracero History Archive

perhaps he didn't understand or particularly care. He was young, he needed work, and he loved adventure. He paid a visit to his family in southern Chiapas and set off for Cancún, "to see if it was true."

When he arrived, he found that the "city" of Cancún did not exist. Everything was "selva, puro monte"—jungle, pure forest. There was only Isla Mujeres, a small, seven-kilometer island off the coast of the mainland and an even smaller settlement called Puerto Juárez, a port town that provided access to the island. By his count there were 150 or so *casitas* (small houses) where people native to the area lived. "They didn't know what tourism was." And we had no idea of "the magnitude of what this place was going to have."

Ricardo worked on the city's basic infrastructure: stabilizing the swampy island where the hotel zone would stand and building the international airport that would deliver thousands and eventually millions of tourists annually. He soon befriended Gervasio Ek, an *Isleño* (a native of Isla Mujeres[30]) who told him about the *ejido* of Isla Mujeres. Though the narrow island of Isla Mujeres was itself quite small, its *ejido* comprised nearly 58,000 mainland hectares immediately north of the INFRATUR-owned property designated for the construction of the Cancún master plan. According to Ricardo, the majority of Isla Mujeres' *ejidatarios* did not live on the mainland and seldom used it for cultivation. They were more focused on fishing than farming, he said. At the urging of his friend, Ricardo decided to undertake a new adventure: to become an *ejidatario*.

I first met Ricardo in the fall of 2014 in a restaurant in the middle of one of Cancún's labyrinthine open-air markets—which he insisted used to be part of the Isla Mujeres *ejido*[31]. Ricardo is a charismatic man with a big belly and a penetratingly low, gravely voice. I arrived late to our meeting, apologizing profusely, but Ricardo was unphased, chatting at the table with

[30] "Isleño" translates literally as "islander."
[31] In fact it was never a part of Ejido Isla Mujeres, though he and many other *ejidatarios* of Isla Mujeres were eager to claim many things in Cancún were once part of the *ejido*.

restaurant staff. He knew everyone there—from the waiters to the mariachis traveling from table to table soliciting songs. An hour or so into our conversation I came to learn that he used the restaurant as a de facto office to meet with lawyers and sign paperwork related to the sale of his *ejidal* lands.

As we settled in, Ricardo told me his story from the 1970s, some of which I already recounted above. To become an *ejidatario*, Ricardo filed an application with the Secretariat of Agrarian Reform. Officials at the Secretariat asked for his name, his place of origin, and his reason for moving. When they asked if he wanted to become an *ejidatario*, he responded "yes of course!" but told me that back then, he "did not know what it was to be an *ejidatario*. Because in that time, well, *ejidatarios* were very low-class people, very humble, despicable." Ricardo's characterization of his past perception of *ejidatarios* as low-class, humble, even despicable drew an implicit distinction between what it was to be an *ejidatario* in the 1970s and what it is to be an *ejidatario* in Cancún today. If in the past an *ejidatario* was low-class, by 2015 it was a position of relative power and privilege.

Ricardo was a migrant to Cancún. But he was able to gain an *ejidal* right by applying to the Secretariat of Agrarian Reform as an *aspirante* (candidate). From the establishment of the *ejido* in 1915[32] until 1992, the *ejido* system operated under the principal of "land to the tiller" whereby land rights were determined by use rather than ownership (Nuijten 1997; Torres-Mazuera 2016). Rights to *ejidal* land were held in usufruct—wherein a corporate group of rights-holders known as *ejidatarios* possessed the right to use *ejidal* land, but not to possess the land itself as owners. The maintenance of one's *ejidal* right depended upon continued use of the land and fulfillment of social obligations to the community. Because few of the *ejidatarios* of Isla

[32] The *ejido* was first legally enshrined in the modern Mexican state in 1915 by President Venustiano Carranza through the drafting of the first Agrarian Law.

Mujeres were working the land, Ricardo explained, "those of us who came here were able to take it over. At that time, the Agrarian Reform said that he who works the land is the owner, so I began to work the land." Ricardo received permission from the Comisariado Ejidal—the Ejido Commissioner heading the *ejido*'s governing body—to begin cultivating land in the *ejido*. After two years, representatives from the Secretariat of Agrarian Reform visited him to take photos and document his use of it. This process was the bureaucratization of the principal of "land to the tiller." If *ejido* land belonged to tiller, then the government needed to verify and document it in order to formally award an *ejidal* right. Ricardo's application was successful. He was approved shortly after the representatives' visit and soon joined the growing ranks of the *ejidatarios* of Isla Mujeres.

Yet in Ricardo's telling above, the *ejido*'s operative principal is not "land to the tiller." Rather, as Ricardo puts it: "he who works the land is the owner."[33] In this framing, Ricardo reinterprets the historical moral legacy of the *ejido* as predicated on use and social obligation through the lens of post-1992 regulations guiding the *ejido* as predicated on individual possession. His characterization of the logic of Agrarian Reform in the 1970s as "he who works the land is the owner" collapses the idea of "land to the tiller" and property ownership into conceptually murky territory that exemplifies the contemporary social and legal reality of Cancún's urban-adjacent *ejidos*: Isla Mujeres and Alfredo V. Bonfil.

This chapter examines the effect of Article 27 reform on the urban-adjacent *ejidal* communities of Isla Mujeres and Alfredo V. Bonfil in Cancún. By tracing the histories and procedural legacies of the two *ejidos*, I find that the legal and bureaucratic shift in the structure of the *ejido* from usufruct—emphasizing social obligations—to individual possession—emphasizing market mechanisms—initiated a shift in the way *ejidatarios'* understand and

[33] Translated from "el que trabaja la tierra es el dueño"

practice their relationship to their land and their community. The reorientation of the *ejido* around an "ownership model" predicated on an "exclusive, alienable, and absolute individual or corporate right in things" (Blomley 2004, 3) has transformed the value of land from the context for the cultivation of agricultural produce to its alienation and sale. In other words, the value of land is no longer derived from its agricultural use, but from its urban use. This also involves a temporal shift wherein economic productivity and profit is no longer a constant provided by the land (as in continued cultivation). Rather, the value of *ejidal* land is fixed in the singular moment of its sale leaving the *ejidatario* unable to continue to extract value from it thereafter.

From the Social Function of Property to a Market Function: An Overview

Article 27 of the Mexican Constitution of 1917 outlines three forms of property: national, private, and social (*ejido*), and establishes an explicitly social function to all property. That property has a social function[34] means that, "all property rights held by individuals are a mere derivation of a superior right that originally rests in the nation" (Azuela 2001, 239). The social function provided the legal foundation for Agrarian Reform, especially the expropriation and redistribution of large private landholdings to landless peasants. If constitutional texts either describe relations that already exist or are prescriptions for how to transform them, Mexico's constitution is the later (Azuela 2001). Azuela notes that in Mexico, "the (trans)formation of property relations was at the same time the (trans)formation of the state" (2011, 1917). The social function of property and the *ejidal* form of property provided the state with a moral basis for rule and allowed it to undertake the geographical, social, and economic remaking of the

[34] The social function of property outlined in the Mexican Constitution of 1917 was inspired by the work of French jurist Leon Duguit who according to Azuela, "tried to apply Comtian positivism and Durkheimian functionalism to legal phenomena.The idea was not to affirm a moral obligation on the part of property owners, but to assert that sociological concepts were enough to describe what already was happening in the field of property in industrial societies—solidarity as a social fact" (Azuela 2011, 1938).

postrevolutionary nation. Throughout the twentieth century, land redistribution was a symbol of—and used politically as—a continuation of the Revolutionary struggle for "tierra y libertad" (land and liberty).

In the early 1990s things changed. A new market-minded technocratic elite rose to power who saw the "social" aspect of the ejido—namely its inalienability and usufruct structure—as an impediment to the agricultural productivity. The inalienability of *ejido* land explicitly excluded it from the market[35]. Unclear property rights and boundaries added another layer of difficulty. Metaphorical boundaries are important to legal (Blomley 2004) and economic liberalism. Boundaries provide clarity, rendering said property legible to the market and receptive to investment. By the 1990s, the imperative of freeing the *ejido* from its inalienability and unclear structure of property rights was broadly accepted. According to Undersecretary of Agriculture Luis Téllez, speaking in 1998, creating clear property rights would be crucial to making Mexican institutions "compatible with free markets" (Téllez quoted in Cornelius & Myhre 1998, 5). Making Mexican institutions "compatible with free markets" was of particular importance on the eve of negotiations for the North American Free Trade Agreement (NAFTA). Reorganizing the *ejido* according to individualized tenure would allow for the entrance of capital investments into the agricultural sector, which Mexican officials hoped would make it more competitive in agricultural export markets.

By the 1990s a new Ivy-league educated, market-oriented technocratic elite had risen to power within the federal government. Harvard-educated economist Carlos Salinas came to office

[35] Indeed, the drafters of agrarian law made ejido land inalienable explicitly so that it would not be allowed to enter the market. Inalienability would restrict the ability of wealthy investors from scooping up *ejidal* land and reconstituting large landholdings anew.

in 1988[36] with a new national project premised on opening the Mexican economy to free market forces. In a speech before Congress on November 7, 1991 outlining his proposal for the reform of Article 27, Salinas placed the reform in the context of the continuing revolutionary struggle for "justicia y libertad" (justice and liberty). In an ambitious speech covering the history of land since before conquest, he framed the history of the *ejido* as the answer to the continuing struggle for justice and liberty—a struggle that defines the Mexican nation and national identity. He argued that it is a struggle that continues today, but insisted that the answer to it must be updated to reflect contemporary economic realities. The *ejido*, he argued must be altered such that it, "offers the mechanisms and forms of association that stimulate greater investment in and capitalization of rural properties, that will raise production and productivity and broaden the horizon for *campesino* (peasant) well-being" (Salinas 1991, 1090). In effect, the reform sought to replace the social function of *ejidal* property with a market function predicated on an alienability that would facilitate the capitalization of *ejidal* lands. In order for the *ejido* to be legible to the market, communal tenure needed to be replaced by land tenure premised on individual possession.

The reform focused primarily on agricultural production in rural *ejidos*. However, since Mexico's mid-century demographic transformation from a primarily rural to primarily urban society, the *ejido* had also become an important urban institution, supplying cheap land for low-income urban residents[37]. Yet surprisingly, Salinas and the officials proposing reform seem to have thought little of the impact of the reform on urban *ejidos* (Jones & Ward 1998). Indeed,

[36] The election was very contentious. Many still believe that Salinas and the PRI party did not win, but stole the election by rigging the vote.

[37] Because it was illegal to buy, sell, or rent *ejido* property, land was sold through informal means by *ejidatarios* or *coyotes* (smugglers, black market operators) posing as *ejidatarios*. Its illegality kept the price of land low and thus affordable for low-income urban residents (the dynamics of these sales will be explored further in Chapter 4). Lacking an effective housing program for low-income Mexicans, by the mid-century officials began looking the other way, rendering informal or illegal occupation of land followed by ex post facto regularization and legalization into a de facto low-income housing policy.

even the majority of critical scholarly attention to the Reform of Agrarian Reform was focused on its impact in rural communities[38]. Yet the consequences for urban areas throughout the country, Cancún included, has been substantial, albeit different from its impact on rural communities. Indeed, *ejidos* are so large (encompassing nearly fifty percent of all arable land in Mexico), and so many (by 1998 there were close to 30,000 *ejido* communities across the country), that the impact of the reform has varied considerably across the diverse cultures and geographies of Mexico.

The Shifting Legal, Moral, and Bureaucratic Structure of the Ejido:

Enshrined in Article 27 of the Constitution of 1917, the *ejido* was central to post-revolutionary national identity and a key instrument for state building. Anthropologists have long shown that property is intimately tied to fundamental notions of identity (Hann 1998). Article 27 of the Constitution, with its description of and proscriptions for property laid the foundation for a national identity in part by imbuing the state with the power to organize people and geographies according. In post-revolutionary Mexico, "the (trans)formation of property relations was at the same time the (trans)formation of the state" (Azuela 2011, 1918). Azuela argues that in Mexico, the national patrimony is a kind of civil religion, one that has a powerful emotional impact on political discourse (2011). The language of patrimony as the collective, inalienable property of the nation was used throughout the twentieth century to motivate political action around petroleum, mining, property, as well as cultural and archeological goods. The language of

[38] Following Article 27 reform, considerably scholarly attention was paid to its impacts on rural communities, the Mexican state, economy, and to a lesser extent, urban areas. The Center for U.S.-Mexican Studies at the University of California, San Diego established a working group of scholars, hosted multiple conferences, and published multiple interdisciplinary texts on the subject. Many of the works produced in the 1990s on the subject were a product of Ejido Rural Reform Project and the scholarly relationships formed as a consequence.

patrimony binds the fictive kin group of the nation together through its invocation as a kind of inalienable possession (Azuela 1989; Ferry 2004).

The *ejido* has often been written about as a utopian project aimed at creating a more just society (Womack 1968). More recently, scholars have highlighted more political and entirely paternalistic objectives guiding the creation of the *ejido* (Kourí 2015). The positivism and social evolutionism of scholars such as Spencer, Comte, and Darwin were extremely influential on the architects of Agrarian Reform. The indigenous peoples of rural Mexico were seen as backward, as too limited evolutionarily to be ready for private property. Communal property was seen as a temporary solution appropriate to their mental capacity and to their ancestral traditions (Kourí 2015). Through agrarian reform the state framed itself as the paterfamilias, granting the tools necessary to guide the poor illiterate peasantry toward progress. The official rhetoric of the *ejido* as an institution with indigenous roots further allowed the state to cast itself as the, "true representative of the nation and of its 'authentic' children, *el pueblo*" (Nugent & Alonso 1994:213).

The *ejido* also extended state power by inserting state bureaucracy into even the most remote corners of the country. In the words of historian John Tutino, "the agrarian insurgents who fought and often died during the years of revolutionary conflict had finally won a major, but partial victory. They had fought for *tierra y libertad* – land and liberty. They got *tierra y el estado* – land and the state" (Tutino 1986: 8). Through the bureaucracy of Agrarian Reform[39], the state brought potentially rebellious populations into the structure of the state. Moreover,

[39] The name of the agency managing agrarian reform changed numerous times over the course of the twentieth century. Beginning as the Comisión Nacional Agraria (CNA), By the 1970s the CNA was converted into the Secretary of Agrarian Reform. Today it is the Secretary of Agrarian, Territorial, and Urban Development (SEDATU). This constant reframing and renaming of federal government bodies is a common characteristic of Mexican government bureaucracies. Newly elected presidents often reorganize or simply rename existing ministries in order to lay claim on them.

through the process of *dotación*[40] (endowment), whereby landless communities petitioned the state for the awarding of *ejidal* land, the state framed itself as continuing the revolutionary struggle and as the paternal provider of goods to the population. The Confederación Nacional Campesina—National Campesino Confederation (CNC) organized *ejidatarios'* political actions under the institutional structure of the Institutional Revolutionary Party (PRI). By becoming part of the CNC, *ejidatarios* accepted the role of the state as the sole arbiter of *ejidal* lands. The agrarian struggle was firmly in the domain of the state and any appeals for change or justice were to be voiced through the hierarchical structure of the CNC, the PRI, and the federal government (Stavenhagen 1970). The CNC became one of the most powerful blocks of the PRI, becoming key to the party's stranglehold on power for the entirety of the twentieth century.

In order to preserve the social character of the *ejido*, the State placed strict controls over the manner in which *ejidal* land could be used and by whom. Not only could the land itself not be bought, sold or rented, but neither could one's usufruct right to it be sold. *Ejidal* rights could be inherited—passed down from husband to wife, or from father to son—thus strengthening its significance as patrimony. *Ejidatarios* were required to work the land themselves. They were forbidden from hiring wage laborers to work the land for them. Further, if they did not work the land for more than two years, they were subject to dispossession (de Janvry, Gordillo, et. al. 1997; Nujiten 1997). Migrants to urban areas lost their *ejidal* right when they left. This was the bureaucratization of the land's social function. If it was not being used, its function was lost, and

[40] Under the Agrarian Law access to *ejidal* lands could be granted in one of four ways. First, a community could appeal for a *restitución* of *ejidal* land based on their prior holding of it. The granting of *restitución* signified an acknowledgement by the state that the *ejidal* grant is a restoration of land rights previously enjoyed. It was a kind of righting of past wrongs carried out by the prerevolutionary state. Second, individuals in a community without land rights could apply for a *dotación*. A *dotación* was a kind of "gift" of the state to a landless community. Nugent and Alonso observe that, "with *restitución*, the peasants secured recognition from the state of what they fought for, and not the other way around" (1994:225). The state had a strong preference for granting *dotación* over *restitución*, frequently negating *restitutción* petitions only to later grant the land as *dotación*. *Dotación* framed the state as a benevolent benefactor to which the now landed peasants should be grateful and thereby pledge allegiance as loyal subjects (Nugent & Alonso 1994).

thus passed onto someone. The State also controlled the flow of resources to the *ejido*. *Ejido* land could not be used as collateral for loans nor could *ejidatarios* borrow against future harvests (Kelly 1994). *Ejidatarios* were therefore restricted to state banks for access to credit. Restrictive requirements attached to such loans discouraged many from seeking loans to mechanize or engage in other kinds of improvements (de Janvry, Gordillo, et. al. 1997).

Ejidal grants were awarded by the federal government and fell within federal jurisdiction, but had their own governing body and internal regulatory system. The *ejido* governing body is composed of three parts: the *asamblea*—the democratic assembly of all *ejidatarios*; the *Comisariado Ejidal*—the elected governing body tasked with executing the acts of the *asemblea* (composed of a president, secretary, and treasurer); and the *Consejo de Vigilancia*—the supervisory board charged with ensuring that the actions of the *Comisariado* are in accordance with agrarian law, the internal regulatory structure of the *ejido*, and the acts of the *asemblea* (INEGI 1997). In practice, it is a commonly held belief that the *Comisariado Ejidal* is often given to corruption. All the position in the governing body are unpaid, though officials often use their position to extract money from the *ejido* for personal gain. In her study of *ejido* La Canoa in Jalisco, Nujiten found that informal and corrupt practices are common. Though land sales were illegal, the *ejido* uses ambiguities in *ejidal* regulation to effectively legalize its sale. She found that in many cases, the *ejido asemblea* is less a decision-making body than it is a "fact-producing body" (Nujiten 1997).

In the 1930s and 40s Mexico experienced rapid and sustained growth in the agricultural sector (Kelly 1994)[41]. However, from the 1950s onward agricultural production declined

[41] A principal reason for this growth was large-scale land redistribution undertaken by President Lázaro Cárdenas (1934-1940). During his tenure, the federal government expropriated and redistributed over 18 million hectares of land (Zamora, et. al. 2004). Cardenas also famously nationalized key industries, including petroleum—considered central to the national patrimony.

steadily. By the 1970s Mexico had become a serial importer of food products. President Luis Echeverría (1970-1976) attempted to boost agricultural productivity "through state-directed vertical integration of agro-industries" within *ejidos* (Vargas-Cetina 2005). By establishing so-called cooperative *ejidos*, he aimed to make *ejidos* subjects of credit capable of supplying food not just to themselves and their families, but to urban markets. Echeverría established Ejido Alfredo V. Bonfil in Cancún as a cooperative *ejido*. However, the national experiment with the cooperative *ejido* was short-lived. This new arrangement failed to revitalize the *ejido* and Mexico continued as a serial importer of agricultural goods.

The boom years of the 1960s and 70s came to an abrupt halt in August 1982 when Mexico's finance minister, Jesús Silva Herzog[42] announced that Mexico would no longer be able to service its sovereign debt. The announcement set off the Latin American Debt Crisis and ushered in a shift in the political-ideological approach to governance in Mexico away from a paternalistic state toward market-oriented economic and social policy. With the election President Miguel de la Madrid—with a degree in Public Administration from Harvard[43]—a new technocratic political elite rose to power. Under de la Madrid's leadership, Mexico ended its policy of Import Substitution Industrialization and began adopting a market-oriented approach to economic governance. These changes were accompanied by lender imposed policies of Structural Adjustment. During this time, the federal government sold off many of its holdings[44], privatized government run industries, reduced tariffs, and in 1986 joined the General Agreement on Tariffs and Trade (GATT).

[42] Jesús Silva Herzog was also the first director of Infonavit.
[43] Miguel de la Madrid is also the nephew and political mentee of Ernesto Fernández Hurtado, the originator of the Cancún project and director of the Banco de México (1970-1976) (Camp 2011).
[44] Among the assets sold off were hotels and beach front property in Cancún, an action that spurred rapid economic and population growth in the city (McLean 2017).

In 1988, de la Madrid's Secretary of Programming and Budget, Carlos Salinas de Gortari ascended to the Presidency following a contentious and heavily disputed election. The Presidency of Miguel de la Madrid initiated the ascendance of an Ivy-League educated technocratic elite within the federal government. The ascendance of Carlos Salinas and his team of *técnicos* marks the concretization of a new political elite. One-third of both their cabinets were educated abroad, most popularly at a handful of Ivy League institutions (Centeno 1994). Under Salinas, the new market-minded political elite took aim at the *ejido* system.

In 1992, President Salinas reformed Article 27, ending land redistribution, providing a legal pathway for the titling and alienation of *ejido* lands, and abrogating the obligation of *ejidatarios* to continuously work their land to maintain their rights to that land. On November 7, 1991, Salinas delivered a speech before Congress introducing his plans for reform. The scope of his speech was ambitious, anchoring the need for reform in the country's long history—reifying the agrarian tradition through a historical survey of pre-Colombian, continental, post-independence, and revolutionary property practices. Each modality of communal, monarchal, or private property, he argued, met the needs of their time. Citing the Mexican "passion for law as an instrument of transformation and progress", he proclaimed that the so-called Reform of Agrarian Reform would be a continuation of the revolutionary tradition (Salinas 1991, 77). Just like the revolutionaries before him, Salinas claimed, his reform would revolutionize the countryside—this time through capitalization.

Salinas and his team of *técnicos*[45] saw the *ejido*'s inalienability and lack of clear tenure as a major impediment to productivity and investment. Because it was inalienable, *ejidal* land could not be used as collateral for a loan. This severely restricted *ejidatarios* ability to invest in technological upgrades that might make their land more productive. Further, a lack of security in

[45] Salinas' team of Ivy-League educated technocrats are commonly referred to as the *técnicos*.

land due to the threat of government expropriation or individual *ejidal* dispossession was, he argued, a major impediment to investment. These trends were seen as a major hindrance to the growth of the agricultural sector (Kelly 1994). The reforms provided a legal pathway for the legal sale of *ejidal* land, allowed *ejidal* property to be used as collateral for loans, and encouraged private investment in agriculture by opening the door to public-private partnerships (Foley 1992; Ortiz Elizondo and Hernández Castillo 1996). What were before considered the social duties of the *ejido* were now considered "limitations to productivity" (Nuijten 1997).

The conversion of *ejidal* lands into alienable commodities was not automatic nor was it mandated by the reform; *ejidal* communities needed to vote on the change. Indeed, not all communities did, as Castellanos outlines in her study of an *ejido* in rural Yucatán (Castellanos 2010). Prior to 1992, land in the *ejido* was divided into land for human settlement and land for common agricultural use, or *uso común* (common use). Land for human settlement was destined as the village or primary settlement for *ejidatarios*, their families, and *avecindados* (neighbors) who were not *ejidatarios* but were permitted to live in the *ejido* because they served other economic functions (i.e. bakery, cobbler, tailor, etc.). Depending on the *ejido*, its location, and the *ejidal* community, individual *ejidatarios* had particular areas that they tended to use, but the boundaries around such parcels were defined by the community and not according to a cartographically specific and legal land register. Officially, all the land considered to be *uso común* belonged to everyone in the *ejidal* community. As one *ejidataria* (female *ejidatario*) in Isla Mujeres explained, "the land belonged to everyone and no one."

The 1992 reform created a new agency, the Program of Certification of Ejidal Rights and Titling of Urban House Plots (PROCEDE) to "give juridical certitude to rural lands, promote the capitalization of those lands" through the cartographic measurement and legal assignation of

lands in the *ejido* (INEGI 1998). This voluntary program established the boundaries of *ejidos* and the individual and common use parcels within them, registered parcels in the Agrarian Registry (RAN). Empowered by the reform with greater autonomy from federal authorities, *Ejidal* communities could now vote (with a two-thirds majority) to divide the *ejido* into individual parcels and to transfer communal lands into *dominio pleno*. (*Dominio pleno* is legally somewhere in between *ejidal* and private property.) Literally translated it means "full domain," though in literature about the *ejido* it is translated as "disestablishment" (Jones & Ward 1998) or "private property" (Appendini 2012). Passing to *dominio pleno* signified that a given parcel pertained to an individual *ejidatario*, though as simply *dominio pleno* the *ejidatario* still could not sell their land and provide a title to the buyer. The implementation of PROCEDE was uneven. Some *ejidos* voted to pass through the process, others did not. Moreover, for those that did want to go through a process of parcelization, the demand for technical parceling services was so high that many *ejidal* communities turned to private companies. Cancún presents an interesting case study on the effects of PROCEDE since Ejido Isla Mujeres did pass through the process (though with a private company) and Ejido Alfredo V. Bonfil did not.

"Cancún was born of Isla Mujeres": The Social History of Ejido Isla Mujeres

The Comisarido Ejidal of Isla Mujeres is a short, Mayan man named Sigfrido. He traces his *ejidal* right to his grandfather, one of the original founders of the *ejido*. He wears a gold link bracelet and a gold chain necklace with his name in cursive. Sigfrido, I would later learn, was initially suspicious as to why I wanted to know about the *ejido*. My friend who accompanied me to our first meeting took pains to explain that I was an anthropologist doing an *academic* study (not a journalist preparing some kind of exposé). Once I explained that my interest was in

understanding the history of the *ejido*, his demeanor softened and he grew excited as he began recounting Isla Mujeres' long history. Despite his initial excitement on our first meeting, it took several attempts before I was able to finally meet him for a formal interview. The first scheduled meeting fell through. I showed up and learned that Sigfrido was not even in Cancún. After one more failed appointment, I secured another time with him. Sigfrido assured me he would be in town. On the day of our appointment I arrived early to the Casa Ejidal—the official building housing the *ejido*'s governing body and the site of *ejidal* assemblies. I wanted to be able to intercept Sigfrido in case he raced off before I arrived!

I took a seat in the extremely cold, air-conditioned waiting room. Sigfrido soon emerged from his office and apologized: he would not be able to meet at our scheduled time. Officials from the Commission for the Regularization of Land Tenure (CORETT) were coming in to discuss the regularization of some of the *ejido's* land. No problem, I told him. I would wait, as I did for an hour or so, sharing the waiting area with humbly dressed men and women waiting to speak to the Ejidal Commisioner about the status of their land purchases. Maria, a small, soft-spoken woman sat at a desk answering the phone. "I'm sorry señora, there is no one looking to buy land right now," I overheard her say to a woman on the other end of the phone, I presumed she was speaking to an *ejidataria* hoping to sell land.

Finally, Sigfrido emerged from his office with the two CORETT officials, shook hands with them, and exchanged niceties with everyone in the waiting area. As we entered his office, Sigfrido turned to his computer and brought up a document he had recently prepared describing the history of the *ejido*. Many of the *ejidatarios, he lamented,* did not know the history of the *ejido*, their history. On his screen was displayed a word document, written entirely in capital letters. He began reading it out loud: "THE HISTORY OF THE FIGHT FOR THE FOUNDING

OF OUR *EJIDO*, THAT ALL OF US SHOULD KNOW AND THAT IS A HISTORICAL LEGACY FOR ALL OF US EJIDATARIOS, A STRUGGLE AGAINST ADVERSITY AND THE OPOSITION OF THE INTERESTS OF THAT EPOCH[46].” The two-page long document was almost entirely a list of names and dates, outlining the very specific and convoluted bureaucratic and legal steps taken by the original 166 *ejidatarios* of Isla Mujeres to acquire their *ejidal* grant beginning with their petitioning the federal government in 1936. Though the *ejido* was officially granted in 1937 by President Lazaro Cardenas, and was made official when it was published in the Diario de la Federación in 1941. However, a few more years passed and the expectant *ejidatarios* continued pushing the government for the detailing and formal awarding of the *ejidal* land on the coast of Quintana Roo on November 15, 1944. Sigfrido continued reading the document out loud, “IT WAS A HISTORIC DAY FOR THE 116 *EJIDATARIOS*, FOR WHOM, THANKS TO THEIR STRUGGLE, THE *EJIDATARIOS* OF TODAY HAVE THE RIGHT TO LOVE AND CARE FOR OUR *EJIDO* LIKE A *PATRIA CHICA* (small homeland).” It was a romantic and largely legal/factual picture he painted of the *ejido*: dates accompanied by the evocative language of the revolutionary struggle associated with the country’s *ejidos*. The official history of the *ejido*’s founding as told by Sigfrido characterized the *ejidatarios* as humble peasants, as, “VISIONARIES AND TIRELESS MEN OF *EL CAMPO* (the countryside), FARMERS, CUTTERS OF ‘PALO DE TINTO,’ ‘COPRA,’ ‘GUAYACAN,’ AND ‘CHICLE[47].’” However, this is only part of the story of Ejido Isla Mujeres, one that leaves out

[46] Original text: “LA HISTORIA DE LA LUCHA DE LA FUNDACION DE NUESTRO *EJIDO*, QUE TODOS DEBEMOS DE CONOCER Y QUE ES UN LEGADO HISTORICO PARA TODOS NOSOTROS LOS *EJIDATARIOS*, UN ESFUERZO CON VOLUNTAD AUN CONTRA LAS ADVERSIDADES Y LA OPOSICION DE INTERESES DE ESA EPOCA”

[47] Palo de Tinto is a tree native to the Yucatán Peninsula. It used to be cultivated on a large scale for its use as a red dye. Copra is dried coconut kernel used to make coconut oil. Guayacan is a tree cultivated for its use as timber. Chicle is the gummy juice produced by the zapote tree used to make chewing gum. All are species native to the Yucatán Peninsula.

the construction of Cancún, battles over expropriation, and the admission of at least 100 additional *ejidatarios* from outside Isla Mujeres.

Banco de México planners were careful to establish the boundaries of the city just at the boundary of Ejido Isla Mujeres. They were eager to avoid the heated conflict over land experienced in Acapulco between developers, the government, and *ejidatarios* (Sackett 2010). They took an additional step designed to exert jurisdictional control over the city, they established a new municipality immediately to the south of Ejido Isla Mujeres and thus south of the municipality of Isla Mujeres. The new municipality of Benito Juárez would encompass Cancún and its projected urban growth. The move effectively severed the existing political power structure of Isla Mujeres out of the governance of the new tourist resort.

Though Ejido Isla Mujeres was not part of the city's original plan, it soon became central to its growth. Ricardo, the *ejidatario* I spoke with at the beginning of this chapter, articulated succinctly what all the *ejidatarios* of Isla Mujeres felt, "Cancún nace de Isla Mujeres"—Cancún was born from Isla Mujeres. As explained in the last chapter, the reality of human settlement soon exceeded the Banco de México's carefully calculated master plan. The "externalities" of human settlement exceeded the master plan and stretched onto the land of Ejido Isla Mujeres. In some cases *ejidatarios* sold land informally to migrants (McLean 2017). These sales were informal in that the sale of ejidal land was not legally possible, much less by a single *ejidatario*. All the land in the ejido was "uso común" or common use, and therefore any one piece of land did not pertain to any one *ejidatario*. Sometimes the person "selling" land was not an *ejidatario* at all, but someone poses as one in order to exact profits (McLean 2017). In other cases, people simply invaded the land and began constructing settlements upon it.

Ricardo spoke forcefully about land invasions on the *ejido*, "Cancún was created purely from invasions of Ejido Isla Mujeres' land." I understood that some of the settlement of the *ejido*'s land happened through informal land sales. So I asked, was some of it through land sales? "No, first they invaded...Let's say that I [the government] think you are very talented at organizing invasions, and you have people and I tell you 'invade this land' and then I expropriate it and there you go. This is how Cancún was born. Always Isla Mujeres has been a dormitory of the people who work in Cancún. A dormitory without hotels." Ricardo, along with every other *ejidatario* I spoke to from Isla Mujeres is still angry about these invasions. But while they are frustrated with the people who propagated the invasions—they blame organizers who capitalized on the needs of poor people—they are angrier with the government for allowing it to happen and then expropriating the land with little compensation for *ejidatarios*. The expropriated land was, by way of its proximity to the city, the most valuable land in the *ejido*. The government's compensation was not monetary, but rather to award *ejidatarios* with a collection of small plots within the city that they could sell (McLean 2017). Ricardo is upset about this, but his reflection on the process is also a more pointed critique of the inequality bred by the government's land policy. Each expropriation of Isla Mujeres seized land from the *ejido*, land that was part of the municipality of Isla Mujeres, and brought it into the area and tax base of Benito Juárez where Cancún is situated. Isla Mujeres, the land, *ejido*, and municipality to which Ricardo feels a part is seen as a "dormitory" for the labor force of Cancún. The hotels—the city's primary employers and most important tax base—are jurisdictionally and spatially separated from Isla Mujeres. The municipality absorbs all the challenges of a city like Cancún, but none of its benefits. The process of invasion, followed by expropriation and regularization happened multiple times throughout the next few decades (Connolly 1994; McLean 2017). The entire north of the city, the

area known as the *regiones* (regions) was *ejido* Isla Mujeres (see Figure 3.4). Today it is home to the majority of the city's population.

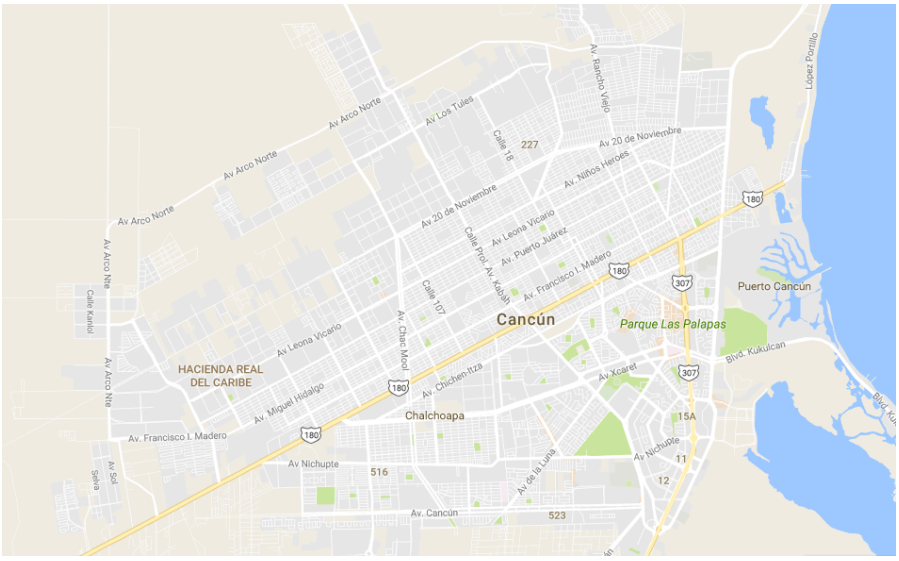


Figure 3.4: Map of Cancún. The north of the city is considered to be the area immediately north of 180 (pictured here), Avenida Lopez-Portillo (also referred to as the Mérida-Cancún highway). All the area to the north of Lopez-Portillo was once part of the Ejido Isla Mujeres. *Source: Image Google, INEGI 2017*

Ejido Isla Mujeres did not pass through the official PROCEDE program. The government bureaucracy had a difficult time keeping up with the demands of the nation's 30,000 *ejidos*. Instead, in 2000 the *ejido* turned to a private surveying company to carry out the technical procedure for parcelization. The company, Asesoría Profesional Agraria and its director are today accused of swindling the *ejido* and *ejidatarios* from across Quintana Roo of land and money (Por Esto 2017). The parcelization was done by lottery, though a few *ejidatarios* I spoke with believed that the best parcels were given to *ejidatarios* closer to the process (Figure 3.5).

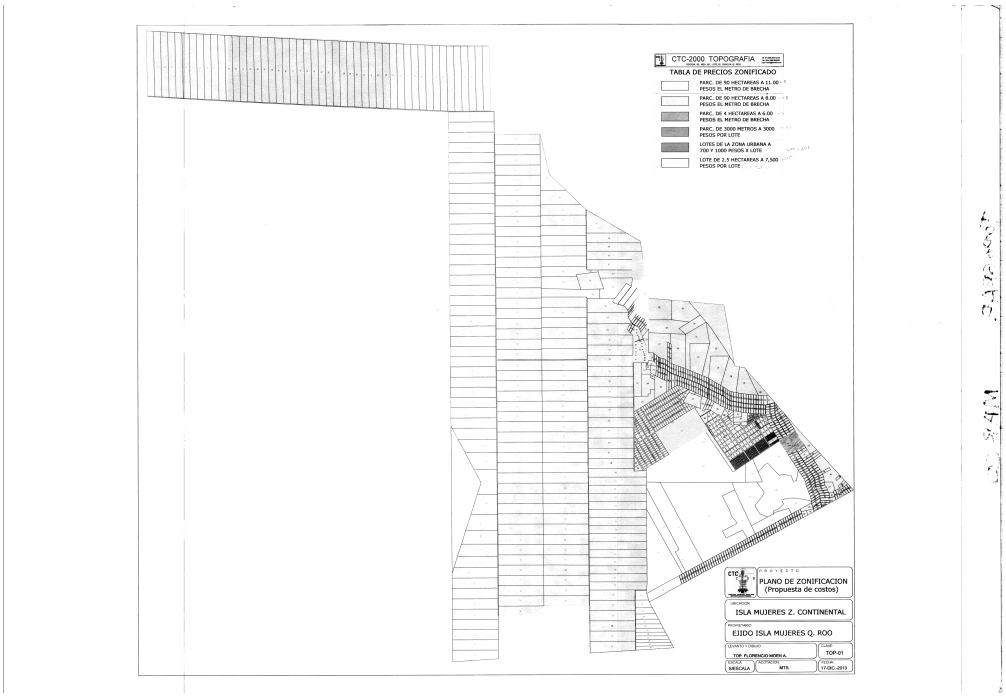


Figure 3.5: Map of the parcelization of Ejido Isla Mujeres. Note that each parcel is more of less a rectangle. One of the effects of this division is that there is considerable variation in the value of various parcels. *Image courtesy of the Ejido Isla Mujeres*

All *ejidatarios* were granted eight-hectare parcels, but some parcels are located closer to the city, and thus on far more valuable land, while others are distant. One *ejidatario* by the name of Julio complained that he cannot do anything with the parcel he was assigned as it is all marshland. Though Ricardo has a valuable parcel, he complained of racism and infighting among *ejidatarios*. Some *ejidatarios* take advantage of the oldest and most desperate among them, convincing them to sell their parcel at a low price only to turn around and sell that same parcel for a higher price. Post-agrarian reform land sales have exacerbated existing fissures within the *ejidal* community and created a new context for conflict over internal politics and the livelihoods of the *ejidatarios* of Isla Mujeres.

Ejido Alfredo V. Bonfil:

The town of Bonfil is located a few kilometers south of the city center of Cancún. It is just off the Cancún-Tulum Highway connecting the city of Cancún to the airport, Playa del Carmen, the Riviera Maya, and the coast of Quintana Roo. The highway is lined with shopping centers, businesses, the city's *central de abastos* (produce distribution center), and the ostentatious, guarded entrances to some of the city's most expensive housing developments. But to exit the highway into Bonfil is to enter a different environment entirely. Bonfil feels like a small village. The fast tempo and synthesized beats of Duranguense music can be heard blaring from people's houses. Tall men in jeans and cowboy hats gather in small groups in the central plaza, the Plaza Civica Durango (Civil Plaza of Durango). These are the *ejidatarios* of Bonfil.

Over the years I spent conducting research in Cancún, I grew close to the family of Eduardo "Lalo" Martinez, the first Ejido Commissioner of Bonfil and the primary organizer for their *ejidal* rights. Lalo was in his eighties and suffered a stroke a few years ago that causes him to slur his words. But in all the years I've known him, he's always appeared on top of his game. He dyes his hair and thin moustache jet black, always wears long pants and a cowboy hat. Though he's lived in Cancún for the last forty plus years, he still speaks with the tinny draw of a Norteño (Northerner). The *ejidatarios* of Bonfil are known to be fairly closed off, suspicious of outsiders. Lalo's daughter, Emilia attributes it to the culture of Durango, from whence the majority of *ejidatarios* hail. I had gained Lalo's trust over the years. On my last visit to Cancún he offered to accompany me to the Comisarido's office to speak to officials there about land sales. Outside of a quick, 20-minute chat with the Comisariado a few years ago, it had been difficult for me to gain access to officials there. When Lalo offered, Emilia made sure to tell me privately that this was a real honor. He is well respected in the community.

When I arrived at his house—a large, two-story building hugging the side of the large property upon which he's constructed a gym, event space, and multiple homes for his adult children—his wife stepped outside to tell me that he was just cleaning up and would be right down. Shortly thereafter, his grandson arrived in Lalo's red Honda civic coupe with Durango plates to drive us to the Casa Ejidal. As I began stepping into the backseat, Lalo tried to stop me, insisting that as a woman, I should sit in the front. I stepped in anyway, explaining that for me it is more respectful to let my elders sit in front. To which he replied that for him, in his culture, he said, it was more important to let women sit in front. When we arrived at the plaza Lalo was greeted by groups of men sitting on benches and perched on the steps of the entrance to the Casa Ejidal. Each man addressed him enthusiastically by his nickname, shaking hands, exchanging pleasantries, and briefly complaining that land sales were down. He proudly introduced me to each of the men as his friend from the United States, whispering to me privately after each encounter tidbits of gossip about each one.

The Casa Ejidal de Lic. Luis Echeverría is a large structure. To one side there is an auditorium for assembly meetings. At the entrance there is a two-story atrium with a glassed in courtyard full of plants. To the right is the office of the Commissioner, foregrounded by a large waiting area, and a reception desk with a handful of young female secretaries wearing uniforms embroidered with the emblem of the *ejido*. The Commissioner was not there, but we were able to speak to his deputy, Juán. Juán, a charismatic middle-aged man greeted us warmly, going out of his way to mention time and time again how respected Lalo was in the community, that he had made many sacrifices, that he was a *pionero* (pioneer). On the wall of his office were two large framed images: a map of the original *ejido* grant from 1975 and a newspaper article from a *La Opinion*, a local Durango newspaper, about the many people leaving Durango to start *ejidos* in

other parts of the country (Figure 3.6). Many of these people were new *ejidatarios* heading to this remote corner of the country, to carve out an *ejido* from the jungle coastline of Quintana Roo. Some of these were the *ejidatarios* heading to Cancún, but many others were embarking on new lives in other parts of the country's south. This great migration of people out of Durango was part of a larger colonization project undertaken by President Luis Echeverría (Vargas-Cetina 2005)[48].

LA OPINION
DIARIO DE LA MAÑANA
Sección "B" 56 años al Servicio de la Comarca Lagunera Sección "B"

Van en Busca de Tierra Para Trabajarla

Salió el Grupo de Solicitantes los de Nuevos Centros de Población

Los Representantes Campesinos Podrán Apreciar los Planes de Colonización de Esas Entidades

Quieren Comprar Algodón al Banco Agrario

A la Mayor Brevedad Deben Iniciar el Tendido de la Tubería de Agua

Sístole y... Palpitaciones de una Ciudad

Por: EDUARDO ELIZALDE ESCOBEDO

'TABLERO' POLITICO

Por Clemente de Ortuzta

si Aprovechan Bien el Agua

Demetrio Vallejo Inicia Actividades

Se Prepara Ante el Amago de Conflictos Laborales

Figure 3.6: Newspaper article from local Durango newspaper about the many people from the region leaving to start new *ejidos* in other parts of the country. The title, "Leaving to Find Land to Work: A Group of Solicitors are Leaving for New Population Centers*" Image courtesy of Ejido Alfredo V. Bonfil*

[48] Colonization projects were undertaken in part as a way to pacify indigenous regions.

Right around the time that Ernesto Fernandez Hurtado, Antonio Enriquez Savignac, and Gabriel Guzman were researching the plausibility of federal investment in Mexico's tourist infrastructure, Lalo Martinez began organizing a group of landless peasants in Tlahualilo, Durango to appeal to the Secretaria de la Reforma Agraria (Secretariat of Agrarian Reform) for an *ejidal* land grant. The fertile region of La Laguna where Tlahualilo was situated already had a number of *ejidos* at maximum capacity. Agriculture in the area, including many dairy farms, was relatively industrialized and organized. Many of the men in the region gained skills with industrialized agriculture as Braceros in the United States. Lalo himself spent time picking crops in Texas and Arizona in the 1960s. Upon his return to Tlahualilo Lalo had a good job as a foreman on a local dairy farm, but he wanted his own land; according to the Mexican Constitution he had the right to it. He spent the next year traveling to Mexico City and organizing other aspiring *ejidatarios* in the area.

It was fortuitous that Lalo's organizing coincided with the ascendance of President Luis Echeverría Alvarez to office in 1970. Echeverría rose to power with a populist message, promising to break with an economic model that had benefited only the middle and upper classes—ending the program of "Stabilizing Development" and replacing it with what he dubbed "Shared Development." He increased government spending and aimed his policies so as to frame the Mexican people as the benefactors of development. Echeverría also aimed to secure control of the nation's frontiers through a colonization project. The frontiers—Chiapas, Oaxaca, Baja, Quintana Roo—were all sparsely populated and/or populated by primarily indigenous communities.

When Echeverría came to office, the Cancún project was already underway. The land for Cancún had been secured and planners at INFRATUR were busily designing the city and

coordinating its construction. However, Echeverría was suspicious of the Cancún project. His opposition to it has been explained as political and ideological (Dondé & Turrent 2010). It was probably a combination of both. Some suggest that Echeverría did not like the Cancún project because he saw it as a vacation destination for the rich (Martí 1981). The wealth of the country should be spent on Mexicans, he insisted, not on rich North Americans. In conversation about the project, Guzman framed the difference as political. What interest did Echeverría have in promoting a project of his predecessor? He explained the difference in terms of opposition between Echeverría's populist brand of politics and the technocratic policymaking of the financial planners of the Díaz Ordaz administration. He explained, "President Echeverría did not like the bankers and he decreed that tourist development should benefit *ejidatarios*." The project was put on hold for a few months while the Banco de México planners sorted out the details with Echeverría. After reviewing the land deals made by the bank, and determining that none of them had gone to benefit any of the bankers or officials personally, the project began moving forward, but with a more social focus. In order to ensure that the Mexican people shared in the wealth of the Cancún project, Echeverría insisted on the inclusion of an *ejido* in the master plan, one that would supply produce and raw materials to the hotel zone. Since the *ejidatario* was a symbol of the Mexican peasant—himself a central symbol of the nation—and the *ejido* was a symbol of the continuing Revolutionary struggle, in this way Echeverría could frame the project of constructing Cancún as part of his nationalist-populist agenda.

Ejido Bonfil was not part of the original Cancún project. A map of the master plan from an INFRATUR annual report in 1972 does not include Ejido Bonfil (see Figure 3.7). A map from 1972 from the municipal archives of Benito Juarez showing all the *ejidos* of Quintana Roo

(Figure 2.8). Note that the geographical limits of the other *ejidos* throughout the territory have been printed on the map itself, but that Ejido Bonfil was drawn on with a pen after the fact.

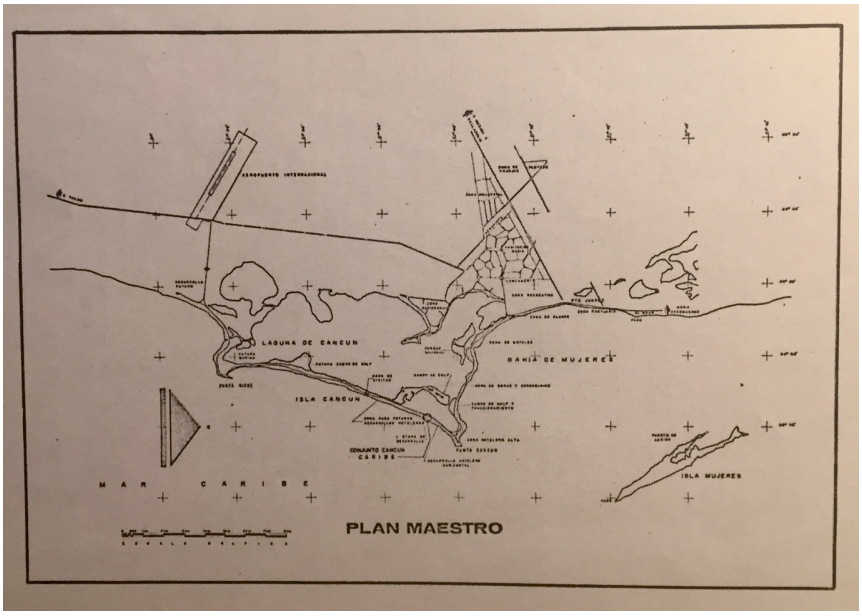


Figure 3.7: Master Plan from INFRATUR Annual Report from 1972. Note that Ejido Bonfil is not pictured here. Neither is Colonia Puerto Juarez, where the city's first informal settlement was established (Banco de México 1972). *Image courtesy of the Biblioteca de la Universidad del Caribe*

Figure 3.8: Map of the *ejidos* of Quintana Roo (Deparatmento de Asuntos Agrarios y Colonización 1972). Note that Ejido Bonfil is drawn on with a pen after the fact. *Image courtesy of the Archive of the Municipality of Benito Juárez*

The establishment of Ejido Alfredo V. Bonfil immediately south of the city's master plan had a few advantages for Echeverría. In order to become a state, the territory of Quintana Roo needed to increase its population. The establishment of Bonfil, along with a handful of other colonization *ejidos* throughout the territory was part of his plan to increase the population. Further, the *ejidatarios* from the north came from a PRI party stronghold. Echeverría thus populated the territory not just with bodies, but with people loyal to the ruling party and his

political project. This was especially important in a zone known for resistance to the Mexican state[49].

Bonfil was established as a cooperative *ejido*. It was part of a larger project of Echeverría for the *ejido* to adopt more mechanized, productive approaches to farming through explicitly collective means. The plan was for Bonfil to provide produce and other raw goods to the hotel zone. This was to keep development local and to ensure that the *ejidatario*—symbol of the Mexican state and Mexican revolution—would be the benefactor of this expensive project.

When Echeverría toured the progress of the Cancún project in 1974, he held a reception in Bonfil for the *ejidatarios* and their families. The *ejidatarios* remembered the reception fondly. Lalo's wife, Paulina recalled that the government brought in proper wooden tables and chairs, and lace-trimmed tablecloths (Figure 3.9). It was the fanciest reception the *ejidatarios* and their families had ever attended. She laughed recalling that the next day functionaries from the federal government came to collect the nice tables and chairs used for the reception. When they arrived, all the furniture was gone. The people of Bonfil took all the tables and chairs back to their homes. She chuckled, "well, we didn't know! We thought we could keep them!"

[49] The Yucatán Peninsula long resisted inclusion in the Mexican state. It declared independence in 1841, and eventually came under the tenuous control of the Mexican government.

Figure 3.9: Photo from Ejido Bonfil's website of the reception held in Echeverría's honor. Note the posters of Echeverría taped onto the building behind the tables. A large photo of the President simply displays the word "bienvenido" or welcome. *Image courtesy of Ejido Afredo V. Bonfil*

The *ejidatarios* of Bonfil worked hard to establish their cooperative businesses. But they were disappointed on their arrival to find the land of Quintana Roo nothing like that which they were accustomed to working in Durango. The Lagunas region is one of the most fertile in all of Mexico. Today it is a central production zone for large-scale agriculture exported to the United States. The soil in Quintana Roo is comparatively infertile. The land is thick with impenetrable jungle growth. Once cleared, the soil is thin, covering deep layers of rocky limestone. One afternoon sitting outside of Lalo's house chatting about the history of the *ejido*, Lalo recalled the struggle to grow produce on the land. He held out his hand to the level of his waist and said, "the corn only grew this high!"

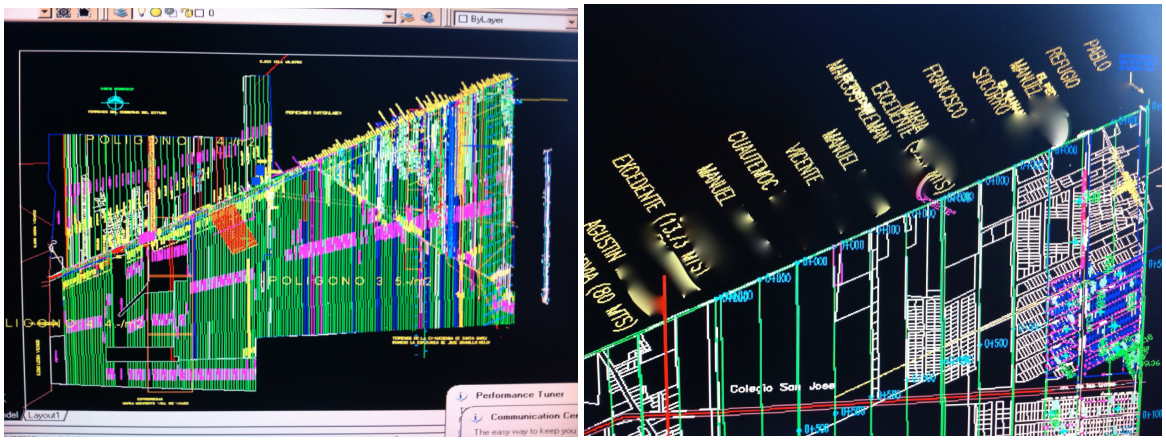
Lalo and the other *ejidatarios* of Bonfil are proud of the sacrifices they made to establish the *ejido*. Lalo describes arriving in Cancún via train, an eight-day journey from Durango. When he arrived, there was nothing "puro monte" – pure jungle. There were monkeys in the trees,

jaguars roaming the jungle, and lots and lots of mosquitos. He and the other *ejidatarios* were paid just fifteen pesos per day to help them establish the *ejido* and the cooperative businesses they were tasked with: a quarry, an egg farm, chicken farm, etc. The *ejidatarios* would work together to build one house, move into it, and then begin building the next house. They consider themselves to be pioneers of the city. "La zona hotelera está lleno, lleno de Bonfil" – The hotel zone is full, full of Bonfil, Lalo exclaimed. The quarry from Bonfil supplied a significant amount of the rock used to stabilize the marsh upon which the hotel zone is built. While geographically on the other side of the Laguna Nichupté, the hotel zone is literally constructed from Bonfil.

Everything in Bonfil and in Cancún changed abruptly on September 12, 1988 when Hurricane Gilbert made landfall on the coast of Quintana Roo. Gilberto was the first major hurricane to hit the city and its impact was devastating. In Cancún time is measured by the city's hurricanes. There is the time "before Gilberto" and "after Gilberto." It damaged the hotel zone and much of the city's infrastructure. Many were without water or electricity for a month. In Bonfil, the cooperative businesses were permanently destroyed. Afterward, many were forced to seek work outside of the *ejido*. But Bonfil was well positioned geographically and temporally in ways unforeseen to the city's planners and to the *ejidatarios* themselves.

Following the reform of Article 27 in 1992, Ejido Bonfil did not officially parcel its land. The Ejidal Commissioner explained that the reason for this was an ongoing land dispute. Because of the ongoing dispute with a property holder in the south of the city, the land cannot officially be parceled. Whatever the reason for it, all the land in Bonfil remains legally *uso común*. Though technically illegal, the *ejidatarios* sell their land according to an internal parcelization process. In Bonfil, the land was divided into long narrow parcels spanning the

length of the *ejido*. In contrast to Ejido Isla Mujeres, this method of dividing the land ensured that every *ejidatario* would have some land that was valuable (Figures 3.10 & 3.11).



Figures 3.10 & 3.11: Map in AutoCAD software showing how individual parcels are divided in Ejido Bonfil. Figure 3.10 shows the entire *ejido*. Figure 3.11is a close up illustrating the individual parcels. Note that each parcel is a long, narrow line from the north part of the *ejido* to the southern edge. This ensures that each *ejidatario* has some land that is valuable for sale. *Image courtesy of Ejido Alfredo V. Bonfil*

Cancún post the Reform of Agrarian Reform:

"Gracias a Carlos Salinas de Gortari" – Thank you to Carlos Salinas de Gortari. When I heard Lalo utter these words, I nearly dropped my voice recorder. It was one of my first times in Cancún conducting preliminary fieldwork. It was also the first time I met Lalo. Up to that moment, everything I knew of former President Carlos Salinas was from academic texts painting the Reform of Agrarian Reform as the demise of the countryside, as the end of the country's proud agrarian tradition, as the triumph of neoliberalism over the ancient communal customs of the *ejido* (Stephen 2002). But there I sat on a warm Cancún evening with Lalo and his daughter absorbing an alternative history. He explained:

> Salinas de Gortari really helped the *ejidatario*. He helped the *ejidatario* a lot. Before Salinas, if two years passed when an *ejidatario* was not present in the *ejido*, they would pass your right to someone else. And when Salinas entered … the ejidatario could sell his land to whomever he wanted, and because of that, we are selling to maintain ourselves. Now I'm selling the lots they gave to us in that time. I still have 7 hectares.

For Lalo and the other *ejidatarios* of Bonfil and Isla Mujeres, the Reform of Agrarian Reform empowered them with tenure security and the ability to sell their land. As Lalo explains above, and as Ricardo explained earlier in the chapter, if an *ejidatario* did not work their land for 2 years, they could lose their right. From the perspective of Agrarian Reform, this was meant to enforce the "land to the tiller" ethos of the *ejido*. If someone was not working the land, then he had no need for it. However, for *ejidatarios*, this equated insecurity. If they needed to leave for a time, perhaps to migrate for work, they risked losing their right to the land. Today, as Lalo pointed out, *ejidatarios* could sell their land legally[50] and were indeed selling it to "maintain themselves." For the *ejidatarios* of Bonfil, the land's productivity was no longer associated with its fertility or its potential for cultivation. Instead, it was now made economically productive through its inclusion in Cancún's urban real estate markets. As she accompanied me to the bus stop that evening, Lalo's daughter joked that the *ejidatarios* of Bonfil no longer cultivated their land; they cultivated money.

Ejido Alfredo V. Bonfil was especially well positioned to benefit from reform of the *ejido*. After years of informal growth and the expansion of slums, in 1981 the state government initiated an infrastructure investment plan called Nuevas Horizontes (New Horizons). The program regularized already existing irregular settlements situated in Ejido Isla Mujeres, and created urbanized plots for allocation with the state housing program, INVOQROO (Connolly 1994). Among the impacts of this program was to attract development to the city's southwest along the Mérida-Cancún highway. This was a boon for Ejido Bonfil and its desirable land. At the same time, the city's middle and upper-class residents were pushing for development in the south, along the Laguna Nichupté. At this time, some of Bonfil's most valuable land along the

[50] Though the reform provides a pathway for *ejidatarios* to "legally" sell their land, the degree to which these transactions are actually legal is up for debate. The process by which land sales operate is explored in Chapter 3.

lake was expropriated for commercial development. While the *ejidatarios* decried the loss of their land for what they believed to be unfair compensation, expanded commercial development increased the demand and value of *ejidal* land adjacent to development.

As a result, since the early 1990s, Bonfil's *ejidatarios* benefitted handsomely from land sales. In the village of Bonfil, the homes of *ejidatarios* were easy to identify by their sheer size and ostentation. They were typically multi-story homes, spread across a large urban plot, often with multiple structures, and enclosed in high ornamental walls. Lalo's is a prime example. On his land is his large, two-story house behind a high, whitewashed wall. Also on his property is a gym—an extension of Lalo's commitment to physical fitness. The gym's activities include boxing training and zumba classes. There is a building constructed with the aim of someday being rented out as a corner store. There are also two small homes for one of his sons, and his daughter Maria, and a large event space, complete with a stage, available for rent.

The individualization of *ejido* land is evident in satellite image of the greater Cancún area (see Figure 2.13). Note the informal settlements in Ejido Bonfil to the south and Ejido Isla Mujeres to the north. Early on in my fieldwork I would spend considerable time zooming in and out of a Google satellite map of the city. I wondered why the informal settlements located in Ejido Bonfil extended in long, narrow lines. It seemed such a strange, orderly, yet not enitirely logical formation. When I saw the map of individual *ejidatario*'s parcels it all made sense. Each long, narrow line corresponds to an individual *ejidatario* who sells land in their parcel. Though not in long, narrow lines, the same pattern of development individualized by *ejidatario* can be observed in Isla Mujeres as well, where settlements fill out the rectangular parcels assigned to individual *ejidatarios*.

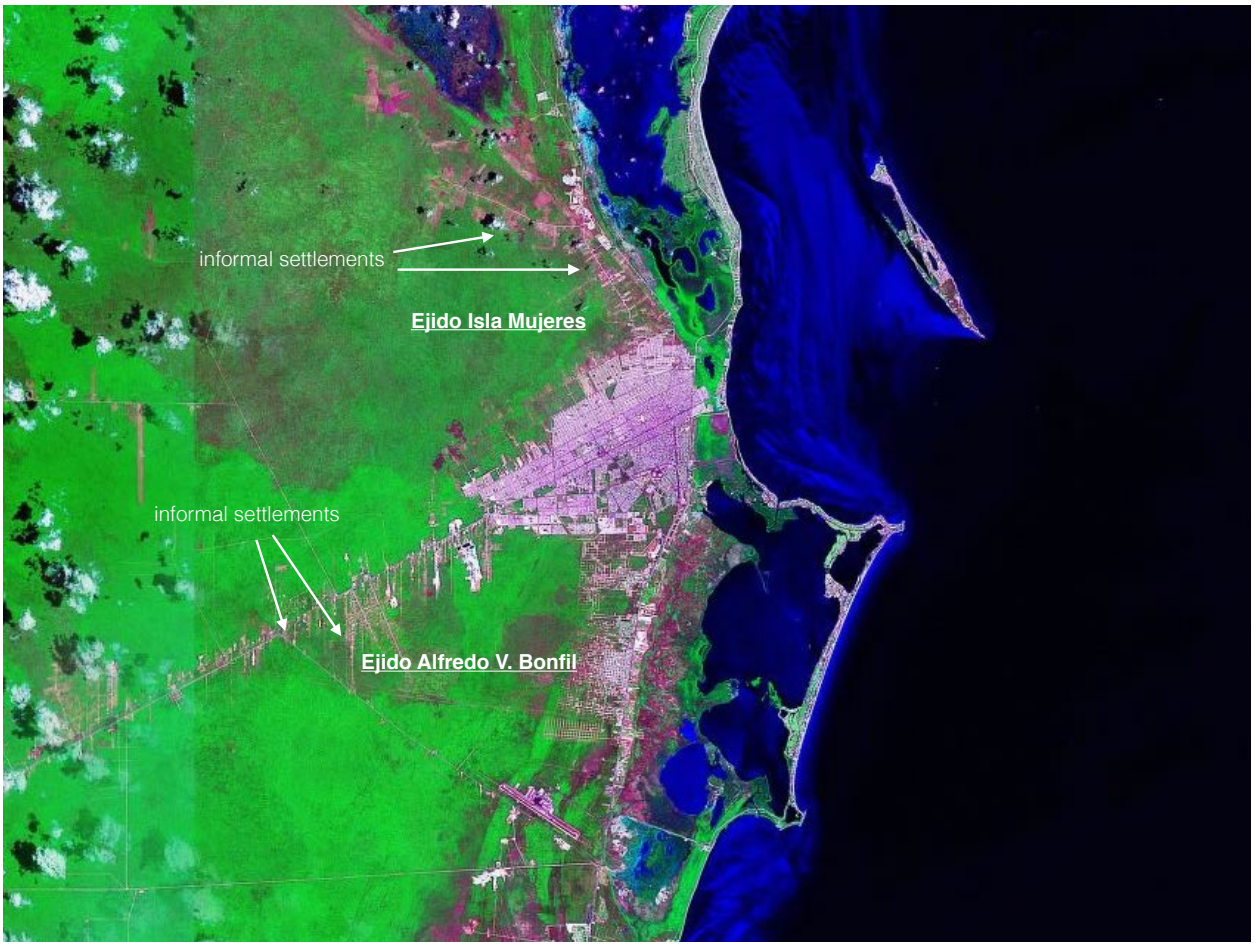


Figure 3.12: Satellite image of Cancún. Note that the shape of settlements in Bonfil and Isla Mujeres correspond to the unique shape of individual *ejidatarios* parcels outlined in figures 3.5, 3.10, and 3.11 *Source: Google, INEGI 2017*

In Isla Mujeres, though the *ejidatarios* have not benefitted on the whole in the same way that the *ejidatarios* of Bonfil have, many have nonetheless benefitted considerably. Selma, an *ejidataria* from Isla Mujeres is, like Ricardo a migrant to Cancún from Chiapas. Though she came later to Cancún and acquired her right through an informal and officially illegal purchase of a struggling *ejidatario*'s right. He was in need of money, so he sold his right to Selma. She has been an *ejidataria* since the later 1980s. Speaking of what it means to her to be an *ejidataria*, she explained:

> To be an *ejidatario* has many benefits because they give you your land and one has to work it, cultivate on it. Here in Cancún, unfortunately the lands are not good for cultivation. The only thing you can cultivate is citrus, it is the only thing you can cultivate because the ground is pure rock. If you try to plant grass, well, it won't produce, we don't have the support of the government for irrigation wells, nothing of that kind, so as *ejidatarios* what we can do is sell our land, because our land doesn't produce! It is the only alternative we *ejidatarios* have. The only advantage we have is to sell our lands to investors so that they can build housing.

She also collapsed the significance of the past with that of the present. She notes that the *ejidatario* is given their land to cultivate it, but she laments that in Cancún that right falls short as the land is not particularly fertile and the government does not help them with mechanized technologies such as irrigation that would aid in the cultivation of their lands. Instead, the "only advantage" the *ejidatarios* have is to sell their land. *Ejidatarios* in Cancún today see themselves as owners of land whose value is derived from the urban real estate market.

For the *ejidatarios* not originally from Cancún, they all share a desire to sell their land in Cancún and return to the states from where they came. Lalo and his wife already have a home in Tlahuililo where they spend months out of each year. As his wife points out, her parents are still there. They feel connected to Tlahuililo the place. And to Cancún they are connected to their children and grandkids who live there, but not to the land itself.

Conclusion:

I asked all the *ejidatarios* I spoke with what they hoped for the future of the *ejido*. When I got to that point in the interview, Isabela, an *ejidataria* from Isla Mujeres replied by saying, "all the *ejidatarios* are waiting for a big project that they say will bring considerable growth. That is what we are hoping for." I had already heard rumors about the project called Ciudad Mujeres. The new master planned tourist city is to be built on the continental mainland in the municipality of Isla Mujeres. Until recently, the municipality of Isla Mujeres has been cut out from the profit

and tax dollars generated by Cancún. The proposal for Ciudad Mujeres includes 15,000 hectares and proposes to have 500,000 inhabitants within 30 years (Dunque Hernández 2016). *Ejidatarios* in Isla Mujeres like Isabela are hopeful that the project will move forward. She conceded that she would like the project to be successful for her personally because it would allow her to sell all her land and move back to the state of Yucatán where she is from.

The *ejidatarios* of Isla Mujeres with parcels located close to the urban periphery have profited from the reform both through informal land sales and through the sale of large areas to private investors. They have profited particularly in recent years from the expansion of *interés social* housing developments along the northern edge of the city. Bonfil too has profited from the sale of lands both informal and formal, though for the middle-class housing developments built on their land in the south of the city, because they did not pass through PROCEDE, the investment process involves intervention from the government. The reform of Article 27 provided *ejidatarios* with the tools to make their land legible to the market, a legal change designed to open up *ejidal* land to private investment. Indeed the reform has provided *ejidatarios* with the legal means to render their land sellable and investable, though especially in Bonfil, these tools have not so much rendered the land open to private corporate investment as they have been used by *ejidatarios* to the advancement of their personal interests—interests that involve continued informal sales of their land. In short, the "individualizing" intention of the reform insofar as it aimed to create a culture of individualization has succeeded. *Ejidatarios* think of themselves as owners of the land and pursue their monetary interests in the sale of that land. However, their interests do not necessarily coincide with those of private investors. Rather, they use the tools of legal and technical legibility to continue informal land sales.

Still, the subject of *ejidal* land sales is morally conflicted. In clarifying the significance of *ejidal* land for the *ejidatarios* of Isla Mujeres, Ariel, an agrarian attorney for the *ejido* explained:

> Here the *ejidatarios* do not see their land as an opportunity to work it or to have an instrument that allows them to obtain income . . . It is a bad way of not valuing their land and the *ejidatarios* need to work to change these ideas because the land is going to end. They will sell it and they will have nowhere to live. There are many *ejidatarios* who sold their land and now they do not even have to eat. This mentality is the one that must be changed.

It is both desirable and expected that an ejidatario will sell his or her land, but they shouldn't sell all of it. To sell all of it would be irresponsible, it would mean the loss of their *patrimonio*. Still, this is precisely what some *ejidatarios* hope to do. Very few of the *ejidatarios* in either of Cancún's *ejidos* are from the area. Their relationship to the city is tenuous as their primary identity remains grounded in the state, city, or village from where they came. The majority of *ejidatarios* I spoke with voiced a similar desire to Isabela: they hoped to sell all their land in Cancún and return to the place they considered home.

Figure 4.1 is a satellite image of Cancún in which irregular settlements on *ejidal* land in Ejido Bonfil is highlighted. Figure 4.2 is a detail of the area highlighted in Figure 4.2. *Source: Map Data: Google, INEGI 2017*

The above images focus on the primary site of irregular settlement in Cancún. These settlements are located at the far eastern corner of the city along the Mérida-Cancún highway. Each narrow straight line extending south from the highway (see Figure 4.2) is the parcel of an individual ejidatario as well as a uniquely named settlement. Ejidatarios select the names of the settlements as well as the names of the streets within them. The settlement discussed in this chapter, La Esperanza is among the irregular settlements pictured in the images above.

***CHAPTER FOUR - LOS BENEFICIOS DE LA TIERRA*: BUYING AND SELLING LAND IN CANCÚN'S IRREGULAR REAL ESTATE MARKETS**

The radio crackled as the taxi driver asked another driver how much the fare was to La Esperanza. After determining the correct amount (70-100 pesos, or $5-$8), he apologized for not knowing. Most people don't take a taxi this far, he told me. The fare would too expensive. Why did I, a *gringa*, want to go to La Esperanza, he asked me? Curious, I asked for clarification—is it strange that I would want to go to La Esperanza, or that I would want to travel so far out from town? "Would it be strange if I wanted to go to one of the Infonavit settlements on the edge of town?" I asked. "No" he said, "it is strange because La Esperanza is an *asentamiento irregular* (irregular settlement)."

After thirty minutes we turned off the main Mérida-Cancún highway into La Esperanza. The busy commercial zone lining the highway gave way to a tree-filled *colonia* (neighborhood), Construction was dense close to the highway and buildings were made of concrete. Permanent structures soon gave way to temporary structures, with laminate, wooden palates, and old

political banners repurposed as roofing. Every few blocks stood a large transformer, tangles of wires stretching from their interior to an adjacent power line. (Figure 4.3). “The people here steal electricity, see!” the driver exclaimed as he pointed to a tangle of wires on one of the transformers. *Mototaxis* (motorcycles refurbished with seated trailers for two to three people) zoomed up and down the paved roadway, delivering customers from the highway at the northern edge deeper south into the settlement. With no formal bus service in La Esperanza, *mototaxis* fill the service gap by providing inexpensive transport to the farthest reaches of the still expanding settlement. The drivers of these taxis are also a vital information service, moving news of meetings and other happenings up and down the long roadway.

Figure 4.3: Electrical transformer hooked up to electrical lines extending from the main highway. Since there are no individual meters on the transformer, everyone connected to the transformer must split the electrical bill evenly. *Image by author.*

Finally, we spotted my informant Lourdes on the main street waving at us. I paid the driver and stepped out of the taxi. How much cooler it was here than in the central city! The air was breezy

and filled with the quiet typical of a rural village. I greeted Lourdes and walked with her down the unpaved road where she lives.

Lourdes's house was composed of a number of small structures. The main house was a small concrete structure—just one room really—with a window air conditioning unit humming away. At four structural supports along the roof, straight lines of rebar extended two feet into the air, a material indication of her family's aspiration that their home will keep growing. Behind the concrete house was a small *palapa*[51], which Lourdes still used as her kitchen. We took a seat in the shade next to the main house. Chickens roamed the yard around us, pecking the ground for seeds, insects, and anything else they might consume. The smell of smoke from a still simmering cooking fire in the kitchen *palapa* filled the air. The settlement reminded me more of a small village than the urban slum official rhetoric had led me to believe it would be.

Lourdes invited me to join her family for lunch and inside we went to prepare the meal. From the refrigerator she pulled out a Tupperware of pre-made macaroni and potato salad. She served the salad on plates with saltine crackers. Her sons quickly finished their meal and went straight for desert: crackers dipped in condensed milk. In this part of Mexico, lunch is typically the heaviest meal of the day. It is the meal most likely to contain meat, and is typically served hot. By comparison, the lunch Lourdes served seemed more like a snack than the principal meal of the day. After lunch we settled on stools in the shade and Lourdes told me her tale of how she came to settle La Esperanza.

[51] A *palapa* is a small hut-like house typical of indigenous Mayan communities in the Yucatán Peninsula. In rural villages, the *palapa* is built using wooden branches with narrow openings between them to allow air to pass through. The thatched roof is traditionally constructed by tightly woven palm fronds. It is particularly well-suited for hot environments. In urban areas migrants often construct *palapas* partly from found and/or industrial materials. The thatched palm roof is often replaced by repellant tar sheets.

Lourdes was born in a small village just an hour or so away from Cancún. There were just ten families in her town. She grew up speaking Maya in her home, picking up Spanish in grade school. Her parents "hace el trabajo del campo"—do the work of the countryside—meaning they are subsistence farmers. Outside the larger urban areas in the Yucatán Peninsula, agriculture is the primary economic activity. Farmers grow staple crops of corn, beans, and squash on *ejido* land typically without any kind of mechanized technology. The work is hard and the yield small. Lourdes' parents struggled to feed their eight children. So when she was old enough—she estimated about 12 or 15, she couldn't remember exactly—she left the village to find work in Cancún in order to help her parents. In Cancún, she moved in with her Godmother and worked as a helper in local restaurants. She soon met her husband Juan, a construction worker, and after a brief courtship married him at the age of 16. They moved into a rented home in one of the city's *regiones* (regions) but soon began dreaming of having a home of their own because, as she said, "no es lo mismo que sea lo propio"—it's just different when it's yours.

Many of their peers were purchasing homes in the new *interés social* (social interest) housing settlements on the edge of town. Private developers build and sell these planned housing developments. The majority of the people who purchase these inexpensive homes use Infonavit-provided mortgages to pay for them. Advertisements for such settlements are all over town: inside buses, on billboards, even as full-fledged models at booths in malls and outdoor plazas. They began their search in a newly constructed settlement at the edge of town, but they ultimately decided to buy land in La Esperanza. She explained the process of making the decision:

> We went to look at a house, but since my husband is a construction worker, he said they weren't made well. Of course the body was nice … and it looked nice, but actually it wasn't well made. He said that it wasn't plastered, you could see the concrete blocks. So he said, I am going to invest 250 (250,000 pesos, $18,000 US) and who knows in how

> many years I will finish paying—if I actually finish! … He said, 'wouldn't it be better if we could get a lot and build something better, even if it's little by little, but you know, something that I like, because you know, I know how to, and why would I buy something that I don't like?' We had the opportunity and we took it. [With an Infonavit home] they told us it would be 2,600 pesos monthly and my husband thought: when he's working he can pay it, but you never know with construction. One moment you have work, the next you don't, and then you can't pay! Because when there is work, you can pay, but if there isn't, the interest goes up. And so we decided not to get it and instead we decided to come here to the *monte*[52]."

"Casas Infonavit" are brand new: newly painted, with manicured parks, an aesthetic and material clean slate upon which a prospective homebuyer might imagine their new life as a member—at least in appearance—of the middle class (Inclán-Valadez 2015). But, as her husband was able to quickly detect, the low-income version of these homes were not well made. Developers use narrow concrete blocks, cheap paint, shallow foundations, and tiny rebar cables in order to cut costs and maintain a low price while generating a profit. Though these homes are inexpensive, the cost—typically equivalent to $20-$25,000 US—is still very high for those of the lowest income bracket. 2,600 pesos monthly for a home (roughly $145 US) for 30 years is a considerable expense, one amplified by the precarious nature of construction work. The majority of construction workers are employed informally, meaning that their employer does not register them officially with the Mexican Social Security Institute (IMSS) and does not pay employee taxes. It also means that such workers are not therefore eligible for an Infonavit credit that they might use to purchase a home. For Lourdes' husband, the decision was clear: a "casa Infonavit" was neither economical nor desirable.

If Infonavit is the formal option for housing, made known through extensive formal communication channels, then housing in a so-called irregular settlement is made known through

[52] *Monte* translates into Spanish as mountain, though in the Yucatán Peninsula it is typically used to mean the forest or an otherwise rural area. It is more of a distinction from that which is urban or a place where people traditionally live (e.g. a village). For example, men engaging in agricultural work often explain their work as, "trabajo del monte" or, I do the work of the *monte*. Since the Yucatán is extremely flat, excluding the Puc region with small hills, the translation to mountain is incongruous.

social channels, or through far simpler advertisements handed out by taxi drivers or on hand-painted signs along the road. A friend of Lourdes' husband told him about some land available in La Esperanza, that they were selling property for just 40,000 pesos ($3500 US)! They made their first payment at a company called Grupo Suministro in an office downtown. Grupo Suministro does not advertise the sale of these lands. Actually, the purchase of such land occupies a legal grey area: not really legal, not entirely illegal. The land upon which La Esperanza sits is part of the Ejido Alfredo V. Bonfil, land which legally—for reasons I will elaborate on later—cannot be legally bought or sold. Those purchasing land in La Esperanza do not acquire formal title. After all, the *ejido* is not private property. Even the *ejidatario* from whom they purchase land from does not have title, but a right to its use[53].

Soon after making their first payment, Lourdes and her husband began coming to La Esperanza on the weekend to clear their lot in preparation for construction. When they bought the lot, it was thick with trees and brush. There was no infrastructure: no water, no gas, and no electricity. Even the main road was still unpaved. As they cleared the land, they harvested wood to use in the construction of the first structure, a *palapa*. They would spend the first year living in it. For Lourdes this was no big deal. She had grown up living in a *palapa* with her parents and 7 siblings. Getting everything built was hard work, "but no big deal," she explained, "These are the things one must first suffer in order to appreciate the things one has. When you start on the bottom you advance a little higher everyday. We learn to appreciate things, and in this way, little by little we are moving to where we are now, continuing forward" she motioned to the neat, concrete structure behind her, "We made this little room where we sleep. And now the *palapa* is

[53] In chapter three I discuss *ejidatarios'* legal relationship to their land post-Article 27 reform. In the complex legal terrain of the *ejido*, *ejidatarios* have the legal ability to buy and sell their land, but unless they pass through the PROCEDE process granting them *dominio pleno* and regularize their land, they are do not legally own it. The land in Ejido Bonfil was individually parceled internally (and informally) among the *ejidatarios* themselves, but the land is not legally *dominio pleno*. Therefore its *ejidatarios* legally remain rights-holders and not owners.

the kitchen!" Her ethic of incremental improvement is closely aligned with the material method by which she and her husband built their home: incrementally. Rather than paying off a mortgage incrementally, they incrementally add material stuctures: a *palapa*, a concrete room, an air conditioner, a bathroom, as money becomes available.

In the absence of government supplied infrastructure, Lourdes, her husband, and their neighbors built their own. During the first year that they lived in the *palapa* they got their electricity from a car battery. All cooking was done over fire in the same structure where they slept. They partnered with their next-door neighbor to dig a well for water. They continue to burn their trash. And they recently built a bathroom structure behind the main house—though it is unclear where sewage will drain when it is finished. Within a year of living on the land, the neighbors on her street pooled their resources and bought a transformer for 35,000 pesos ($3,000 US) in Mérida. They then paid the informal electrical consortium that maintains the transformers in the community to connect the transformer to official Federal Electricity Commission (CFE) power lines extending from the Mérida highway. Finally they had electricity to power their air conditioner, television, and more. Contrary to what the taxi driver said, they do not steal electricity. In fact, they believe that they pay a higher rate than people with formal electricity because they do not pay for what their individual household uses. Because it is not a formal connection, there are no meters on the transformer to measure individual consumption. Everyone connected to the transformer shares the cost of electricity equally: Neighbors who use more electricity pay the same price as neighbors who use little.

Lourdes and her neighbors cannot receive formal electrical service from the CFE because they are in an irregular settlement. Unclear as to why living in an irregular settlement makes one ineligible for formal infrastructural services, I asked her to explain:

> What happens is that these lands have an owner and the government can't do anything, though they want to. These lands have an owner that is the *ejidatarios* of Bonfil. I understand it this way: even if the government wants to enter, they can't if the *ejidatario* won't let them. Although we (the residents) ask for help (from the government), they always tell us that this is an irregular settlement and so they can't.

Lourdes' understanding of the reason for government inaction in La Esperanza closely matches official explainations of why they don't extend services to the settlement. Put simply, it is outside of their jurisdiction. The land belongs to the *ejido*—though as discussed in the chapter 3, the *ejidatarios* do not technically "own" the land—and therefore the municipality has no jurisdiction. "Irregularity" becomes a self-evident explanation for government inaction. The government cannot enter, cannot extend services, cannot even collect data about the settlement because it is irregular.

The legal and infrastructural situation in La Esperanza is by no means unique to Cancún or even Mexico. Such settlements have been an important, if not the principal part of urban growth in Mexico (and indeed around the world in "mega-cities" of the global South) since the mid-twentieth century (Azuela & Duhan 1998; Connolly 1982; de Antuñano Villarreal 2017; Ward 1982, 1990, 2015). Government officials at the federal, state, and municipal levels refer to such settlements as *asentamientos humanos irregulares* (irregular human settlements). They are considered "irregular" because the land is being used for an irregular purpose: housing people. Its "regular" purpose is determined by the kind of property it officially is—i.e. national, private, or social (*ejido*), and by how the area is zoned according the municipality's Programa de Desarrollo Urbano—Urban Development Program (PDU). La Esperanza is doubly irregular. Because the settlement is located in Ejido Bonfil where all land is legally *uso común* and not *dominio pleno,* the land cannot be legally alienated and sold. All *ejido* land—save a small urban

area meant to house the *ejidatarios* and their families—is meant for agricultural use and not human settlement.

La Esperanza is further considered irregular because according to the PDU, it is outside of the area zoned for urban use. This dichotomy between regular and irregular use, regular and irregular settlements is an important organizing logic for urban development in Cancún and across Mexico. Yet, to the people who live in such settlements and to the *ejidatarios* and agencies that sell land there, they are known simply as *colonias*—neighborhoods, or most commonly by their proper name—in this case, La Esperanza. To be clear, people in La Esperanza have purchased the land upon which they live. They are not squatters[54]. Squatting—the acquisition of land via adverse possession—is common in Mexico. Organized groups of squatters—referred to as *paracaidistas* (parachutists)—have throughout the twentieth century organized to construct settlements and claim "unused" land as their own. Squatter settlements are also considered irregular, though their treatment by authorities is, especially in recent years, comparatively harsh. Government officials often sweep into a nascent squatter settlement to clear the land of inhabitants[55]. Such settlements are often described with the additional moniker of "illegality." But the residents of La Esperanza have paid for their land, albeit through unofficial channels.

The binary of regularity/irregularity employed by government officials in Mexico can usefully be understood through the abundant literature on the binary of formality/informality. Early work on the "informal sector" presumed a clean binary between that which is formal and

[54] While the vast majority of people who live in La Esperanza have purchased their land, there is anecdotal evidence that some residents are squatters. In these cases people begin by making payments on the land, but soon thereafter stop paying with the intention of asserting their rights to the land via adverse possession.

[55] Squatting is so common in Mexico that large private property owners will often pay an attendant to live on the property in order to protect it from invasion. The adverse possession laws in Mexico—emanating from the idea of "land to the tiller"—that it is commonly used to acquire possession. The Mayan Riviera is rife with stories of even wealthy developers paying low-income people to squat on valuable seaside land, planting crops as evidence that they are working the land. Once acquired, the squatters pass the land on to the wealthy developer for a small fee.

that which is informal. Formal employment meant steady work, often skilled, wherein the employee and employer pay taxes to the authorities. Informal employment was understood as everything else, as its opposite: unsteady, low-skilled employment, often paid under the table. Formal was within state control, informal was outside of it (Castells & Portes 1989). Hernando de Soto's influential work on informal economy approached informality as an untapped resource (1989). So his argument goes: people sought informal economic opportunities in employment and housing when the barriers to formal opportunities are too great. Barriers to inclusion in the formal economy are the product of steep restrictions and onerous bureaucratic procedures imposed by the state. Yet, the resilience of the informal economy evinced people's "heroic entrepreneurship" (De Soto 2000). In order to bring people out of the informal economy and unleash their full economic potential, reduced regulations and state intervention was necessary. His work was influential in policy circles, justifying neoliberal policies that sought to reduce government regulation (Goldstein 2016). De Soto's work has been extensively critiqued, though many of these critiques still share his fundamental vision of a binary between that which is formal and that which is not, that which is within state control and that which is beyond it, that which is subject to law and that which is not (Fischer, et. al 2014). But even this distinction is flawed. Rather than any real material distinction, it seems that the primary difference between formality and informality binary is perceived legitimacy. It is more a matter of taste than a description of distinct building or economic practices. Indeed, urban forms understood to be formal—namely fancy condominiums and other structures for the wealthy—are constructed using informal channels (Roy 2005). "Informality" is more a code for poverty than it is a description of any unique method of construction. In other words, informality is not a process, but "an organizing logic" (Roy & AlSayyad 2004).

Informality is not outside of the state, exists in a shared field of power with the state and is often ironically produced by the state (Elyachar 1999, 2003). In her theorization of informality Roy draws on Giorgio Agamben's writing on sovereignty (1998), suggesting that informal urban spaces can be understood as a state of exception (2005), with the state of exception (informality) is defined by the state itself. Similarly, in his recent work on informality in the context of an "informal" marketplace in Cochabamba, Bolivia, Goldstein notes that informality is not the result of state neglect, but what he calls an "*organized disorder* that is the result of the state's presence rather than its absence" (Goldstein 2016, 7). Informality is bureaucratically expedient because it provides the means for urban growth in the absence of state capacity to manage it (Azuela 1989). It is politically expedient because state officials may control the space—often arbitrarily—through its assignation as informal and the opacity of enforcement procedures created therein.

Opaque regulations further allow state officials to extract profit by unevenly enforcing rules and even making up rules and fees at their convenience (Goldstein 2016). Varley (1998) notes that the selective categorization of irregularity in the Mexican case is used by the state as a mean to advance political agendas. She notes, "the selective definition of informality has provided an effective means of ensuring residents' political compliance in exchange for services and property titles" (ibid). In Mexico, the specter of regularization—the process whereby an irregular land or settlement is made regular such that title may be granted and official infrastructure may be extended—is a powerful political tool. Politicians promise regularization and/or the extension of infrastructural services in exchange for votes. But in maintaining the status of these spaces linguistically and politically as irregular, politicians are able to affix blame for the situation on the residents themselves. Residents are in the wrong, not the government.

Moreover, designating these spaces as irregular allows politicians to paint themselves and the state of which they are a part as the paternalistic provider of services. The state—or even more aptly, a political party—provides the means of regularization and the extension of infrastructural services not because it is the responsibility of the state, but because it (the state, ruling political party) is benevolent. Thus, while the binary between formality/informality and regularity/irregularity is not objectively meaningful—in that it does not reference any real methodological binary—it is a meaningful "organizing logic" for the government officials who employ it.

Before advancing this argument further, I need to take a step back and discuss what exactly I mean here by "the state." The short answer is that it's complicated. Speaking of "the state" is convenient shorthand, but in this dissertation I follow the now large body of literature that argues against a view of the state as a monolithic, agentive, and self-contained entity. Rather, the state is a heterogeneous collection of people and practices (Sharma & Gupta 2006) composed of a small number of high-level policymakers, and a much larger population of bureaucrats who are the primary point of interface between the state and the populace (Gupta 2012; Hull 2012). Moreover, in Mexico the line between what is and what is not the state is not always clear. It is not uncommon for state employees to be paid under the table, and the involvement of government officials and drug cartels and other supposed non-state entities is well documented[56]. Based on my fieldwork in Cancún and Mexico City, it is clear that multiple agencies at municipal, state, and federal levels are far from a cohesive whole and that in fact,

[56] Here I could cite a range of cases of government corruption dating back decades, but I need look no further than the disappearance of 43 students from the Ayotzinapa Rural Teachers College in Iguala, Guerrero in September 2014. A team of independent international investigators appointed by the Inter-American Commission on Human Rights found the official government account of what happened to be inaccurate, and found that the evidence pointed instead to government collusion. The team itself was intimidated and their investigation obstructed by government officials. Recently, the Mexican government was found to have used spyware to target the investigators (Ahmed 2017).

these agencies' agendas are frequently in conflict. Moreover, officials I spoke with were well aware of the paradoxes and internal conflicts of government policies. They were not mouthpieces for state policy.

In sum, when we take into account the heterogeneous nature of the state and the diverse actions and opinions of those working within it, the notion of state agency per se becomes problematic. In relation to my fieldwork presented in this dissertation, irregular settlements can be said to result from benign neglect of the state. But in some cases, that neglect is active—as in the first irregular settlements in Cancún[57]. Public officials I spoke with on the subject were well aware that the "problem" of irregular settlements was created by the state, but as low-level bureaucrats they felt powerless, consistently attributing the continuity of the "problem" to a lack of political will. My focus in this dissertation is thus not in finding a better definition of the state as a whole, but in understanding *how* benign neglect by the state is produced.

In my view, and based on my fieldwork in Mexico and a reading of the relevant scholarly and policy literature, the condition of irregularity I analyze in Cancun is created through a tangle of jurisdictional authorities, legal codes, and zoning regulations. Irregular settlements are not the condition of being outside of the law, rather, "illegal settlement processes are conditioned by law" (Azuela 1987). Similarly for Roy, informality is not the absence of law, but a space in which "the law itself is rendered open-ended and subject to multiple interpretations and interests" such that the law becomes "as idiosyncratic and arbitrary as that which is illegal" (cited in Goldstein). In Cancún, the law becomes subject to multiple interpretations and interests in part by way of its multiplicity. It is not that a single law is being used or interpreted in varying

[57] Recall from Chapter 2 that the city's planners concluded that their "hands were tied" on the subject of informal settlement. Officials attempted to create some level of order, ensuring that informal settlement happened outside of FONATUR owned lands. Migrants were encouraged to settle in Fideicomiso Puerto Juaréz with the promise that the government would extend infrastructural services at a future date.

manners. Rather, a tangle of multiple laws and regulations from similarly multiple jurisdictions renders the law open-ended. Boaventura de Sousa Santos refers to this condition as "interlegality" (1987).

Interlegality refers to the constant interactions not just of law but of what Valverde terms "legal orders," "each with its own scope, its own logic, and its own criteria for which is to be governed as well as its own rules for how to govern" (Valverde 2009, 141). Some jurisdictions govern the land, others govern people, still others govern objects such as roads, electrical wires, sewage, etc. The conflict rendered by these overlapping jurisdictions, per Valverde, is not just the fact of overlapping juristictions, but of distinct epistemological approaches to what and how to govern. Similarly, and usefully for my purposes in this dissertation, De Sousa Santos maintains that the law can usefully be compared to a map. A map's projection privileges a certain way of seeing the space it represents. Decisions about what kind of projection to use, what distortions implied in the map are acceptable, are not just technical. They are ideological as well. In Cancún, and in Mexico more generally, interlegal spaces (De Sousa Santos 1987). are created by "the state" via its heterogeneous, not necessarily agentive, multi-faceted bureaucracy.

.One of the effects of these spaces is the creation of what Mexican officials refer to as irregularity. These spaces and the laws that facilitate them have been created by the state through benign neglect, lack of political will, and through political interest in their preservation. They do not exist as a consequence of any one reason, but as an accumulation of multiple interests and willful neglect.

Attitudes towards these spaces of urban irregularity are mixed. Indeed, some agencies and officials would very much like to see these spaces dissolved; other agencies and officials benefit from the continued existence of these irregular spaces. *Ejidatarios*, residents, and third

party land sales agencies such as Grupo Suministro use the opaque laws governing these spaces to their advantage. Irregularity and the opacity it engenders produce value. The value produced is not necessarily the highest cost or profit in monetary terms, but value that is distributed to people who would not be recipients of it in the context of the regular housing market. The value or values being distributed are many—moral, etc.—but here I focus on economic value.

Irregularity produces a land market whose value is derived from its low-cost and certain "benefits" I will outline below that are associated, ironically, with *not* being subject to the state's formal regulation structure. These characteristics make the land more valuable to low-income people who can afford to purchase it and build their family and economic lives upon it. The interlegal spaces of *ejidal* land in Cancún allow the *ejidatarios* to extract economic value from land sales. The opacity rendered by irregularity also allows for rent-seeking behavior within the *ejidal* governing body and their social relations. It also allows third-party bodies such as Grupo Suministro, and its workers to extract value. It also likely allows municipal and state government officials to profit from bribery, and indirectly through political gain (which once in political position allows them to line their pockets). In other words, interlegality allows the beneficiaries of land value to be distributed across a different network than the regular housing market.

Official Governance:

As discussed in chapter three, *ejido* property was codified in Article 27 of the Mexican Constitution of 1917 in the waning days of the Revolution. It was a project for economic equity created at a time when economic productivity was premised on cultivating agricultural goods from the land. Land signaled wealth and provided the means of subsistence. Article 27 sought to redistribute wealth to the poor and landless by seizing large landholdings and redistributing them

in the form of *ejidal* property. Though the Article was made law in 1915 and codified in the constitution in 1917, it was many years before there was consensus on what form the *ejido* would take. Moderate reformers advocated for an *ejido* system that was more akin to private property—inspired in part by Thomas Jefferson's ideal of the yeoman farmer (Azuela 2016). However, the *ejido* ultimately took a far more revolutionary shape, one that was explicitly anti-market at the level of land[58]. Making *ejidal* land inalienable would prevent large land owners from consolidating their holdings once again.

Though in the years following the Revolution, the national economy began shifting from primarily agricultural to primarily industrial. Under a policy of Import Substitution Industrialization, the economic geography of the country shifted from a focus on the countryside to a focus on the country's urban cores. Rural migrants flocked to the nation's urban areas, principally Mexico City in search of opportunities for wage labor. By the 1940s, one-quarter of the urban zone in Mexico City was *ejido* property (Varley 1985, 3). Between 1930 and 1960, the population of Mexico City quintupled, growing to over 5 million residents by 1960 (Connolly 1982, 145). Urban growth quickly spread onto formerly rural land, often *ejidos*. In the process, the significance of *ejido* land transformed as well. Once rural, the *ejido* became largely urban. Once agriculturally productive the *ejido* became productive of housing.

In *Five Families* (1959), Oscar Lewis paints an intimate picture of everyday life for five families living in and around Mexico City during this period. His careful narrative provides a window into the lives of families in the context of Mexico's economic shift and rapid urbanization. At the time, official housing policy was more focused on the aesthetics of housing.

[58] What I mean to imply here is that by making *ejidal* land inalienable and the right to it usufruct (and not private property linked to ownership), the land itself was kept out of the market. This said, the founders fully intended that agricultural goods produced by *ejidatarios* on *ejidal* land would be sold on the market. Indeed, they hoped that the goods produced by *ejidatarios* would feed the nation.

Poverty and poor housing were understood as an outgrowth of "inappropriate 'traditional' rural values". The focus was not on providing housing for the city's rapidly growing low-income population (Ward 1990). The Sanchez family, rural migrants, lived in a home owned by the family patriarch, Jesús. Jesús' was able to save up money to purchase the land upon which his home sat through the good fortune of winning the national lottery and through the sale of his prized pig. Though Lewis does not go into detail about the legality of the Sanchez family's home, in his research on Lewis' archives, de Antuñano Villarreal (2017) finds that the form of acquisition used to describe the purchase, *traspaso*, denoted informal real estate transactions at the time. The colony is distant from the central city, with patchy connection to urban transportation services. It lacked formal infrastructural services provided by the government. Water must be delivered daily by truck and stored in large barrels. Lewis describes the house as being located along a dirt road in a treeless expanse of land. The home was constructed by Jesús, whose plans for its shape were evolving. He aspiring to build a second story to the home someday, and to this end Lewis writes he had embedded steel cables into the structure as reinforcement for upward construction.

Indeed, settlements such as El Dorado, commonly referred to as *colonias proletarias* were a principal form of urban growth for low-income migrants in Mexico City in the midcentury (Connolly 1982). Officially *colonias proletarias* were not promoted by the government. Indeed the government declared a ban on their construction. Though, relevant to the present discussion, Ward (1990) notes that in practice the ban succeeded only in ensuring that such settlements would not receive infrastructural services. Many *colonias* like El Dorado were constructed on *ejidal* land, thus transforming the significance of the *ejido* for the country's low-income population from productive of agriculture to productive of housing. Over one-quarter of

urban expansion in Mexico City between 1940 and 1982 took place on *ejido* lands (Varley 1985, 3).

In the early 1970s, in response to the growing housing crisis and social upheaval, President Luis Echeverría turned his attention to policies aimed at providing housing solutions for poor and middle-income Mexicans. In 1972 he created the Institute for the National Housing Fund for Workers (Infonavit), which I analyze in chapter five. In 1971 and 1973 he created IDECO and CORETT (respectively) to address the legal problem of irregular settlement on *ejido* land. Before the creation of these agencies, there was no legal means for *ejido* land to be converted to private property and to be incorporated into the urban zone (Puebla 2002). INDECO and CORETT provided a legal pathway for the regularization of *ejido* property, allowing the government to expropriate *ejidal* land by providing compensation to *ejidatarios* and then covert the land into private property, allowing "owners" to purchase the land and acquire title. The move was meant to eliminate the legal conditions that facilitated the growth of the *colonias populares.* They provided for the expropriation of urban adjacent *ejidal* land, to allow the government to acquire land reserves and plan for future urban development—thereby eliminating the conditions for irregularity.

CORETT operated by expropriating land and compensating *ejidatarios* for their loss by awarding them land elsewhere, sometimes even in a distant state (Varley 1985). *Ejidatarios* were compensated based on the agricultural value of their land, which is considerably less than the value of the land as part of an urban market. The program has been used to regularize settlements throughout the country. Today early irregular settlements are part of "consolidated low-income settlements" that are barely recognizable as formerly irregular settlements (Ward, Jiménez, & Di

Virgilio 2015). Over the years, irregular settlement, followed later by ex post facto regularization and the extension of infrastructural services became a kind of de facto housing policy.

As I discussed in Chapter three, the 1992 reform of the *ejido* system provided a legal and bureaucratic pathway for the alienation and sale of *ejido* lands. As already discussed, the informal sale of *ejido* land in urban areas was already commonplace (Nujiten 1997). The reform provided a more sophisticated means of selling their land, indeed a potentially above ground, formal process through which to transform *ejido* land into private property. In response, scholars of urban Mexico openly worried that the reform would eliminate what had been an important source of housing for the country's low-income urban population: irregular settlements. Given the option to regularize their lands, it was believed that *ejidatarios* would certainly do so as regularized lands can fetch a higher price (Castañeda 1993). In Cancún it is clear that the reform did not succeed in eliminating the conditions for irregular settlement. In fact, it seems that irregular settlement accelerated in the post-1992 era.

Over the years I spent conducting research in Cancún, I spoke with many government officials at federal, state, and municipal levels of government. All of the officials I spoke with cited irregular settlements as the principal challenge facing urban growth in the city. One of the officials I spoke with was Jaime, a local representative for the Secretariat of Agrarian, Territorial, and Urban Development (SEDATU). When I arrived in Cancún in 2014, SEDATU was a relatively new agency. Shortly after the election of President Enrique Peña Nieto, SEDATU was founded in 2013 by combining the Secretariat of Agrarian Reform with many of the duties of Secretariat of Social Development (SEDESOL)[59]. I first met Jaime while interning at a local think tank where he would often come as a representative of SEDATU. The Secretariat

[59] It is very common for a new President to reorganize and otherwise change the name of the Secretariats and programs of his predecessor. This allows the new President to lay claim linguistically to the actions of the Secretariat/program.

regularly contracted with the think tank to collect demographic data about Cancún they could use in the design of social programs. He often commanded the room with his jovial presence. Originally from Mexico City, he has lived in Cancún for nearly a decade and plans to remain. I met with him in his office during the October 2014.

The SEDATU office is crammed into a small room in the Procuraduria Agraria (Agricultural Ombudsman) building. The decoration is Spartan: a handful of mismatched chairs and a faded poster with lines from Article 27 and Revolutionary hero Emiliano Zapata's image. On a side table I found a handful of pamphlets describing various social programs. Upon closer inspection, I noticed that each pamphlet, as well as the poster of Emiliano Zapata—bore the name of the old Secretariat, the Secretariat of Agrarian Reform. After a few minutes Jaime entered the building, apparently following a site visit to one of their programs, and invited me into his office. "His" office was actually the entire SEDATU office. It was housed in a room the same size as the waiting room, with 4 desks crowding the majority of the space. He pulled a chair from one of his coworker's desks next to his for me to sit down on. Jaime is a long time bureaucratic, thoughtful in his responses, seemingly motivated by a real desire to do work to improve people's lives, and readily critical of the limitations of that work and of the bureaucracy of which it is a part.

Jaime was educated as a civil engineer and urban planner. He began his work in Cancún in 2008 with SEDESOL—where he worked until the Sub secretariat of urban development for SEDESOL was merged with the Secretariat of Agrarian Reform in order not to "duplicate their mission." He explained, "urban regulations sometimes collide with rural regulations." Combining the two Secretariats under the mission of urban and social development was intended to resolve the tension between these two regulatory questions. Still, these tensions remained in

the case of irregular settlements. He described their existence as existing within a kind of "hueco normativo"—regulatory void:

> All these irregular settlements, well they don't fall within the *ejido* regime, nor are they *uso común* (common use), nor are they urban, nor are they suburban zones because in the end, they are irregular zones, so to live in them or to be located within that regime, well, there isn't a way to define it in this moment. What [SEDATU] is doing is providing a series of guidelines that state that these can be buffer zones or they can be suburban zones of a certain kind. Nevertheless, still there is no legal definition of how to define this area and thus, well, we cannot define them as municipalities, nor *ejidal*, nor national zones. There is no exact legal definition. It still doesn't exist. We have been working in the last 5 or 6 years and there have been different guidelines as time goes by. They are inhabited zones that [do not fall within the jurisdiction] within the law of human settlements and thus, they have no category.

To reframe his comments in reference to Azuela's (1989) argument about irregular settlements, it seems clear that indeed their existence is not so much outside the law as it is conditioned by the law. The existence of multiple legal regimes—namely rural and urban—creates a regulatory void. It is in this regulatory void that the irregular settlements are situated. While SEDATU is aiming to create a new set of guidelines to resolve this void by bringing them into a new kind of defined regime—i.e. buffer zone, suburban zone—the void remains. Neither are they municipalities nor *ejido*, nor national. And while they are indeed where people live, they are not protected by the Law of Human Settlements because they exist in fundamental violation of that law.

The way that Jaime stated what it meant to live in the irregular zones or "to be located within that regime" is to "estar ubicados dentro de ese concepto." Though "concepto" here is more accurately translated into "regime" than the literal translation of "concept," I really like this formulation: to be in a place legally speaking is to be located within a concept. In Mexico the rural regime and the urban regime are ideological remnants of distinct historical and political moments—the rural representing the postrevolutionary mission and the urban representing the

more recent, arguably modernist conception of the control of people in space. To be located in an irregular settlement is to be without a concept. It is akin to how Roy described informal settlements as when "the law itself is rendered open-ended and subject to multiple interpretations and interests" (Roy 2009).

The location of the irregular settlements in a conceptual void limits what government agencies can do in that space—even if they can enter it. As he explained the conceptual void to me, I recalled being in the room for a meeting at the think tank where I was interning in which Jaime was asking for data about "high-risk communities" in the city. He had a fairly specific set of requirements for the demographic characteristics of the communities he wanted information about, but he insisted those selected absolutely could not be communities in irregular settlements. I was confused since the variables he described seemed to point precisely to the communities in such settlements: poor, high risk. Yet he was emphatic that the data he was soliciting absolutely could not include information about irregular settlements. I asked Jaime why this was. Why is it that SEDATU is not only unable to offer social programs to the people living in such settlements, but also that they cannot collect information about them?

> Because it is illegal for us to go there, at best we have the law of human settlements. This law tells us that as long as a person owns a piece of property and pays their taxes that correspond to the local, state, and federal government, that entitles him to the property and all those people who [don't own property and pay taxes] they are situated in a space of illegality. They are simply already outside of the law and the law of human settlements does not apply to them. This is what stops us. Okay, the truth is that we also do not want to support this type of action because that would be like supporting a kind of illicit activity.

In this statement, Jaime begins by explaining their inability to enter in terms of the law—simply that the people living in such settlements are violating the Law of Human Settlements by not paying taxes. As non-tax-paying citizens, they are not entitled to the benefits supplied by the law. He lays out his argument clearly: "this is what stops us," he says. In doing so he constructs a

bureaucratic argument, placing blame for the lack of services on the constraints of the law and on the people themselves. They are breaking the law. They are not contributing financially to the bureaucracy that provides services and therefore they are not entitled to enjoying those services. But then he backtracks, acknowledging a disciplinary purpose to their non-entry: that providing benefits to people living there would risk encouraging such settlement.

Though officials like Jaime cite legal regulations as the reason they are unable to enter irregular settlements, scholars of urban Mexico argue that in fact there is nothing legally prohibiting them from entering (Azuela & Duhan 1998). Indeed, officials and residents all agree that in an election year the prohibition seems to dissolve as aspiring politicians promise infrastructural services in exchange for votes. The paved road I took on the way to Lourdes' house in La Esperanza is an example of precisely this arrangement. Following a recent election, the main road running through the settlement was paved by authorities. Moreover, other services such as schools were built and maintained in the settlement. According to Jaime, the reason the conditions in irregular settlements endure is political. After a lengthy description of what irregular settlements are, he laid out his interpretation of why the situation endures:

> It is a very complex problem and all that is needed to resolve it is political will. The 3 orders of government need to come together to say that we want to regularize all this land, but unfortunately there are political conflicts, social conditions that do not allow the regularization to advance.

At the time of our interview, the city had just approved a new PDU, the first updated PDU in nearly 2 decades. Regularization of many of the city's irregular settlements, including La Esperanza was included as part of the program. But up to that moment, regularizing the settlements was not proving to be an easy undertaking. The regularization process in Isla Mujeres was rolling along with relative ease, but from the perspective of government officials, the *ejidatarios* in Bonfil were putting up a fight. He described the *ejidatarios* of Bonfil as

aggressive, as outsiders from the north. “They have tried five times to regularize Bonfil,” he said, but the city had as of yet not been able to do so. Prior to the reform of Article 27, the *ejido* system was consolidated into a corporatist apparatus of the federal government. The reform however granted *ejidatarios* and their governing body greater autonomy from the federal government, and certainly from state and local governments. Azuela contends that the *ejido* became its own small government, enjoying the privileges of government, but with none of the responsibilities (Azuela 2011). In Cancún, the *ejidos*, especially Alfredo V. Bonfil have considerable power to shape urban growth—where it grows, who lives on which land where, what that land looks like vis-à-vis development, the presence or absence of infrastructure, and more. The *ejido* and forms of what I refer to as unofficial governance that take on the role traditional assigned to government is what I deal with in the next section, including how informal land sales work.

Unofficial Governance and Informal Real Estate:

Grupo Suministro is located in an old plaza along a busy road close to the mouth of the hotel zone. The Spanish colonial style architecture of its original facade has been mostly covered up by the whitewashed storefronts of more recent businesses: a uniform supply store, a small bank, and a Cuban travel agency. It is a building I had passed hundreds of times, but never given a second thought to. I found myself circling this nondescript plaza on a hot summer day in 2015 in search of information about the sale of *ejido* land. I clung to a piece of paper given to me by an official from Ejido Bonfil with the name and address of Grupo Suministro, a real estate agency that sells land in the *ejido* (the same agency from whom Lourdes and her husband purchased their land in La Esperanza). Beyond the storefronts facing the busy road, the plaza

was mostly empty. I walked around the building a few times before discovering an enclosed stairway hidden in the back. A series of chipped tile stairs led to a dark, muggy hallway on the building's second floor. Apart from a Chinese travel agency, the signage on the doors did not provide much guidance as to what lay beyond them. I paced the hall a few times before I finally settled on a door with a laminated paper sign with something vaguely "*ejidal*" in the title.

Opening the light wood laminate door, I was hit with a wall of cool, dry air. Inside I found a bright professional office, a sharp contrast from the dank, dark hallway on the other side. A waist-high concrete divider separated a small waiting area from the rest of the office. Beyond the divider, I could see three men chatting in one of the two offices along the back wall. I spoke to the young attendant at the front, telling her that I wanted to speak to someone about land sales. As she went back to speak to the men, I took a seat in the waiting area. The secretary directed me to the back office where Miguel, a young man in his mid-thirties was waving at me to sit down. I shook his hand and reached quickly for my university business card, explaining that I was an anthropologist interested in learning more about how informal land sales work. Skeptical, or perhaps just confused, he repeated back, "so, you're not a journalist, right?" I assured him that my study was academic once again before he softened his tone and invited me to take a seat.

Grupo Suministro has sold real estate in Cancún since 1992, the year of Article 27 reform. Miguel explains that the company sells both *ejido* and non-*ejido* land in Cancún, though *ejido* land is the majority of their business. No one from the company is an *ejidatario* themselves. Rather, he and his colleagues are something more like real estate brokers. They contract with an *ejidatario* or group of *ejidatarios* to subdivide and sell a section of land to which a given *ejidatario* or group of *ejidatarios* have a right. Shortly into our conversation, Miguel reached behind him toward a bundle of long, rolled up pieces of paper. He settled on one

and unraveled it on his desk. It was a plan for a settlement that Grupo Suministro had subdivided and was currently selling (Figure 4.4).

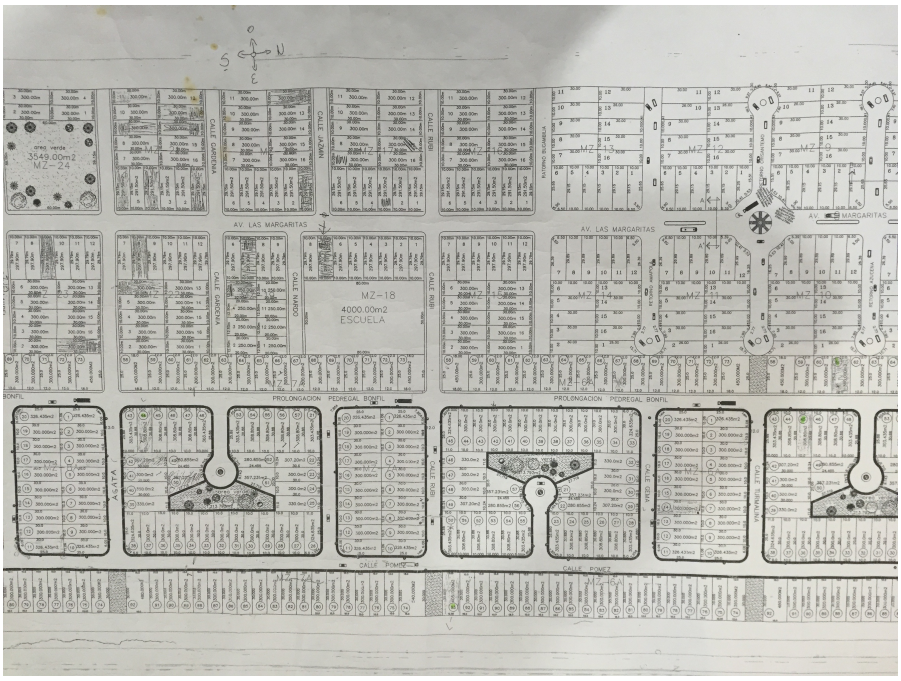


Figure 4.4: Plans for an irregular settlement in Ejido Bonfil. *Photo by author, image courtesy of Grupo Suministro*

The map was incredibly detailed. Individual lots of varying dimensions were divided along blocks, separated by residential streets and cul-de-sacs. The plan even included reserves set aside for schools, traffic circles, and public parks. On the surface this seems completely unremarkable: a real estate company planning a settlement and selling real estate in it. What makes it significant is that the settlement plans laid out before me were for an irregular settlement. The order of the plan—indeed that it was *planned*—belies the popular understanding of informal settlements as disorganized, chaotic spaces.

Considering the sophistication of the plan laid before me, I wondered why the company focused primarily on selling *ejido* land, land that was not technically legal for sale. Clearly they possessed the technological sophistication to develop "regular" land. "Nos gusta vender lo

ejidal"—we like to sell *ejidal* land, Miguel explained:

> Because you don't need permission. You can build what you want and you don't pay taxes. If you want to modify your home and you live in a regular zone, you have to go to the cadastral office. If you want to build four stories on your home, they will tell you no! Here, on these lands, you can build what you want, how you want. This is one of the benefits that the people have. These are the benefits of the land.

The irregularity of the land is precisely what makes it desirable. It is one of the "benefit of the land!" It is part of what gives the land its value. Private property in the regular urban zone is subject to municipal zoning laws, regulations, and taxation. As the owner of property there, one cannot do or build whatever they like. They are also subject to taxation. Taken aback by his characterization of illegality as a benefit of the land, I attempted to clarify, "so you are saying that these characteristics of the land …" He interrupted me before I could finish my sentence. He wanted to make sure that the land's significance was clear: "more than characteristics, they are benefits."

Grupo Suministro does not technically sell land. The *ejidatario* to whom the land pertains does not own the land, but possesses the right to its use. Complicating things still further in Bonfil is the fact that the land has not been legally parceled out to individual *ejidatarios* and converted to *dominio pleno* (disestablishment). Therefore all the land in Bonfil—save the small urban zone in the village of Bonfil—is officially *uso común*. The *ejido*'s governing body has carved up land in the *ejido* and assigned parcels to individual *ejidatarios*, but this is not a legal designation. When someone purchases land from Grupo Suministro, they do not receive a title, but rather a *césion de derecho* or right of cessation. This document states that the *ejidatario* to whom the land pertains has ceded his right to that land to the purchaser. While it is a legal document, its legal weight is debatable. In the official federal land register maintained by National Agrarian Registry (RAN), the land remains in the name of the *ejidatario*. The

purchaser's claim to the land is weak, even with the documentation, and they are vulnerable to fraud. There are many stories of *ejidatarios* selling the same parcel numerous times or of *coyotes* posing as *ejidatarios* selling land that is not their own. In Bonfil where everyone technically has a right to all the land because it is *uso común*, there is a particularly high risk of fraud.

While a cloudy title creates tenure insecurity it is also part of what makes the land affordable, even desirable. If the title were clear and the land was regularized it would also be a lot more expensive. Indeed it is extremely inexpensive. Miguel estimated that the least expensive plots the company sells cost close to 3,000 pesos (roughly 300 dollars). On average, customers make seventy-three payments of 950 pesos over the course of 6 years (roughly $95 a month, culminating in 69,000 pesos, or roughly $6,800). If the title were secure then the land would necessarily be more expensive. If the land were more expensive, then the low-income people who are Grupo Suministro and Ejido Bonfil's customers would not be able to afford it. Further, according to Miguel the irregularity of the land is not a detractor, but a benefit. In addition to keeping the cost of the land low, the classification of irregularity also allows its "owners" to operate outside of bureaucratic requirements. Because the land is still technically *ejido* it cannot be taxed and because any construction on it is considered irregular or illegal, "owners" can construct whatever they like without following proper bureaucratic channels. As Miguel explained, "you can build what you want, how you want."

Ejidatarios could regularize their land and sell it at a higher price, and in some cases they do—as when a housing developer buys a large piece of land—but on the whole the *ejidatarios* of Cancún prefer to sell their land as *ejido*. The demand for *ejidal* land in urban Cancún is inextricably linked to its irregularity. Low-income residents want to purchase *ejidal* land because it is inexpensive. Indeed, for very low-income residents and for those employed in the informal

economy, it is their only option to become a homeowner. Irregularity is not the opposite of regularity or even the absence of it; rather, it is a unique set of conditions that give the land value. Its value is different from regular land. It is less monetarily valuable than regular land, though its low monetary cost is precisely what makes it valuable to low-income residents and to the *ejidatarios* and third party real estate brokers who sell it. In a catch 22, if these *ejidal* lands were regularized they would be "worth" more, but the lack of demand for them would render them significantly less valuable in a monetary sense. Moreover, irregularity locates land outside of the control of state structures that dictate legal use and demand tax payments. Thus, irregularity lends the land and its "owner" a level of freedom and flexibility not possible on regular land. From the perspective of *ejidatarios*, residents, and real estate brokers, irregularity persists because it is intrinsic to the land's value.

Conclusions:

During one of my many visits to the Casa Ejidal of Isla Mujeres I had the opportunity to speak with one of the ejido's attorneys, Ariel. We met in one of the small offices off the waiting area. I plied him with technical questions about agrarian law and bureaucratic procedure, which he patiently and clearly answered. Asked if *ejidatarios* still cultivate their land, he shook his head, "el ejido no cultive, vende tierra"—the *ejido* doesn't cultivate, it sells land. "El ejidatario solo quiere dinero"—the *ejidatario* only wants money. But if all they wanted was money from selling their land, then why wouldn't they regularize it to sell it for more? He grabbed around for a piece of paper and I handed him my pen. On the paper he drew two rectangles (Figure 4.5). These two rectangles, he explained represented plots of land. He then divided each rectangle into six smaller squares. To the rectangle on the right he ran over the dividing lines a second time,

creating space meant to represent three small roads separating the six plots. He pointed to the land on the left, “this land is not regularized,” he said as he drew a small “1” above one of the subdivided parcels. He then moved his pen to the plot on the right, “this land is regularized. See, there are roads, services.” He then drew a small “5” above one of the parcels in the regularized plot. He then looked up at me and said, “Georgia, if you were Mexican, you would want the one that costs 1, not 5.”

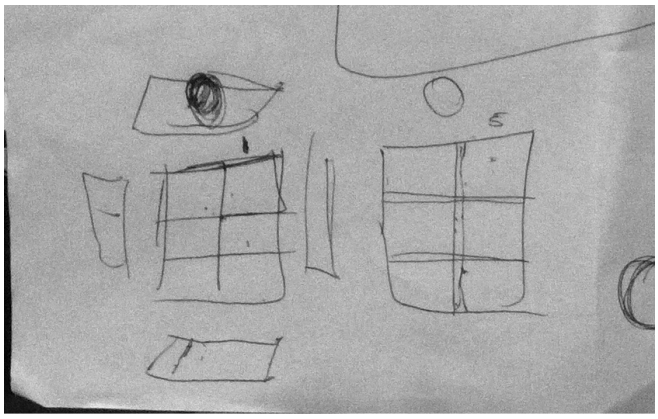


Figure 4.5: Drawing by agrarian attorney, Ariel illustrating the preference for irregular land.

This kind of self-deprecating social commentary is common. Indeed, it is central to Mexican humor. In this circumstance, his sardonic response mapped out his view of Mexican economic behavior as necessarily cheap. Yet what he depicted as some kind of inherent cheapness is in many if not most cases more about economic means. Low-income people in Cancún prefer to purchase land in irregular settlements not because they are cheap, but because it is all they can afford. Still, the reason people prefer to purchase irregular land does not matter for *ejidatarios*. It matters only that this is where the demand is. From this perspective, urban irregularity persists because there is demand for it.

There is demand for irregular land, but it would not be possible to purchase said land

unless the legal and bureaucratic conditions that facilitate it did not also persist. Multiple overlapping jurisdictions, different department with their own goals and distinct political purposes foster the creation of interlegal spaces upon which irregular settlements may be built. This situation is not by design. The state did not act deliberately to create these conditions. Urban irregularity is a consequence of more than 100 years of shifting legislation, governance, and use of land and property in Mexico. However, just because the state did not deliberately create these spaces does not then mean that their existence is not facilitated by the will of various state actors. Irregular settlement is politically expedient in both the sense of politics and as policy. The government has few other means of providing housing for the country's large low-income, informally employed workforce. Turning a blind eye to their settlement amounts to a de facto low-income housing policy. The government can then come in and regularize these settlements when it is politically convenient. In the meantime, *ejidatarios*—empowered by the reform of Article 27 as landowners—act as urban planners, designing vast settlements that constitute a sizable portion of the city's future growth.

Figure 5.1: Satellite image of Cancún. Figure 5.2 is a detail of the highlighted area in Figure 5.2. *Source: Map data: Google, INEGI*

The above images locate the northwestern periphery of Cancún where there is a large amount of social interest, Infonavit-era housing settlements. Figure 5.1 provides a larger view of Cancún and its environs. The highlighted square in Figure 5.1 locates the area discussed in this chapter. Figure 5.2 is a detail of the area highlighted in Figure 5.1. Note the morphological regularity of the urban footprint in this detail. Large regular tracts of concrete row houses in the top and left of the image stand out against the densely packed regiones *below them.*

CHAPTER FIVE – *PARA TENER UN PATRIMONIO*: THE VALUE(S) OF HOMEOWNERSHIP IN CANCÚN

On a mild December afternoon, I exited a taxicab along a busy peripheral road near Cancún's city jail. Walking into the housing settlement of Villas de las Palmas, I tried to follow the directions Mari had given me to her home. Typical landmarks such as businesses or distinctive buildings used for navigation in Cancún did not work here. Rows of identical single-story row houses extended in straight lines in every direction. Lacking a distinctive landmark, I relied on counting the number of streets from the main road, then searching for their not particularly obvious street sign. Once on her street, locating her home was less difficult as her next-door neighbor, a longtime groundskeeper at a resort hotel, had converted the small 5 x 10 foot area in front of his house into a meticulously manicured lawn complete with a knee high picket fence.

Calling to her through the screen door, I was greeted with excitement by her 8-year-old son Sergei who ran out of the house to give me a hug and walked me inside. I greeted Mari and handed her a plastic bag full of hand-me-down boy's clothes passed to me by her sister, Rosarita during my recent visit to her home village of Chaaltun in the neighboring state of Yucatán. I met Mari during a visit to her family while I was conducting fieldwork in Yucatán. Mari is the youngest of fourteen children. Her parents, both native Mayan-speakers are subsistence farmers. Her father and eldest sister migrated to Cancún in the early 1970s while the city was still under construction. Over the next thirty years, all but one of Mari's thirteen brothers and sisters eventually migrated to work in the city. Some remain today, but most (including her father) have since returned to Chaaltun. The money her siblings earned and sent back to their family in the village paid for their younger siblings' education (Mari included)[60]. As a result, Mari and her next youngest sister are along among their siblings in having completed high school. After completing school, Mari herself moved to Cancún and began working in the kitchen of El Dragon Rojo, a popular Chinese restaurant in the central city. It was there that she met Jonathan, a cook from the nearby state of Tabasco. They fell in love and soon married. Mari moved into Jonathan's small two-bedroom home in the then brand-new housing development of Villas de las Palmas. Within a year they welcomed the birth of their son, Sergei. In order to "ser madre" (be a mother), Mari quit her job at El Dragon Rojo shortly thereafter.

Mari told me that day that she was attending classes to become a beautician and was close to graduating. Eager to show off her skills, she insisted on giving me a pedicure. She explained, as she colored my toenails into tiny Christmas-themed paintings, that being a beautician would allow her to still perform her primary duties as mother. She was already

[60] Three of Mari's brothers later migrated to the United States with the goal of making enough money to pay for the construction of their homes in Chaaltun.

providing services to women in the neighborhood from her home; her long-term plan was to construct a small studio in the front of the house. She and Jonathan had already poured concrete support beams extending from the front wall to the edge of the street. But getting started was expensive. First she had to finish school. Then she had to accumulate money for the salon's construction and for the necessary permits and business registration forms required by the municipality.

Jonathan soon rolled up on his bicycle. He was covered with paint and looked exhausted. He greeted us before sitting down and unpacking a plate of tacos – part of his pay for a long day of manual labor. He had been fired a few months earlier from El Dragon Rojo, I was surprised to hear, and now only had odd jobs to keep the family going. How could he pay his mortgage, I asked? Were they at risk of losing their home? He calmly assured me that he doesn't have to pay his mortgage as long as he is unemployed. After losing his job, he went to the offices of the social housing agency financing his mortgage, Infonavit, to discuss his options. The agent he spoke with instructed him to wait a few months before returning to begin the formal loan extension process. Responding to my surprise at Infonavit's seemingly lax repayment procedure, he assured me that his mortgage agreement stated that he was permitted to suspend payment on his loan due to unemployment for up to 24 months.

Still, when I asked him what he thought of Infonavit he did not hesitate, "es un fraude!" (it's a fraud!). This unequivocal statement foregrounded a much larger conversation about his financial entanglements and his aspirations for his home and his family. Visibly agitated, he explained that he recently learned that in the eight years he has been repaying his thirty-year mortgage he had only paid interest. He had not paid a cent toward the principal, toward the actual home structure, and therefore was in his view no closer to owning his home. He signed the

contract on the home for 400,000 pesos (roughly $20,000 US at the time), but he estimated that by the end of thirty years he will have paid closer to 800,000 (roughly $40,000 US at the time).

"Do you know that I don't even own the space from here to the street?! Here, I'll show you," he said, jumping up to search for his contract in the bedroom. After a few minutes of rustling around, he returned to the kitchen table with a long, official-looking document. He sat down and began pouring through the contract's tiny print to find the relevant passage. After about ten minutes of intense focus, he located the precise property specifications and led me outside. Pointing to a midway point in the concrete foundation just a few feet inward from the street, he looked at me and said, "here. This is the end of my property." Notably, the property line bisected the concrete support beams they already constructed for Mari's salon.

Knowing what he knows now, he lamented; he would not have purchased the house. He regretted that he had not purchased a plot of land on an irregular settlement in the Ejido Isla Mujeres when he had a chance. At the time, the land was far from the city, poorly connected by public transport, and lacked legal title and infrastructural services. For these reasons, he decided instead to use his constitutional right to a home loan from Infonavit to purchase a house in Villas de las Palmas. Looking back now, he noted that the land he would have purchased has now been regularized – meaning the government now recognizes its legality and has extended services to it. Moreover, as the city has grown, the land is now relatively central and is even located near a large shopping center. In hindsight, had he purchased the land in the irregular settlement then, he would by now be out of debt. He would also own a much larger piece of land than he currently owns and live in a house built to his personal specifications. Instead, sitting there now within the narrow concrete walls of his small row house, he felt the weight of the next twenty years he would spend in debt.

Surprised by the voracity of his dissatisfaction, I asked why he bought the home in the first place. Extending his arm toward Mari and Sergei, he exclaimed, "I bought it for them!" Though the actual purchase took place before he met Mari, his decision to purchase the house was informed by his aspiration for a family. But after a decade, the expense and challenge of life in Cancún had gotten to him. Now, he said what he really wanted was to sell the house and return to his home state of Tabasco. It is beautiful there, he told me. It is full of mountains, fertile, and land is inexpensive. Though it would mean moving farther away from her family, Mari wanted to move as well. She was however against selling the house. Just as Jonathan said it, Mari proclaimed from across the room: "no! I don't want to sell it!" When I asked why, she responded as though reciting an obvious fact, "es el patrimonio de la familia. Es para tener algo para el futuro"—It is the family patrimony. It is to have something for the future.

While they differ in detail, Mari and Jonathan's aspirations for their family make the home central in their narrative of the future. Jonathan purchased the house in Villas de las Palmas before he had met Mari, but he did so with the aspiration that one day he would have a family and that they would live there with him. When discussing the house, Mari invokes the idea of *patrimonio*, explaining that having it means that their family has something for the future. Indeed *patrimonio* was used by nearly everyone I spoke with in Mexico when discussing the desire to own a home. It is a ubiquitous part of everyday life. Typically translated into English as "patrimony" or "heritage," both terms fail to capture the moral weight implied in its usage in Mexico. Its pursuit and possession is associated with a positive moral demonstration of masculine identity (Ferry 2005). It signals that one, most typically the male head of household, is taking care of the family's material needs well into the future. Describing the relationship of ownership to meaning, Young suggests the, "basic idea of the home is a certain meaning of

ownership, not as private property in exchangeable goods, but in the sense of meaningful use and reuse for life" (2005, 152). By providing economic and material security, the home as patrimonial possession connects a kin group to a place and to each other. Its value is economic *and* affective.

Jonathan's ownership of his home in Villas de las Palmas was facilitated through a 30-year mortgage loan provided by Infonavit, the Institute of the National Housing Fund for Workers (*Instituto del Fondo Nacional de la Vivienda para los Trabajadores*). While the mortgage as an instrument for homeownership is not new to Mexico, it *is* new for low-income Mexicans. Until the early 2000s, the primary method of household acquisition for low-income individuals was through incremental construction, typically in conditions of legal and infrastructural informality. This form of acquisition is what Jonathan referred to when he regretfully recounted his opportunity to purchase land in the *ejido*. Twenty years ago, purchasing land in the *ejido* would have been one of his only options. This began to change in the 1990s when President Carlos Salinas de Gortari undertook a series of reforms aimed at reshaping the country's housing sector according to market principals. In 1992, Infonavit was transformed from a direct provider of housing into a mortgage finance institution. Then, in 1994, under the auspices of "modernization," Salinas undertook the controversial reform of the country's *ejidal* system of communal property. By providing a legal pathway for the privatization of *ejidal* land, the reform opened up millions of acres of previously inalienable urban adjacent land to development. Between 2001 and 2006, Infonavit nearly doubled its lending volume, going from roughly 230,000 loans in 2001 to more than 420,000 loans in 2006 (Monkkonen 2009, 17). Between 2000 and 2010 it is estimated that 1 in every 12 households received a loan from Infonavit (Inclán-Valadez 2013), and today it is the largest mortgage lender in Latin America

(Herbert et. al. 2014). The tremendous growth in mortgage lending, coupled with government subsidies to housing contractors and the opening of *ejido* land to real estate markets has transformed the geographic and aesthetic shape of cities across Mexico. Today, the periphery of cities across Mexico are abutted by sprawling tracts of concrete row houses extending for miles in long, straight, treeless lines.

Patrimonial homeownership and financialized homeownership are the products of historically, politically, and culturally contingent circumstances. The cultural history of *patrimonio* can be traced to Roman legal statutes governing property and inheritance. In subsequent centuries, its meanings have multiplied to include monarchal control of land (Cooper 1976), national belonging (Azuela 2011), communal ownership (Ferry 2005), and recently, has been invoked in claims over indigenous property rights (Hayden 2003). This chapter deals specifically with *patrimonio de la familia* (family patrimony). During the twentieth century, government housing policies facilitated a mode of housing production that fostered understandings of the home as a place of multi-generational rootedness, central to aspirational economic practice, and fundamentally inalienable. The mortgage as an instrument for ownership over property dates back centuries (Maurer 2006), though housing finance as social housing policy is a uniquely twentieth century development. Its adoption in Mexico was enabled by the rise of an Ivy League technocratic elite within the federal government and by a growing consensus among housing development experts that the market was the most efficient way to deliver housing. Thus it is also part of a larger political and ideological shift in Mexico and around the world that looks to the market to solve enduring social and economic challenges (Elyachar 2005; Dezalay & Garth 2002; Han 2012; James 2015; Mitchell 2002)

I argue that the home as patrimonial possession and the home as financialized commodity constitute two distinct modes of valuation. The historical origins of patrimony and the mortgage can be traced back centuries, but their twentieth century emergence and recent convergence have been co-constituted through the political, cultural, and economic history of housing in Mexico. Today, these ways of attributing meaning to the home converge in the houses purchased using Infonavit mortgage loans. By providing easily available financing to low-income workers, Infonavit has provided millions of Mexicans with the previously non-existent opportunity to purchase fully constructed homes built of permanent materials. But while the desires of workers and Infonavit converge insofar as they are on complimentary ends of the aspiration to provide or receive housing, they diverge at the level of meaning. The significance of the home as financialized commodity on the one hand—owned via a complex debt instrument, and the home as patrimonial possession on the other—the inalienable economic and affective wealth of a family—come into conflict in Mexico's new marketized urban geographies.

Public Good to Commodity: A Short History of Housing in Mexico:

For the better part of the twentieth century, Mexico suffered from a major housing shortage. By 1990, the government estimated the country's housing deficit at 6.1 million homes (SEDUE 1990). The origin of the shortage lies in a massive demographic transition that took place in the middle part of the twentieth century. Fueled by rapid industrialization, rural migrants flocked to the nation's urban centers. Mexico City experienced the most dramatic growth, with its population quintupling between 1930 and 1960 to over 5 million residents (Connolly 1982,

145)[61]. Absent an established housing market, construction sector, or effective government programs, rural migrants constructed homes along the urban periphery in squatter settlements or through the informal purchase of land in what came to be known as *colonias populares* (Connolly 1982). Homes in the *colonias* were typically constructed without access to infrastructural services, lacked official legal title, and were built using available (often temporary) materials. Government housing programs failed utterly to keep up with the scale of demand. As a result, incremental construction in conditions of legal and infrastructural informality continued as the predominant mode of housing for low-income Mexicans throughout the century and is credited with fostering the development of a major housing deficit.

In response to growing social upheaval during the 1960s, President Luis Echeverría turned his attention to dealing with the country's worsening housing crisis. In 1972, Echeverría responded to demands from the powerful Confederation of Mexican Workers (CTM) union that the government enforce the right to housing as outlined in Article 123. The article holds that employers are legally required to provide housing for their employees. Echeverría reformed Article 123 to allow employers to fulfill their obligation by payment of a mandatory matching 5 percent payroll contribution to the nation's new housing funds. Because of the constitutional connection between labor and housing, the new funds were organized by labor sector. The largest among these funds was (and continues to be) Infonavit, the Institute for the National Housing Fund for Workers, tasked with providing housing to formal, private sector workers. Established as a quasi-state institution, Infonavit was set up as a direct housing provider involved in the design, construction, financing, and management of housing settlements. Between 1973 and 1976, Infonavit generated more housing than the state sector had generated in the previous

[61] Morenos Brid & Ros estimate that between 1910 and 1940, Mexico's urban population grew by 58 percent (2009, 89). Mexico City received the bulk of population growth. In 1940 the city's population was one and a half million, but by 1957 it had tripled to over four million (Lewis 1959; Ward 1990).

40 years (Ward 1990), but it still failed utterly to meet demand. It did not address the housing needs of low-income workers employed primarily in the informal sector—a significant portion of overall demand. González Rubí estimates that Infonavit managed to only meet 11.3 percent of overall demand for housing (1984). In the later part of the 1970s, management at Infonavit fell into the hands of the Confederation of Mexican Workers (CTM) union who infamously used the allocation of housing as a tool for political patronage (Zanetta 2004). By the 1990s, corruption and financial mismanagement—including consistently high rates of default and below market interest rates—had made it both ineffective and financially insolvent (Puebla 2002).

In the absence of formal housing options, low-income migrants to the country's urban areas continued constructing homes along the urban periphery either through land invasion or through informal purchase. In fact, urban scholars argue that informal settlement became a kind of de facto low-income housing policy (Ward 1990). Indeed, the long ruling Institutional Revolutionary Party, PRI used land invasion and informal settlements as a means of consolidating political control (Castells & Portes 1989). Since the lands on which these homes were built were outside of formal legal or planning processes, houses located there were constructed without the benefit of formal finance or planning mechanisms. Residents constructed their own homes out of available materials, slowly augmenting the original structure over time. The unplanned growth of informal settlements created major transportation, ecological, and public health challenges for government officials.

The incremental method of household construction and the direct state provision approach to housing are important here not merely to provide historical context for housing in Mexico, but because these two methods of housing development became the foundational problems upon which housing finance as social housing policy was designed and justified. In an

influential paper published in 1987, World Bank housing finance adviser, Bertrand Renaud argued for housing finance as a method of development (1987). He based his argument on what he identified as the inefficiencies of the kind of incremental building practiced across the developing world. He identifies a fundamental link between finance and construction, succinctly asserting, "the methods of finance dictate the modes of construction rather than the reverse" (1987, 28). Housing is expensive. It is the most expensive single item most people own and requires a significant up front cash payment. If money is only available incrementally – as when a household saves enough to purchase land, then concrete, bricks, etc. – then construction can only be performed incrementally. Housing finance closes the construction gap by closing the finance gap. A mortgage allows the buyer to supply the seller with a payment for the full cost of the house. Thereafter, in housing market parlance, the new owner effectively "rents" the home to themselves until such time as they pay off their mortgage (DiPasquale & Wheaton 1996). Renaud's argument is part of a paradigm shift in housing policy from sites-and-services and direct provision to one focused on the development of a housing market. In this new market-oriented paradigm, the proper role of the state is seen not as managing housing directly; rather, its role is seen as providing the legal and financial infrastructures needed to enable private investment and healthy market functioning.

During the late 1980s and early 1990s, in a series of influential policy papers, the World Bank outlined an agenda refocusing urban and housing interventions from the local level to the national economy. In the 1991 report, "Urban Policy and Economic Development: An Agenda for the 1990s," the authors argue that there is a need to put, "development assistance in the urban sector in the context of broader objectives of economic development and macroeconomic performance" (World Bank 1991, 4; see also World Bank 1993). Up to that point, the Bank had

approached urban development on a project level. So-called "shelter lending" was focused on specific projects in specific location, typically sites-and-services projects wherein investment was focused on construction and infrastructure upgrading. The new approach, "viewed the project as a way of embodying accompanying policy changes in a specific investment" (World Bank 2006, 10). In short, the Bank viewed its investments as a way to coax broader policy changes affecting the macroeconomy, rather than affecting only a single project. By the 1980s, the Bank started advocating for policy changes that addressed housing as a sector wide problem. In an influential World Bank report outlining the housing finance agenda, the authors state, "governments are advised to abandon their earlier role as producers of housing and to adopt an enabling role of managing the housing sector as a whole. This fundamental shift is necessary if housing problems are to be addressed at a scale commensurate with their magnitude—to improve substantially the housing conditions of the poor—and if the housing sector is to be managed as a major economic sector" (World Bank 1993, 1). The policy paper became a cornerstone document outlining the new so-called "enabling approach" to housing wherein the role of the government is seen as enabling markets to work. This approach is seen as crucial to successful housing development, per the above quote, because only the market can address the housing needs of the poor on the scale necessary and because housing is now seen as crucial to broader macroeconomic growth. The development of a housing market—itself tied to the development of housing finance—is no longer seen as simply a problem of shelter, but as vital to overall GDP growth.

This new "enabling approach" to housing found a powerful advocate in the technocratic administration of President and Harvard-trained economist Carlos Salinas de Gortari (1988-1994). The administration's National Housing Plan 1990-1994 (*Programa Nacional de Vivienda*

1990-1994) clearly reflects the World Bank's policy agenda of making the housing sector more "efficient" (Puebla 2002). In 1988 and in 1992 the Mexican government contracted with the World Bank on projects aimed at strengthening the country's housing finance infrastructure and the development of a housing market[62]. The 1992 loan for the development of a housing market identifies as its primary objective, "expanding the supply of finance for low-cost housing to be built by private developers" (World Bank 1992, 2). To accomplish this goal, the Bank sought to assist the Mexican government in reducing local regulation, liberalizing urban land markets, improving management of the country's public housing funds, and to further integrate the housing finance market with the overall financial system (World Bank 1992, 2). In keeping with these objectives, in 1992, the government reformed Infonavit from a direct housing provider to a bank-like mortgage lender. The reform effectively converted the constitutional right to housing into the right to a home loan. To liberalize urban land markets, in 1994 the *ejidal* system of communal land tenure was reformed to provide a legal pathway for the individual privatization of *ejidal* lands. The reform allowed individual *ejidal* communities and individual rights-holders in those communities to convert their *ejido* property into alienable private property capable of being bought, sold, and/or leveraged for a loan.

The Salinas administration laid the legal foundation for the creation of a low-cost housing market, but it would be a decade before the market began to take shape. Under the Commitment to Housing initiative (*Compromiso por la Vivienda*), the administration of President Ernesto Zedillo (1994-2000) sought to foster the creation of a residential construction industry. Infonavit worked to convince private developers that building low-cost housing could be profitable by explicitly linking their loans to homes built by participating developers, offering loans to

[62] The loan in 1988 for $300 million was made in order to strengthen the housing finance system. The loan in 1992 for $450 million was made to foster the development of a housing market.

developers directly, and assisting developers with land acquisition and permitting (Monkkonen 2009). But it was not until the administration of center-right opposition party President Vicente Fox (2000-2006) that mortgage lending and housing construction would grow rapidly[63]. Fox made housing finance central to his campaign, promising the allocation of 750,000 mortgages per year (Monkkonen 2009). Once in office, Fox purged Infonavit of PRI party appointees and replaced them with professionals from the financial sector. In 2001 Victor Borrás Setién, the former head of BBVA Bancomer, was appointed as General Director. Borrás worked to make the Institute financially viable, create greater transparency, promote greater efficiency through the utilization of technology, and expand the number of loans allocated to low-income rights-holders (Pardo & Sánchez 2006). Under his tenure, loan volume increased dramatically. Greater transparency and financial viability allowed Infonavit to grant a loan to anyone who qualified as a rights-holder. Between 2001 and 2011 Infonavit originated 4.3 million loans, doubling the number of loans it had provided in the previous 30 years (Herbert et. al. 2014). Home developers expanded rapidly, purchasing inexpensive, formerly *ejido* land along the periphery of major urban areas and constructing vast tracts of housing developments.

The bureaucratic infrastructure put in place to manage Infonavit loan allocation shapes the choices rights-holders can make about their homes, their household budget, and the new urban geography of Mexican cities. Under the tenure of Victor Manuel Borrás, Infonavit developed a points system for evaluating potential creditees' right to a loan. Because Infonavit is a social housing agency tasked with providing housing for workers in fulfillment of their constitutional right to a home, it cannot use an applicant's financial history to evaluate their

[63] It is important to note that the election of Vicente Fox represented a major change in the Mexican political climate. Fox, of the center-right National Action Party (PAN) was the first opposition leader elected to the presidency since the Mexican Revolution. His election ended 75-years of political domination by the Institutional Revolutionary Party (PRI) – whose rule was famously referred to by the Peruvian Poet and social critic Mario Vargas Llosa as "la dictadura perfecta" or the perfect dictatorship.

creditworthiness. Really, Infonavit does not evaluate an applicant's creditworthiness, but their right to receive a loan. The points system developed by the Institute evaluates a candidate's work history. In order to qualify, a prospective creditee must accumulate at least 116 points. Potential rights-holders accumulate points based on their age, continuity of employment, and by the volume of payroll contributions paid to Infonavit over the years. Upon qualifying for a loan, the rights-holder may purchase a home that meets the Institute's requirements. Infonavit loans can only be used for houses that meet municipal building code. Given that in Cancún many homes were built through informal processes during the 1970s, 80s, and 90s, the majority of houses that qualify for purchase with an Infonavit loan are located in new housing settlements on the outskirts of the city. These settlements, colloquially referred to as "casas Infonavit" are composed of long uniform rows of box-like concrete homes. In order to protect their profit margin on these low-cost homes, structures are constructed using inexpensive methods, typically consisting of: thin walls and foundations, houses built side by side in order to maximize the quantity of homes that can be built, and constructed on inexpensive land on the outskirts of the city.

By providing millions of Mexicans with the capacity to purchase homes, Infonavit financing has facilitated market demand for low-income housing. With a viable consumer base, and with the help of federal subsidies, a handful of commercial construction firms began turning their attention to housing and the construction of vast housing tracts (Monkkonen 2009). Today sprawling tracts of concrete row houses extend for miles along the periphery of Mexican cities.

Putting Down Roots: Patrimonio and Homeownership in Mexico

Patrimonio is so ubiquitous in conversations about homeownership in Mexico that it took some time before it registered with me as a concept worthy of anthropological attention. Each time I asked people why they used their Infonavit credit to purchase a home, or why they might use it one day, the answer was always the same: to have a *patrimonio*, to have something for my children. In fact, their tone was almost incredulous. The answer seemed to be implied in the question. For months I accepted the answer, subconsciously assimilating it into my knowledge of the Spanish language. It was not until I sat down with Miguel, a technical manager at a regional Infonavit office, that it occurred to me to pry further. Since Miguel was a civil engineer with over a decade of experience working for Infonavit, I had prepared for the interview as an opportunity to familiarize myself with the Institute's day-to-day bureaucratic practices. When asked about how he thought the reform of Infonavit had affected the Mexican people, he mentioned, in passing, that many people had purchased their homes using an Infonavit credit intending to "leave a *patrimonio* for their children." My interest piqued by this official's use of what I had heretofore understood to be a colloquial term, I asked him to explain what it meant. He paused for a moment to reflect on the question. Then, leaning forward he explained that the definition he was about to give me was not an official or dictionary definition. It was his personal definition.

> To have patrimony is to have the security of a property, of a house where you can realize all your activities: your primary necessities of eating, clothing yourself, sleeping; the physiological needs of yourself and your children. And that you can pass that on to your children as an inheritance so that they can have something independently, whether or not they will be able to have their own home. But you know at least that when you die they will not be homeless. It is the sentiment of being rooted to something.

Patrimonio is security. It is the security of having a house in which one can conduct all the basic necessities of life for one's self and their family. Moreover, it isn't just for this generation to enjoy, it provides security into the future for generations yet to come. *Patrimonio* marks the home as an object of inheritance—a form of non-market exchange made meaningful through a process that can be equated to what Weiner describes as *keeping-while-giving* (1992). The home is passed to the next generation, but it is *kept* within the boundaries of the family. The home as *patrimonio* can be understood as what Weiner refers to as a kind of inalienable possession, "imbued with the intrinsic and ineffable identities of their owners" (1992, 6). Keeping such possessions within a closed group, in this case the family, is crucial because their loss would diminish the owner and the group. These objects are more than the ideas associated with them. Their materiality grounds social reproduction. Carsten emphasizes the importance of the materiality of the home, arguing that, "kinship is made in and through houses and houses are the familial and social relations of those who inhabit them" (2003, 37). Weiner argues that groups work to, "recreate the past for the present so that what they do in the present affects the future" (1992, 7). The construction of a home is an effort on the part of the living to secure their legacy into the future. Maintenance of the home built by previous generations connects those living within it to the legacy of previous generations. In this way, the home as *patrimonio* provides the context for social relations. It roots the family to the histories and genealogies of generations past and projects aspirations for meaning and familial belonging into the future.

Naming an object as *patrimonio* elevates its significance by associating it with a temporal continuity linking the present to past and future generations. In her study of silver miners in the north of Mexico, Ferry finds that miners use *patrimonio* as a way of laying claim to resources (2005). By naming the silver in the mines, the mines themselves, and their homes as *patrimonio*,

miners connect these possessions to past and future generations. In doing so, they identify them as inalienable and therefore distinct from freely exchangeable market commodities. With regard to the home as inheritance, the specificities of whom it is passed to and when and how it is passed on is a frequent source of acrimony. Traditionally, inheritance is guided by patrilineal ultimogeniture wherein the home is passed from father to youngest son (Robichaux 1997). Though recent studies suggest that in urban Mexico, decisions about inheritance are often guided more by personal choice and a desire for self-preservation. In her study of three low-income settlements in Guadalajara, Varley finds that ideas about which child should inherit the home vary considerably between men and women, and that most are primarily concerned to pass the home on to the child that is most likely to care for them in old age (2010). The subject of inheritance of the home is often ground for family in fighting, but the invocation of *patrimonio* is used by family members in order to downplay conflict and conjure images of cohesion (Grajeda 2015). That the reality of inheritance and the dream of *patrimonio* may often diverge highlights the importance of the category as an expression of romanticized aspirations for the family.

Patrimonio comes from the Latin "patrimonium" and is formed from the joining of *pater-* denoting father and *-monium* denoting "legal status of." Its literal meaning is "property inherited from the father" (Herrera Villanueva 2014). It derives from Roman law and remains an important legal category in civil law traditions[64]. In civil law, every citizen possesses a *patrimonio*. *Patrimonio* is not a material thing; rather, it can more aptly be thought of as the container that holds all of one's possessions and debts (Mazeaud 1963). As an aspect of one's legal personality, *patrimonio* is inalienable from the person (Herrera Villanueva 2014), though it contents may removed and added to. Because it is a characteristic of one's personality it is non-

[64] Civil law (versus English and American common law tradition), is to the legal tradition passed down from Roman Law. It is practiced principally in continental Europe and former colonial possessions.

transferable. Thus, in order for it to be passed to an heir, for example, a legal fiction must be created in which the personality of the deceased survives through that of the heir. Since a person cannot have two patrimonies any more than they can have two personalities, the legal fiction of inheritance allows the *patrimonio* of the deceased and the patrimony of the heir to be united as one (Mazeaud 1963). Thus, the legal *patrimonio* pertaining to an individual is *literally* composed of the patrimonies of previous generations, and will through the passing of time, of life and death, merge with the *patrimonio* of still unrealized generations. This legal conception of *patrimonio* and inheritance focuses attention on both its inherent inalienability and its temporal continuity with past and future generations.

The Mexican constitution defines *patrimonio de la familia* (family patrimony) as the fundamentally inalienable minimum quantity of possessions needed to support a family. It is a possession, or rather, group of possessions that cannot be subject to repossession or taxation. The definition of precisely what constitutes a *patrimonio de la familia* is left for states to outline in their civil code. Though while the specifics vary state to state, generally it is composed of the basic quantity of goods and resources located on the property where the family resides that are necessary for day-to-day subsistence (i.e. the house, farm equipment, etc.). Importantly, the legal category of family patrimony is not a given. It can only be deemed so by engaging in a formal legal process. The impetus for the law is that declaring something as *patrimonio de la familia* can protect family members from losing their home or other possessions key to the family's survival due to the financially irresponsible acts of another family member as in drunkenness or gambling (Azuela 1989). Though in practice the legal instrument of *patrimonio de la familia* is rarely declared, its codification in law evinces its characteristic as fundamentally inalienable. Further, it clarifies its economic significance in the here and now. *Patrimonio* is not just

fundamentally inalienable; it is the fundamental basis for subsistence. Per Miguel, it is: "where you can realize all your activities: your primary necessities of eating, clothing yourself, sleeping."

The pursuit of *patrimonio* is not just a strategy for the preservation of family identity, it is also a strategy for economic survival in the here and now. It provides the security of knowing that even if one loses one's job, at least they have the security of a place to live. Isabella, a resident of one of Cancún's informal settlements, made this clear to me during a conversation seated in front of her home. She and her husband, both native Maya speakers, migrated to Cancún from villages in the state of Quintana Roo. They lived for a few years renting an apartment closer to the city center. Since her husband is a construction worker employed informally, he was not eligible for Infonavit credit. But through a friend he learned of the opportunity to purchase land from an *ejidatario* in the informal settlement of La Esperanza, located in Ejido Bonfil far from the city center. When they purchased the land it was "pura selva" - pure jungle. They set about clearing it and constructing a small *casa de palapa* – a small hut built of long narrow branches and topped with a thatched roof made of palm leaves. *Casas de palapa* are the traditional Mayan homes and are often the primary home or one of a number of small structures constituting the family home in rural communities across Yucatán Peninsula. They lived in the hut for a year, their only electricity supplied by a car battery. Having grown up in rural Quintana Roo, this arrangement was not altogether unfamiliar to them. Still, they worked to save money and slowly build two rooms made of concrete. On a hot fall day, I sat with her in the breezeway separating the two rooms as we talked about life in the settlement. I asked her if she felt different living in La Esperanza than she did living in the city center. In her reply she articulated the importance of ownership to her feeling of home: "yes, because you want to have

something of your own, something that is yours, something you feel like is yours and no one can come and tell you that your rent is terminated and that you must leave. No, not anymore." I had asked the question expecting her to comment on the relative insecurity of the settlement (where crime is high) or on the remoteness of living so far from the city center. That her comment touched on ownership, on economic security—even in the context of her informal ownership of the land on which her house stood—highlights the cultural importance of homeownership and its association as an economic survival strategy.

Isabella's path to homeownership also illustrates linkages between the material strategy of household acquisition and the social relations associated with it. Urbanist John Turner noted long ago that housing is not just a noun, but a verb: "when used as a noun, housing describes a *commodity* or product. The verb 'to house' describes the process or *activity* of housing" (1972, 151). Turner used this observation to promote housing policies that considered what housing *does* rather than simply thinking of it as a numerical problem. His critique is relevant to the larger argument of this chapter, but I also wish to use his observation of housing as a verb as a way of focusing on the progressive temporality of housing. The house is not a static object. It is constantly occupied, constantly used, and constantly adjusted and adapted. This is particularly obvious in the kind of incremental construction employed by Isabella and her husband—and in the informal housing options available to low-income Mexicans throughout the twentieth century. The hut they lived in their first year still stood in front of the concrete structure they now reside in. They continue to use it for storage and sometimes for cooking over an open fire. Behind the house stood a pile of bricks. Once they accumulated enough money, they were planning to use them to build a bathroom. She and her husband designed, paid for, and labored on each part of the house. As such, each part is an expression of their desire for their home and

for their family. It is an expression still unfolding as bricks pile in the back and new rooms slowly begin to take shape in the realm of thought and materiality. As new foundations are laid and new rooms are built, their family is literally rooting themselves to the land and to each other. As financial strategy and design method, this manner of household acquisition fosters the sense of the home as an inalienable patrimonial possession that provides economic security for the family. By facilitating the continued construction of homes in this way, Mexican housing policy played an important role in fostering the sense of the home as *patrimonio*.

One's *patrimonio* includes not just the home, but the entirety of one's belongings and financial assets. Thus, it includes for example, any businesses, objects in the home, and financial investments. But in Mexico—as in other parts of the developing world with insecure banking systems—property is seen as a secure investment. Property is something concrete: you can live on it, you can cultivate from it, and you rent it out. Its long-term value is easy to conceptualize. Thus, in the pursuit of *patrimonio*, many aspire to augment their wealth with additional homes as investments. Those who possess the means to, often invest in housing with the idea of renting them out for profit. Carlos, an older man I met while sitting in the waiting area at the Infonavit Service Center in Cancún had done just that. A retired contractor, he had invested in the construction of multiple homes throughout his life, gradually building his *patrimonio*. He lamented the cultural changes he has experienced in his lifetime. Children, he explained used to respect their elders. Parents used to be able to "discipline" their children—a common refrain among an older generation that it was culturally and legally acceptable for parents to use physical force in the disciplining of their children. Going through a list of complaints: video games, cell phones, television, he landed on the subject of *patrimonio*. The reason he had so many houses was because he had purchased them for his children. He explained that in his day,

parents were expected to provide homes for their adult children. But times had changed. His children had all moved away from Cancún or purchased homes of their own. But even though his children hadn't used them, the homes remained an important part of his larger economic survival strategy extending into old age. He had rented them out for many years and was at the Infonavit office now to sign paperwork finalizing the sale of one of the homes. When I asked why he wanted to sell the home now, he lifted his hand and rubbed his fingers together, "because I need the money," he said. His investment in multiple homes had proven to be a sound economic strategy. He was able to live off the rent associated with the homes during retirement, and when he needed a large liquid sum, he was able to sell one of them for a profit.

Patrimonio is not opposed to capitalism. It is an expression of social and economic survival. People pursuing *patrimonio* seek sustenance and sometimes even profit. But neither is it the *homo oeconomicus* rational actor envisioned in the economic theories that informed Infonavit's reform. Like the family firms studied by Yanagisako in Italy, *patrimonio* is an economic pursuit that is also, "a complex [relation] of love and profit, accumulation and distribution, communal solidarity and individual achievement" (2002, 6).

Patrimonio *and Alienation: The Mortgage as a Tool for Homeownership*

These two distinct conceptions of the home—as financialized commodity and as patrimonial possession—converge in the millions of homes purchased by low-income Mexicans using their Infonavit credits. Buttressed by government subsidies to housing developers and by guaranteed financing, the new housing market has been remarkable successful in providing both the material and economic means to homeownership for millions of Mexicans. A handful of national housing developers are now important players in the Mexican economy and by 2014 the

housing sector accounted for 5.7 percent of overall GDP (El Economista 2014). For their part, millions of middle- and low-income workers have used their Infonavit credit to purchase homes across the country. The goal of Infonavit to provide housing and the goal of workers to possess *patrimonio* converge at the level of an objective materiality of owning a home. Infonavit provides the means to acquire housing and with those means thus provided, workers acquire housing. But these two ideas of homeownership diverge at the question of what the home does.

The cultural pursuit of *patrimonio* has motivated many to purchase homes either as their principal residence or as an investment and Infonavit's lending procedures have made it relatively easy to get a home loan. The positive moral attached to *patrimonio* implies that investment in property is wise financial practice. This motivation is aided by the ease with which qualifying workers can take a loan and by the fear that if they don't use their credit, they will lose it. Since all private sector employees pay a 5 percent contribution from their paycheck, the specter of losing all the money they have paid into Infonavit is powerful. Officially, if one chooses not to use their Infonavit credit as a home loan, their lifetime contributions will roll into their pension. However, trust of government institutions runs thin in Mexico. It is a pervasive belief that if one does not use their housing credit, it will be lost forever. Thus, many people use their Infonavit credit to purchase second homes as an investment. Enrique, a middle-aged man with a good job at the airport directing airplane traffic used his credit for precisely this purpose. I sat with him and his wife's extended family on a warm fall night sipping cold beer and snacking on potato chips on their front porch. Normally reserved in his speach, Enrique animated when the discussion turned to Infonavit. Though he has a secure living situation in a home given to his wife and her family by his father-in-law, he decided to use his Infonavit credit to purchase a second home. When I asked why he used his credit when he already has a home, he uttered a

familiar refrain: “para tener algo para mis hijos” (to have something for my children). Though he has a secure home, it isn’t *his patrimonio*. It is his father-in-law’s. Purchasing a home elsewhere, even if he would never live in it was an investment in his *own patrimonio*. He bought it with the intention of renting it out for profit—or for at least as much as his mortgage payments. But the house had turned out to be more burden than sound investment. It had been difficult for him to find tenants. Just a few months prior to our conversation he found himself in a bind when his tenants moved out. It was during low season in Cancún, when fewer visitors means fewer shifts at the airport. He scrambled to find someone, but the search was difficult. Why, after all would someone rent a home when they can use their Infonavit credit to buy a brand new one of their own? But this time he was fortunate. At the last minute, his wife was able to find a tenant through her work at a state-run social services agency. Looking back now, he regretted buying the home, but he is stuck. Infonavit takes his mortgage payment from his paycheck every month. In the highly variable tourist economy of Cancún, it can be difficult to afford regular monthly payments during the low season. But the social security system locks him into making monthly payments, implicitly prioritizing the payment of loan debt over other potential household needs. He bought the home to have a *patrimonio*, but instead he owns a debt that intensifies the economic insecurity in his life as an employee in they city’s precarious tourist economy.

Infonavit’s model of loan allocation for housing ensures that millions of low-income Mexicans previously ineligible for a mortgage can purchase fully completed homes built of permanent materials. Yet there is a disconnect between what people think they are purchasing and what Infonavit thinks they are providing. Homebuyers believe they are purchasing a *patrimonio*. Indeed Infonavit uses “*patrimonio*” to advertise its loan products. But the method of

housing finance is at odds with the idea of *patrimonio* as a fundamentally inalienable possession that provides its owner and his family with security.

Months after my visit with Mari and Jonathan, I traveled back to Villas de las Palmas on a hot summer day. In a makeshift community center run by an Infonavit-funded nonprofit, I met Omar, a groundskeeper at a resort hotel. Like Mari, and so many other residents of the city, he had migrated to Cancún from the neighboring state of Yucatán. Like Jonathan, he used his Infonavit credit to purchase a small, 2-bedroom home in Villas de las Palmas shortly after the settlement was completed. At the time, he explained, there were not so many options as to where or how one could acquire a home in the city. The marketization of housing policy in the 1990s and 2000s changed that. But Villas de las Palmas was among the first of what are now many large low-income housing settlements constructed in Cancún. I asked why he preferred to buy the house in Villas de las Palmas and not in an irregular settlement. Cancún is an expensive place to live, he explained. Buying land in an informal settlement, while less expensive in the long run, it also requires a payment to be made up front. He didn't want to pay a deposit, and with Infonavit he didn't have to. So, after filing all the necessary paperwork, he was able to move into his new home without putting any money down. In the years since he has made regular loan payments, but, when I asked if he feels that his home is his *patrimonio*, he hesitated. Infonavit, he said, owns his home. "Do you know that in all the time I've been making payments, I've only paid interest?!" Omar expressed the same frustration as Jonathan had about the structure of his loan repayment. Paying the interest up front at the beginning of a loan protects the lender from future losses and is accepted financial practice in much of the world. But for Omar and Jonathan and so many other members of the new class of low-income homeowners in Mexico unaccustomed to debt on this scale, much less interest payments, this repayment structure upsets

their understanding of their relationship to their home. With a mortgage, Omar is burdened with debt payments that are directly deducted from his paycheck, and because of the way his repayment is structured; he questions whether or not his home truly belongs to him.

Conclusion:

The pursuit of *patrimonio* has motivated low and middle-income Mexicans like Omar and Enrique to use their Infonavit credit to purchase homes. Indeed, the high moral value placed on *patrimonio* has played an important role in driving the development of a housing market – a market that has been credited with successfully closing the housing gap for formal sector workers. Though, years later, market appetite has also led to the creation of a different kind of housing crisis: a vacancy crisis. Today Mexico has a 14 percent vacancy rate, the second highest of any OECD country (OECD 2015). The moral imperative to pursue patrimonial possessions drives investment in homes and other forms of landed property. Thus, one may purchase second and third homes "for their children" either to live in or as a financial investment they believe will hold monetary value. The cultural pursuit of *patrimonio* links economic practice and financial fates with familial and urban geographies.

The possession of a home through finance has uprooted the traditional sense of security that *patrimonio* is understood to supply. Instead it has fostered insecurity in the lives of homeowners. I argue that the alienation of people from their homes emerges from a crucial conflict in the way the home is defined. We see in the history of housing policy in Mexico that the conceptualization of the home has changed over time. A focus on the home as shelter during the 1970s fostered a housing policy focused on provision. Legal restrictions barred owners from renting out or selling homes in Infonavit settlements for profit. In the 1980s and 90s thinking

about housing began to shift from a focus on the home as shelter to the home as commodity. As a commodity, the home was imagined as a mechanism for economic growth more broadly. An approach to the home as a commodity drove government programs aimed at fostering the creation of a housing market, including the expansion of lending activities by Infonavit and subsidies for housing development firms. As *patrimonio*, the home is more than a commodity; it is a resource. It is, as Miguel explained, the foundation from which one's family can grow. I have argued that this conception of the home as commodity on one hand and the home as *patrimonio* on the other represents a clash of values that has alienated people from their homes. The market-based, financial model of housing policy employed by Infonavit has been remarkably successful at solving the material, or numerical problem of housing. But in shifting the financial relationship of people to their homes, it has also created a new set of social, economic, and material challenges that are reshaping the urban environment, personal finance, and the national economy.

CONCLUSION – THE ROOT OF SECURITY: PATRIMONIO, MORTGAGE FINANCE, AND SOCIAL INTEREST HOUSING

Two years after our meeting in her home in Villas del Sol, in November 2016 I received a WhatsApp message from Alicia that she and Alfredo had left Cancún. They had remained in the home they were renting in Villas del Sol for a few short months before they had moved to another Infonavit-era settlement closer to the central city, into a home owned by one of Alfredo's uncles. Alicia had wanted to purchase the home from Alfredo's uncle through a process of *traslado*—the transfer of an Infonavit mortgage to a new owner. But this new plan never came into fruition. She said simply that they decided to return to Chaaltun because Cancún was too dangerous.

Indeed, since I conducted fieldwork there in the 2014 and the summer of 2015, Cancún has become plagued with increasingly frequent and savage acts of violence. On June 15, 2017, a twenty-minute shootout in a traffic circle in downtown Cancún left one man dead. Hours later, luggage containing dismembered bodies was found dumped in hotel zone (Caballero 2017). Cancún recorded 75 homicides in the first half of 2017. The uptick in violence is attributed to waring Gulf and Zetas drug cartels fighting over territory (Varrillas 2017). Across Mexico there was been a dramatic upsurge in violence. In the first five months of 2017 there were 9, 916 homicides, a 30 percent increase over the same period in the previous year (Agren 2017). The violence currently plaguing areas across the country is attributed to the arrest and extradition of drug kingpin and head of the Sinaloa cartel, Joaquín "El Chapo" Guzmán (Agren & Juárez 2017). His arrest created a power vacuum in the country, spurring contests for territory among rival cartels.

By the fall of 2016 Alicia and Alfredo had had enough. Cancún has employment opportunities, precisely the kinds of opportunities that Banco de México planners imagined

would improve the economic lives of the people of the Yucatán Peninsula. But for Alicia and Alfredo employment opportunities were not enough. Cancún is an expensive place to live. Much of the salary they received from their formal employment went to housing, transportation, and taxes (including the five percent of their paycheck that went to Infonavit). Now they worried about their personal safety as well. Alicia and Alfredo responded to the economic and personal insecurity characteristic of their lives in Cancún by moving away from the city. By so doing, they also moved out of formal employment and the possibility of qualifying for a mortgage with Infonavit. In their search for security, they exited from the state and formal structures designed to provide security and stability, turning instead to informal or more aptly, unrecognized forms of stability and security in their home village.

Homeownership has been linked to social stability, psychological well-being, and ontological security (Dupuis & Thorns 1998; Rohe, Van Zandt, & McCarthy 2002; Saunders 1984). Homeownership, claims Saunders (1984) is an expression of the need for ontological security, whereby people can feel in control of their everyday lives, their environment, the freedom to be themselves and to be free of threatening conditions (Dupuis & Thorns 1998). This idea, that homeownership is linked in a causal relationship with social, economic, and psychological benefits has informed housing policy globally. It is with this assumption that governments in Mexico, Egypt, Morocco, and elsewhere have with the assistance of the World Bank developed housing programs focused on expanding homeownership through mortgage finance. In this dissertation, I have challenged the assumption that homeownership is necessarily linked to ontological security *and* the assumption implied in housing finance policy that all forms of homeownership (i.e. through a mortgage and outright ownership) foster similar ontological ownership experiences. The experiences of homeowners in Cancún discussed throughout this

dissertation belie those assumptions, which need to be forcefully challenge in the policy world as well.

As I argued in chapter five, far from providing certainty and security, homeownership through a mortgage fosters economic and social insecurity among low-income homeowners. Owners do not feel that that their home belongs to them, but to their mortgage lender: Infonavit. A thirty-year debt obligation feels insurmountable. The experience of mortgage payment is not one of incrementally accruing equity but rather of sending money into a void of entrenched government corruption. Owners of homes in irregular settlements like Lourdes and her husband Juan—as I discussed in chapter four—might lack official tenure security, they are not in debt. In fact, it is these, irregular homes, that provide economic security. It is homeowners like Lourdes and Juan, by way of contrast, who have the security of knowing that if Lourdes' husband were to lose his job, she and their two sons would still have a place to live.

Homeownership fixes one to a specific place, a specific home. Certainly, this sense of rootedness can provide security—the kind of security implied in the idea of *patrimonio*. But in an increasingly uncertain labor market and increasingly unsafe security situation, being fixed to a place may actually be a source of insecurity and anxiety. Untethered to a house or a mortgage, Alicia and Alfredo were able to seek increased economic and personal security in their home village of Chaaltun. Their retreat from the formal economy with salaried, taxed employment would likely be read by development experts as a retreat from economic security and advancement. On its face, their retreat from formal economy and a formal housing arrangement seems an economically irrational decision. But perhaps the problem is not in the decision, but in the model. While my research is firmly centered in Cancún, the programs and models I studied have global significance. Around the world, outdated assumptions about housing, mortgages, and

home ownership are in fact accelerating, rather than ameliorating problems of precarity amongst the worlds' poor and laboring classes.

In this dissertation, I argue, by way of contrast with the prevailing models and programs of economic development centered around housing finance that it is not ownership of a home that fosters security, but rather underlying social conditions that make a house a home. By this I mean the relationships of people living in the home, the relationships to neighbors and those moving in, out, and around the house, and the relationship to the home vis-à-vis financial and legal entanglements. Housing development experts have conflated the material structure of the home and a narrow idea of what it means to own a home with the social, economic, and legal relationships that condition the nature of home and one's relationship to it. Rather than taking for granted that homeownership leads to stability and security, in these times of housing crisis across the world, I maintain that a more apt and increasingly important question is: *what* produces security and stability in people's lives?

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