“Property Owners and Not Proletarians”: Housing Policy and the Contested Production of Neoliberal Subjects in Chile and Brazil

By

Carter M. Koppelman

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Committee in charge:

Professor Raka Ray, Chair
Professor Laura Enriquez
Professor Mara Loveman
Professor Teresa Caldeira

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Abstract

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In much of the world, neoliberal reforms since the 1970s have been associated with the market-driven dismantling of social housing and dispossession of the urban poor. In Latin America, however, the neoliberal era saw the rise of unprecedented state programs to subsidize private homeownership for poor city-dwellers. Examining the adoption of these housing programs in Chile and Brazil, this dissertation investigates their logics and socio-political consequences. Through a comparative ethnographic study of grassroots housing organizations in Santiago, Chile and São Paulo, Brazil, it asks how the privatized provision of social housing shapes state-citizen relations and the political subjectivities of poor city-dwellers in different urban contexts. It argues, first, that housing programs in both Chile and Brazil represent a new neoliberal state strategy for managing the urban poor, which I call *accumulation by inclusion*. By using subsidies to enable low-income families – and women in particular - to purchase homes built by the private sector, they sought foster profitable urban development while including the poor in private homeownership. Yet, these programs also entrenched urban inequalities by enabling developers to mass-produce segregated and low-quality homes for the poor. Second, I show this elicited similar kinds of contestations, as women in both Santiago and São Paulo organized to demand participatory processes and claim rights to "dignified housing." However, shaped by different modes of organizing in each city, these contestations generated divergent dynamics and outcomes. Localized collective action by fragmented "homeless committees" in Santiago failed to wrest control from state and private actors, resulting in degraded housing and a shared sense of denigration as second-class citizens. In contrast, mass mobilization by broad-based housing movements in São Paulo led to the institutionalization of civil society participation in Brazil's housing policy. This enabled grassroots movement associations to exercise direct control over their projects, and produce dignified housing that conferred a sense of inclusion as full citizens. Finally, in spite of these divergent outcomes, women in both Santiago and São Paulo came to act as similar kinds of neoliberal *homeowner-citizens*. Rather than continuing to make collective claims on the state, they learned to assume individual responsibility for improving and maintaining their homes. My findings reveal that neoliberalism operates not only though exclusion and dispossession of the poor, but also through their inclusion in market-oriented modes of citymaking and citizenship. They also show how different local configurations of civil society shape the possibilities and limits of claiming social inclusion in neoliberal cities.

Table of Contents

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Chapter 1
Neoliberalism, Housing, and the Urban Poor

In 1979, the authoritarian government of General Augusto Pinochet introduced a new policy to subsidize affordable housing for Chile's urban poor and working classes. The launch of this policy came on the heels of five years of radical neoliberal restructuring, which not only drove rising poverty and deepened the country's persistent housing crisis, but also dismantled state-run housing companies that had long struggled to meet growing demand. In their place, the Pinochet regime instituted a market-oriented approach in which the state provided subsidies to low-income families to enable them to purchase homes built by the private sector. The objective was not merely to improve living conditions for the millions of Chileans residing in precarious shantytowns and overcrowded households. More profoundly, it formed part of the regime's vision of refashioning Chile's cities and citizens in a neoliberal mold. In this vision, the political and economic project of privatizing housing delivery was linked to an explicit socio-cultural agenda – laid out in planning documents and public pronouncements – of "making Chile a nation of property-owners and not proletarians" (Gobierno de Chile 1977, 23). Thus, at the same time as the regime violently repressed the urban movements through which the poor had long mobilized to demand state provision of housing and services, the subsidy program promised to remake them as new kinds of citizens. Rather than collective claimants of urban rights, they would become subsidized consumers and independent homeowners who took responsibility for their own lives and living conditions in Chile's market-oriented society.

Over subsequent decades, this policy approach deeply and durably reshaped housing provision not only in Chile, but also in much of Latin America. In Chile, Pinochet's "demand-subsidy" approach was heartily embraced by elected governments of the *Concertación* coalition, which succeeded the dictatorship in 1990 but gave continuity to its broader neoliberal project. Rebranding housing subsidies as part of an avowed program of "growth with equity," *Concertación* governments expanded existing programs and introduced new forms of gender-targeting that extended housing rights to low-income women for the first time. By the first decade of the 21st century, these programs were credited with sharply reducing the national housing deficit, virtually eliminating informal settlement, and incorporating millions of poor Chileans into formal homeownership (Salcedo 2010). Pinochet's vision of a nation of property-owners had, it seemed, become a reality.

At the same time, the demand-subsidy model of housing provision travelled well beyond Chile's borders. In the mid-1990s, it began to be promoted as a "best practice" by USAID, the Inter-American Development Bank, and the World Bank (Gilbert 2002b). Backed by these international institutions, and propelled by the success story of the "Chilean model," this neoliberal approach was increasingly adopted by national governments of varied political stripes. Today, the demand-subsidy approach is the predominant mode of housing provision in Latin America (Murray and Clapham 2015), and has even travelled to a growing number of countries in Africa and Asia as well (Buckley, Kallergis, and Wainer 2016). Born as part of a radical neoliberal project in Chile, the model proved politically and ideologically flexible as it became part of the global common sense about how to effectively house the poor.

Perhaps nowhere was this as apparent as in Brazil, where the model was adopted in 2009 under a Workers' Party government. In the wake of the 2008 global financial crisis, President Luiz Inácio "Lula" da Silva announced the *Minha Casa Minha Vida* (My House My Life) program, which allotted billions of dollars in federal resources to subsidize the private production of affordable housing. However, the Lula government did not frame the program as a neoliberal housing reform. Rather, under the slogan of "One million houses, credit, employment, benefits and hope for Brazilians," it was touted as a continuation of the progressive social

policies that had reduced poverty and expanded popular consumption under Workers' Party rule. By providing high subsidies to make the program accessible to the poor, and by prioritizing access for low-income women, My House My Life promised broad inclusion of groups that had historically been excluded from state housing provision. And yet, the program hewed closely to key tenets of Chile's neoliberal model. It placed the production of social housing in the hands of private developers, and envisioned its beneficiaries as subsidized consumers and self-responsible homeowners. Indeed, the logics of private purchase and individual responsibility were enshrined in a small, "symbolic" mortgage (Rolnik 2015, 309) that even the poorest beneficiaries were required to repay upon receiving subsidized homes.

In Chile and Brazil, as elsewhere in Latin America, demand-subsidized housing programs have been unprecedented in both their scale and their inclusion of the urban poor. In a region where 20th century state-led housing programs never extended beyond privileged segments of formal-sector workers, they have enabled millions of poor city-dwellers to move from informal settlements, precarious renting, and overcrowded households into formal homeownership. They have also significantly expanded housing access for low-income women, who long faced the dual exclusions of poverty and gender under regimes of state provision that privileged masculine breadwinner-workers. However, the inclusive promise of these programs stands in tension with the enduring inequalities wrought by the neoliberal logics of citymaking that have informed them since their origin. In particular, by privatizing the provision of social housing, demand-subsidy programs placed decisions about where and how the poor were to be housed in the hands of markets and real estate developers. The result - in Chilean and Brazilian cities alike – has been the systematic and profit-driven provision of low-quality homes in underserved urban peripheries (Rodríguez and Sugranyes 2005; Cardoso 2013). And in recent years, this deeply unequal form of housing provision has given rise to new claims and contestations by the very citizens that states sought to include.

Through an ethnographic study of grassroots housing organizations in Santiago, Chile, and São Paulo, Brazil, this dissertation examines how poor women mobilized to claim housing rights both within and against the neoliberal framework of demand-subsidy programs. Rather than merely seeking access to the subsidized homeownership offered by state policies, women in both cities engaged in local struggles for "dignified housing" that challenged the unequal terms of inclusion enshrined in market-oriented subsidy programs. However, as they emerged in cities with very different histories of popular organizing, these struggles generated distinct dynamics of state-citizen relations as well as social and material housing conditions.

This dissertation uses these struggles as a lens into the socio-political effects of neoliberal housing policies in 21st-century Latin American cities. It asks not only how these policies shape the material conditions inhabited by the urban poor, but also how they construct poor city-dwellers themselves as particular kinds of citizens. In other words, I examine how precariously-housed women in Santiago and São Paulo came to understand themselves and to act as political subjects in the process of claiming and inhabiting state-subsidized housing. Thus, while I begin from an analysis of the logics of citymaking and citizenship embedded in subsidized housing programs in Chile and Brazil, I take a comparative ethnographic approach to uncover the distinct local processes through which similar neoliberal programs have been used, contested, and understood by citizens themselves in Santiago and São Paulo. As we will see, it is in these local dynamics of state-citizen engagement – and not merely in the design of state policies - that both housing and citizenship are produced.

Over the following chapters, I will show that the contested unfolding of demand-subsidy programs was marked by both convergences and divergences in Santiago and São Paulo. First, I show that their adoption as national housing policies enshrined very similar logics of social provision in Chile and Brazil. In both countries, they constructed poor women as deserving subjects of housing rights, but entrenched urban inequality by privatizing the provision of subsidized housing. This also elicited similar kinds of contentious claims in Santiago and São Paulo, as women organized to claim dignified conditions of urban life by demanding a participatory voice in shaping the homes and neighborhoods they would inhabit.

Second, I show how these claims produced very different dynamics of state-citizen engagement as well as social and material outcomes in Santiago and São Paulo. In the former, women organized in fragmented local committees that engaged in highly contentious processes of mobilization to demand participatory voice from the state and private actors that managed housing provision. However, these struggles achieved little success in challenging Chile's entrenched technocratic and market-oriented system of housing provision. Ultimately, the enduring control of private developers was reflected in the shoddy and stigmatized housing conditions that they received. This, in turn, served as a powerful symbol of the denigrated, second-class citizenship to which Chile's urban poor were relegated. In São Paulo, by contrast, women's mass mobilization through broad-based housing movements succeeded in claiming institutionalized participation within Brazil's subsidy program. This, in turn, gave way to a collaborative state-movement partnership in which local movement associations were granted direct control over the production of social housing. Ultimately, this enabled women to secure dignified housing through a participatory process, conferring a sense of state-sponsored inclusion as full citizens.

Third, I argue that in spite of these divergent political processes and material outcomes, women in both cities came to act and to see themselves as similar kinds of neoliberal subjects. In Santiago, women relegated to low-quality housing turned from collective struggle to individual investments in improving their homes, which they came to understand as the sole path to claim the dignified living conditions denied by the state. In São Paulo, women confronted new and burdensome costs that came with inclusion in formal housing, but came to see diligent payment of these costs as a legitimate and positive responsibility of respectable citizens. Thus, through different meaning-laden practices, women in both cities became ideal neoliberal subjects: homeowner-citizens who assumed individual responsibility for the conditions they inhabited.

By examining how demand-subsidy programs in Chile and Brazil constructed poor women as responsible homeowner-citizens, this dissertation sheds light on how neoliberal hegemony has been constructed and consolidated by Latin American states in recent decades. And the local processes of contestation that emerged within these programs in Santiago and São Paulo – in both their divergent dynamics and the similar subjects they produced - point to the possibilities and limits of contesting that hegemony in 21st-century cities. Below, I situate my analysis within the literatures on state management of the urban poor, the politics of housing, and gendered welfare states in the neoliberal era. In the final sections, I present my comparative ethnographic approach to the study of housing, and provide a road map of the chapters to come.

Neoliberalism and Housing in Latin America

Demand-subsidized housing programs have been intimately bound up with neoliberal transformations of states, cities, and citizenship in Latin America in recent decades. This may seem a counterintuitive way to situate them, as their expansion of state housing provision and

inclusion of poor city-dwellers appear contrary to the dynamics of market-driven dispossession, retrenchment of welfare states, and coercive regulation of the poor that are central to many analyses of neoliberalism (Harvey 2005; Wacquant 2009; Auyero 2010). However, I argue that these programs represent a novel marriage between neoliberal state strategies for managing the poor, and neoliberal urban projects of converting cities into sites of capital accumulation. These twinned projects were most explicit in the historical emergence of the demand-subsidy model within the radical neoliberal project of the Pinochet regime, and they remained latent as this model of housing provision endured in Chile and travelled to Brazil over subsequent decades.

Situating these policies as part of neoliberal state projects requires revising existing analyses of neoliberalism in two ways. I first show how the prevailing emphasis on state retrenchment and coercion as the key mechanisms for managing poor citizens neglects the ways in which Latin American states have expanded new forms of social provision that construct the poor as neoliberal subjects. Second, while many urban scholars have focused on the tendency of neoliberal modes of citymaking to dispossess the poor of affordable housing, I propose the concept of "accumulation by inclusion" to highlight how neoliberal demand-subsidy programs reconcile the expansion of social housing with the facilitation of profitable urban development.

Neoliberalism, the State, and the Urban Poor

In Latin America, neoliberal restructuring since the 1970s brought profound social dislocations for the urban poor and working-class, who bore the brunt of deregulation, privatization, and newly "flexible" labor markets (Canak 1989; Moser 1992). In both Chile (where the world's first neoliberal experiment began in the 1970s) and Brazil (which underwent structural adjustment in the 1990s), the end of state-led industrial development, the privatization of public enterprises and services, and the advent of austerity brought rising poverty, unemployment, and violence that disarticulated popular organizations as well as everyday life in urban peripheries (Winn 2004; Telles 2001; Portes and Roberts 2005). This "roll-back" phase of structural adjustment, however, was followed by a "roll-out" of new "neoliberalized state forms, modes of governance, and regulatory relations" (Peck and Tickell 2002, 384) that sought to consolidate the neoliberal model of open markets and flexible production that became durable features of Latin American economies (Leiva 2008). Centrally, this consolidation required new strategies to administer the social fall-out from neoliberalism, and to contain potential challenges from the subaltern groups that bore the brunt of market-oriented reforms. Through new state interventions, the poor and working classes had to be managed and reformed in societies in which market relations, insecure employment, and deep inequalities became enduring facts of life.

Demand-subsidized housing programs were intimately linked to this project from the outset. Indeed, Pinochet's vision of "a nation of property owners and not proletarians" made explicit the goal of integrating the poor into a market-oriented society as atomized homeowners who took responsibility for their own lives, rather than as organized workers or city-dwellers who made rightful claims on the state. As we will see, this vision endured, decades later, in the way Brazil's housing program implicitly constructed its beneficiaries in a similar fashion – that is, as individual consumers and responsible homeowners. Yet, understanding these programs as part of neoliberal state strategies for managing the urban poor sits uneasily with prevalent analyses. While most scholars emphasize *exclusion* through state retrenchment of social provision, and new forms of *coercion* to discipline contentious subjects, I argue that greater attention is needed to how states remake the poor as neoliberal citizens through *inclusion* in market-oriented modes of social provision.

The retrenchment of the welfare state is a central feature of many accounts of neoliberalism (Wacquant 2009; Harvey 2005; Somers 2008). They emphasize that the dismantling of entitlements – to income, housing, or healthcare – that were consolidated under 20th-century Fordist or developmentalist social compacts, served both an economic and moral function in neoliberalizing contexts. In this view, states have imposed market discipline by displacing responsibility for everyday survival onto citizens themselves. For some scholars, retrenchment itself has rendered disadvantaged groups effectively "stateless", relegating them to "a condition of pure market exposure no longer mediated by a now absent government" (Somers 2008, 134). Others, however, have called attention to the active state labor involved in obligating the poor to assume responsibility in the "free" market. In this regard, the replacement of welfare entitlements by stringent "workfare" requirements (Peck 1998; Hays 2003), restrictive redefinitions of "need" and "deservingness" (Haney 2002; Reid 2013), and the introduction of punitive sanctions and administrative hurdles (Wacquant 2009), all represent state strategies for excluding the poor and inculcating the moral imperative of individual responsibility. For those who continue to rely on state programs, the imposition of routinized waiting for scant and arbitrary provision teaches poor clients a political lesson. Namely, "that they have to silently endure and act not as citizens with rightful claims but as patients of the state," (Auyero 2012, 123), or else desist from public claims-making and seek private alternatives to meet their needs (Reid 2013; Rivers-Moore 2014).

Complementing welfare retrenchment, new and overt forms of repression have been seen as the other face of state management of the poor. In the United States and Europe, the growth of penal states served to discipline the same poor and racialized groups who were pushed out of social protection, and to warehouse populations rendered superfluous to the capitalist economy by deindustrialization (Wacquant 2009, 2008; Peck 2003). In the global South, police, military, or paramilitary forces have been deployed to contain everyday forms of informality and crime, as well as contentious protest by citizens dispossessed by neoliberal restructuring (Auyero 2010; Harvey 2005; Connell and Dados 2014). Taken together, prevailing approaches suggest that neoliberal states manage the urban poor by obligating them to take responsibility for their own well-being in market-oriented societies, and punishing those who fail to fulfill their duties as market citizens.

Some scholars have questioned the applicability of this understanding – informed mainly by Northern accounts of neoliberalism (Loveman 2014; Connell and Dados 2014) – to Latin American contexts. This is, most importantly, because they fail to grapple with the proliferation and expansion of new forms of social provision in the neoliberal era, which have in fact included poor and subaltern groups that remained at the margins of 20th-century welfare states (Molyneux 2008; Evans and Sewell 2013).[1] In many countries, structural adjustment did, in fact, dismantle the state-led systems of social protection created by developmentalist regimes, but these had never included more than small, privileged segments of masculine urban workers (Filgueira 2005). At the same time, neoliberalism in Latin America saw the roll-out of an array of new social programs that included informal workers and especially poor women for the first time (Molyneux 2008; Lavinas 2013). Some analyses have framed this expansion of social provision as a social democratic "deviation" from neoliberalism in Latin America (Evans and Sewell 2013), or even the rise of a more inclusive and equitable "post-neoliberalism" (Grugel and Riggirozzi 2012). However, a close examination of these programs suggests another reading: that

[1] Beyond Latin America, the expansion of state social provision in the neoliberal era has led to similar questioning of this understanding in research on India (Gupta 2012) and southern Africa (Ferguson 2015).

they have "involved not a reversal, but an extension of the neoliberal paradigm" into the everyday lives of the poor (Lavinas 2013, 8). Rather than revising social *protection* through investment in public infrastructures and services, new social policies in Latin America have followed a logic of social *investment*, seeking to empower poor subjects to take responsibility for their own lives as producers, consumers, or custodians of family and community (Jenson 2009; Lavinas 2013). Their modalities include micro-credit and entrepreneurship programs (Schild 2000a, 2007), community-based development initiatives (Neumann 2013; Paley 2001), and conditional cash transfers (Molyneux 2006), all of which couple state provision to the convocation of poor women in particular (a point to which I will return) to assume responsibility for the conditions of their own lives, families, and communities.

It is within this context of neoliberalized expansion of social provision that demand-subsidized housing programs must be understood. In both Chile and Brazil, they followed the dismantling of limited systems of state-led housing provision, and they offered (state-funded, but privatized) inclusion to poor city-dwellers who had long been relegated to precarious forms of urban residence. And it is precisely through this inclusion that they sought to remake the poor as new kinds of citizens: as homeowners who are empowered to take responsibility for their own lives and living conditions in market-oriented cities, rather than relying on ongoing protection from the state. In this regard, it is useful to think, with Gramsci, of demand-subsidized housing programs as part of *hegemonic* strategies for the management of the urban poor.

For Gramsci, hegemony always entails an "ethical" or "educative" role for the state in "creating new and higher types of civilization; of adapting the 'civilization' and the morality of the broadest popular masses to the necessities of the continuous development of the economic apparatus of production" (Gramsci 1971, 242). Importantly, Gramsci insists that this cannot not be durably achieved solely through state coercion or even more subtle forms of "social compulsion" (310), but rather requires the construction of consent among subaltern groups. Thus, counter to accounts of neoliberalism that focus solely on exclusion and coercion as state strategies to "civilize" the poor as market subjects, I argue that greater attention is required to the production of consent, in which new forms of state provision have been central. I understand consent not in the narrow sense of ideological legitimation (cf. Tuğal 2009, 24–25), but rather the creation of social and material conditions that foster "a specific mode of living and of thinking and feeling life" (Gramsci 1971, 301) in which subordinate groups actively participate in and accept their place in unequal societies.[2]

This framework allows us to understand both the logics embedded in - and one of the enduring effects of - demand-subsidized housing programs in Chile and Brazil. As we will see in Chapter 2, the project of remaking the poor into self-responsible homeowner-citizens through subsidized housing provision was firmly enshrined in state policy in both countries. More profoundly, I will argue that it is in the hegemonic construction of neoliberal subjects that these policies have been most successful. Even as women organized and mobilized to challenge the urban inequalities and social indignities instituted by market-driven housing provision, the link

[2] While Gramsci's concept of the "ethical" state spans much of the Prison Notebooks, his emphasis on creating the socio-material conditions to produce new kinds of subjects is a primary focus of his writing on "Americanism and Fordism." It is important to note that he wrote at the time of early Fordism, when the central mechanism of this was "high wages." As a result, Gramsci saw the state (in the narrow sense) as playing a limited role: "Hegemony here is born in the factory and requires for its exercise only a minute quantity of professional political and ideological intermediaries" (Gramsci 1971, 285). However, by the mid-20th century, this function was absorbed into growing welfare states. This remains the case under neoliberal states. Even where some aspects of social provision are devolved to NGOs and other private entities, the state remains central in funding and directing them.

between homeownership and individual responsibility remained central to how they understood and enacted their inclusion in subsidy programs. I explore the different meanings and practices of responsible homeowner-citizenship that took shape in each city through my ethnography of everyday life in social housing projects in Santiago (Chapter 4) and São Paulo (Chapter 6).

Accumulation by Inclusion

Demand-subsidized housing programs were not shaped solely by the political project of remaking the poor as neoliberal subjects. Rather, their emergence and expansion in Chile and Brazil were also crucially informed by the economic projects of states and private developers that created and implemented them. In both countries, these programs created new opportunities for the profitable provision of social housing on urban peripheries, giving rise to what I call "accumulation by inclusion." This had economic consequences in the profit and growth of real estate and construction industries, but also perverse social consequences in the systematic, market-driven provision of segregated and low-quality housing for the poor. This dynamic, however, runs counter to what many urban scholars have seen as a central shift in the politics of housing in the neoliberal era; namely, the undermining of housing rights through what David Harvey (2003) calls "accumulation by dispossession."

Reinterpreting Marx's concept of "primitive accumulation" as a persistent feature of capitalist development, Harvey argues that in addition to investing in productive activities, capital routinely seizes new assets – such as land and housing - by dispossessing those who hold or use them. Although not a new phenomenon, accumulation by dispossession has been particularly intense in the neoliberal era, as incorporating public and collective goods into the market became an explicit objective of state policies (Harvey 2003, 158). A good deal of recent research has put this process at the center of a regressive shift in housing rights in many parts of the world, showing how states have fostered urban accumulation by dispossessing the poor of social and informal housing. In U.S. cities, coalitions of developers and entrepreneurial local governments have driven the demolition of public housing to make way for the "revitalization" of city centers (Goetz 2013; Pattillo 2007). In Europe, mass privatizations of social housing laid the groundwork for gentrified redevelopment (Forrest and Murie 1988; Marcuse 1996) and the formation of new real estate markets (Zavisca 2012). And in the global South - where there was little public housing to privatize – it is primarily informal settlements that have been subject to dispossession through what Mike Davis (2007) terms "Haussmann in the tropics." In different parts of Africa, Latin America, and Asia, new alliances of global finance capital and local states have sought to bulldoze unsightly "slums" and repurpose their land for high-end developments befitting of "world-class cities" (Ghertner 2015; Huchzermeyer 2011; Lovering and Türkmen 2011; L. Weinstein and Ren 2009; Fix 2001). If, as Harvey notes, "dispossession entails a loss of rights" (Harvey 2005, 178), a global feature of neoliberal urbanism has been the undermining of the right to housing, whether through the dismantling of formal systems of decommodified housing in the global North, or the crumbling of more informal "housing rights regimes" (L. Weinstein and Ren 2009) in the global South.

Against this backdrop, how are we to understand the concomitant rise of demand-subsidy programs in Latin America that have in fact extended housing rights to poor city-dwellers? I argue that they need to be understood as a distinct but related strategy of "accumulation by inclusion." By this I mean the creation of conditions for both capital accumulation *and* consent, through state-sponsored inclusion of citizens in the privatized provision of social housing. In one respect, these processes share an important characteristic with broader neoliberal modes of urban

development. That is, they represent a new convergence of states and private interests to transform the city into a site of capital accumulation. As we will see in Chapter 2, demand-subsidy programs in both Chile and Brazil were shaped by emergent alliances between states and real-estate developers, and had as an explicit goal the generation of private profit and economic growth through urban development. However, they did so not by dispossessing the poor, but rather by including them. Through subsidies, states create and guaranteed new demand by enabling poor city-dwellers to become new consumers of social housing. At the same time, by privatizing the production and allocation of that housing, they enabled private developers to incorporate cheap land on urban peripheries into formal housing markets, mobilizing state funds to drive their redevelopment (Caldeira 2017; Rolnik 2015; Hidalgo 2007).

I am not suggesting that accumulation by inclusion and dispossession are antithetical. In fact, there is ample evidence to suggest that they often operate in tandem. One need look no further than Chile, where many squatters removed by the military from wealthy areas of Santiago received housing through the country's newly minted demand-subsidy program, clearing the way for later redevelopment of elite spaces (Murphy 2015, 170–75). In South Africa, demand-subsidy schemes have been central to legitimating eviction of squatters from valuable land, and sometimes directly used to relocate them (Huchzermeyer 2003a, 2003b). In both India and Brazil, similar programs have been deployed to house those displaced by redevelopments for mega-events (Ghertner 2015; Rolnik 2015). Clearly, these can operate as two faces of the neoliberal urban development. However, the specific dynamics of accumulation by inclusion have been underappreciated in existing accounts of urban neoliberalism.

Even as they seek to reconcile profitable city-making with the production of consent, projects of accumulation by inclusion also generate their own set of tensions. Most importantly, empowering developers to profit from the provision of new homes for subsidy recipients means subjecting decisions about where and how the poor are to be housed to market logics. The ubiquitous result - in Chile, Brazil, and elsewhere - is that developers maximize profit by mass-producing small and low-quality homes, and entrench segregation by building on cheap land in underserved peripheral areas (Huchzermeyer 2003b; Cardoso 2013; Rodríguez and Sugranyes 2005). Thus, if states use demand-subsidized housing programs to extend housing rights, the privatized approach has meant that the poor are often included in what Murphy (2015) calls an "impoverished right to housing." As we will see, this is precisely the terrain on which new contestations emerged within these programs in Santiago and São Paulo, where newly-included citizens challenged the unequal terms of their inclusion wrought by market-driven housing provision.

Contesting Unequal Inclusion

An understanding of demand-subsidized housing policies as a hegemonic state strategy does not imply that it precludes the possibility of contestation. What hegemony constructs is neither outright domination nor pure consent. Rather, it constitutes a terrain of ongoing negotiation and struggle in which subordinate groups "talk about, understand, confront, accommodate themselves to, or resist" the ways in which they are included in unequal societies (Roseberry 1994, 361). A Gramscian approach allows us to think about the ways in which contestations emerge within hegemonic projects, as well as how those projects are rearticulated as dominant actors seek to repress, absorb, or otherwise contain new challenges. Through this lens, we can understand how women organized and mobilized within the framework of demand-subsidy

policies, using them both to claim inclusion as rightful homeowners, and to challenge the deeply unequal forms of inclusion offered by neoliberal states.

These contestations differ in important ways from other dynamics of housing struggle. Under 20th-century Fordist and developmentalist regimes, movements of the urban poor and working-classes centered primarily on claims for inclusion in housing rights – whether by demanding state provision (Castells 1983, 1978), or by the extension of formal tenure rights, infrastructure, and services to those living in informal housing on the urban margins (Holston 2009; Murphy 2015). Recently, however, scholars have pointed to the growing prevalence of more defensive struggles, as the urban poor seek to protect or reassert the right to housing in the face of neoliberal processes of commodification, privatization, and urban dispossession (L. Weinstein and Ren 2009; Pattillo 2013; Huchzermeyer 2003a). The processes that I examine in Santiago and São Paulo reveal a different kind of struggle. In contexts where state housing policies have effectively extended housing rights to the urban poor, the latter organized and mobilized primarily to contest the material and social terms of their inclusion in unequal, market-driven cities. In both Santiago and São Paulo, collective contestation of demand-subsidy programs centered on two interrelated claims: they demanded *dignified housing*, and they claimed *participation* in shaping the homes and neighborhoods where they would reside. Thus, their claims were about both product and process. They challenged the ways in which subsidy programs positioned poor beneficiaries as passive consumer-clients, concentrated decision-making in the hands of private developers and technocratic state agencies, and, as a consequence, systematically delivered segregated, low-quality, and stigmatized social housing.

While their demands were shared, the dynamics and results of contestation diverged considerably in Santiago and São Paulo. In Santiago, contestation unfolded at the local level, where women organized in state-sanctioned "homeless committees" demanded participation in the making of their housing projects. These claims gave rise to a highly contentious process. As state and private actors continued to regard them as passive clients of privatized provision, committees made contentious collective action a routine practice, which they saw as the sole available strategy to participate in shaping the housing conditions in which they would reside. As we will see in Chapter 3, collective action enabled committees to win limited concessions in terms of improvements to the design and location of their housing. Ultimately, however, state bureaucrats defended and reaffirmed the central role of private companies, rather than committees themselves, in managing housing provision. The results were two-fold. First, women in homeless committees saw themselves as struggling *against* a state that had little interest in providing dignified housing. Second, the enduring control of profit-driven developers was reflected in the materially poor and socially denigrating housing conditions that they received.

In São Paulo, contentious claims-making was brief and waged primarily at the national level. Homeless women, organized in grassroots housing associations, used mass mobilization through broad-based movement networks to demand participation from the federal government. This resulted in a concession by the federal government, which institutionalized funding for participatory housing provision within its larger, developer-led subsidy program. I show in Chapter 5 how this gave local housing associations significant control over the design and construction of social housing projects, and enabled them to involve grassroots members in participatory processes. As a consequence, contentious mobilization quickly gave way to a collaborative partnership between the state and local movement associations, and permitted the latter to manage the production of high-quality housing which conveyed a sense of social inclusion among residents.

These divergent processes, I argue, were shaped by two factors. In the language of social movement theory, poor city-dwellers in Santiago and São Paulo had different "mobilizing structures" and confronted different "political opportunities" (McAdam 2010; McAdam, Tarrow, and Tilly 2001; Tarrow 1994).[3] In Santiago, poor city-dwellers were organized in fragmented and state-sponsored "homeless committees," which enabled them to mobilize but served to limit claims-making to the level of individual housing projects, rather than of state policy. In addition, these committees confronted a technocratic state that had long been averse to popular participation, and instead privileged top-down and market-oriented forms of social provision. In São Paulo, by contrast, grassroots housing associations were horizontally linked to city-wide movement networks, enabling mass mobilization to demand participatory inclusion in federal policy. And in these mobilizations, they engaged with a government which - although it increasingly adopted neoliberal policies - had historically been committed to fostering civil society participation in state policy, and thus was more susceptible to movement demands.

Finally, it is crucial to note that although these processes of contestation in Santiago and São Paulo challenged the unequal form of inclusion instituted by demand-subsidy programs, this did not mean that they resisted all aspects of the hegemonic project of neoliberal inclusion. In particular, what went uncontested was the legitimacy of individual homeownership, which was central to the political project of remaking the poor as self-responsible neoliberal subjects. As we will see in Chapters 4 and 6, enduring understandings of individual homeownership as a legitimate objective of state provision had important implications for the meanings and everyday practices of citizenship as women inhabited new social housing projects.

Gendering Neoliberal Subjects

Woven throughout this dissertation is an understanding of housing processes in Santiago and São Paulo as deeply gendered. In other words, gendered ideas, identities, and relations shape the kinds of citizens state housing policies seek to construct; the subjects of collective struggles for dignified housing; and everyday meanings and practices of inhabiting social housing. In this regard, I draw on feminist scholars who have long shown how systems of social housing provision institutionalize dominant social conceptions of gendered subjects and relations by shaping the terms on which men and women claim housing rights (Watson and Austerberry 1986). However, most research in this vein has focused on how masculinist assumptions embedded in state policies – such as notions of masculine household headship; or links between housing provision and stable, full-time employment – systematically exclude women from housing rights (Machado 1991; Baruah 2007; Rakodi 2014; Chant and McIlwaine 2015). These scholars emphasize how housing systems underpin unequal gender relations by positioning women as "dependents" of men who have privileged access to housing rights or property. In contrast, my focus is on how gendered subjects and relations are constructed through women's *inclusion* in social housing provision.

At the time I conducted field research, women received over eighty percent of low-income housing subsidies in both Chile and Brazil (MINVU 2010; Caixa 2013). This was a remarkable shift in countries where housing policies had historically been grounded in gendered

[3] It is important to note that while the categories of social movement theory are useful heuristics, they risk conceiving "mobilizing structures" and "political opportunities" as discrete independent variables that shape political outcomes. In contrast, throughout this dissertation I highlight how the projects of different political regimes and the organization of the poor in civil society are always mutually constitutive social processes (cf. Baiocchi et al. 2011).

logics of provision that constructed men – as workers and heads of nuclear families – as privileged subjects of housing rights. In contrast, with the rise of demand-subsidy programs in both countries, social housing provision became feminized. By "feminized" I do not mean simply that these policies targeted women as their primary beneficiaries. More profoundly, it refers to the ways in which this targeting institutionalized new notions of women's deservingness, and constructed them as rightful feminine subjects embedded in changing gender and family relations. As we will see in Chapter 2, since 1990 in Chile, and since 2009 in Brazil, demand-subsidy programs instituted gender-targeting measures that gave priority to "women-headed households," a category which, in practice, meant single mothers with dependent children. In doing so, it forged a new link between rightful homeowner-citizenship and motherhood in poor and working-class families. This is not an inherent feature of demand-subsidy programs themselves. In fact, I will show that when the model was first introduced by Pinochet, it sought to reinforce patriarchal nuclear family norms by restricting provision to male-breadwinners with dependent wives and children. However, this feminization of provision in Chile and Brazil has been informed by broader neoliberal shifts in economies, families, and social policies that have reshaped gender relations in complex ways in Latin America.

For much of the 20th century, Latin American states actively promoted the extension of "modern" gender relations to the poor and working classes, centered on the patriarchal nuclear family, masculine waged labor, and feminine domesticity (Rosemblatt 2000; Besse 1996; Molyneux 2000). In Chapter 2, we will see how this long underpinned the state-led housing programs pursued by developmentalist regimes, which constructed masculine breadwinner-workers as privileged subjects of state provision. Although the "family wage" and welfare programs that sought to underpin it never approached universality, this model became increasingly dominant between the 1930s and 1970s, particularly visible in the growing prevalence of nuclear family formation (X. Valdés 2008; Scott 2012). It also reverberated in the gendered terrain on which urban struggles were waged in Latin America during this period. Even as both men and women mobilized to demand land, housing, and urban rights, they often made claims in distinctly gendered and familial terms – presenting themselves to state actors as either masculine providers or feminine mothers and housewives (Murphy 2015; Caldeira 1990). The latter became particularly salient under military regimes, as the closure of masculine channels of political claims-making - like unions and political parties - was accompanied by women's growing participation in grassroots movements. In struggles for democracy and social rights, women often framed their demands in the purportedly "apolitical" register of motherhood, and their protests were particularly damning for authoritarian regimes that often sought legitimacy through claims to protect "the family" (Alvarez 1990; Jaquette 1994; Safa 1990; Mooney 2009).

In the last decades of 20th century, however, the dominant model of gender relations grounded in the patriarchal nuclear family was undermined in multiple ways by neoliberal economic and state restructuring. And the new rearticulations of gender relations that have emerged in recent decades have been characterized by "gendered paradoxes" (Lind 2005), as women efforts to claimed new rights and spaces in society have often entailed their assumption of new burdens in the workforce, families, and communities. First, as stable masculine employment declined, poor and working-class women increasingly entered paid employment, and participated in grassroots organizations that both mobilized to challenge neoliberal austerity and strategized to alleviate rising poverty in local communities (Hardy 1986; Moser 1992; Lind 2005). If these new spaces of employment and community organizing gave women a greater public role and new bargaining power within households (Tinsman 2000), it also meant that they

often undertook a gendered "triple burden," in which paid work and unpaid community labor were added to feminized responsibilities of care (Moser 1992).

Second, in conjunction with legal and cultural changes driven by feminist movements, neoliberal economic shifts ushered the nuclear family into sharp decline in Latin America. While this meant that a variety of new and flexible family forms emerged, its most visible consequence was a significant rise in the prevalence of women-headed households (Chant 1997; Scott 2012). If changing families represented a relaxation of "traditional" gender and family norms and gave women greater freedom from patriarchal arrangements, it also rendered them solely responsible for the well-being of poor and working-class families, which were increasingly reduced to a stable core of mothers and their children (X. Valdés 2008).

These shifts also raised alarm among global and national policy-makers about the "feminization of poverty," which women-headed households in particular were held to represent (Chant 2008). This, in turn, informed a shift toward feminization of social policies as Latin American states rolled out new neoliberal programs to manage the urban poor. In large part, this was driven by the entrance of middle class feminists into state bureaucracies and NGO advocacy networks in the democratic transitions of the 1980s and 1990s (Alvarez 1990, 1999; Franceschet 2003). Informed by their contact with popular women's movements in anti-authoritarian struggles, as well as ascendant "gender and development" approaches in global policy circles, they called for new "gender-aware" policies to address poverty and replace the masculinist social protection schemes that were dismantled by neoliberal restructuring (Jenson 2009). These took multiple forms, including conditional cash transfer (CCT) programs (Molyneux 2006; Lavinas 2013); employment-promotion and micro-entrepreneurship policies (Schild 2000b, 2007); and participatory poverty-alleviation initiatives that often institutionalized women's community organizations that emerged under structural adjustment (Lind 2005; Richards 2004). Often, these programs were characterized by a new form of maternalism that shaped how they were targeted as well as how they constructed poor women as rightful feminine subjects

In contrast to "classical" maternalism, in which states provided support to women to remain home and engage in full-time caregiving within male-breadwinner nuclear families (Orloff 2006, 1993), Latin America's new social policies promoted a new vision of empowered and responsible motherhood. On one hand, by constructing low-income mothers as particularly deserving beneficiaries, they naturalized notions of motherhood as central to feminine identity, and reinforced women's responsibility for care work at home (Franzoni and Voorend 2012). On the other, these policies often encouraged women's paid employment (Schild 2007) as well as unpaid community labor in the service of state anti-poverty initiatives (Molyneux 2006; Neumann 2013).[4] In sum, neoliberal shifts in both economic and social policy together forged a new gendered "social contract" in Latin America (Molyneux 2000, 64), in which poor and working-class mothers were constructed as deserving and responsible consumers, producers, and caregivers.

The feminization of demand-subsidized housing programs needs to be understood within the context of these broader shifts. In both Chile and Brazil, they severed the historical link

[4] It is interesting to compare the maternalist shift in Latin America to what Orloff calls a "farewell to maternalism" in the US and Europe, which has been characterized by the promotion of women's employment and the formation of dual-earner households. In different contexts, states have pursued this project either positively - through incentives and childcare provision - or punitively - through retrenchment of maternalist welfare programs and replacement by "workfare" (Orloff 2006). It is worth noting that studies of welfare offices in the US (iconic of the punitive approach) have revealed an enduring tension between maternalist claims of policy-makers, and the promotion of women's low-wage employment – a tension in which the latter usually prevails (Hays 2003; Korteweg 2006).

between state provision, masculine breadwinning, and nuclear families. In its place, they forged a new gendered arrangement of housing rights targeted to low-income mothers, one which linked the hegemonic project of forging responsible homeowner-citizens to the gendered state project of constructing women as empowered and responsible mothers. In doing so, neoliberal housing subsidy programs came to envision the ideal, self-responsible homeowner as a feminine subject.

Much recent research on gender and the state in Latin America has focused on how social policies construct idealized notions of empowered and responsible feminine subjects (Schild 2007; Franzoni and Voorend 2012; Molyneux 2006). However, through my ethnographic account of women in housing organizations, I illustrate how similarly gendered policies take on different meanings for the women who use them. In particular, I found that although housing policy constructed inclusion in maternalist terms in both Chile and Brazil, women in Santiago and São Paulo understood and used their inclusion in different ways. In Santiago, women saw organizing to claim subsidized housing as a path to greater personal *autonomy* from extended families and male partners. In contrast, women in São Paulo saw claiming homeownership in terms of maternal responsibility to provide *security* for their children. In Chapters 3 and 5, I show how this was shaped by the different forms of precarious residence faced by homeless women in each city, and reinforced through the collective understandings of why women disproportionately participated in local housing organizations. In Chapters 4 and 6, I also examine how gendered projects of autonomy and security contributed, in different ways, to the lived meanings of taking individual responsibility for one's own living conditions as new homeowner-citizens.

Similar Policies, Different Contexts: Comparing Santiago and São Paulo

My analysis of how demand-subsidy programs constructed poor women as gendered political subjects is based on a comparative ethnographic study of grassroots housing organizations in two Latin American cities: Santiago in Chile, and São Paulo in Brazil. I constructed the study comparatively in order to examine how differences in urban political context shaped the ways in which an increasingly model of neoliberal housing policy unfolded in the lives of poor city-dwellers. Such a comparison would allow me to tease out logics enshrined in the demand-subsidy model itself, as well as capture how this model generated different effects and meanings as it was deployed in distinct national state projects, and was negotiated "on the ground" by citizens in different cities. When I began this research in 2010, demand-subsidy policies had been widely adopted in Latin America (Murray and Clapham 2015; Rolnik 2015), but Santiago and São Paulo offered a particularly useful comparison. On one hand, national housing policies in Chile and Brazil were very similar. On the other hand, these two cities were marked by very different relations between the state, urban movements, and poor citizens.

Although Chile and Brazil adopted the demand-subsidy model at different historical and political moments, in the 2010s the two countries' housing policies were remarkably similar (cf. Rolnik 2015). Both implemented demand-subsidies on a large scale; they used high subsidies to include the poor; and they adopted gender-targeting that made low-income women their main beneficiaries. Although my starting point was the shared model of national housing policy, I sought to examine their interplay with different local dynamics of state-citizen relations and modes of popular organizing. Santiago and São Paulo offered key similarities and differences that made them ideal comparative cases.

In two ways, these cities occupied an analogous place in their respective countries. First, they were the largest cities in Chile and Brazil, and concentrated large proportions of their

respective national housing deficits. Second, they have historically been the sites of the most significant housing movements, whose dynamics and engagement with the state were important factors shaping national housing and urban policy in the 20th century (Murphy 2015; Holston 2008). However, since the 1970s, state-movement relations in each city took sharply divergent paths, which (as we will see in detail in Chapters 3 and 5) continue to shape how the homeless poor organize and mobilize today. In Santiago, housing movements were violently repressed under the Pinochet dictatorship, and subsequently were co-opted into state housing programs after the 1990 transition to democracy as Concertación governments sought to demobilize civil society and consolidate a technocratic-neoliberal regime (Özler 2012; Murphy 2015). In São Paulo, by contrast, housing movements grew spectacularly with a wave of urban contestation in the waning years of Brazil's military dictatorship (Gohn 1991; Holston 2008). From the late 1980s onward, these movements continued to grow, and they developed multiple repertoires of engagement with the state. Although they regularly used mass mobilization, they also had opportunities to shape and implement housing policy through institutional spaces of civil society participation created by governments of the Workers' Party (Tatagiba 2011).

Thus, as Chile and Brazil converged on a shared model of housing policy, these political trajectories had produced very different forms of housing organizations - with distinct relations with the state - in Santiago and São Paulo. In Santiago, poor women organized not within broad-based movements, but rather in fragmented, neighborhood-level "homeless committees" that were created by the state with the sole function of applying for subsidized housing. And they engaged with a state that had long regarded the urban poor as passive clients of technocratic and market-oriented provision, rather than active participants in shaping the programs that affected their lives. In São Paulo, by contrast, poor women organized in grassroots housing associations that were horizontally linked to broader city-wide and national movement networks. Furthermore, these movements had a long history of participatory engagement in state policies - especially under administrations of the Workers' Party, which was responsible for introducing Brazil's demand-subsidy program.

These divergences permitted me to compare how the poor in cities with different forms of organization and distinct histories of state-citizen engagement used and contested similar neoliberal housing programs. Through a comparative ethnography of homeless committees in Santiago, and housing movement associations in São Paulo, I examined how women in these organizations came to act and to see themselves as political subjects as they claimed access to subsidized housing.

A Political Ethnography of Housing

In conducting this research, my objective was to study social housing not merely as a material good or a formal right of citizenship, but rather as a *political process* that shapes one's subjectivity, relation to the state, and sense of place within the social and political community of the city. Thus, my methodological approach followed what several scholars call "political ethnography" (Baiocchi and Connor 2008; Auyero 2006). Going beyond the structures of formal institutions and the design of public policies, this approach relies on embeddedness in political communities to engage in "close-up and real-time observation of actors involved in political processes" (Baiocchi and Connor 2008, 139). To do this, I conducted long-term participant observation and interviews with housing-seekers and activists in homeless committees and housing movement associations over the span of eight years.

The ethnographic cases presented below center on three organizations in each city. As such, this is not meant to be an exhaustive account of either the macro-effects of demand-subsidy policies or of grassroots housing organizing in either city. Rather, it offers an intensive account of how the local interplay between policy and popular organizing shaped subjects through the lived processes of claiming and inhabiting social housing. In each city, I conducted more than 18 months of participant observation in local housing organizations. I attended their regular meetings, accompanied leaders in negotiations with state officials, visited construction sites, and went to a number of public demonstrations that they organized. By participating in multiple spaces, I was able to observe not only the internal dynamics of housing organizations, but also the protracted processes of negotiating with state bureaucracies and private actors, as well as the building of housing projects themselves. As we will see in chapters 3 and 5, even the most mundane and practical aspects of housing processes were often deeply meaningful, as they both reflected and constructed relations between the urban poor and the state, and shaped the material conditions of housing itself. Furthermore, I followed the members of one organization in each city as they moved into the neighborhoods that resulted from these processes. Through participant observation of everyday life in these neighborhoods, I examined how the individual and collective experiences of inhabiting subsidized housing shaped citizens' practices and understandings as they became new homeowners.

In addition to observation, I conducted more than 120 formal, in-depth interviews with members of these organizations. Interviews with activists sought primarily to reconstruct organizational histories as well as processes that I was not able to observe directly. Most interviews, however, were with women who made up the grassroots base of these organizations. These sought to capture individual histories of precarious residence that informed women's decisions to seek subsidized housing in the first place, and to consider how this shaped the meanings they attributed to housing rights. They also enabled me to understand how experiences of participation in housing organizations, and of inhabiting social housing, shaped their perceptions of the state and their understandings of themselves as citizens.

Following the extended case method (Burawoy 1998), I situate a fine-grained account of a small number of local cases within larger social and historical processes. To this end, I drew on primary sources including state planning documents, housing data, and speeches by public officials to analyze the ethnographic cases within the broader state projects that shaped demand-subsidized housing provision in Brazil and Chile. I also use a wealth of secondary literature by historians, urban planners, and sociologists, who have examined the longer trajectories of urban movements and the broader consequences of subsidized housing policies in Santiago and São Paulo.

Road Map

The remainder of this dissertation is organized as follows. In Chapter 2, I situate the emergence of demand-subsidy programs within the history of housing policy and politics in Latin America, illustrating how they reshaped the role of the state and the subjects of housing provision along neoliberal lines. It traces how these policies were instituted in Chile and Brazil at different historical moments and within distinct state projects. However, I emphasize that the two countries converged on a shared model with similar logics and effects: fostering accumulation by inclusion; constructing low-income mothers as deserving homeowner-citizens; and reinforcing urban inequality through privatized provision.

The subsequent chapters provide an ethnographic examination of local contestations of these policies, and the material and social housing conditions they produced in Santiago and São Paulo. Chapter 3 looks at the emergence, organization, and mobilization of state-sanctioned homeless committees in Santiago. It highlights the limits of their claims-making for participation and dignified housing in the face of a state that conceived the poor as passive clients of privatized housing provision. Chapter 4 examines everyday life in the Condominio Maitén, which was built through one such contested process. It reveals how the poor quality of housing that resulted, coupled with the frustration of collective claims-making, led women to "turn inward," abandoning collective life and claims on the state as they instead focused on private projects to claim dignified homeownership by improving their own houses.

Chapter 5 moves to São Paulo, tracing the history of the city's broad-based housing movements, which used mass mobilization to demand participatory inclusion in Brazil's demand-subsidized housing program. I show how their contentious mobilization led to the incorporation of their demands in federal housing policy, giving rise to collaborative state-movement relations, and enabling grassroots associations to directly control the production of social housing projects. In Chapter 6, I turn to the Condomínio São Francisco, a neighborhood built through this process. I illustrate how movements' success in claiming participation was reflected in dignified housing conditions, which conferred on residents a sense of material improvement and social inclusion supported by the state. However, I also show how inclusion in formal homeownership brought new economic burdens, which generated constant anxieties about paying bills and undermined residents' collective efforts to improve their neighborhood. In spite of these burdens, however, I show how women constructed diligent payment for their housing as a positive and legitimate practice of homeowner-citizenship.

Finally, in the concluding chapter, I bring the parallel cases of Santiago and São Paulo together to draw some comparative conclusions about 21st-century urban struggles, the gendered meanings of housing rights, and the contested production of neoliberal subjects.

Chapter 2
The Rise of Demand-Subsidized Housing Programs

In 20th century Latin America, state-led projects of industrial modernization fostered a rapid process of urban growth that created crises of affordable housing in the region's major metropolises. Beginning in the 1940s, these widespread and chronic housing shortages gave rise to contested and uneven processes of urban inclusion, as they generated new state housing interventions as well as informal strategies of the urban poor to secure decent conditions of urban residence. In this period, most Latin American states pursued programs of public housing provision aimed not only at improving living conditions for growing urban populations, but also at forging disciplined workers and stable nuclear families incorporated into modernizing projects of national development (Bonduki 1998; Velasco 2015; Benmergui 2009). However, unlike the large-scale public housing systems constructed by Fordist welfare regimes in the global North, Latin America's housing programs never succeeded in including more than small, privileged segments of working- and middle-class citizens, reflecting the broader formation of truncated welfare regimes that left large segments of the poor and informal workers outside of formal state provision (Fischer 2008; Filgueira and Filgueira 2002). As a result, city-dwellers excluded from formal housing markets and state-led provision, engaged in widespread practices of informal settlement through which they built Latin America's sprawling urban peripheries. While often characterized by precarious living conditions, these peripheries also became sites of long-running political struggles as residents mobilized to demand state recognition, legal tenure, and the provision of infrastructure and service. In doing so, excluded citizens forged new paths to inclusion in adequate housing and the city itself from below (Holston 2008; Murphy 2015; Castillo 2001).

While limited public provision and widespread informal urbanization were the predominant dynamics of housing politics for more than half a century, recent decades have seen the rise of a new model of large-scale programs to expand access to affordable housing "from above." Abandoning earlier models of direct public provision, Latin American states have increasingly adopted market-oriented policies that provide subsidies to low-income families to enable them to purchase homes built by the private sector (Gilbert 2004).[5] By the turn of the 21st century, the "demand-subsidy" approach was the dominant model of housing policy in the region (Murray and Clapham 2015), and with unprecedented state investment in affordable housing through this model (Buckley, Kallergis, and Wainer 2016), some of these programs achieved significant reductions in long-standing housing deficits, curbed informal settlement, and massively expanded formal homeownership among historically excluded urban residents (Salcedo 2010; Monkkonen 2011). At the same time, the rise of these programs entailed a significant restructuring of the role of states and markets in affordable housing provision, and constructed the city-dwellers they included as new kinds of urban citizens.

Situating the rise of the demand-subsidy model within the shifting history of housing in 20th century Latin American cities, this chapter traces its emergence and spread in the region, and analyzes its socio-political consequences. In particular, it focuses on two cases: Chile, where the model was first conceived under the Pinochet dictatorship in the 1970s; and Brazil, which became a late adopter of the model under the Workers' Party regime in 2009. Separated by three decades, these cases represent different moments in the trajectory of the demand-subsidized housing approach, from an isolated experiment to ascendant global policy model. They also illustrate the model's adoption in very different political contexts – amidst radical neoliberal retrenchment and restructuring in Chile, and as part of an expansion of pro-poor policies and

[5] To date, similar programs have been implemented in Argentina, Brazil, Chile, Colombia, Costa Rica, Guatemala, Mexico, Panama, and Peru (Rolnik 2015; Gilbert 2004)

neo-developmentalist state intervention in Brazil. However, I will argue that demand-subsidy programs produced similar consequences within these differing contexts in three distinct ways. First, they inaugurated a significant expansion of state intervention to house the urban poor, but reframed the state's role as a facilitator of market-driven housing delivery, rather than as a direct provider of decommodified housing. Second, by making social housing provision a profit-driven affair, they coupled capital accumulation in the private sector with expanded inclusion of the poor in social housing. However, these processes of "accumulation by inclusion" (re)produced significant urban inequalities and exclusions, as private developers extracted profit by providing shoddy and segregated social housing. Finally, they constructed those they sought to include as new kinds of gendered citizens. While 20th century housing policies conceived of masculine workers and household heads as their privileged subjects, demand-subsidy programs in Chile and Brazil came to target low-income mothers as needy subjects, responsible homeowners, and self-sacrificing custodians of the family.

Housing Policy and Politics in 20th-Century Latin America

In the first decades of the 20th century, Latin American societies were predominantly rural, centered economically on the export of primary products and dominated politically by liberal oligarchies with close ties to export sectors. However, in the wake of the severe economic, social, and political disruptions triggered by the Great Depression and World War II, new developmentalist regimes began to pursue projects of industrial modernization that fostered rapid urban growth. Economic programs of import-substitution industrialization (ISI) sought to reduce reliance on foreign markets and generate self-sustaining economic growth through active state intervention to promote new national industries, and this was accompanied by emergent welfare regimes that sought to forge modern, industrial working classes (Dos Santos 1979; Rosemblatt 2000; Farnsworth-Alvear 2000). These programs were characterized by a severe urban bias, concentrating industrial growth and public investment in major cities (Baer 1972; Portes and Johns 1986) and fostering rapid urbanization of much of the region. While only a quarter of the region's population lived in cities in 1925, this figure reached 61.2% by 1975 (Cerrutti and Bertoncello 2003, 4), as citizens moved from neglected rural hinterlands to booming metropolises in pursuit of the economic and social gains concentrated in modernizing metropolises. This migration provided a new urban workforce that developmentalist regimes saw as vital for industrial growth, but it also created new urban crises as rapid growth strained existing housing and urban infrastructure (Portes and Johns 1986; Castells 1983). A persistent feature of Latin American cities in the second half of the century, these crises generated both new state interventions and ongoing social struggles to improve the living conditions of the urban poor and working-classes.

In the first decades of the 20th century, modest demand for working-class housing was met privately by inner-city tenements converted from older elite homes or profitably purpose-built by urban entrepreneurs, and liberal states did little to regulate or provide affordable accommodations. Although often cramped and insalubrious, the *cortiços* of Rio de Janeiro and São Paulo, *conventillos* of Buenos Aires and Santiago, and *vecindades* of Mexico City, provided residents with relatively inexpensive rental accommodations with easy access to employment in city centers (Scobie 1972, 1046–47; Bonduki 1998; Hidalgo 2002). However, as growing urban populations outstripped the stock of tenement housing, rising rents, overcrowding, and the increasingly visible presence of squatters made housing an increasingly urgent social and political question. Yet, early state interventions often contributed - directly or indirectly - to

aggravating incipient housing crises. Aggressive campaigns of "slum removal" in Caracas, Mexico City, and Rio de Janeiro targeted tenements and squatter settlements that modernizing public authorities perceived as sites of urban disorder, immorality, and disease (Velasco 2015; D. Davis 1998; Perlman 1976). In other cities, rent control and building regulations, which purported to protect workers from exploitation by landlords and to ensure "hygienic" conditions, often had the perverse consequence of discouraging construction of new inner-city housing (Gilbert and Ward 1982; Turner and Fichter 1972; Collier 1975; Bonduki 1998).

To address the mounting housing shortages that they helped to create, states began to embark on new projects of direct public provision for the working classes, announcing growing recognition by political elites that housing was a social problem that the state had a responsibility to address. Beginning in the 1930s, governments throughout the region created new public housing institutions and launched policies to finance and build affordable homes (Mohan 1994; Bonduki 1998; Peralta 2010; Hidalgo 2005). For modernizing regimes, housing programs offered not only a way to build political legitimacy by addressing the needs of growing urban populations, but also to "mold and discipline the social body" by forging modern cities and citizens (Velasco 2015, 32). If early urban reforms sought to regulate or demolish the tenements and squatter settlements that represented working-class immorality and disorder (Rago 1985; D. Davis 1998), state-led housing programs sought to refashion their inhabitants into productive workers and responsible citizens, integrated into national projects of industrial development and urban modernity (Benmergui 2009; Velasco 2015). These efforts to domesticate the working classes operated not only through improvement of material living conditions, but also through the production of gendered subjects. Embedded in many new housing programs were deep-seated notions that patriarchal "nuclear families who lived in 'hygienic' neighborhoods would be better citizens" (Murphy 2015, 84). As such, they targeted formally-employed, married men (especially those with dependents) as privileged subjects of housing rights, and in some cases sought to inculcate "modern" notions of motherhood and practices of domestic management in working-class women through housing design, official discourse, and the intervention of social workers (Benmergui 2009; Bonduki 1998; Murphy 2015).

In spite of their often ambitious urban and social objectives, state-led housing programs proved chronically insufficient to address the spectacular dimensions of Latin America's housing crises. Some policies targeted housing provision only to privileged segments of the working and middle classes, especially those employed in national industries and public bureaucracies (Peralta 2010; Azevedo and Andrade 1982). Others had more universalistic pretensions, but common requirements that beneficiaries hold formal employment, or make rent and mortgage payments, effectively excluded large segments of poor and informal workers (R. Mohan 1994; Portes and Johns 1986). These limitations were compounded by scarce financial resources and periodic economic crises, which chronically constrained states' capacities to deliver sufficient housing to meet the needs even of formal workers (Bonduki 1998; Hidalgo 2005). Public housing programs thus mirrored the broader contours of Latin America's "truncated" welfare regimes (Barrientos 2009; Franzoni 2008; Filgueira and Filgueira 2002): while gradually extending provision to (formal) working and middle classes, they left large populations of effectively rightless citizens to meet their housing needs in the informal sector.

Informal Urbanization

By the 1950s, most Latin American cities were undergoing massive processes of informal urbanization, especially on expanding peripheries. Excluded from formal housing markets and

limited systems of public provision, the urban poor and working classes used multiple strategies to informally access land, where they constructed their own homes and neighborhoods. Although taking diverse local forms, these informal settlements shared a few broad characteristics. First, their construction outside of officially planned and serviced city-centers made them affordable paths to the poor and working classes (Mohan 1994; Caldeira 2017), but this also meant that residents faced multiple forms of urban precarity. At least initially, they generally lacked secure land tenure and thus risked eviction. They also faced limited access to basic infrastructure like water, sewage, and electricity, to say nothing of services like schools and health clinics. This meant they experienced precarious conditions of everyday life, and in particular imposed significant burdens on women, who compensated for poor infrastructure and scant services with additional domestic and community labor (Moser and Peake 1987).

Second, through different forms of political engagement by residents, they inevitably implicated state actors and institutions in their production (Caldeira 2017). The exigencies of settlement formation, as well as their precarious conditions, fostered collective organization and mobilization through which peripheral residents claimed new rights to inhabit the city and access decent living conditions (Holston 2008; Murphy 2015; Castells 1983). Unable to provide adequate housing, public authorities often responded by tolerating, legalizing, and providing services to growing informal settlements.

A few examples illustrate the heterogeneity of these processes. In Bogotá, where "the vast majority of households in the bottom 60 percent of income distribution had little or no access to the formal housing market," these residents found informal housing in rapidly expanding "pirate subdivisions" (R. Mohan 1994, 150). There, developers sold inexpensive plots of land, which had little or no infrastructure and almost invariably failed to meet official zoning requirements, on which families built their own homes (Gilbert 1981). Although these settlements contravened official regulations, the state nevertheless "participated in this process by providing access to public services, albeit with some delay, and by tolerating a certain level of illegal activity" (R. Mohan 1994, 151). In Mexico City, similar clandestine subdivisions existed alongside another common form of settlement called c*olonias*, which were formed through highly organized land occupations. Although technically illegal, over time *colonia* residents were often able to negotiate with public authorities, through direct action or clientelistic political networks, to secure basic services and legalization of their land (Ward 1976; Castillo 2001). In Lima, organized occupations were also prevalent, and governments in the 1960s even created state institutions to facilitate and control formation of *pueblos jovenes* ("young towns") on publicly-owned lands, by proactively providing titles and services to occupiers (Collier 1975).

The prevalence of these informal strategies shaped not only local state responses, but also the ways in which international development institutions sought to address housing crises. Through the 1960s, the World Bank, Inter-American Development Bank, and USAID supported state-led housing programs that sought to "modernize" slum-dwellers and the spaces they inhabited (Benmergui 2009; Gilbert and Ward 1982). But in the 1970s these institutions shifted to the promotion of "sites-and-services" programs, which provided land, services, and credit to engage the urban poor and working classes in "self-help" projects of building their own housing. Although this shift sought to reduce the scope of state responsibility to guarantee housing rights (Burgess 1985), it reflected growing recognition and acceptance of the strategies through which millions of city-dwellers secured housing "from below."

From the middle of the 20th century, Santiago and São Paulo underwent divergent processes of informal urbanization as they grew into major industrial metropolises. Santiago saw

a highly politicized process of organized land seizures and contentious negotiation for state legalization and services, which deepened as national governments shifted to the left in the 1960s and early 1970s. São Paulo, by contrast, saw the widespread formation of informal subdivisions, where working-class families purchased land and built their own homes, a process that was tolerated by the state but generated new urban movements for land tenure and services in the 1970s.

These divergent paths illustrate how informal urbanization was always a political process as well as an urban one. Shaped by local political regimes and producing different forms of engagement between city-dwellers and states, they also informed longer-term trajectories of urban policy and popular mobilization that left different legacies in each city. While Santiago's occupation movements ended in violent repression under the Pinochet regime in the 1970s, São Paulo's informal homeowners engaged in flourishing movements for democracy and urban rights as Brazil's military dictatorship waned in the 1970s.

The Pobladores *Movement in Santiago: A Contentious Politics of Urbanization*

Between 1940 and 1970, Santiago – Chile's capital and largest city - tripled in size to nearly three million residents as massive rural-to-urban migration was impelled by state-led industrialization (Murphy 2015, 59; De Ramón 1990). While rapid growth and restrictive regulation of tenements strained the city's existing stock of working-class housing (Hidalgo 2002), early state provision proved unable to meet growing need. This, in turn, gave rise to a rapid and increasingly politicized process of peripheral urbanization through organized land seizures. Historian Mario Garcés succinctly captures the underlying logic of this process: "If the state did not attend the housing demands of the urban poor, they themselves, in organized fashion, could occupy lands and erect their own neighborhoods" (Garcés 2015, 36).

In the 1940s, poor residents unable to afford rising tenement rents first began to squat on public lands near Santiago's center, erecting precarious shacks from scrap material on the banks of rivers and canals, where they faced constant risk of flooding. Popularly known as *callampas* (or "mushrooms," for their appearance of forming overnight), these settlements grew to house tens of thousands of families within a decade (De Ramón 1990, 11-12), and by the early 1950s their visibility and precarious conditions prompted the state to respond with the first large-scale efforts to provide affordable housing. In 1953, the government of Carlos Ibáñez created a new public housing company, the *Corporación de la Vivienda* (CORVI), and announced a plan to eliminate *callampas* and meet growing demand by producing 32 thousand new homes for low-income families. However, inaugurating what would become a recurrent pattern, the program delivered only a fraction of the promised housing (Garcés 2002, 113-115), and as state-led provision floundered, efforts of the poor to claim solutions through direct action took on new dimensions. On October 30th, 1957, more than 1,200 families participated in an organized occupation of state-owned land in the southern Santiago district of San Miguel. Although initially met with violent police repression, intervention from Socialist and Communist congressmen as well the Catholic Church convinced the government to permit the occupiers to remain (Garcés 2002, 129-132). This land seizure, which gave birth to the neighborhood of La Victoria, also marked the start of a wave of informal settlement that continued until 1973. Through organized land seizures, autoconstruction of homes, and often contentious negotiation

with public authorities, hundreds of thousands of residents of Santiago and other Chilean cities claimed the right to housing from below.[6]

This massive process of informal settlement reflected the emergence of a strong urban movement in Santiago, known as the *pobladores* movement, which was comprised of an array of new popular organizations and practices of claims-making. A growing number of c*omités de sin casa* ("homeless committees") were formed in neighborhoods and factories, and even created district-level coordinating bodies to organize new occupations (Garcés 2015). In turn, residents in existing settlements formed neighborhood associations to organize collective construction and mobilize to resist eviction, demand legal tenure, and secure public infrastructure and services. These organizations also forged increasingly close ties between the urban poor and Left political parties. Seeking to build political bases in poor neighborhoods, organizers of the Socialist and Communist Parties, as well as the center-left Christian Democrats, supported the formation of homeless committees and neighborhood associations, and their elected officials often intervened in occupations to halt police repression and to mediate negotiations with state agencies (Garcés 2002; Castells 1983).

Growing occupation settlements and their political allies brought the housing crisis to the center of the national political agenda and prompted increasing state intervention. Governments throughout the 1950s and '60s announced progressively larger programs that promised to deliver hundreds of thousands of affordable homes to poor city-dwellers (De Ramón 1990; Hidalgo 2005; Garcés 2002). Recognizing the limited speed and scale of state-led provision, the Christian Democratic government of Eduardo Frei (1964-1970) also created the first sites-and-services program, *Operación Sitio*, in an effort to curtail occupations by providing serviced plots to the homeless poor. These programs, however, repeatedly fell short of their promises. Housing programs produced far fewer units than planned, and even the more modest *Operación Sitio* was quickly overwhelmed by petitions for urbanized land (Garcés 2002). Nevertheless, these interventions were significant in affirming and expanding the state's responsibility to guarantee housing rights, and - through their shortcomings - in providing social and political legitimacy to occupations.

Both state intervention and popular mobilization played out on the gendered terrain of a broad social consensus about the state's responsibility to house "decent" poor and working-class families (Murphy 2015). On one hand, since the emergence of Chile's welfare state in the 1930s and '40s, social provision formed part of a gendered state project of "mak[ing] men into reliable breadwinners who produced wealth and supported their families, and women into diligent housewives and mothers who bore and raised the nation's 'human capital'" (Rosemblatt 2000, 4). In line with this vision, governments of both the Left and Right framed housing programs in terms of providing the material conditions for the formation of idealized patriarchal families (Thomas 2011, 155), and housing policies privileged married men with formal employment and dependent children (Murphy 2015, 92). On the other hand, these official discourses enabled the urban poor to frame land seizures and demands for legalization and services in terms of state responsibility to support families. Both men and women participated actively in the *pobladores* movement (Castells 1983), but framed their mobilization and claims on the state from different gendered positions within the family. While men presented demands to state actors as workers and breadwinners seeking to support dependent wives and children, women often made claims as

[6] Estimates of the scale of occupations in this period vary. Murphy estimates that some 279,000 people occupied land in Santiago in the period 1967-72 alone, and provides a useful review of other tabulations (Murphy, 2015, pp.73-4).

"mothers who cared, above all else, about the well-being of their families," and framed illegal land occupations "as a step that they had to take in order to overcome hardship and fulfill their responsibilities as *dueñas de casa* [housewives]" (Murphy 2015, 92). This legitimated popular claims-making at the same time as it reinforced normative ideals of family and gender relations in state policy as well as everyday life in the periphery of Santiago.

The twin dynamics of limited state provision and contentious informal occupation culminated under the socialist government of Salvador Allende (1971-73). Like his predecessors, Allende continued to expand state-led housing provision, but this did little to stem direct action by the urban poor. Not only did land seizures continue, but existing settlements mobilized massively for services and legalization, taking advantage of the political conjuncture to make claims on an avowedly sympathetic government (Garcés 2015). Reflecting the massive scale of land seizures, a 1972 government census found 275 occupation settlements with an estimated 456,500 residents in Santiago alone, totaling 16.3% of the city's population (De Ramón 1990, 5–6). Moreover, under Allende informal settlements became increasingly politicized as centers of the everyday construction of Chile's "democratic road to socialism." Not only did the state promote the creation of new popular associations to manage distribution of basic goods, but radical leftist movements experimented with projects of collective self-government in occupation settlements, seeking to construct "popular power" at the neighborhood level that prefigured the revolutionary transformation of Chilean society (Schlotterbeck 2018; Garcés 2015).

This process, however, ended abruptly in 1973, when Allende was overthrown in a bloody coup that brought the authoritarian regime of General Pinochet to power. Under the new government, long-standing ties between urban movements and Left parties made the informal peripheries a visible target for repression as the military waged a campaign of state terror to extirpate what it saw as the "cancer" of Marxism from Chilean society. This not only meant repression of new land occupations – ending a cycle of direct action through which the urban poor had claimed housing rights for decades – but also widespread detention, torture, and murder of community leaders in existing settlements, which the regime cast as symbols of disorder, criminality, and dangerous "subversion" (Murphy 2015, 135–44).

The systematic dismantling of urban movements prepared the ground for the Pinochet government to impose a top-down restructuring of Chile's cities and society along neoliberal lines. As we will see however, the specter of urban movements and land seizures remained present in the politics of housing under Pinochet, shaping the regime's formulation of new market-oriented programs that sought to remake the contentious urban poor into depoliticized homeowner-citizens.

São Paulo: Informal Land Markets and the Autoconstructed Metropolis

In the same period as mass occupations reshaped the peripheries of Santiago, São Paulo was also in the throes of rapid growth driven by the project of industrial modernization launched by the national-developmentalist regime of Getúlio Vargas (1930-1945). As part of this project, Vargas created the first public housing institutions along corporatist lines, using state-run pension funds to finance housing production for public-sector and industrial workers. This policy formed part of Vargas' broader socio-political program of constructing an *homem novo*, or "new man," who would be integrated into a modern industrial society. In this vision, state-supported homeownership would offer a symbol of social progress within the national-developmental project, and help to forge a disciplined, "standard worker that the regime sought to forge as its main base of political support" (Bonduki 1998, 81). These early programs laid the foundations of

Brazilian housing policy for most of the 20th century. Later public initiatives, like the *Fundação Casa Popular* created by Vargas' successor, Eurico Dutra (1946-1951), and the *Banco Nacional de Habitação* of the military dictatorship (1964-1985) shared Vargas' conception of state-led housing provision as a way to foster stable and politically conservative working classes, invested through homeownership in the project of industrial modernity (Azevedo and Andrade 1982). However, these programs never reached more than small, privileged segments of formal workers, and as rent control policies introduced in the 1940s stymied the private production of tenement housing, the urban poor and working classes increasingly sought informal alternatives (Bonduki 1998).

Informal urbanization took different forms in Brazil's major cities. Rio de Janeiro saw a rapid growth of *favelas* (illegal squatter settlements) on the rocky hillsides surrounding wealthier neighborhoods as well as in expanding industrial peripheries. While offering affordable shelter to those excluded from formal housing, *favelas* were both materially and socially precarious. Some became highly organized or used clientelistic political networks to avoid eviction, win a degree of official recognition and permanence, and access basic services (Gay 1993; Perlman 1976; Pino 1997). However, their formation through illegal squatting durably marked *favela* residents as rightless citizens, excluded from the formal city as well as Brazil's restricted regime of social citizenship (Fischer 2008; Perlman 2010). In São Paulo, however, *favelas* remained rare as booming informal land markets offered working-class families the possibility of purchasing plots in *loteamentos* (irregular subdivisions) on the city's growing peripheries, where they gradually built their own homes (Caldeira 2017). Although the land was acquired by purchase rather than squatting, aspiring homeowners in the *loteamentos* remained on the margins of the formal city in multiple ways. Few had secure titles, as developers often lacked clear ownership of the land they sold, and most subdivisions lacked the minimum urban infrastructure (like water, sewers, and paved roads) required to register a formal deed (Holston 2008, 209). This also meant precarious conditions of everyday life, without the infrastructure and services available to residents of the formal city center. Thus, while loteamentos offered an accessible path to the stability and status of homeownership (Holston 1991), what made them affordable to São Paulo's working classes was precisely the precarity of their infrastructure, services, and land tenure (Caldeira 2017, 14).

While *favelas* in Rio de Janeiro often faced threats of removal under conservative local administrations and the military regime that took power in Brazil in 1964 (Benmergui 2009; Perlman 1976), São Paulo's *loteamentos* were largely tolerated by the state under both democratic and authoritarian governments. Underlying this tolerance was the fact that political and industrial elites had long advocated homeownership for working-class families "as a foundation of social stability and morality" (Holston 1991), and while state housing provision was chronically insufficient to realize this goal on a large scale, informal loteamentos offered mass expansion of homeownership and its purportedly salutary social effects. For authorities, these effects were envisioned in gendered terms, as "the association of family and housing made the housing question a keystone of the ideological reproduction of bourgeois values, seeking to universalize them among all social classes" (Bonduki 1998, 92–93). In line with this project, Brazilian housing policies from the 1930s onward sought to construct men as rightful homeowners and responsible breadwinners within nuclear families in which "the woman, queen of the home, should perform a central role as spiritual guardian of the family" (Bonduki 1998, 94; Benmergui 2009). In this respect, the social legitimacy of São Paulo's peripheral informal homeowners lay partly in their adherence to this vision of respectable, working-class nuclear families. They were, of course, imperfect replicas of the male-breadwinner ideal, as the project

of autoconstructed homeownership often involved financial and labor contributions of the entire family. However, the nuclear family form predominated in these settlements (Caldeira 1984), and homeownership relied centrally on men's access to stable employment in the city's booming industrial, construction, and service sectors, underpinning masculine identity and authority as "provider, who guarantees shelter and sustenance" (Sarti 1993, 60). Even as women commonly worked outside the home, their poorly-paid employment in feminized sectors (especially domestic service) contributed to the construction of their waged labor as supplementary "help," and as secondary to their identities as housewives and mothers (Caldeira 1984).

If the informal autoconstruction involved the working classes in the conservative project of homeownership and adherence to patriarchal family norms, their precarious conditions also gave rise to new forms of contentious political claims-making. Beginning in the 1970s, there was an explosion of urban movements on São Paulo's peripheries. Taking advantage of the gradual political opening of the military dictatorship, poor and working-class residents mobilized to demand legal tenure of their land and extension of public infrastructure and services to their neighborhoods (Kowarick 1988; Holston 2008). At a time when the dictatorship repressed traditional masculine channels of claims-making like unions and political parties, peripheral women became central political actors in this process. Mobilizing through church and neighborhood organizations, they politicized their identities as housewives and mothers as they made demands for improved living conditions on behalf of their needy families (Alvarez 1990; Caldeira 1990). These struggles were also marked by a shift in the language of claims-making, as "residents began to understand their social needs as rights of citizenship" (Holston 2008, 240) and demanded inclusion in the social and political community of the city. Importantly, these rights-based claims went beyond the mobilization of autoconstructed homeowners. The 1970s and '80s also saw an array of new movements emerge among precarious renters, residents of *favelas* – which began to proliferate in the city during the 1980s economic crisis - and other homeless city-dwellers, who demanded new rights to land and housing. Through public demonstrations and organized land occupations, these movements began to put pressure on local state actors to provide for those who were excluded even from São Paulo's informal land markets (Gohn 1991).

Throughout the 1980s, this flourishing of local urban movements also fostered the emergence of broad-based coalitions and new forms of political claims-making that reshaped the terrain of urban rights as Brazil underwent its democratic transition. Neighborhood-based movements coalesced into city-wide civil society networks like the *Confederação Nacional de Associações de Moradores* (National Confederation of Neighborhood Associations) and the *União de Movimentos de Moradia* (Alliance of Housing Movements), which scaled up urban struggles to demand changes to housing and urban policy at the city and state level. These emergent networks also formed part of a National Forum for Urban Reform (FNRU), which brought movements together with NGOs, progressive planners, and academics, and articulated new claims for democratizing urban reforms at multiple levels of the state. The importance of these growing movements was reflected in the inclusion of a "popular amendment" on urban policy, advocated by the FNRU, in Brazil's new Constitution of 1988. The amendment established new frameworks for citizen participation in urban planning and policy-making, rights to regularization of informal settlements, and a universal social right to housing (Fernandes 2011). In short, it represented a significant incorporation of "insurgent" rights-claims of urban movements into national legal frameworks, opening the promise of broader social inclusion in Brazilian cities (Holston 2008). As importantly, the mass mobilizations of the 1980s left a legacy

of strong housing movements in São Paulo, enabling ongoing political struggles over subsequent decades to make newly-won rights effective in state policy and practice. As Brazil underwent economic crisis and neoliberal restructuring in the following years, housing demand grew even as movement claims for progressive federal policies were severely constrained. Nevertheless, ongoing housing struggles at the local level produced new experiments in participatory provision of affordable housing that movements persistently sought to scale up in national policy.

The Neoliberal Turn in Latin America

In the last decades of the 20th century, widespread neoliberal restructuring dismantled the state-led projects of import-substitution industrialization - and the welfare regimes that accompanied them - to bring the Latin America's states and economies in line with the ascendant "Washington Consensus" of market-driven development. Beginning in Chile in the 1970s, and spreading in the wake of the debt crises of the 1980s, "structural adjustment" programs privatized and removed protections from national industries, opened national economies to trade and finance capital, and deregulated labor markets to render employment more "flexible" (Canak 1989). In doing so, they created massive economic dislocation, reflected in rising unemployment and precarious work, declining real incomes for the working classes, and increasing inequality and poverty at the same time as fiscal austerity drastically reduced social safety nets and even basic services (Portes and Roberts 2005). The neoliberal turn also meant an "urban adjustment" (Arantes 2006) in the region, and as states and development institutions sought to bring urban policy and development in line with market logics it had perverse consequences for the housing conditions of the poor.

The era of ascendant neoliberalism is most commonly associated with the retrenchment of state housing interventions (already limited in scale) and increasing precarity of residence for the urban poor. Neoliberal reforms emphasized restriction of state intervention, except to strengthen property rights and foster the development of financialized housing markets. Thus, most of the state-led housing programs of the ISI period came to an abrupt end. By the early 1990s, most Latin American countries had dismantled public housing companies or repurposed them to facilitate mortgage financing (Azevedo 1988; Gilbert 1997; Hidalgo 2005; Peralta 2010), sharply reducing state production of affordable homes and curtailing even the more modest sites-and-services programs of the 1970s. At the same time, deregulation of land and housing markets, and their opening to finance capital, opened new possibilities for exclusionary urban development processes in deeply unequal cities (Rolnik 2013). Proliferating private schemes and new "public-private partnerships" sought to build new elite spaces of residence, business, and leisure in declining city centers and semi-peripheral areas. While expanding housing opportunities for upper- and middle-income groups, these projects put new displacement pressures on low-income renters and squatters, forcing them to seek alternative - often more precarious - housing elsewhere (Fix 2001; Centner 2012b; Janoschka and Sequera 2016).

Although neoliberal reforms did not fundamentally alter long-stand practices of informal settlement, in some places they did contribute to making them more precarious. Basic infrastructure became more tenuous as public services were cut or privatized, and economic restructuring meant that increasingly impoverished city-dwellers were unable to access even informal land and housing markets (Roberts and Portes 2006). This contributed to the increasing prevalence of outright illegal squatting in the 1980s and 1990s, which not only offered poor city-dwellers fewer possibilities to claim secure tenure, but also exposed residents to greater risks of natural disasters, violence, and summary eviction (Kowarick 2009; Auyero 2000). States and development institutions were not blind to this process, but new solutions were circumscribed by

market orthodoxy. In particular, they promoted "slum regularization" programs, which sometimes included infrastructure for informal settlements (Perlman 2010), but were often limited to distributing formal land titles to residents. The central idea, popularized by Hernando de Soto (2000), was that titling would incorporate the poor into formal markets at almost no cost to the state, turning assets they already possessed into capital that would enable them to access credit for entrepreneurial activities, as well as to buy and sell homes in invigorated housing markets. Titling programs, however, largely failed on their own terms, proving insufficient to generate significant markets in low-income housing, or to facilitate access to credit among increasingly impoverished urban residents (Gilbert 2002a).

Even as the urban adjustment brought by neoliberal reforms deepened the exclusion, informality, and precarity of millions of city-dwellers in much of Latin America, this era also saw the rise of a new mode of state-sponsored *inclusion* in formal housing. Since the late-1970s, states have increasingly adopted housing subsidy programs that promised - and in some cases achieved – an unprecedented expansion of access to social housing for groups long excluded from state provision (Gilbert 2004; Salcedo 2010). These policies became particularly widespread in the 1990s and 2000s, which may seem to suggest that they represent a retreat of neoliberal housing approaches in response to their perverse social consequences. However, the fact that they emerged in Chile as part of Latin America's first and most radical neoliberal experiment reveals otherwise. Tracing the roots of the demand-subsidy policy model in Pinochet's authoritarian-neoliberal project, we will see how this new approach entered the scene as a state strategy to remake Chile's cities and citizens along thoroughly neoliberal lines.

"A Nation of Property Owners and Not Proletarians": Housing under Pinochet

Chile has the dubious distinction of being home to Latin America's longest-running experiment in actually existing neoliberalism. Following the coup of 1973, the Pinochet regime pursued economic "stabilization" by slashing social programs along with public investment, and opening the national economy to trade and capital flows. The consolidation of market-oriented reforms over subsequent years drove deindustrialization, falling real wages, and a regressive redistribution of wealth. And even after the transition to democracy in 1990, the embrace of Pinochet's core neoliberal model by elected center-left governments has left a lasting legacy of weak labor and social rights as well as deep inequalities of wealth and income (Winn 2004; Petras, Leiva, and Veltmeyer 1994).

In the same period, however, it also became the first country in Latin America to significantly reduce its housing deficit. In fact, by the mid-2000s informal settlements had been virtually eliminated from Chile's cities, and homeownership rates no longer varied significantly between social classes (Salcedo 2010). This was primarily because hundreds of thousands of poor city-dwellers gained access to subsidized housing programs, which were first introduced under Pinochet in the late 1970s. To make sense of the apparent paradox of how the foundation for a massive expansion of social housing was laid under a profoundly neoliberal regime, it is vital to understand how the Pinochet regime sought to use housing policy to durably stem the contentious urban politics that reshaped Chile's cities prior to 1973.

As we have seen, the politicized process of land occupations that produced Santiago's informal settlements was anathema to the new military government. For Pinochet, land seizures and the urban movements they forged represented both dangerous sites of leftist "subversion" and threats to the authoritarian project of social order that his regime sought to construct (Murphy 2015). Thus, the military engaged in a politics of internal war to suppress the political

left, labor, and popular movements in the years after the coup (Winn 2004, 19–24). Land occupations were violently repressed and urban movement and community leaders were systematically detained, tortured, and murdered. By the mid-1970s, repression was followed by the introduction of sweeping neoliberal reforms, oriented by the regime's Chicago-trained economists (J. Valdés 1995), which aimed to establish the market as the central organizing principle of Chile's cities – free from the "distortions" of state intervention and collective claims of the urban poor. The military forcibly removed informal settlements from wealthier center-city areas (Morales and Rojas 1986), public housing companies were dismantled (Kusnetzoff 1987), urban land markets were deregulated (Sabatini 2000), and state-owned lands that might be claimed through new occupations were sold off (Bruey 2012).

These interventions, however, deepened Chile's long-standing housing shortage in a spectacular fashion. Between 1970 and 1988, the housing deficit more than doubled from 400 thousand units to 856,817 (Özler 2012, Table 1),[7] as state repression closed the traditional safety valve of land occupations, and falling incomes deepened exclusion from formal housing markets. With few alternatives, growing numbers of the homeless poor were forced to reside as *allegados* ('drop-ins,' as they are colloquially known) in the overcrowded homes of relatives or friends (Necochea 1987). By 1986, nearly 600,000 people were living as *allegados* in Santiago – fully 15 percent of the metropolitan population (Kusnetzoff 1987, 128).

This mounting urban crisis posed an enduring problem for the Pinochet regime. It undermined the legitimacy of the government's claims to restore "normalcy" and protect Chilean families (Murphy 2015; Thomas 2011), and it raised the specter of new land occupations, which indeed began to re-emerge – even in the face of violent repression – by the end of the 1970s (Bruey 2012; Kusnetzoff 1987). Although government officials became concerned that increasingly urgent demand for housing could not be contained by repression alone, Pinochet's technocrats were unwilling to revive earlier models of state-led provision, or even the sites-and-services still promoted by global development institutions (Gilbert 2002c). Instead, they sought a new housing approach in line with the regime's project of constructing a neoliberal urban order. The solution they devised - in consultation with representatives of the construction industry - was a policy of state provision of up-front capital subsidies to enable lower- and middle-income families to purchase housing built by the private sector (Gilbert 2002c, 311).

Introduced in 1979, the demand-subsidy approach promised to alleviate the housing crisis and include the urban poor, while simultaneously redefining the relations between the state and its citizens along neoliberal lines. Most centrally, it contained an explicit moral and political project of remaking the urban poor in a neoliberal mold of citizenship. As public pronouncements and planning documents in the late-1970s made clear, the state saw the provision of subsidized housing as a strategy to "make Chile a country of property owners and not proletarians" (Gobierno de Chile 1977, 23). In other words, the urban poor would not be recognized as collective claimants for housing rights as they had for decades, but rather could aspire to state-sponsored inclusion in Chile's market-oriented society as atomized and responsible homeowners.

This vision was inscribed in the design of the policy itself in multiple ways. First, by establishing that citizens who participated in land occupations would become ineligible for subsidized housing (Murphy 2015, 180), the policy enshrined the principle that the state would not respond to organized claims-making. Second, along with means testing to target provision to

[7] Estimates of the deficit in the 1980s vary. Hidalgo (2005, 412) estimates that it reached 1,030,828 units in 1988.

the neediest groups, subsidy programs required beneficiaries to demonstrate deservingness by contributing to meeting their own needs. Although the state would subsidize up to 75 percent of the cost of a home for low-income families, applicants were required to deposit a down payment into an official housing account (*libreta de vivienda*) to become eligible, and take on a state-backed mortgage once they received housing. While these requirements created barriers to access for the poorest city-dwellers in the first years of the program (Kusnetzoff 1987), they were central to the regime's efforts to dispel the notion that social housing was a "gift" (*dádiva*) from the state, and redefine it as "a right acquired with effort and savings of the family, which the state recognizes and shares" (Gobierno de Chile 1979, 531).

If this policy sought to redefine housing rights in multiple ways, it was also marked by an important continuity. Namely, it continued to conceive of male-breadwinner nuclear families as the legitimate subjects of state housing provision. Under Pinochet, subsidy programs required applicants "to be part of a family, defined as a 'legally constituted home'" within an enduringly patriarchal civil code (Murphy 2015, 180; see also Htun 2003). As such, they provided property titles to men as *de jure* household heads, and gave priority to those with more dependents. In part this reflected the military government's claims to legitimacy by protecting the "traditional" Chilean family (Thomas 2011), but it also continued a long-standing assumption in Chile's welfare regime that patriarchal nuclear families were socially and politically desirable (Rosemblatt 2000), and thus that housing provision should privilege men responsible for dependent families (Murphy 2015). This continuity meant that even as neoliberal economic reforms destabilized masculine employment - which had materially supported the widespread formation of working-class nuclear families over previous decades - and women-headed households became more prevalent (X. Valdés 2008), women remained excluded from subsidized housing (except as "dependents") as the new "property owners" promoted by regime were coded masculine.

In addition to remaking the subjects of housing programs, the demand-subsidy approach also sought to refashion the role of the state. Breaking with long-standing notions of the state as guarantor of housing rights through direct public provision, the policy restricted the role of the public sector to one of *facilitating* access to housing as a market good that would be provided by the private sector (Rojas 2001). In line with their neoliberal project, the policy's designers initially sought a radically reduced role for the state. They hoped that simply by subsidizing demand and deregulating land markets, they would enable the emergence of a self-sustaining social housing market with minimal public intervention. This proved unviable in practice, however, as low state subsidies were insufficient to stimulate almost any private production for the low-income sector in the policy's first few years (Kusnetzoff 1987). The failures of this strategy, coupled with a broader economic crisis, produced a curious convergence of pressure from the urban poor on one hand, and private industry on the other, which led the government to take a more direct role in "facilitating" low-income housing production.

In 1981, Chile entered into an economic crisis which had multiple repercussions within the state as well as within the nation's cities. It brought about a point of inflection in the Pinochet regime's policies, as the orthodox monetarism of the Chicago Boys was displaced by a more pragmatic neoliberal program. It also gave rise to a national wave of protests, as the crisis further aggravated the deteriorating living conditions wrought by neoliberal reforms and created a political opening to challenge the regime (Schneider 1995). Along with these protests, the early 1980s saw the eruption of several large land occupations in Santiago, as *allegados* grew frustrated with the limited provision of subsidized housing promised by the regime (Kusnetzoff

1987; Bruey 2012). These occupations were met with violent repression, but they revealed the persistence of popular mobilization around housing even under dictatorship. And the accentuated concerns they raised about a return of mass land seizures also led the regime to partially retreat from its free-market orthodoxy in housing policy (Bruey 2012, 549–50).

As government officials began to see more active state intervention as necessary to address the mounting urban crisis, the form of these interventions was significantly shaped by pressure from the *Cámara Chilena de la Construcción* (Chilean Chamber of Construction, or CChC). As the main industrial organization of the construction and real estate sectors, which were also impacted by the economic crisis, the CChC began to push for a more vigorous state promotion of the production of social housing. This was a curious reversal for the CChC, which since its formation in 1951 had consistently opposed state intervention in low-income housing (Murphy 2015, 88, 119). However, the demand-subsidy framework offered new opportunities to turn social housing into big business, and when Pinochet appointed Modesto Collados - a real estate developer linked to the CChC - to head the Ministry of Housing and Urbanism in 1983, it marked a turning point toward expanded provision.

Under Collados, the Ministry created a new public tendering process that enabled developers to acquire large tracts of land and bid for construction of massive social housing complexes to which the state allocated subsidy recipients. Effectively, this created a protected market in which the state absorbed risk and guaranteed demand for new housing (Sugranyes 2005, 35). Although this represented a shift away from the initial vision of leaving housing production entirely up to the market, it preserved the "facilitating" role of the state by placing decision-making about location, design, and construction in the hands of developers, while setting no caps on the profits they could extract from fixed-value subsidies.

This system made low-income housing an extremely lucrative venture, with industry representatives reporting profit margins of 40 to 50 percent from the large complexes they built with state subsidies on cheap, peripheral land (Sugranyes 2005, 37). The result was a massive and sustained expansion of low-income housing production after 1985 that has now endured for over three decades. This proved to be a bonanza for the construction industry, as this historically small and volatile sector of the Chilean economy (Rojas 2001) enjoyed a long-running housing boom driven by state subsidies. As Ana Sugranyes notes, "annual production capacity in the country went from 22 thousand houses in 1982, to 142 thousand in 1997" (Sugranyes 2005, 39). In the same period, nearly three quarters of all housing starts were subsidized by the state (Rojas 2001).

Although conceived under Pinochet, the demand-subsidy system was not only preserved, but also subsequently expanded after the transition to democracy in 1990. As we will see in the next chapter, this continuity was integral to the ruling *Concertación* coalition's (1990-2010) project of consolidating a neoliberal democracy by containing contentious social movements and expanding market-oriented social programs. However, it also reflected ongoing ties between the state and the real estate and construction industries. The practice of appointing CChC leaders to head the Housing Ministry continued until 2004, under both authoritarian and Concertación governments (Sugranyes 2005, 29). Furthermore, official discourse publicly celebrated Chile's "successful" housing policy as a triumph of state-market complementarity in meeting social needs. For example, in a 1996 address to congress, President Eduardo Frei Ruiz-Tagle affirmed:

> [W]e can proudly show our systematic advance in terms of reducing the chronic housing deficit in our country. Today, Chile occupies the first place in Latin America in housing production… [This] is the result of *housing action shared between the Government, the*

> *business sector, and the organization and savings of the people*. This means reducing the deficit by 40,000 homes per year as of 1996, an achievement that is recognized nationally and internationally (quoted in Hidalgo 2005, 436-7, my emphasis)

Indeed, the Concertación presided over a long period of expansion in social housing that made Chile the first country in Latin America to move city-dwellers from informal settlement and precarious residence to formal housing on a large scale (Salcedo 2010). And this expansion was founded on a state-sponsored marriage, consecrated under Pinochet, between profit for private developers and inclusion of the urban poor and working classes in homeownership.

Within this continuity, however, the transition to democracy brought about a significant gendered shift in state housing provision. While under Pinochet women were largely excluded from demand-subsidy programs in favor of male household heads, Concertación governments began to target low-income mothers as the privileged subjects of housing rights. This shift was driven by two principal factors. First, the working-class nuclear family that had long been the target of state provision was on the decline. As neoliberal economic restructuring undermined stable masculine employment, women increasingly entered the paid workforce and, although divorce remained illegal in Chile until 2004, informal unions and women-headed households became more common (X. Valdés 2008; Ramm 2016). Second, the democratic transition enabled the entrance of middle class feminists into state bureaucracies, especially with the creation of a new National Women's Service (SERNAM) in 1991. Informed by their contact with popular women's movements in struggles against the dictatorship, and influenced by ascendant "gender and development" approaches in global policy circles, these state feminists promoted new "gender-aware" social policies to include poor women (Franceschet 2003; Richards 2004; Schild 2000a). In particular, they challenged the exclusive focus on male-breadwinner nuclear families and called for provision to women-headed households, which had long been excluded from social programs (Macaulay 2006). This advocacy never translated into explicit targeting of women in housing policy. However, in the early 1990s SERNAM secured changes to Chile's universal means-testing system that made "single-parent families" a priority group in targeting an array of government subsidies. Given that women head the majority of these families (ECLAC 2016), this produced a quiet shift toward *de facto* gender-targeting to low-income women with children. Since 1995, women have represented a growing share of recipients of housing subsidies (Ducci 1996), and by 2009, over 80 percent of low-income housing subsidies were awarded to women (MINVU 2013). Today, then, the face of the rightful homeowner-citizen in Chile is overwhelmingly feminine.

The massive inclusion of Chile's urban poor, and low-income mothers in particular, in subsidized homeownership was in some ways a double-edged sword. By the late 1990s, critical scholars began to observe that this market-oriented housing approach had a "dark side" (Ducci 1997). While it effectively extended the right to housing to long-excluded groups, the material and social meanings of that right were shaped by a policy that empowered private developers to maximize profit by mass-producing small, low-quality homes in underserved peripheral areas. Today, if you travel through the northern, western, or southern periphery of Santiago, you will inevitably encounter sprawling complexes of three-story apartment buildings and miniscule single-family homes that house Chile's newly-rightful homeowners. Their cramped interiors (rarely more than 400 square feet) and shoddy construction betray the minimal standards set by the Housing Ministry (Aravena and Sandoval 2005). Their peripheral locations, often an hour or more from the city center by public transportation, reflect the spatial displacement and socio-economic segregation fostered by opportunities to profitably develop cheap land on the city's

fringes (Sabatini and Brain 2008; Hidalgo 2007). And their barren, often abandoned, public spaces reveal the social isolation and declining community organization that have become a social hallmark of subsidized housing (Ducci 1997; Rodríguez and Sugranyes 2005). If the right to housing in Chile was effectively expanded by demand-subsidy programs, it became, as historian Edward Murphy (2015) aptly puts it, an "impoverished right to housing." Rather than an ascent to middle-class status, Chile's new homeowners came to inhabit stigmatized *viviendas sociales* (social housing) associated with persistent poverty and rising crime on the periphery of Santiago (Rodríguez and Sugranyes 2005). These problems, however, have not impeded Chile's demand-subsidy approach from becoming a widely accepted policy model.

From Isolated Experiment to "Best Practice": The Spread of the Chilean Model

In the 1970s and '80s, the Pinochet regime pioneered its market-oriented housing approach alone, in the face of skepticism from global development institutions that favored sites-and-services programs and opposed the use of housing subsidies in the name of financial sustainability (Gilbert 2002c, 314). Over subsequent decades, however, demand-side subsidies became a prevalent model of housing policy in Latin America and elsewhere in the global South. By the end of the 1990s, programs using central elements of the Chilean model were introduced in Costa Rica, Colombia, Ecuador, Panama, and South Africa (Held 2000; Gilbert 2004), and in the 2000s the model was also adopted in Argentina, Brazil, Mexico, Peru, and Guatemala, in addition to Ethiopia, Angola, and Thailand (Buckley, Kallergis, and Wainer 2016; Rolnik 2015)

This ascent from isolated experiment to widely-embraced policy model was shaped by a number of factors. In part, it reflected widespread recognition that earlier state-led and "self-help" approaches had been unsuccessful in addressing long-standing housing crises in much of the global South (Buckley, Kallergis, and Wainer 2016). It was also propelled by Chile's notable quantitative successes in reducing the housing deficit and informal settlement (Salcedo 2010), while the policy's continuation under elected governments after 1990 allowed it to shed its association with authoritarian rule and be promoted as a model for other countries undergoing democratic transitions (Gilbert 2002d). Perhaps most importantly, the market-friendly subsidy approach resonated with global shifts in mainstream development thinking in the era of the Washington Consensus. If the 1970s saw the rise of "self-help" housing programs, and the 1980s was the decade of reducing state intervention as part of orthodox "urban adjustment" (Arantes 2006), the emergent consensus of the 1990s was that states could proactively address housing shortages by "enabling markets to work" (World Bank 1993). Thus, in the early 1990s, the Inter-American Development Bank and USAID began to vigorously promote the Chilean model as a "best practice," "because it embraced three elements highly approved in the new development environment: private market provision, explicit targeting of the poor, and transparency" (Gilbert 2004, 15). The World Bank remained more skeptical of using state subsidies, even proscribing their use in countries that relied heavily on conditional loans (Boils 2004). Yet, by 1993, the Bank expanded the central planks of its housing approach – creating mortgage markets and strengthening property rights - to cautiously embrace "rationalized" subsidy programs that were "of an appropriate and affordable scale, well-targeted, measurable, and transparent, and avoid distorting housing markets" (World Bank 1993, 4).[8]

By 2009, when Brazil became Latin America's latest and largest adopter of the demand-subsidy model, it was already firmly entrenched as a "successful" approach within an emergent

[8] In the World Bank's 1993 housing report, the Chilean model was explicitly cited as an "admirable" example, albeit with caveats, especially with respect to problems of cost recovery (World Bank 1993, 127).

global consensus around market-oriented housing provision. However, Brazil's policy was not simply a product of top-down imposition or linear convergence on a global model. As Peck and Theodore (2010) argue, "policy models that affirm and extend dominant paradigms, and which consolidate powerful interests, are more likely to travel with the following wind of hegemonic compatibility or imprimatur status" (170). As we will see, the roots of Brazil's turn toward the demand-subsidy model lay in the converging interests of real estate developers, shaken by the global financial crisis, and the ruling Workers' Party, which pinned much of its legitimacy to the goals of preserving macroeconomic growth and expanding popular consumption.

"My House, My Life": The Demand-Subsidy Model in Brazil

In March 2009, Brazilian president Luiz Inácio "Lula" da Silva announced the *Minha Casa Minha Vida* program (My House My Life, or MCMV). With an initial investment of R$34 billion (US$15 billion) in federal resources, and the ambitious goal of delivering a million new homes in its first three years, MCMV became the largest social housing program in Latin America. The policy was a close copy of the Chilean model,[9] in which the federal government would provide demand-side subsidies to facilitate the purchase of privately-built housing for low- and middle-income families. However, while that model was developed as a way to restrict the role of the state and forge neoliberal homeowner-citizens in Pinochet's Chile, it took on new meanings in the Brazilian context. Announcing the program in a public address - to an audience that included both housing movement leaders and representatives of the real estate industry - Lula noted the enormous "housing needs throughout Brazil" that affected over six million low-income families, and affirmed that "in this program we will not have a problem with [state] spending" to get new housing projects off the ground. "This is … almost an emergency program. It is a response to confront the global economic crisis, to resolve part of the housing problem faced by Brazilians, and at the same time to generate many jobs, to generate income, and to generate greater movement in the Brazilian economy."[10] In short, a neoliberal demand-subsidy model was resignified as a neo-Keynesian policy promising social inclusion and state-led economic growth. To understand the model's adoption as well as its socio-political meanings, it is necessary to situate it within Brazil's trajectory through neoliberal urban reform, the shifting projects of Lula's *Partido dos Trabalhadores* (Workers' Party, PT) as a ruling party, and the 2008 global financial crisis to which the MCMV represented a strong state response.

As we have seen, the urban movements that emerged in the 1970s and '80s fought successfully to include the right to housing in Brazil's 1988 constitution. However, this victory came at a time of economic crisis, soon followed by neoliberal structural adjustment under Presidents Collor (1990-1992) and Cardoso (1995-2002), which severely constrained the adoption of federal policies to make that right effective. To the contrary, rising poverty and declining incomes driven by the economic crisis of the 1980s and subsequent neoliberal restructuring contributed to a deepening of Brazil's housing crisis. This was particularly visible in the rapid growth of *favelas* in Brazil's major cities (Saraiva and Marques 2011, 108; Perlman 2010), but growing segments of the urban poor also formed a "hidden" housing deficit, facing excessive rent burdens as informal tenants, or resorting to cohabitation in often overcrowded multigenerational households (Fundação João Pinheiro 2005). Despite this growing need and

[9] A former head of the Division of Housing Policy of the Chilean Housing Ministry (2000-2004) affirmed that while many countries had adopted key elements of the Chilean model, Brazil was by far the closest imitator – "90 percent was a direct copy of the Chilean subsidy system" (Personal communication, M.N. October 26th, 2016).

[10] President Luiz Inácio Lula da Silva, in a public address from the Palácio Itamaraty. March 25th, 2009.

ongoing mobilization by housing movements, national governments through the 1990s hewed closely to neoliberal orthodoxy in urban policy. They pursued reforms to open housing markets to private capital and launched programs to provide mortgage credit for middle- and upper-income sectors, but created no effective policies to house the poor (Valença and Bonates 2010; Azevedo and Andrade 2007).[11]

Against this backdrop, the victory of Lula's Workers' Party in the presidential elections of 2002 raised new hopes for more inclusive housing policy reforms. Since its founding in 1980, the PT had opposed neoliberal reforms, instead calling for state-led development, participatory democracy, and an expansion of redistributive programs (Keck 1995; Hunter 2008; Wampler 2015). The party also had long-standing ties to housing movements in São Paulo and other major cities. As we will see in Chapter 5, not only did Workers' Party municipal governments collaborate with movements in local experiments with participatory housing and urban development programs in the 1980s and 1990s (Budds, Teixeira, and SEHAB 2005; Wampler 2015), but Lula worked closely with movement activists to develop his housing platform prior to the 2002 elections. The platform incorporated several movement demands which ran counter to dominant market-oriented approaches: increasing state spending to provide housing for the poor; interventionist land-use policies to curb real estate speculation and segregation; and participatory management of social housing provision by civil society organizations, rather than the private sector (Bonduki 2009). However, initial hopes for progressive federal housing policy diminished in the 2000s, as shifts in the PT as a ruling party constrained the advancement of this agenda.

Beginning with Lula's 2002 campaign, the PT forged heterogeneous electoral coalitions that included smaller conservative parties, and courted support from business sectors by tempering the Party's more staunchly anti-neoliberal platforms. In a "letter to the Brazilian people," published shortly before the election, Lula promised significant continuities with his neoliberal predecessor, Fernando Henrique Cardoso, by committing to honoring IMF agreements and exercising fiscal restraint to preserve macroeconomic stability and growth (Hunter 2008). Once in power, the PT government adopted a heterodox, neo-developmentalist program grounded in notions of "state-market complementarity" (Dagnino 2016), pursuing economic growth through active state promotion of financialized extractive and service industries, as well as through efforts to expand national consumer markets (Braga 2015; Singer 2012). The latter was also central to Lula's social legitimation. The PT's "pro-poor" agenda increasingly focused on expanding opportunities for popular consumption as it sidelined more radical redistributive projects like land reform (Hunter 2008), promoted "flexible" labor policies that undermined workers' rights (Braga 2015), and limited investment in public services (Lavinas 2013). Through targeted social policies like the *Bolsa Família* cash-transfer program, raising the minimum wage, and extending access to consumer credit, the Lula government achieved a reduction in extreme poverty, fostered the growth of a "new middle class" (Neri 2011), and helped the PT to build a new political base among beneficiaries of its consumption-oriented social project (Singer 2012).

At the same time, the PT's relations with its traditional base of middle-class intellectuals and social movements was strained, especially as the party curtailed its commitment to civil society engagement and participatory democracy (cf. Baiocchi 2005; Wampler 2015). Although the Lula government created new institutional spaces of participation in federal ministries, these were increasingly conceived as tokenistic spaces of "consultation" with social movements and

[11] As we will see in Chapter 5, the lack of federal housing programs stood in contrast to local and state-level programs in São Paulo that did achieve the delivery of low-income housing even within the context of national neoliberal restructuring (Baravelli 2007; Budds, Teixeira, and SEHAB 2005).

other civil society groups, without the binding decision-making authority that had characterized earlier local experiments (Dagnino and Teixeira 2014). Furthermore, after the government was rocked by the *mensalão* congressional vote-buying scandal in 2005, the PT sought to shore up parliamentary support by ceding control of several federal ministries to conservative parties, further hollowing out existing participatory spaces and straining the governments' relations with social movements (Abers, Serafim, and Tatagiba 2014).

These shifts redounded in an uneven series of "advances and setbacks" (Bonduki 2009, 8) for housing policy reform. One of Lula's first acts as president was to create a Ministry of Cities, partly staffed by movement activists and allied professionals, to develop new housing and urban policies and promote civil society engagement through participatory policy conferences (Abers, Serafim, and Tatagiba 2014). Housing movements and their allies in the new Ministry used these opportunities to push for the creation of a National Social Housing Fund, approved in 2005, to provide new federal resources for low-income housing programs. However, these advancements bore little fruit in Lula's first term, as fiscal restraint curtailed state investment in social housing. Although two new programs provided partial state subsidies for affordable housing development, these remained limited in scale and benefited only families in formal employment, never including the poorest Brazilians who accounted for over 90 percent of the national housing deficit (Rolnik 2015, 297–99; Bonduki 2009). Hopes for reform were further dashed in 2005, when the PT ceded control of the Cities Ministry to a conservative congressional ally, producing an exodus of movement activists and curtailing the power of the participatory policy councils (Dagnino and Teixeira 2014). As a result of these shifts, when Lula's first major housing policy was formulated in 2008, it was shaped not by the long-standing demands of movements and progressive reformers, but rather by business sectors that sought new state investment in the wake of the global financial crisis.

Building a Way out of Crisis

It may seem counter-intuitive to situate the rise of Brazil's first large-scale social housing program as a product of the global financial crisis of 2008. Originating in the subprime mortgage market in the US, the crisis is most often associated with an undermining of housing rights in much of the world. It triggered a wave of foreclosures that dispossessed millions of families across the global North (Dymski, Hernandez, and Mohanty 2013; Colau and Alemany 2013) as well as parts of the global South where neoliberal reforms in the 1980s and '90s had opened housing markets to global finance capital (Rolnik 2013). In Brazil, however, it elicited a counter-cyclical state response, as the PT government used expanded public investment in housing to contain the economic and social effects of the crisis.

The global crisis not only threatened a general economic downturn in Brazil, but had a particularly severe impact on the real estate and construction sector. Taking advantage of neoliberal housing finance reforms inaugurated in the 1990s, a number of Brazil's largest developers opened to global investors in the mid-2000s and used the capital they acquired to engage in highly speculative strategies. They acquired large "land banks" and launched massive new housing and commercial developments, creating a national real-estate boom by the end of 2006 (Fix 2011; Klink and Denaldi 2014). However, the financialization of the sector rendered it particularly vulnerable in the global crisis, and the Brazilian bubble threatened to burst in its infancy as private capital fled from real estate globally by 2008 (Fix 2011). To stave off decline, industry groups lobbied the federal government for a bailout. Drawing on the example of Mexico, where the World Bank had introduced key elements of the Chilean model in the

1990s,[12] they proposed a demand-subsidy program focused primarily on stimulating demand for middle-income housing (Rolnik 2015, 300–301; Fix 2011; Jesus 2015).

The Workers' Party government, eager to stem the economic contraction threatened by the crisis, accepted the basic contours of the industry proposal. However, in negotiations led by Lula's chief of staff (and later presidential successor) Dilma Rousseff, the government made two significant changes that brought the policy in line with the PT's broader social and economic program. First, while the real estate industry sought a more modest program of subsidizing 200,000 units to absorb its idle stock of speculatively built housing, the government increased this target five-fold, promising a million new units in three years. Rather than merely bail out the industry, this massive expansion sought to generate growth and employment in the entire productive chain of the construction industry (Arantes and Fix 2009). Second, while the industry proposal gave priority to stimulating demand for more lucrative middle-income housing through subsidized mortgage credit, the Lula government insisted on broader social inclusion, establishing that 40 percent of new housing would be built for low-income families, with high federal subsidies (Rolnik 2015, 301; Klink and Denaldi 2014, 225).

The result was a massive, multi-billion dollar program, branded *Minha Casa Minha Vida*, which brought together three objectives: recovery of the real estate sector, growth and employment in the construction industry, and inclusion of the urban poor in affordable housing. And in fact, the program delivered on these promises. Similar to the Chilean experience of the late-1980s, the policy proved to be a windfall for real estate developers, which expanded rapidly as they engaged in the profitable production of state-subsidized housing. Not only did housing starts quickly recover from the bust of 2008, but the Brazilian real estate sector again became a prime destination for global financial investors (Fix 2011; Garcia 2009). The massive injection of federal resources through MCMV also contributed to national economic recovery, fostering a significant resurgence of macroeconomic growth and the creation of over a million new jobs in construction and related industries by 2013 (Rolnik 2015, 305–6).

Beyond these economic effects, the social legitimacy of the policy hinged on its expansion of access to low-income housing. In part, this was a concession to Brazil's sizeable housing movements, which had historically been an important social base of the Workers' Party. Although movements were excluded from the design of MCMV, the program incorporated one of their long-standing demands by providing high federal subsidies for the poor. Beneficiaries of the low-income segment of the program would receive a near-total subsidy (over 90 percent of the cost of a home), making the program accessible to citizens that had long been excluded from state housing provision. Some critical observers argued that this served merely as a "social alibi" for what was, at its heart, an economic policy designed to make housing a key site of private capital accumulation (Arantes and Fix 2009). And as we will see in Chapter 5, the concession of high subsidies ultimately proved insufficient to placate housing movements, which continued to oppose the policy's market-oriented approach. Nevertheless, the inclusion of the poor in state-subsidized housing represented an important shift in Brazilian housing policy toward broader social inclusion, and the scale of low-income provision was sizeable. By 2013, over a million new units - equivalent to almost 20 percent of the national housing deficit – had either been delivered or were under contract for poor families (Klink and Denaldi 2014).

[12] While influenced by the Chilean model, housing policies in Mexico focused primarily on subsidized mortgage financing for the working and middle classes, and provided few capital subsidies for the poor until 2007 (cf. Boils 2004; Monkkonen 2011 on Mexico, and Jesus 2015 on the comparison between Mexico and Brazil).

If MCMV represented a step toward realizing the universal right to housing established in Brazil's 1988 Constitution, the program also refashioned the substantive meanings of that right as well as the role of the state in providing it. Like its Chilean predecessor, MCMV positioned the state as a facilitator of individual consumption of housing as a market good, rather than a direct provider of decommodified housing. In doing so, it conceived beneficiaries as new kinds of consumer-citizens. While this logic is inherent in the demand-subsidy model itself, the design of MCMV reinforced the idea of state-facilitated consumption in two ways. First, the program required beneficiaries to pay small, monthly installments to a state bank over ten years before they became outright owners of their homes. In itself, repayment for social housing was not new in Brazil, as it had long served as a cost-recovery measure in public housing programs (Bonduki 1998; Azevedo and Andrade 2007). However, MCMV effectively delinked housing provision from the exigencies of cost-recovery by using high federal subsidies to include low-income families with little capacity to pay. In this light, monthly installments - fixed at only five percent of beneficiaries' declared income - reflected not a financial necessity of the program, but rather a "symbolic" mortgage (Rolnik 2015, 309) that instituted the logic of purchase and linked state-sponsored homeownership to consumption and the practice of responsible repayment.

Second, Workers' Party governments framed MCMV housing not only as an object of consumption, but also a site for its expansion. After renewing Lula's housing policy in 2012, President Dilma Rousseff introduced a supplementary program called *Minha Casa Melhor* (My House, Better), which provided subsidized and state-backed consumer credit to enable beneficiaries to purchase new durable goods for their homes.[13] In conjunction with mortgage payments, this initiative reinforced the construction of state-sponsored homeownership as "an entryway for [low-income] families into the universe of consumption through credit" (Santo Amore, Shimbo, and Rufino 2015, 61). And by inciting new homeowners to meet their needs and improve their lives through individual consumption, MCMV also fostered the diffusion of "financial discipline" among the urban poor (Rolnik 2015, 309).

As in Chile since the 1990s, Brazil's newly-included homeowners and consumers were also gendered feminine, as the introduction of the MCMV program marked the first time that women were made an explicit priority in federal housing policy. While also reflecting the decline of the male-breadwinner nuclear family in Brazil (Scott 2012), this policy shift was driven not through the behind-the-scenes work of state feminists, but rather by twenty years of women's activism in São Paulo's housing movements (as we will see in more detail in chapter five). Since the 1990s, movement activists had pushed for changes to the enduringly masculinist policy assumptions that had long excluded low-income women from social housing programs (Machado 1991), and continued to provide titles almost exclusively to men as the presumed heads of households. In the 1990s and early 2000s, activists' campaigns produced important reforms at the state and municipal levels, where housing policies began to provide titles in women's names. And with the election of the Workers' Party to the presidency in 2002, housing activists continued to advocate for women's inclusion in federal housing policy through the participatory National Cities Conference, and policy-makers increasingly took these claims on board (Levy et al. 2017, 21). Thus, when the MCMV program was introduced in 2009, it gave preference to women in the titling of subsidized housing, and adopted explicit gender targeting by establishing "families with a woman responsible for the family unit" as a priority in allocating subsidies.[14] As a result of this gender targeting, MCMV provide over 86 percent of low-income

[13] Lei nº 12.793, de 2 de abril de 2013
[14] Federal Law 19.777/2009.

subsidies to women in its first three years (Caixa 2013), and women's inclusion also became central to official discourse around the program. For instance, in one of many similar speeches delivered at inaugurations of MCMV housing projects, President Rousseff explained:

> We give preference to women, who are going to have a house or apartment in their name. Why is it for the woman? Because in Brazil, everyone knows, because everyone has a mother: A mother does not leave her child, does not leave her child behind. A mother takes charge of the problem, takes from herself to give to her child. It is in the name of the woman-mother [*mulher-mãe*]…[15]

In this way, the MCMV program gendered the construction of the newly included subjects of subsidized housing provision, linking the image of the responsible homeowner-citizen to idealized notions of self-sacrificing motherhood.

In addition to constructing low-income women as new consumers and homeowners, the facilitating role of the state instituted by MCMV also meant that the production of their housing was placed squarely in the hands of market actors. Unsurprisingly, this meant that the policy reproduced in Brazil the same perverse socio-spatial consequences that demand-subsidy policies generated in Chile and elsewhere (cf. Rodríguez and Sugranyes 2005; Huchzermeyer 2003b). As a policy designed to foster capital accumulation in real estate and construction, MCMV established only minimal requirements for housing design, quality, and location, enabling developers to use multiple strategies to maximize profit from fixed-value subsidies. These included building on the cheapest available land, often far from city centers; developing large, standardized housing complexes that enabled economies of scale; and producing small and cheaply-built units with low quality materials (Cardoso 2013; Rolnik et al. 2015). This not only reinforced existing patterns of peripheralization and socio-economic segregation (Caldeira 2017), but in some places created vast new territories of poorly-built "housing without cities" (Rolnik et al. 2015), with few services and long commutes to the employment opportunities of urban centers. Reflecting this deeply unequal form of inclusion, a study of MCMV beneficiaries in six states found that "high indices of satisfaction with [access to] formal homeownership contrast with perceptions of worsening access to transportation, commerce, and services," as well as rising insecurity about violence and crime in peripheral neighborhoods (Santo Amore, Shimbo, and Rufino 2015, 70). In other words, within a program based on market-driven housing provision, inclusion in formal homeownership often came at the cost of deepening exclusion from the advantages of urban life.

Conclusion

While Latin American states pursued an array of policies and programs to expand access to housing for urban citizens over much of the 20th century, the rise of demand-subsidized housing programs represented a significant shift in how states address the housing question as well the kinds of citizens they constructed in doing so. Beginning in the 1930s, developmentalist regimes pursued top-down programs of state-led housing provision that sought not only to address growing urban crises, but also to forge modern workers and "decent" working-class families. In turn, the limited reach of these efforts gave rise to massive processes of informal urbanization through which city-dwellers themselves – often drawing on dominant gendered notions of deservingness – built their own homes and claimed housing rights from below. The neoliberal turn beginning in the 1970s reshaped these processes in complex ways. For many scholars,

[15] Speech at inauguration of MCMV housing projects in eleven cities, July 3rd, 2014. Transcript from: http://www2.planalto.gov.br/acompanhe-o-planalto/discursos

neoliberal restructuring in the global South was primarily associated with the end of state-led approaches to housing provision, new processes of market-driven dispossession, and increasingly precarious conditions of informal residence faced by large segments of the urban poor (M. Davis 2007; UN-Habitat 2004; Auyero 2000). Yet, we have seen in this chapter how the neoliberal era also produced the emergence and spread of demand-subsidy programs, which offered states a new solution to enduring housing crises in line with ascendant logics of market-oriented urban policy.

This approach to housing came onto the scene in Pinochet's Chile as part of an explicitly neoliberal project of restricting the role of the state, redefining housing rights, and containing popular claims-making by integrating the once-contentious urban poor into the market-oriented city as "property owners and not proletarians." But as it became adopted as a "best practice" by mainstream development institutions and travelled to new contexts, the demand-subsidy model became politically and ideologically malleable. As it was deployed to solve different sorts of problems, it took on distinct socio-political meanings. In the case of its adoption under the Brazilian Workers' Party, we have seen how the Chilean model was resignified as a neo-Keynesian policy to generate economic growth and include the urban poor through state-sponsored consumption. In spite of these distinct projects, however, demand-subsidy policies shared core features and produced remarkably similar consequences. In both Chile and Brazil, these programs brought significant expansion of state investment and growing inclusion of the urban poor in social housing and, as they did so, they produced three similar consequences: reshaping the role of state and market in housing provision, reinforcing urban inequality through inclusion, and re-envisioning the rightful urban poor as feminized homeowner-citizens.

First, while demand-subsidy policies sought to expand inclusion of the poor in social housing, they did not revive old notions of the state as guarantor of housing rights through direct provision of decommodified public housing. Rather, in both Chile and Brazil they reconceived the role of the state to be a *facilitator* of access to housing as a market good. In Chile, this was an ideological objective of neoliberal reformers seeking to restrict the role of the public sector, whereas in Brazil it reflected the economic goals of saving the real estate sector from crisis and generating economic growth by injecting public resources into the housing market. In both countries, however, this enabled the formation of new "growth machine" coalitions (Logan and Molotch 2007) that, for the first time in Latin America, centered on the expansion of social housing provision. By using state subsidies to enable citizens to purchase privately-built homes, these policies turned massive expansions of social housing into new opportunities for profit by construction and real estate companies, generating processes of "accumulation by inclusion."

Second, while the urban poor became included through state subsidies in formal homeownership, the terms of their inclusion were shaped in important ways by the commodification of provision. By facilitating access to affordable housing while leaving its production in the hands of private developers, demand-subsidy programs enabled the (profitable) mass provision of small, low-quality homes in underserved peripheral areas. Thus, if they expanded the right to housing, these policies can hardly be said to foster inclusion of the poor as – paraphrasing T.H. Marshall's classic definition of citizenship - full members of the urban community.

Third, demand-subsidy policies positioned the urban poor as new kinds of subjects. In contrast to both the stable modern worker of developmentalist housing policy, and to the active agents of autoconstruction and collective claims-making on the state in the 20th century, subsidy programs constructed their newly-included beneficiaries as private consumers and self-

responsible homeowners. Furthermore, in both Chile and Brazil, these new subjects became gendered in new ways. In contrast to the images of rightful male-breadwinners and "decent," patriarchal nuclear families that were embedded in 20th-century housing policy, Chile under the Concertación and Brazil under the Workers' Party underwent a feminization of housing provision. Although through different paths of state feminism and movement claims, demand-subsidy policies in both countries came to construct low-income women as both rightful homeowners and responsible custodians of the house and family.

In this chapter, I have analyzed the rise of demand-subsidy programs as a largely top-down process - albeit always informed by urban struggles – focusing on how states restructured housing policy and constructed new terms of inclusion. In what follows, I will examine these programs on the ground, turning first to Santiago and then to São Paulo, to see how their implementation, consequences, and meanings have been contested and reshaped by the citizens they seek include.

Chapter 3
Conflictive Clients: *Comités de Allegados* and the Politics of Housing in Chile's Neoliberal Democracy

On a grey winter afternoon in 2011, more than six hundred women and a handful of men gathered at the gates of the Ministry of Housing and Urbanism in downtown Santiago, their chants echoed between the buildings along the broad pedestrian walkway of Calle Serrano - *¡Mamá, mamita, lucha por tu casita!* ("Mother, fight for your house!").[16] They carried banners with slogans demanding rights to housing, land, and a "dignified life", and they decorated the walls of the Ministry building with flags emblazoned with the names of fifteen *comités de allegados* - state-sanctioned "homeless committees" that had formed to apply collectively for subsidized housing. A megaphone was passed between leaders of different committees - organized in a growing city-wide network calling itself the National Federation of *Pobladores* - who enumerated an array of shared grievances. Many criticized the low value of subsidies and the privatized system that allowed developers to build small and shoddy homes for the poor, which they disparaged as "*esas casuchas que dá el Gobierno*" ("those shacks that the government gives"). They sought reforms to give committees themselves a greater role in managing their housing projects "to demonstrate," as one leader affirmed, "that self-management produces dignified homes and neighborhoods without the need for profit." Others denounced the lack of affordable land for low-income housing in their districts, which threatened to displace them to Santiago's expanding and impoverished fringes. With cries of *¡Que suelten los terrenos!* ("Release the lands!"), they demanded state intervention to provide land for new housing in well-served and more central urban areas. Still others simply decried the long and uncertain processes of securing subsidies and bureaucratic approvals to build their homes, eliciting chants from women who had waited for years while residing in the overcrowded homes of extended-family - *¿Y los subsidios, cuándo? ¡Nos tienen esperando!* ("When will we have subsidies? They keep us waiting!").

On that day, too, they were kept waiting. The demonstration lasted for nearly four hours, during which they were told that the Housing Minister was out of the office, and his staff was too busy to receive them. Accustomed to such stonewalling, however, leaders urged the demonstrators not to let up. Constanza, a committee leader from the district of Estación Central, took the megaphone and, gesturing to the upper floors of the Ministry, insisted that "everyone present here today knows that if we don't shout loudly, there's no way in hell *los de arriba* [those on high] are going to listen to us." Finally, after the protestors blocked the building's exit and pitched tents to indicate their intention to remain, the Minister appeared and met briefly with committee leaders. No concessions were made, but he received a letter with their demands, and promised to schedule meetings to open a "dialogue" about the committees' concerns. The leaders were unsatisfied, if unsurprised, by the tepid response. Before the protest had even dispersed, the leaders were already discussing plans for the next demonstration, to pressure the Ministry to provide a concrete response to their demands.

This demonstration provides a window into key aspects of the politics of housing in 21st-century Santiago. First, the actors, once autonomous urban movements of the 20th century (Garcés 2002), were now state-sanctioned organizations - committees of *allegados*[17] – that formed within the framework of Chile's demand-subsidized housing policy. The emergence of these committees reflected shifting state strategies to contain urban contestation across the 1990 democratic transition. Under Pinochet, the state had violently repressed urban movements while

[16] All quotes in this introduction come from author's field notes, June 9th, 2011.

[1717] *Allegados* are city-dwellers who, without housing of their own, reside as secondary households in the homes of relatives or friends (Necochea 1987). This became the primary form of "homelessness" in Chile as the dictatorship repressed the formation of new illegal settlements (see Chapter 2).

seeking to integrate the poor as atomized consumers through individual provision of subsidies. In contrast, policy reforms in the 1990s and 2000s sought to avoid the resurgence of contentious movements by organizing the homeless poor into officially-registered committees, and promoting their institutionalized "participation" as collective applicants for subsidized housing (Özler 2012).

Second, as gender-targeted social policies constructed low-income mothers as privileged beneficiaries of state subsidies (see Chapter 2), it enabled thousands of women in Santiago to join committees and make claims on the state for social housing. As we will see, while housing policy constructed women as deserving mothers entitled to low-income housing, it also enabled women to make new kinds of claims. Women joined committees not only to seek better living conditions for their families, but to claim greater personal autonomy and respect denied to them as *allegadas* who relied on co-habitation in the homes of their parents and in-laws.

Third, as the grievances of the protestors in the above vignette suggest, the "participatory" housing processes promised by official discourse proved largely hollow. Newly organized committees remained inscribed within an enduringly technocratic and market-driven policy framework, which offered little opportunity for homeless women to participate in shaping the conditions in which they would reside. Rather, housing production continued to be managed by state and private actors that routinely excluded the *comités* from decision-making processes, positioning the latter as passive beneficiaries, rather than active participants. This reflects the intertwining in Chile of two strategies through which neoliberal states seek to construct the poor as passive and compliant subjects: co-optation through discourses of "participation" that legitimate market-driven policies (Miraftab 2003; Swyngedouw 2005; Mohanty 2007); and everyday practices of bureaucratic domination that subject citizens to arbitrary decisions of more powerful actors (Auyero 2012; Ferguson and Gupta 2002).

As the protest described above reveals, this system was not entirely successful at containing contestation, as limited "participatory" reforms also created new possibilities for contestation. The formation of state-sanctioned committees furnished poor city-dwellers with "mobilizing structures" (McAdam, Tarrow, and Tilly 2001) that enabled them to make claims for dignified housing and participatory voice in its production. Acting as what I call "conflictive clients", committees learned that only by "shouting loudly" - through contentious mobilization - could they claim recognition from dominant actors and exercise voice in shaping the homes and neighborhoods they would inhabit. However, this strategy was not always effective within Chile's privatized housing system. Although committees were able to use collective action to pressure *state* actors to make concessions or intervene on their behalf, this approach proved less successful in negotiating with the *private* entities enlisted by demand-subsidy programs to manage and build social housing. Committees' partial successes and enduring limitations in shaping their housing projects, I argue, reveal that while neoliberal systems of social provision can elicit new kinds of contentious claims from poor citizens, the realization of those claims remains constrained by the displacement of public responsibility onto private actors (cf. Peck 2004; Brenner and Theodore 2005).

After situating the place of subsidized housing programs within the broader political consolidation of Chile's neoliberal democracy, this chapter examines how new urban struggles unfolded at the local level, through the everyday experiences, understandings and practices of committees of *allegados* in the southern Santiago district of La Pintana. I show that, in contrast to struggles of the 20th century, in which citizens *contested their exclusion* from limited state housing programs through direct action to seize land and build their own homes, these state-

sanctioned committees used collective action to contest and reshape the *terms of their inclusion* within Chile's entrenched system of subsidized housing provision.

Containing Contestation: Housing and the Consolidation of Neoliberal Democracy

The politics of housing in Santiago must be situated within broader processes through which governments of the center-left *Concertación* coalition (1990-2010) sought to consolidate Chile's neoliberal experiment as they succeeded the Pinochet dictatorship. While promising to repay the "social debt" accumulated under authoritarian rule and neoliberal restructuring, the Concertación preserved the core market-oriented logics of economic and social policy, and sought to contain contestation from social movements that opposed neoliberalism under Pinochet (Paley 2001). The housing question was a central terrain of this project, as urban living conditions had driven mass mobilization in Chile since the mid-20th century. To curtail the threat of renewed urban movements, Concertación governments not only expanded Pinochet's demand-subsidy programs, but also sought to reorganize civil society by institutionalizing collective participation of the urban poor within the framework of market-driven housing provision.

These efforts initially unfolded against the backdrop of the national protests that shook Chile between 1983 and 1985. Triggered by the social consequences of, and political opening created by, an economic crisis in 1981, a wave of contentious mobilization brought together the urban poor, labor unions, and some middle-class groups in opposition to the dictatorship. The protests openly challenged the deepening poverty and inequality wrought by Pinochet's neoliberal reforms, and helped to widen the political opening that enabled a transition to electoral democracy by the end of the decade (Schneider 1995). More than simply a challenge to authoritarian rule, the protests raised claims for broad socio-economic changes to make Chile a more equitable society, and generated hopes that organized popular sectors would enjoy greater political voice in a democratizing society (Oxhorn 1995).

However, many of these hopes were dashed in Chile's pacted transition to democracy, which was negotiated between the military regime and political elites of the democratic opposition. As mass protest subsided in the late 1980s, democratic elites from parties that formed two dominant electoral coalitions - the center-left *Concertación,* and the right-wing *Alianza* – embraced core elements of the neoliberal socioeconomic model, and agreed to leave Pinochet's conservative constitution in place (Petras, Leiva, and Veltmeyer 1994; Moulian 1997). In this transition, political elites of both the right and center-left came to perceive organized popular sectors as a threat to the stability of electoral institutions as well as to the neoliberal model (K. Roberts 1998; Oxhorn 1995). Thus, dominant parties eschewed grassroots organizing, adopted increasingly technocratic approaches to policy-making, and sought to restrict citizen mobilization to the narrow sphere of electoral competition (Olavarría 2003; Posner 2004).

This was a particularly remarkable shift for parties of the "renovated" Left, returning from exile to form the nascent Concertación. Abandoning pre-dictatorship aspirations for radical social transformation, they sought to build a new hegemony on the basis of a cross-class consensus around electoral democracy and the promise of social equity within—rather than against—the dominant neoliberal framework (Moyano 2008). Thus, as the 1989 election of President Patricio Aylwin inaugurated two decades of *Concertación* rule, Pinochet's free-market policies were preserved, labor reforms were curtailed, and the privatization of social security, healthcare, and education continued. With changes in the political structure but marked continuity in Chile's social and economic model, this period saw the consolidation of a durable "neoliberal democracy" (Winn 2004, 52). Under democracy, however, continuity required new

political strategies to manage the demands of the poor, who had demonstrated enduring capacity for mass mobilization in the 1980s.

As a ruling coalition, the Concertación sought to contain popular contestation through two intertwined strategies. First, they increased social spending to address the "social debt" left by neoliberal restructuring, while preserving the targeted and privatized approaches to provision introduced under Pinochet (Raczynski 1994). Together with an economic boom in the 1990s, these measures contributed to a significant reduction in poverty, falling unemployment, and expanded access to consumption that built legitimacy for the new regime (Winn 2004; Moulian 1997). Second, the state took an increasingly active role in remaking the popular organizations that had historically been agents of contentious claims-making. *Concertación* governments framed contentious protest as an "anti-democratic" threat to the new political order (Camargo 2012; Paley 2001), and instead promoted institutionalized forms of citizen "participation." Rather than enabling substantive engagement in decision-making about the policies that shaped their lives, the Concertación's restricted version of "participation" sought to incorporate popular organizations as either collective clients of social programs, or as state-sponsored providers of services to deprived communities (Paley 2001; Koppelman 2017). In particular, organizations of poor and working-class women, which had mobilized against the dictatorship in the 1980s (Baldez 2002), were called upon to participate in state-led poverty alleviation, community development, and micro-entrepreneurship programs that complemented, rather than challenged, the neoliberal model (Schild 2000a; Richards 2004). If the Pinochet regime had built a repressive state to manage popular contestation through violence, the *Concertación* forged what Roberts and Portes (2006, 62) call a "proactive state," which "organize[d] low-income populations extensively but individualistically and in a top-down fashion … demobilizing local populations politically," and refashioning them as "clients and not collaborators in state policy."

This dual strategy of expanding social provision and remaking popular organizations informed housing policy as the *Concertación* inherited a deep urban crisis from the Pinochet regime. By the end of the 1980s, thirty-two percent of Chile's population lacked access to adequate housing, most of whom (807 thousand families) were living as *allegados* in the homes of relatives (Hidalgo 2005, 412). This posed both a social and political problem for the government, as the dire housing conditions of the poor "induced fear of a massive process of land occupations" (MINVU 2004, 231). Ruling elites saw the potential resurgence of contentious urban movements as threatening a return to the social disorder and political polarization of the pre-dictatorship era (Murphy 2015, 193–94), but democratic rule meant that popular demands could no longer be contained solely through state violence. Thus, Concertación governments used two strategies to absorb, rather than repress, popular demands for housing. First, rather than altering the demand-subsidy system implemented by the dictatorship, they massively expanded it. Indeed, the most significant change to housing policy in the 1990s was an increase in state spending on subsidies and rapid extension of provision, especially to the lowest income groups (Özler 2012). This expansion unfolded within the enduring framework of accumulation by inclusion established under Pinochet (see Chapter 2). The state continued to act as a mere facilitator of privatized housing provision, allocating subsidies to needy families while contracting out production to private developers, who had already begun to profit handsomely from social housing in the 1980s (Sugranyes 2005; Hidalgo 2005).

Second, officials also sought to stem the resurgence of contentious housing movements by channeling homeless city-dwellers into new, state-sanctioned organizations. Under Pinochet, subsidies had been provided only on an individual basis, in line with the regime's vision of

forging atomized homeowner-citizens. By contrast, in 1990 the Housing Ministry instituted a new framework for collective subsidy provision, seeking to "institutionalize the participation of committees of *allegados* within the system of formal application" (MINVU 2004, 236). This system, however, was imbued with the circumscribed version of "participation" through which Concertación governments sought to co-opt possibilities for popular organizing within the framework of state programs (Paley 2001). Thus, while the state began to foster collective organization of poor housing-seekers, it sought to incorporate the committees it created "into official government programs as applicants for benefits rather than … as autonomous actors making independent demands on government" (Özler 2012, 64). And in practice, they offered committee members no mechanisms for meaningful participation in shaping the homes they would receive, as state agencies continued to hire developers to build their housing.

For a decade, the Concertación's dual strategy of containing contestation appeared successful. With increased public spending, subsidy programs delivered over a million new homes in only a decade (Özler 2012, 57), making Chile the first country in Latin America to significantly reduce its housing deficit (Hidalgo 2005, 412; Salcedo 2010). At the same time, the autonomous urban movements and mass land seizures feared by political elites never materialized, while official housing committees multiplied within the new framework of collective application (Ozler 2012; MINVU 2004, 231). By the end of the 1990s, however, cracks began to appear in Chile's "success" story. As quantitative gains in housing provision came at the cost of deepening urban exclusion of the newly-housed poor, new challenges emerged from multiple quarters. On one hand, critical academic and policy researchers began to call attention to the "dark side" of demand-subsidy programs - the small and low-quality homes; growing socio-economic segregation; and persistent poverty, crime, and declining community organization associated with social housing (Ducci 1997; Sugranyes 2005). On the other hand, the demand-subsidy system became the site of new contestations by the very citizens it sought to include. Poor beneficiaries who found themselves unable to pay the mortgages that came with subsidized housing began to organize a debtors movement, launching mass demonstrations to demand state relief (Guzman 2014). At the same time, some state-sanctioned homeless committees began to protest spatial displacement produced by market-driven housing provision. The late 1990s saw the emergence of a small number of new land occupations in Santiago, the most visible being a land seizure carried out by nearly five thousand families in the eastern district of Peñalolén. These occupations called attention to the expulsion of poor families even from consolidated working-class areas, as rising land prices driven by gentrification pushed subsidized housing to increasingly distant urban fringes (Hidalgo 2007; Pérez 2017). Most occupations were repressed by police, and the government reiterated the dictatorship-era policy of barring land occupiers from access to subsidy programs (Murphy 2015, 225). Even the massive Peñalolén occupation, after years of confrontation, was ended through a divide-and-rule strategy in which officials offered some of the occupiers subsidized homes in a nearby neighborhood (Salcedo 2010).

These emergent challenges elicited policy changes to absorb them. Between 2001 and 2006, the Housing Ministry rolled out a new round of reforms to the demand-subsidy system, which it rebranded the "Solidary Housing Fund" (*Fondo Solidario de Vivienda*, or FSV). While preserving the core model of state-facilitated but privatized provision, it instituted changes to address increasingly visible problems. The FSV program eliminated the mortgage requirement for low-income beneficiaries, which had produced poor results in terms of cost recovery and was challenged by the emerging debtors' movement. However, beneficiaries were still required to

demonstrate prior savings to qualify for subsidies, which served as a symbolic down payment and preserving the imperative to cultivate economic discipline and individual responsibility in poor subjects. The reforms also sought to ameliorate the displacing effects of the demand-subsidy model by providing additional "location subsidies" to enable committees to access land in better-served areas. Nevertheless, these subsidies remained inscribed within the market logic of the program, and simply accelerated the inflation of land prices that increasingly pushed subsidized housing beyond the city limits into distant suburban areas (Hidalgo 2007).

Perhaps the most significant change enacted by the reforms was to promote greater beneficiary "participation" by decentralizing the management of housing provision. In the 1990s, committees had simply applied to the centralized Housing and Urbanism Service (*Servicio de Vivienda y Urbanismo*, or SERVIU), which allocated subsidies and contracted out housing projects to developers. The reforms, however, promised a new approach. As the national Secretary of Housing Policy at the time explained:

> [W]e didn't really know what kind of housing people wanted. We were there in the central government, building practically the same housing projects all over the country, without knowing what people really need. … Instead, we wanted to involve the families themselves in the process - in finding land, and in thinking about what kind of houses they wanted … [We wanted to] be able to produce housing that really matched people's needs.[18]

To achieve this, the reform devolved management responsibilities to a new kind of actor in the subsidy system, called Social Housing Management Entities (*Entidades de Gestión Imobiliaria Social*, or EGISs). These entities could be of three types – municipal agencies, non-profit organizations, or private businesses – but their purpose was the same. Professionally staffed EGISs would be contracted by committees (although paid with state subsidies) to provide the requisite "technical, social and economic capacities" (MINVU, 2004: 305) to design and manage the construction of subsidized housing projects. In official discourse, this decentralized management would enable more participatory housing processes; foster collaborative relations between committees, state agencies, and private actors; and build "social capital" among beneficiaries - which urban scholars and policy-makers increasingly saw as key to overcoming the persistent poverty of social housing residents (Tironi 2003; MINVU 2004, 237–38).

However, official definitions of committee "participation" were narrow, limited to a form of consumer choice – selecting from the different EGISs on offer - and ratifying housing projects designed and implemented by the latter in conjunction with developers and state officials. In line with the broader state project of absorbing contestation by institutionalizing "participation" within the framework of market-driven social programs, the FSV program thus combined participatory discourse with institutional practices that continued to position the poor as passive clients within enduringly "bureaucratized and technocratic processes" of housing delivery (Özler, 2012: 54). This is not unique to Chile. As a number of scholars have shown, neoliberal states have increasingly adopted "participatory" reforms to give a democratic veneer to market-oriented policies (Swyngedouw 2005; G. Mohan and Stokke 2000). If these offer little effective voice to citizens in shaping the policies and interventions that affect their lives, they have been seen as effective strategies for constructing the poor as manageable clients of state and private actors (Swyngedouw 2005; Miraftab 2003; Zérah 2009; Li 2007).

As we will see, however, state efforts to co-opt citizens through state-sponsored organization and tokenistic participation can also create new possibilities of contestation. In the remainder of this chapter, we turn to the everyday experiences of homeless committees in the

[18] Personal Communication. M.N. October 26, 2016.

southern Santiago district of La Pintana. As these committees formed within the framework of the FSV program, and navigated access to subsidized housing, they found that they were consistently treated as passive clients, rather than active participants. However, the state-sanctioned organization of committees also enabled them to contest this passive position through contentious mobilization, thereby becoming *conflictive clients* of subsidized housing provision.

Comités de Allegados in La Pintana

The district of La Pintana lies on Santiago's southern periphery, more than an hour from the city center by the public buses on which most residents rely. Home to more than 200,000 people, it is one of Santiago's poorest municipalities, and is in many ways a product of the dictatorship's urban policies. Once part of the city's rural hinterland, the area saw only limited urbanization in the 1960s through land occupations and government sites-and-services programs (Gurovich 1990). But the population began to grow spectacularly in the late 1970s, when the region became a major recipient of squatters forcibly removed by the dictatorship from wealthier center-city areas (Morales and Rojas 1986). It was in the midst of this transformation, in 1981, that La Pintana became an officially recognized district, as administrative reforms carved up Santiago into 34 autonomous municipalities, drawn according to an explicit principle of "socio-economic homogeneity" (Sabatini 2000). In 1983, the newly-created district saw one of the few land occupations of the dictatorship era (Bruey 2012, 548), but over the next three decades its growth was driven primarily by demand-subsidy programs, as cheap and abundant peripheral land enabled profitable construction of social housing (Hidalgo 2005, 445–50). The arrival en masse of newly-housed residents from other parts of Santiago cemented La Pintana's place as a peripheral dormitory district for the city's poor. Today, it has little commerce or industry, and although vestiges of its rural past remain - in the sprawling agronomy campus of the University of Chile and the large parcels of land once used as gardens for workers' subsistence - the district is visibly dominated by low-income housing. A few neighborhoods of diverse one- and two-story houses mark the sites of former occupations, but these are overshadowed by the enormous complexes of tiny single-family homes and three-story apartment blocks, produced by Chile's subsidy programs. By 2010, nearly ninety percent of La Pintana's residents lived in social housing (SECPLAC 2012, 8), and the impoverished district continued to face housing shortages. Unable to afford homes of their own, many of the district's first native-born generation lived as *allegados* in the homes of parents or relatives, and nearly twenty percent of households faced overcrowding (SECPLAC 2012, 17).

Reflecting this enduring need, at the time I began fieldwork there were thirty-five registered committees actively seeking housing in the district (DIDECO 2010). These committees formed in different ways. Some emerged organically as homeless families got together in other local organizations, like the *Comité Las Palmeras*, which first formed in a parent's organization at a local school and began to recruit families from surrounding neighborhoods. Others were organized with support from the Municipal Housing Department, which created a municipal EGIS and began promoting the formation of committees in the early 2000s. Others were formed by local housing activists. The *Movimiento por Vivienda Digna* (Movement for Dignified Housing, or MVD), which I followed closely for four years, was organized in 2006 by a couple, Olivia and Mauricio, who had previously participated in land occupations in eastern Santiago before moving to La Pintana. After occupation had proven unsuccessful as a strategy for founding a new community, they decided to form a new committee to apply for housing through the official subsidy system. The reformed FSV program appeared to

offer a new possibility: they could use institutional channels to, as Mauricio put it, "make the system work for the people" by promoting committee participation and building "dignified housing" in the district.

The day-to-day functioning of the MVD was similar to other committees I visited in the district. On most evenings, the rented house that served as the committee's headquarters operated at a low hum, as the ten elected members of the directorate gathered for planning meetings - drinking tea and chain-smoking around a table in the assembly room - or crowded into the small back office to manage paperwork. Once a week, however, the space became tumultuous, as more than a hundred people packed the meeting room for assemblies. On occasion, assemblies were visited by EGIS professionals who presented updates about their housing project. Most weeks, however, committee leaders themselves answered questions and painstakingly detailed the paperwork they had to submit, the stages of bureaucratic approval, or the minutiae of construction, and members asked questions and offered opinions.

Also like other committees, the MVD was markedly an organization of women. Women comprised 88 percent of registered members, and held all the seats in the committee's directorate (even as leadership changed over four elections). The predominance of women's participation was common in La Pintana [19] and visible in meetings of the committees I visited, where women led assemblies and packed the seats to listen while, typically, a few men smoked outside or stood idly along the walls, offering opinions only when matters of construction were discussed. When I naïvely inquired about the reason for this, I was often told simply that participating in committees was *una cosa de mujer* - "a woman's thing." In part, this common sense undoubtedly reflects the fact that Santiago's poor neighborhoods have a long tradition of women's participation in community organizations, especially since the dictatorship (Baldez 2002; Hardy 1986; Richards 2004). And it has undoubtedly been reinforced in recent decades by the introduction of gender-targeted policies that constructed women as privileged subjects of social programs, aimed at protecting mothers through limited anti-poverty programs (Raczynski 1994; Schild 2015b; M. Weinstein 1996), and empowering women to become new kinds of "micro-entrepreneurs" and consumers (Schild 2000a, 2007). However, interviews with women in the MVD revealed a more complex picture. Although some saw the committee as a naturalized extension of their responsibilities as wives and mothers[20], most framed their participation as driven by a desire to gain the personal respect and autonomy that was denied to them as *allegadas,* living in the homes of others. These experiences not only shaped women's individual decisions to claim housing, but also the collective projects of committees.

[19] In interviews, EGIS professionals and state bureaucrats also affirmed that women were the majority of committee members in Santiago. Although the municipal government does not collect detailed data on committee membership, a survey of community organizations in La Pintana revealed that of the 35 local committees, thirty had women presidents (86%), and thirty four (97%) had women-majority directorates (Municipalidad de La Pintana 2010).

[20] For example, Marisol told me: "I'm not a feminist or anything, but in my opinion it's a woman's thing. The woman has to participate. I am the one who takes care of everything at home, and I am the one who struggles for a house for everyone in my family. … It's a woman's thing because men have to worry about buying things to bring home. They have to work." (Interview, July 22, 2010). However, this view, grounded in a "traditional" division of labor (in spite of the fact that Marisol worked full time in a canning factory), was relatively rare among my respondents. Below, we will see how most respondents framed participation in terms of their pursuit of autonomy from extended families and even male partners, rather than merely fulfilling responsibilities as housewives.

"This home is not mine": **Allegamiento** *and the Pursuit of Autonomy*

Since the 1970s, when the dictatorship began to repress land occupations, *allegamiento* – or cohabitation as secondary households in the homes of relatives – has been the primary survival strategy of Chile's homeless poor (Necochea 1987; Murphy 2015). Most commonly, young families reside in the man's parental home – or, in the case of single mothers, in their parental home - until they can secure housing of their own. Although it often means overcrowded living conditions, *allegamiento* offers some advantages to poor families. It provides residential stability, allows extended families to share living costs, and enables women to divide domestic and care work. For women in the MVD, however, living as *allegadas* was deeply undesirable. Beyond material conditions, many described how living in the homes of their in-laws or parents meant tolerating everyday experiences of denigrating dependence, disrespect, and control they faced from those on whom they relied for shelter. As a consequence, they saw joining the committee as a way to claim the autonomy and respect that would only come with having a home of their own.

For example, after marrying at age twenty-one, Gloria moved into her in-law's home where she lived as an *allegada* for nearly fifteen years. Initially, she and her husband inhabited a single room in the cramped two-bedroom house, and shared the kitchen and bathroom with her husband's parents and three of his siblings. As she recalled her life there, Gloria repeatedly told me that she "never felt comfortable." [21] More than the crowded space – which grew tighter as their two daughters were born - she attributed her discomfort to the routine "humiliation" she faced as an *allegada*. In particular, Gloria's mother-in-law frequently criticized her for working outside the home, disparaged her cooking and housekeeping abilities, and intervened in her family by "constantly telling me how to raise my daughters." Gloria tolerated this for several years, until she and her husband were able to build a second-floor apartment in order to have their own space. Still, Gloria was never fully able to settle in. "As much as we improved it, as much money as I put into it, I felt that it wasn't mine. It just wasn't my home. Maybe I even lived well there, comfortably, but it wasn't my space. I never felt at ease there." Although living in a separate space permitted an icy détente with her mother-in-law, Gloria's persistent unease was increasingly linked to deteriorating relations with her husband. "We didn't talk much. Whenever we saw each other we would fight. And he started to go out at night and not come back until the next day." Although she was deeply unhappy, Gloria felt trapped. "I thought: Oh no, this house is his. [His family] gave this space to *him*. … If one day I decide to separate I am going to have nothing, and I have two daughters. I have to think of my daughters' future. That's why I started to see about a house."

Against her husband's objections - "He was comfortable", she said. "He wanted to live in his mother's house for his whole life" - Gloria went to the municipality to request a means-test survey, and began to save the money required to qualify for a subsidy. She first joined a committee organized by municipal housing officials, but soon left when a cousin invited her to join the MVD. In total, it took her eight years to finally secure subsidized housing, but Gloria persisted. "I wanted to have something that was my own, that would always be mine. Where every nail I put in the wall would belong to me and to my daughters for eternity, until my death." In this, she told me, she was not alone in the MVD:

> There are many women here that are *allegadas* in their mother-in-law's houses. Their husbands feel like they own the place, and sometimes even threaten to throw them [the

[21] All quotes in this section come from two extended interviews with Gloria. July 26th, 2010 & October 2nd, 2013

women] out. So they [women] don't want something that their husbands can say: 'Hey this is mine, you have to leave now'. The women are fighting to get something of their own."

Living as an *allegada* fundamentally meant not having a place of one's own. Inhabiting the space of others, women felt chronically subject to the whims of others. Even those who enjoyed a degree of stability and material comfort as *allegadas* were constantly aware that their presence was provisional. For instance, Marta had lived in a tidy three-room house, built behind her in-laws home, for more than twenty years. However, she emphatically told me that "*No es mío esto, po*. This is not mine. It's borrowed, and that's that! Even if it's a long-term loan, it's still borrowed. I mean, it's deep in my conscience that this is not mine."[22] As Gloria suggested, this was often connected to a sense of vulnerability. Not only could they, at any time, be made to leave, women living as *allegadas* often had to quietly bear routine disrespect from or control by their in-laws or partners. Even if they were not happy, they had nowhere else to go.

Some women, especially single mothers, lived in their parents' homes, where family ties generally allayed the sense of vulnerability to summary expulsion. Nevertheless, they too experienced *allegamiento* as a constrained and demeaning condition of lack of control. Susana, who lived with her son in the home of her father, explained:

> My dad is…well, he's complicated. Everything bothers him. … So I don't like being home when he's there. I'd like to invite friends over, or have my sons' friends over, because we have a good time together. We laugh, we dance, we mess around. You know how I am, I like to joke around all day, and my son has fun with me. But when my dad is home we can't do anything. 'Turn down that music! Get out of here!' And we have to respect it because the house is his."[23]

While Susana emphasized lack of control over space, Cecilia described a lack of control over her everyday life. She was grateful to her father and stepmother for taking her in when she left an abusive husband, and she often relied on them for care of her four children while she worked long hours at an itinerant street market. Nevertheless, living in their home meant that she was constantly subject to surveillance and control:

> The problem is I am very independent. I always try to take care of things on my own. But my dad is always there, restricting me. It bothers me that he's always standing over my shoulder, controlling where I go, what time I come home, what time I leave the house. And I'm an old woman already! So I really don't like being there.[24]

Like those residing in the homes of in-laws, single mothers also joined committees in search of "something of their own," which would give them greater control over the domestic space they inhabited, as well as autonomy in their daily lives.

Some members of the MVD were critical of the fact that, although many women had stable partners, men rarely participated in the committee's activities. For them, although "the house will be a benefit for the entire family," women were left to "struggle" and "make sacrifices" on their own.[25] Often, they framed men's absence in critical terms, casting their partners specifically, or Chilean men in general (often specified to exempt the American man interviewing them from critique) as "lazy," "complacent" [*conformistas*], or "comfortable" , especially in their mother's homes. Others, however, consciously undertook participation in the committee on their own. Carolina, for instance, who lived as an *allegada* in her in-law's home,

[22] Interview, Marta, August 3rd, 2010.
[23] Interview, Susana, August 4th, 2011.
[24] Interview, Cecilia, August 27th, 2011.
[25] Interview, Sara, July 23rd, 2011.

told me that her partner was supportive when she joined the MVD, offering to help her save the money required to qualify for a housing subsidy, and accompany her to meetings. But she had rebuffed his assistance, she explained, because she wanted to make clear that the effort and sacrifices, as well as the rights to the house, would be hers alone:

> In the eleven years we've been together we have had our ups and downs. So when I started this project to have my house, it was for me. I started alone… He said: 'I can help' and all that. But I always tell him no. That way tomorrow nobody can say to me: 'You have this because of me.' No. I want it to be mine, my effort. … It's important to have something of one's own.[26]

For her, housing meant the possibility of personal autonomy not only from extended family, but also from her partner.

Women's pursuit of individual autonomy through having a home of their own in some ways reflected broader cultural and political discourses in neoliberal Chile. Beginning in the 1970s "the exercise of competition, individualism and ownership were some of the 'healthy civic habits' that the military regime sought to potentiate" (Han 2012, 10). And although the Pinochet regime sought to promote these values within the framework of the patriarchal nuclear family, its neoliberal restructuring paradoxically undermined masculine breadwinner norms and household authority. In particular, increasingly necessary participation in paid work created both burdens and opportunities for working-class women, as it offered them new ways to claim independence from men through employment and consumption (Tinsman 2000). Furthermore, in the 1990s, state feminists of the *Concertación* began to actively reframe this necessity as a form of women's empowerment, in a clear example of how feminist ideas can be appropriated in neoliberal projects by "endowing [women's] daily struggles with an ethical meaning" consistent with flexible capitalism (Fraser 2013, 220–21). Public rhetoric and gender-targeted social programs, promoted by the National Women's Service (SERNAM), increasingly promoted new notions of women's "emancipation" as autonomous market actors (Schild 2015a). As Verónica Schild notes, the Equal Opportunity Plans disseminated by SERNAM contained a new "recognition that 'modern' Chilean women are active agents, with 'life projects' that they control – and that presumably include family life, children and paid work – and [take] for granted that women exercise their autonomy as empowered citizens who make choices in the market as producers and consumers" (Schild 2007, 188). Yet, as women in La Pintana sought housing through a gender-targeted program imbued with these ideas, they also gave them a particular meaning. Grounded in their lived experience of *allegamiento*, they conceived subsidized housing as a path not merely to market autonomy as homeowners and consumers, but also to personal autonomy from extended families and male partners.

Women's search for respect and autonomy not only informed their individual decisions to join committees, but also the collective life of committees themselves. Informally, meetings and assemblies became spaces where women shared their everyday struggles as *allegadas*, and commiserated about the control, and in some cases violence, they faced from parents, in-laws, and partners. This contributed to a collective sense that the organization sought not only housing for poor families, but also to improve the lives of women. Olivia recalled how the MVD decided to participate in a national demonstration for International Women's Day:

> At the time, Women's Day was in the headlines, bringing attention to the issue of femicide and abuse… So we went [to the march] because it was important. We were realizing the level of violence there was, and there were a number of women in the committee who had suffered

[26] Interview, Carolina, July 27th, 2011.

> violence [at home]… And we said: if we see even one woman being hit, all of our rights are being jeopardized[27]

After participating in the march, committee leaders organized weekend workshops on domestic violence, and the assembly voted to include a clause in their neighborhood charter establishing a zero-tolerance policy toward domestic violence. While the MVD planned to enforce this through community mediation, other committees adopted more draconian measures. The Comité Las Palmeras required all husbands and partners to submit criminal records, and those with records of domestic violence would not be permitted. Women were given a choice: they could agree to separate when they moved to their new houses, or they could leave the committee. "It was difficult, but we had to decide as an assembly if the person could stay or not … [and] we didn't want to live in a neighborhood with intra-family violence"[28]

Women's claims for autonomy also found expression in committee rituals. For example, to commemorate the final purchase of their land, the MVD held a "Queen of the Committee" beauty pageant on the site where their homes would be built. Six women in elaborate dresses were paraded onto the grounds in a pick-up truck, to laughter and cheers, where they were voted on by applause. The event was tongue-in-cheek, but as Olivia explained to the assembly that week, the amusing pageantry had a deeper meaning:

> We know that every day that you live as an *allegada*, relations with your family deteriorate. Parents are always going to be parents. They are always going to want to control your life. I know it's complicated, and you often leave home angry. … Many of you have asked me why we were holding a competition for Queen of the Committee, and it is simple: When you are an *allegada*, you are not the queen of the home.[29]

The committee also took another concrete step to ensure that women would become fully "queens of the home," by establishing that titles to their houses (once complete) would be registered solely in women's names. This was particularly significant in Chile, where the civil code establishes joint marital property administered solely by the husband, significantly constraining married women's rights even over homes they own.[30] However, committee leaders learned that they could apply a specific article of the civil code – known as Article 150 – to the deeds, exempting the house as separate property under women's sole control. The MVD was not exceptional in this regard. Members of two other committees also told me that they voted to apply Article 150 in an effort to protect women's control over their homes. As Silvia, the president of the Comité Mujeres en Lucha, explained:

> We went through a lot together in this process, but our struggle was for our children to have houses, and for us to have our independence. Because many women [in the committee] were alone with their kids, but those that had partners - ooh! – they were the ones that had it really bad. And so we fought for [the deeds] to include Article 150, which gives all of the rights to the women.[31]

Thus, women's participation in committees was informed by the experiences of residing as *allegadas*, which led women to seek the personal autonomy that would come with having "something of one's own". This, in turn, shaped the practices of committees themselves, linking the collective pursuit of housing to gendered claims to respect and autonomy in the home.

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[27] Interview, Olivia, August 6th, 2011
[28] Interview, Gloria, Comité Las Palmeras. November 29, 2013.
[29] Field Notes. July 29, 2010
[30] On the history and politics of Chile's persistently conservative civil code, see (Htun 2003).
[31] Interview, Silvia, January 11, 2014

However, as they embarked on the process of claiming homes of their own, committees had to reckon with new relations of denigrating dependence - on private and state actors who controlled subsidized housing provision. Although housing reforms in the early 2000s ostensibly offered new opportunities for beneficiary "participation," committees encountered a system which continued to position them as passive clients, and subjected them to denigrating practices of exclusion from the making of their homes and neighborhoods.

The Farce of "Participation"

> "We have the conviction that the involvement and participation of families provides greater sustainability to housing processes, investing beneficiaries from the beginning in the duties and rights that will form part of their new condition as property owners … [and] overcoming conditions of housing deficiency or marginality in which many families reside. …
>
> … There are occasions when, given budget restrictions and land values, there is little possibility [for families] to intervene in the technical project. However, there are details in which participation can be invited. For example, the choice of paint color."
>
> *Manual for the Design and Implementation of Social Housing Plans*
> *Chilean Ministry of Housing and Urbanism, 2008*

While women joined homeless committees to secure a home of their own, they also emphasized their desire to receive what they considered to be "dignified" housing. They knew, however, that this was not what Chile's demand-subsidy programs had historically provided. Living in La Pintana, where many had grown up in the social housing projects built in the 1980s and '90s, committee members were intimately familiar with the small, poorly-built, and stigmatized homes that embodied Chile's "impoverished right to housing" (Murphy 2015) Against this backdrop, those in the MVD and other committees sought to secure something better. As Juana explained:

> There are many people who apply for their house in a committee, and they give them a tiny matchbox house [*casa caja-de-fósforos*] where they have to say: 'Should I have a living room or a dining room?' Or the bedrooms can barely fit a bed and a dresser. One doesn't ask for a huge house or anything, but, yes, for something dignified, so that people can live well.[32]

With the reforms of the early 2000s, the *Fondo Solidario de Vivienda* subsidy program appeared to offer committees new opportunities to secure dignified housing. The decentralized system empowered committees to choose a Social Housing Management Entity (EGIS) that would build homes in accordance with their needs, and official discourse promised beneficiaries "participation" in the housing process. Yet, committees' experiences of navigating the program stood in stark contrast to these participatory promises. Dependent on others for financial resources, technical capacities, and bureaucratic procedures, they found that they were not recognized as rightful participants, but rather treated as passive clients in exclusionary and demeaning processes of low-income housing provision.

A few months after registering the committee, the MVD hired a private, non-profit EGIS to help them apply for subsidies and design a project for their 150 members. Initially, the committee was hopeful that they would be able to participate in designing houses that suited their needs. However, they quickly learned that the EGIS made only symbolic gestures at

[32] Interview, Juana, August 3rd, 2010

participation that gave them little substantive voice. In the initial "participatory" design process, an architect from the EGIS attended a committee assembly to present three different models of housing to initiate a discussion about what they wanted. The committee took this invitation seriously. They organized groups of members to visit and photograph social housing projects in different parts of the city, and over three weeks of assemblies they discussed the merits of the three designs presented by the architect, and proposed elements from other neighborhoods that they wanted to incorporate. But when the committee communicated these proposals to the EGIS, they were told that a design had already been chosen. In fact, only one of the architect's original models was financially viable with low-income subsidies, and the budget would not permit them to make significant changes. As Gloria recalled: "Really they just asked whether people said 'yes' to this model. That was the whole process. We had gone to see different types of houses in other districts, but there was no opportunity for us to say 'Why don't we do this or that differently?'…We didn't have much of a say."[33]

This experience of hollow participatory gestures was common in La Pintana. The *Comité Las Palmeras* had a similar experience with the private EGIS they contracted. At the request of the committee's leaders, the EGIS invited a group of members to work with the architect in designing their project. "[They] helped contribute a little to designing the houses. They sketched out designs, and the architect helped to turn them into [formal] plans. They tried to make a house that would be comfortable for people - a little bit bigger, with nice, larger bedrooms upstairs." The committee was pleased with the plans, but a month later they were asked to temper their expectations. The technical staff of the EGIS, along with the architect, unilaterally redesigned smaller houses in order to include more units on the same plot of land. When the new designs were presented to a committee assembly, they were told that the modifications were necessary so that the project "would interest a developer, because for them, the more houses the better."[34]

The participatory promise of the housing program rang particularly untrue for committees that contracted La Pintana's municipal EGIS, which made no pretense of enabling committee participation. Instead, they helped committees file subsidy applications, and promised to deliver ready-made housing once subsidies were approved. Daniela, a leader of the *Comité Santa Amália*, recalled how they were simply "filed away" (*archivado*) after registering with the municipality. "We went to the Housing Department and told them we had formed a committee. They had us do all of the paperwork and then they told us: 'Great, we'll call when we have a project for you.' The municipality is filled with the files of committees that are just waiting."[35] Their committee waited for four years, during which municipal officials sporadically called assemblies to provide updates on their application and present potential projects, but never made any attempt to solicit the committee's participation.

EGIS staff and state bureaucrats often repeated that committees were "protagonists" in the housing process, and emphasized that participation was ensured by the fact that state agencies could not legally sign off on any project that had not received a committee's approval.[36] In practice, however, this "participation" was reduced to merely ratifying decisions made by professionals. Even beyond the initial process of designing the homes, committees were often excluded from negotiations of bureaucratic approvals with state agencies, as well as of

[33] Interview, Gloria, October 23, 2013.
[34] Interview, Carolina, 29 November 2013.
[35] Field Notes, May 28th, 2011
[36] This view was expressed in interviews with officials in the Municipal Housing Department of La Pintana, the Housing and Urbanism Service, and the staff of the non-profit EGIS that managed the MVD's housing project.

construction contracts with private developers. In these negotiations, changes were frequently made to housing projects without committees' involvement. When they submitted new plans for committees' formal approval, they often presented changes as necessary "technical" adjustments, without which their project would be unable to move forward.

Such practices were not necessarily undertaken in bad faith. Rather, they reflected the technocratic and market-oriented logics of Chile's housing program, as well as the position of management entities within it. A construction manager for the EGIS that managed the MVD's project explained that the technical and economic constraints of building social housing meant that they often were unable to incorporate committees' proposals, and frequently had to make top-down changes. On one hand, they had to ensure projects complied with building codes and housing regulations: "there are requirements for urbanization, you have to build a community center, and now there are even requirements for green areas. … You have to change a lot just to get a project approved … to comply with regulations." On the other hand, they had to make projects attractive to developers. "Look, no company is going to build a project if it takes no profit. That we have to take for granted. Some people say that's not right, but nobody takes on a construction project if they won't take a profit." He lamented the fact that these imperatives of project "viability" meant little room for committees' participation. In fact, much of his job consisted of trying to "maintain good communication with the families, and especially committee leaders," to make clear to them that "we have to work according to the reality, according to the resources available, the land, and the minimum requirements [of the policy]. … But many times we have problems with the families because of this"[37] As we will see, committees often chafed at their exclusion from decision-making about their projects.

From the committees' perspective, routine exclusion from these processes meant that they often found themselves simply waiting for others. They waited for professional management entities to design housing projects and file applications; for the Department of Municipal Works to grant building permits; for the central government Housing and Urbanism Service to approve project designs and disburse subsidies; and for developers to build their homes. Committee members frequently lamented the frequent delays and long waits they faced, but few were surprised, as waiting had long been part what it meant to claim social housing in Chile. In the first two decades of demand-subsidy programs, applicants remained on waitlists for an average of more than fifteen years before they were allotted homes, a figure which fell to around ten years in the 2000s (Gilbert 2004; Özler 2012, 56). At the time of my research, committees in La Pintana waited between five and ten years from their formation until moving into completed homes,[38] and many women in the MVD had spent years waiting in other committees prior to joining. However, widespread expectations of a lengthy process did little to attenuate the disempowered and denigrating experiences of waiting. To the extent that they relied on state and private actors to move their projects forward, they were, as Bourdieu put it, "condemned to live in a time orientated by others, an alienated time" in which they were "obliged to wait for everything to come from others" (Bourdieu 2000, 237).

For women in the MVD, waiting had multiple meanings. First, it meant prolonging the poor living conditions and humiliating experiences that came with living as *allegadas*. Yesenia, for instance, joined the committee because she desperately wanted to leave the home of her mother. Not only did she fear rising crime in the neighborhood, she was frustrated because "my

[37] Interview, Tomás, 2 December 2013.

[38] This was the range for the four committees with housing projects completed in the district between 2009 and 2013.

mother treats me very badly" and "always shows me disrespect in front of my sons," undermining her ability to raise her children as she saw fit.

> I need my house … a nice place, comfortable for my family. That keeps me motivated … but when I see that things aren't moving forward, I feel desperation that things aren't coming quickly. … I feel this pressure because of my mother, and because the neighborhood gets worse every day, more dangerous.[39]

For others, it meant living a life on hold, and giving up on some of the plans that led them to seek housing in the first place. Laura, who joined the MVD to provide "something better for my children", lamented the fact that, "It's been many years, and now I'm going to have my house but it's kind of sad, because when I [joined the committee] my children were younger, and now they are grown, so they aren't going to be able to enjoy the house."[40]

In addition to the personal costs it imposed on women's everyday lives, waiting also constructed particular relations between committees and the state. Most obviously, disempowered waiting belied the promise of Chile's housing policy to enable beneficiaries to participate actively in the process, instead reinforcing the sense that they were regarded as passive subjects. As state and private actors routinely excluded committees from negotiations about their housing projects, committee members often encountered delays with little or no explanation, producing a chronic sense of uncertainty and frustration As Gloria put it:

> It takes many years where many people get tired of it, or people die waiting for their house. …Why does it take years? And they delay people. For what? So people get sick of it? … I got tired at one point too. I said: *chuta*, so much time, and they tell us "yes", then they tell us "no". One starts to give up.[41]

In spite of their frustration, they felt subjected to "time orientated by others" (Bourdieu 2000, 237) precisely because they could not "give up" without forfeiting the possibility of having a home of their own. As subjects who lacked the financial resources to pursue other, more expeditious paths to housing, waiting was the form in which they lived their reliance on state programs. Claudia, another MVD member, framed this experience as simply part of what it means to be poor in Chile: "You have to wait a long time to get any [public] benefit here. That's where you see a big difference: If you have money you are treated very well, but without money you just have to wait and endure."[42] This experience - not only of waiting, but of being made to wait by others – conveyed a political meaning. By marking their time as devalued (Schwartz 1974), waiting also marked committee participants as denigrated, second-class citizens. Lucía, for instance, suggested that routine waiting faced by the MVD revealed that state bureaucrats, management entities, and housing developers felt free to impose delays on the committee precisely because they relied on low-income subsidies: "It's social housing, they can wait. They've been waiting so many years, and they can keep waiting."[43]

In his study of welfare offices in Argentina, Javier Auyero (2012) shows how experiences of chronic waiting produces an array of social-political consequences for those who rely on neoliberal welfare states. Arbitrary delays in access to public assistance both mirror and deepen the insecurity that the poor face in their everyday lives, and temporally reinforces the denigration experienced by citizens who seek public aid (cf. Reid 2013). More profoundly, Auyero argues

[39] Interview, Yesenia, August 5th, 2010
[40] Field Notes. July 29th, 2012
[41] Interview, Gloria, October 2, 2013
[42] Interview, Claudia, August 2nd, 2012
[43] Interview, Lucía, January 10th, 2014

that chronic waiting operates as a form of symbolic violence, which, "working through acts of knowledge and practical recognition on the part of the dominated", shapes the very subjectivities of the urban poor. Over time, they learn passivity and compliance in the face of arbitrary bureaucratic power, coming to "silently endure and act not as citizens with rightful claims but as patients of the state" (Auyero 2012, 123). Although the sense of insecurity and symbolic denigration characterized waiting for committees in La Pintana, they did not, as Auyero suggests, become durably passive subjects. Instead, rather than resigning themselves to passive dependence on more powerful actors, committees became *conflictive clients*, repeatedly using collective action to claim agency in shaping the conditions in which they would live.

Becoming Conflictive Clients

> "As a person, you face a lot of denigration to be able to have a roof over your head. You have to put up with many things. And if you are quiet, if you are submissive, the ringmasters of this circus will walk all over you."
>
> *-Ana, Movimiento por Vivienda Digna. Interview, July 21,2010*

As I spent time in the Movimiento por Vivienda Digna and interviewed members of other committees in La Pintana, it became apparent that although they depended on state and private actors to secure subsidized housing, they came to deeply distrust them. Policy reformers had envisioned the promotion of participation as a way to "improve [committees'] relations with the actors that intervene in the solution of good social housing" (MINVU n.d., 10). In practice, however, routine interactions with representatives of EGISs, state agencies, and developers made it clear that these actors at best saw committees as passive beneficiaries, taking little account of their claims or concerns and often treating them with open disrespect. My field notes and interviews were filled with women's skeptical and disparaging remarks about those on whom they relied for housing. The Housing and Urbanism Service was full of "bureaucrats" who "see your project as just a stack of papers," and "don't care that behind each project are families living as *allegadas*, having a terrible time."[44] EGISs were "supposedly responsible for looking out for the interests of the families, but they don't… In reality they only want to justify the money they receive from the Housing Ministry."[45] And developers "inflate all of their budgets"[46] and look for ways to "cut corners"[47] on housing projects in order to increase their profits. From the committees' perspective, state and private-sector actors had all sorts of interests, but none of these included guaranteeing that they would receive dignified housing.

This constant critical commentary was more than just private, idle grumbling of the poor, which Scott (1985) argues often stands in contrast with "carefully calculated conformity" in power-laden interactions with the authorities (xvii). Rather, it served as a subjective backdrop to new forms of contentious engagement with state and private actors. In the following sections, we will see that when committees perceived the limits of officially-sanctioned "participation" as the imposition of the interests of dominant actors over those of the committee itself, they used contentious mobilization to negotiate greater voice within the housing process. This form of contestation was not always successful. When negotiations directly involved state actors, committees were more able to frame their demands in terms of "political will" and mobilize to

[44] Interview, Paola, July 27th, 2010
[45] Field Notes, June 1st, 2011
[46] Field Notes, August 2nd, 2010
[47] Interview, Silvia, January 11, 2014.

pressure public officials to respond or intervene. This strategy was less effective, however, when dealing private actors. While committees were at times able to negotiate informal agreements with EGISs and developers to shape their housing projects, these actors were less susceptible to pressure through contentious mobilization, revealing the limits of political claims-making in systems of privatized provision.

Local Land: Mobilizing against Displacement

Many committees first began to mobilize to challenge their position as passive clients as their projects ran up against resistance from La Pintana's municipal government, which appeared to take a contradictory approach to the district's homeless residents. Since the early 2000s, municipal officials had actively organized *allegados* into committees to apply for subsidized housing, as they sought to alleviate local overcrowding. At the same time, they imposed multiple bureaucratic hurdles to prevent local committees from building new housing in the district. These ostensibly paradoxical practices – which often bewildered committees – were a consequence of Santiago's "fragmented" structure of urban governance (Rodríguez and Winchester 2004), in which each of Santiago's 34 districts was made responsible for local social services, but received limited resources from the central government with which to provide them. This created incentives for local governments to attract higher-value land uses, and especially to displace low-income housing to other parts of the city.

Municipal officials in La Pintana explained that although they wanted to help local residents secure homes, they did not want to bear the costs of new low-income housing within their district. As an official in the municipal Planning Secretariat indelicately put it, "If you allow the construction of social housing, many more poor people are going to arrive. And what is the problem with the poor arriving? It's that they are very demanding of municipal services."[48] For local committees, however the problem was that the municipal government did not merely seek to stop the arrival of *new* low-income families. It sought to prevent housing construction even for those already living in La Pintana, positioning the district's poor as what Centner (2012a) calls "transposable citizens" who could secure the right to housing, but only by doing so elsewhere. The municipality, of course, did not advertise this. Instead, it quietly imposed bureaucratic delays to encourage local housing-seekers to leave the district.

The MVD first encountered these delays when it filed for municipal building permits. Within a few months after its formation, the committee had already found an affordable plot of local land, negotiated a purchase agreement with the owners, and hired an EGIS to design their project. However, after submitting the plans to the Department of Municipal Works for approval, the committee found itself waiting for months without word about the status of their permits. The committee grew frustrated, but the EGIS appeared unconcerned about the delays, repeatedly urging them to be patient. And when leaders inquired directly at the municipality, they were brushed off by local officials, who told them that there were several applications in the queue, and that they would simply have to wait. After another month elapsed, the committee diligently pursued official channels to gain greater clarity, but found the municipality to be obstinately opaque. As Olivia recalled:

> It's as though the municipal government can do whatever it wants. The municipality is very closed. We even requested an audience with the mayor. Supposedly the municipality is obligated to grant an audience with residents who gather over a hundred signatures. We

[48] Interview, D.I. Secretaría de Planificación y Desarrollo Comunal, La Pintana. December 11th, 2013.

> collected the signatures and requested an audience. Never, to this day, have they called us for an audience.[49]

However, after nearly six months, the committee voted to mobilize to demand a prompt response. Unwilling to wait, a group of fifty members occupied the offices of the Municipal Works Department, refusing to leave until they were granted an audience with the mayor. His response, however, was not promising. He told the committee point-blank that the permits had not been approved because he did not want more social housing in the district.

Other committees had similar encounters with the municipal government. After waiting more than a year for building permits, the Comité Las Palmeras was finally told that officials "did not want La Pintana to be filled with social housing."[50] And the Comité Mujeres en Lucha - which was organized with support from local officials - waited for years as the municipal EGIS promised to deliver homes in the distant suburb of Colina, because "supposedly there was no land in La Pintana."[51] The stigmatizing implications of municipal efforts to displace them were not lost on the women in these committees. Put simply, they were the district's unwanted. As Marcela, an MVD member put it, "The mayor of La Pintana doesn't want more social housing here because, he says, they lower the profile of his district.… He wants the other kind of houses, the kind where people make mortgage payments."[52]

Faced with municipal delays, committees contemplated the possibility of relocating. The EGISs they worked with, both municipal and private, encouraged them to seek housing in suburban areas, where less resistant municipal governments would enable them to gain housing faster. As Javiera, a member of the Comité Mujeres en Lucha, recalled: "They had promised houses through the [municipal EGIS], houses over in Colina", a three hour bus ride away, "and you start to think, well, if you want your house, you just go."[53] Many women, however, were concerned that leaving the district would have severe costs. Relocating to suburban areas would make it difficult to access employment opportunities in the city, and would also cut them off from local networks of friends and family on whom they relied – or who relied on them – for the care of children and elderly relatives.[54] Others, however, simply felt attachment to the district where they had long resided. As Marisol told me:

> I've been offered a house [through committees] elsewhere …. Friends came to me and said: "With what you've got, come and register here and you'll get the house in two months." But I didn't want to. I wanted it here, where I grew up, where my children have their friends, their schools. … We have to put up a fight against them [the municipality]. They have to realize that we need houses, and we don't want to leave La Pintana.[55]

Left in the hands of others, relocation seemed inevitable. However, as Marisol suggested, committees pursued another possibility: mobilizing their members to challenge municipal efforts to exclude them.

After months of waiting for building permits, the MVD voted to engage in its first, large-scale effort to mobilize the committee's 150 families, carrying out a "symbolic occupation" of an

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[49] Interview, Olivia, August 12th, 2010.
[50] Interview, Carolina. November 29, 2013.
[51] Interview, Javiera. January 11, 2014.
[52] Interview, Ana, July 13, 2011.
[53] Interview, Javiera. January 11, 2014.
[54] A number of studies have also shown the costs in terms of loss of employment and declining community networks caused by the relocation of social housing recipients to new urban peripheries (Ducci 1997; Rodríguez and Sugranyes 2005)
[55] Interview, Marisol, July 22, 2010.

unused plot of land that was owned by the municipality. Their goal was to call attention to the abundance of land in La Pintana, and the municipal government's denial of access to local residents who needed housing. The fact that occupation was a familiar "repertoire of contention" (Tarrow 1994) in Santiago - where many still remembered the mass land seizures of previous decades - worked to the committee's advantage. As MVD members began erecting makeshift tents on the large plot of land, "three hundred families arrived. There were people who weren't even from the committee that said: 'Oh, is this a land seizure [*toma*]? … Can you give me a little piece?' They came with tents, with their belongings, and for us it was only symbolic."[56] With a growing occupation on their hands, and the presence of a television news crew contacted by MVD leaders, a high-ranking advisor to the mayor arrived to the scene. Promising the committee that their building permits would be granted, he convinced them to disband the occupation. The Comité Mujeres en Lucha and the Comité Las Palmeras used similar tactics, although rather than occupy public land, they requested permission from the owners with whom they had negotiated purchase agreements, and occupied the same land where they hoped to build. The Comité Mujeres en Lucha, for instance, erected a crude shack where groups of members took shifts to maintain an ongoing vigil for weeks. "Even in the winter, under heavy rain, we were all packed inside, drinking coffee, smoking, taking care of the plot. It was part of the struggle to have our houses."[57] This gained less immediate visibility, and took much longer than the demonstrative occupation by the MVD, but was also ultimately successful. After long and frustrating waits, the three committees secured approval of municipal permits that would allow them to build in the district.

Shifting Dispositions

Ending municipal delays and winning the right to remain in La Pintana were not only important victories in and of themselves; the success of early mobilizations also durably changed the understandings and practices of committees. Rather than passive beneficiaries, they became conflictive clients who saw contentious collective action as a way to "claim" participation (Gaventa 2006) from more powerful actors in the housing process. In MVD assemblies, for instance, leaders and members used a new language, talking about their exclusion from negotiations and bureaucratic delays they faced as matters of "political will" (*voluntad política*), which they saw as susceptible to change through collective claims-making. The leaders of the committee also began to carefully study housing and construction regulations, to learn what rights they had as a committee, and the legal responsibilities of EGISs and state agencies. In particular, they honed in on the possibilities of claiming additional resources to improve their project, and legally established timelines for officials to respond to the committee's applications for permits, subsidies, and project approvals. Olivia even began to carry a bound copy of the ministerial decree regulating the FSV program - which she jokingly referred to as "the Bible" – and I often saw her quote from it in meetings with EGIS representatives and public officials to ensure, as she explained, that they would "comply with deadlines".[58] When they did not, the committee mobilized to pressure them.

The Comité Mujeres en Lucha, after years of waiting passively for the municipal EGIS to provide them with ready-made housing, also underwent a similar shift after their first mobilizations. As Silvia, the committee's president, recalled:

[56] Interview, Olivia, August 6, 2010.
[57] Interview, Maria, January 11, 2014.
[58] Field Notes, July 21, 2010.

> When we were new, we had no idea how it worked. I was a leader and to everything [the EGIS] said I told them "oh, yes, yes of course." Everything they said was fine. I accepted it blindly, until we went through the process [of mobilizing]. … Then we realized that they never told us "look, you are working with this [developer], or you can negotiate prices [for land and construction]". We could also request location subsidies, improvement subsidies ourselves. We too could work on the project, and they didn't tell us. They would just call us to a meeting and say: "Look, this and that are what is happening."[59]

After mobilizing against the municipality, her committee used one of the few "participatory" options institutionalized by the housing program – consumer choice. They withdrew their paperwork from the municipal EGIS, and instead hired a private EGIS to manage their project. Although it soon became clear that this private company also regarded them as passive clients, the committee became insistent on more active participation. For example, when an architect presented plans for their homes, the committee discussed the project and voted to propose changes, which they then had to pressure the EGIS to incorporate:

> [The management entity] said that the subsidy wasn't enough, because the majority of people wanted a solid brick house. … [Their design] was solid on the first floor but light material above, and we said: 'No, no, no.' We started to fight for that issue, saying that we had to negotiate with developers.[60]

Committee leaders began to contact developers directly until they found a company willing to build the project as they wanted.

While committees looked for ways to actively negotiate a more participatory role in their project, this shift did not fundamentally alter their reliance on other actors who controlled the resources, technical capacities, and bureaucratic processes to implement their housing projects. However, when their ability to negotiate from the margins of this system was threatened, contentious mobilization remained part of committees' repertoires as they repeatedly had to assert participatory voice in decision-making about their own living conditions. Members of the Comité Mujeres en Lucha, for instance, recalled repeated demonstrations when changes were made to their project without their consent; marching to municipal offices when officials delayed their electrical connection; and using the threat of protest to hold the developer accountable during the construction of their homes. As Jessica explained:

> We had been waiting for so many years, and we were so eager. And our leadership, our whole committee, became active [*movido*], super active. If there was something we could do ourselves, we went and did it. And whenever they didn't listen to us, we held protests. … *heavy* protests, at the municipality, at the [Housing and Urbanism Service], wherever we had to.[61]

In the following section, we will look more closely at one demonstration, carried out by the MVD, to illustrate how the committee's participation had to be repeatedly reasserted through collective action.

"Kicked Around": Delay and Exclusion in the SERVIU

After securing municipal building permits, committees had to seek approval of their projects and disbursal of subsidies from the central government Housing and Urbanism Service (*Servicio de Vivienda y Urbanismo,* SERVIU). In this long and bureaucratic process, they again found

[59] Interview, Silvia, January 11, 2014
[60] Interview, Javiera, January 11, 2014.
[61] Interview, Jessica, January 11, 2014.

themselves waiting while details of their projects were negotiated and renegotiated between state officials, EGISs, and developers. As committees sought to exercise a more active, participatory role, this process posed two interrelated problems. First, they faced a new series of apparently arbitrary delays. For example, over two years of waiting for SERVIU approval, the MVD was told at different moments that delays resulted from problems with the paperwork they had filed, with the viability of the land on which they planned to build, and with technical designs of their project. In some instances, previous approvals were even abruptly reversed - "One day they would say it was approved, and the next day that it wasn't"[62] – deepening the committee's uncertainty about the fate of their project. Second, they were routinely excluded from the negotiations of what they were told were "technical" solutions to pending problems, which meant they had little say – and often were not even informed - when changes were made to their housing projects. To make matters worse, although committees were prepared to mobilize, it was often unclear which actors could be held accountable for changes and delays. For their part, housing officials, EGISs, and developers often blamed the others, leading committee members to describe themselves as being "kicked around" [*peloteado*]. However, committees could use mobilization to demand a seat at the negotiating table and, when opportunities emerged, demand state intervention to resolve problems.

For the MVD, problems began to emerge when the first developer that had signed on to build their project backed out, claiming that the profit margins were too thin. The EGIS soon found another developer willing to build, but had to make a series of concessions to reduce costs and ensure profitability before a contract was signed. To do this, the EGIS unilaterally made cuts to the project, the most important being the elimination of plans to install in-built water heaters in the houses, which the committee had negotiated to include in their project. In addition to this concrete cut to their project, the EGIS also granted the developer broad discretion over the building materials it would use for the houses. This enabled the developer to take cost-saving measures in the construction process by, as an EGIS staff member put it, "leaving many things up in the air."[63] The committee was not initially informed of these cuts, and in fact only learned of them late in the review process, when housing officials threatened to reject their application because the renegotiated plans had inadvertently omitted budgetary resources for vital electrical infrastructure. This infuriated the members of the MVD, not only because of unilateral changes to their project, but also because a rejection would mean a delay of at least six months before the project could be resubmitted with a corrected budget. The following week, in a tense committee assembly, two representatives from the EGIS called for the committee to be patient, and framed it as a "technical" problem: "In all housing projects there are unforeseen problems. It's important to let professionals resolve them. …We first have to find technical solutions to resolve them, and then we will inform you at the monthly meeting." The committee, however, was unwilling to wait patiently for "technical solutions." Instead, they sought a political one, occupying the offices of the SERVIU to demand that housing officials resolve the problem.

The impetus for the first occupation came as the MVD leaders studied housing regulations to find potential solutions. They learned that, in exceptional circumstances, the SERVIU could approve additional subsidies to address budget shortfalls. However, when they sought to discuss this possibility with officials, they were refused a meeting and told that they

[62] Interview, Gloria, October 2nd, 2013.

[63] Interview, Tomás, December 12, 2013. Tomás, the EGIS' construction manager, told me he had been reluctant to give the developer so much discretion, but saw no alternative as it was difficult to find companies willing to undertake low-income housing projects with thin profit margins.

simply had to wait for the EGIS to resubmit their application. This would not only mean further delay but also, the committee feared, fresh cuts to their project as the EGIS sought to make up the budget shortfall. Thus, the committee voted to occupy SERVIU offices in downtown Santiago, and demanded that officials sit down with all stakeholders - including representatives of the committee - to negotiate a solution. With a seat at the table, committee leaders pressured the SERVIU to provide additional resources to cover the budget gap. They argued that the SERVIU was partly responsible, as their technicians had failed to catch the problem before final review of their application. SERVIU officials equivocated. Initially, they accepted responsibility for the oversight, and offered to provide an additional subsidy to resolve the issue. Later, however they backtracked, blaming the EGIS and developer for the oversight. Again, the committee was being "kicked around." However, the fact that officials had acknowledged responsibility, and proposed a potential solution, revealed an opportunity. As Olivia explained:

> We were at an impasse with the EGIS and SERVIU. … The SERVIU representative knew that with that money we could finance the electrical system. She knew, and she had said: "yes, we can do this, don't worry, we'll sort it out later." Later she said "No, I never said that," but I was in that [first] meeting and I told her: "No, we are going to fight, we aren't going to allow this."

Again, the committee occupied the SERVIU, and demanded that officials approve the maximum additional subsidy, not only to cover the budget gap for electrical infrastructure, but also to restore the water heaters that had been cut from their project. To end the occupation, officials agreed to make the concession, and two weeks later the additional subsidy resources were approved.

This episode reveals that even as committees sought to exercise a more active participatory role, there was often little institutional opportunity to do so. To the contrary, routine practices of more powerful actors continued to position committees as mere beneficiaries, with little say in "technical" and bureaucratic processes of delivering social housing. However, rather than rendering committees durably passive clients, this reinforced their sense of the necessity of contentious engagement with state and private actors, who committees saw as unconcerned with their needs, and unlikely to provide them with dignified housing if left to their own devices. To accelerate bureaucratic processes and claim voice in shaping the conditions in which they would live, they became conflictive clients, who understood collective action as necessary. As Miguel, a member of the MVD told me a few days before ground was broken on their project, "If we hadn't mobilized, maybe the houses would be smaller, or maybe we would still be waiting, just now applying, without knowing until when. I think that the best, the fastest, and the most effective way is mobilization. Here [in the committee] everybody knows it."[64]

However, once construction began on committees' housing, mobilization proved to be a less reliable tool in claiming participation. The reason for this was simple: in negotiations around land and bureaucratic approvals, the targets of collective claims-making had been state actors whose "political will" could be shaped by contentious public demonstrations. In contrast, control over the construction site was turned over to developers and EGISs, private actors whose interests could be appealed to through consensual negotiation, but were less susceptible to the political strategy of collective mobilization.

[64] Interview, Miguel, August 3rd, 2011.

Negotiating with Private Actors: Consensual Strategies and the Limits of Mobilization

As construction on the MVD's project was beginning, Tomás, a construction manager from the EGIS, brought a projector to the weekly assembly to show the committee photographs of the "pilot house" that was nearing completion. Studying the photos carefully, several members raised concerns about changes and deficiencies they saw: the windows were not the model from the original project; the exterior paint was a different color than they had voted on; and the interior walls were being installed with cheap plywood. Tomás began to explain that the developer had requested a few "small changes," and that the EGIS was still negotiating the details. Marta, a committee member, objected angrily: "We hear a lot about what the developer wants, and what the EGIS wants. What about what we want as *pobladores*, as the future residents of the houses?" As the assembly devolved into shouting, Tomás tried to reassure the group, insisting that the EGIS would be visiting the site regularly to "guarantee that the developer does a better job" than it had been. Marta insisted that committee members should be invited to these oversight visits, adding: "We don't want things to be done *better*, we want them to be done *well*, once and for all."

Within the framework of the FSV program, committees' participation does not extend to the oversight of the construction of their housing. Instead, oversight is to be conducted by technical specialists, both from the EGIS managing the project, and from external companies hired by the Housing and Urbanism Service. EGISs are required by the program to organize only a single visit by committee members to the construction site, to visit a "pilot house", completed before the rest of the project is underway. However, as the above vignette suggests, committees had little faith that EGISs, developers, and technicians hired by the SERVIU were interested in ensuring that they received decent housing. As they had before, committees sought to claim participation in the oversight of their project, but did so in different ways. The Comité Mujeres en Lucha used a more consensual approach, exchanging protection of the construction site against costly theft to gain the ability to participate in oversight. The MVD, however, continued to use contentious mobilization, which, while effective against state actors, proved to be unsuccessful in negotiating with a private developer.

When the housing project of the Comité Mujeres en Lucha was in the early stages of construction, the developer told committee leaders that material theft from the site was costing him significant losses. Both concerned that theft might jeopardize their project, and seeing an opportunity to take an active role in overseeing the construction process, the leaders proposed a solution. As they had done when they occupied the land to pressure the municipality, they would organize members to take shifts guarding the project site on nights and weekends.

> We took shifts so they wouldn't steal from us. And if they stole, we'd go find them. We live in the neighborhood, so we know all the thieves and addicts [*angustiados*]. So whenever something was stolen we would go out, sometimes with a pistol, to recover things. Doors, windows, a bunch of things were taken. But you know what? We were good at it. The [site manager] was impressed with us. I mean, he had almost nothing in losses compared to other places.[65]

This entailed considerable contributions of time and labor by committee members, but in exchange for guarding the site, they were able to informally monitor construction. Their relations with the developer were not, however, always friendly – "We worked together with the company, but we also had to pressure them."[66] On two occasions, they confronted the site

[65] Interview, Jessica. January 11, 2014.
[66] Interview, Silvia. January 11, 2014.

manager about the use of cheap and poor-quality building materials, and threatened to protest outside of the SERVIU offices to call attention to the shoddy construction. Mobilization was never necessary, however, as the developer agreed to make the changes they requested. Silvia explained that while they sought more collaborative relations to ensure they had a voice in the process, they did not trust the developer to have their best interests at heart.

> We wanted to build something more dignified … not what *they* want to give us, as they see fit. Why? Because we are human beings and we deserve respect. [But] if the committee doesn't get involved…and you let others manage the matter, obviously the system is more powerful. Companies are going to work the way they want. They are going to cut corners.[67]

Ultimately, the consensual approach pursued by the committee was successful. Construction was completed in less than a year, and the committee was even left with a positive view of the developer. As one member put it: "the company was well-behaved with us"[68]

The Movimiento por Vivienda Digna, by contrast, took a more conflictive approach, which proved unsuccessful in negotiating with the developer building their housing. After initial discussions about problems the committee saw with the pilot house, leaders accompanied the EGIS's construction inspector on visits over the next several months. As they began to notice problems, however, relations with the developer grew tense. First, an uncovered drainage canal flooded, inundating a row of ten houses with mud and causing one to begin to sink into the ground. Later, they saw that when it rained, the walls of many houses leaked, soaking through wooden support beams. On the last of these visits, a heated discussion about these problems devolved into an angry shouting match between a committee member and the site manager, and the developer barred the committee from continuing to visit the site.

Following this incident, EGIS representatives came to a committee assembly to attempt to assuage their concerns. Tomás, the construction inspector, insisted that "Mainly what we need to do is let the developer finish the job, and we are making sure they finish it well." He told them that they were replacing damaged walls from the flooded houses, and affirmed that he had registered all of their observations to ensure the developer fixed them accordingly. Carla, a committee member asked angrily: "You say that all of the problems are being fixed, but why didn't you make sure of this before? These problems have been coming for a long time." Tomás simply repeated that the EGIS would be on site "too see that everything is finished well", and added that "the supervisor from the SERVIU has made clear that the houses won't receive final approval unless all of the problems are fixed." Faced with a barrage of increasingly hostile queries from the committee, Tomás cut the meeting short: "There's no use arguing about this. It is now in the hands of the developer and the SERVIU, which has to give final approval." [69]

In a series of assemblies over the following weeks, the committee again decided to mobilize. One morning, at 8am, they gathered outside the construction site, blocking trucks bearing materials from entering the gates. They demanded to speak with site manager, who refused to unlock the gates and even taunted them, shouting: "I'll only let you if you're going to occupy the houses. That way I can wash my hands of all this." Several of the women began to make phone calls to television reporters who had covered previous demonstrations, but to no avail. The protest dragged on through the entire day, and the only response they received was a visit from two officials from the SERVIU, who tried to convince them that the demonstration was misguided. One official, Marcelo, told the group of women gathered around him: "I have

[67] Interview, Silvia. January 11, 2014.
[68] Interview, Javiera. January 11, 2014.
[69] Field Notes, August 21, 2012.

spoken with my bosses, and they are worried about you continuing this. Demonstrations of this type aren't going to affect the developer, but they will delay construction even further. They also affect the SERVIU, and we are already doing everything in our power to ensure that things are done correctly." Paulina, the other official, tried to reassure them sympathetically. "I understand very well, and I think it's fair what you are asking for. We are aware of all of the problems, they have already been registered." "For us," Marcelo added, "the most important thing is the quality of the construction." They insisted that holding up construction would only be to their detriment, and offered to schedule a meeting to hear any other concerns with more calm. Once the officials departed, the protest petered out. As the leaders gathered for a post-mortem, Ana lamented: "Well, ladies, today we didn't accomplish what we wanted to. The SERVIU is desperate to avoid us making noise, and lucky for them the television crews never came. But it seems that the developer doesn't care."

In the assemblies that followed, the committee became increasingly divided. Some proposed new mobilizations, suggesting that they occupy the developer's offices in the wealthy neighborhood of Providencia, "where the police and TV crews show up right away." Others argued that it was no use, as the developer had not responded to their protest and, as Paola pointed out, "the SERVIU won't get involved until the developer finishes the houses." Most however, were concerned that trying to pressure the developer would only lead to further delays, and they were increasingly anxious to receive their houses. As Marisol pled with the assembly, "We all know that there are going to be some minor problems that will be left. But we can fix them. We need to just let the builder finish. Otherwise, we are going to have to wait until 2013."[70] The drive for mobilization eventually gave way to resignation. The committee put further demonstrations on hold, and simply waited for the developer to finish their project.

The failure of the MVD's mobilization to claim participation in the oversight of their project reveals the limits of collective claims-making in Chile's housing system. While state actors could be pressured to intervene in some aspects of the process, like the concession of building permits and the provision of additional subsidies, the fact that the state transferred responsibility for housing production to private actors constrained the political opportunities available to committees. While private companies could be negotiated with through consensual strategies that appealed to their economic interests, they, unlike state agencies, were not susceptible to pressure through collective action.

Conclusion

In the shadow of the mass mobilizations and land occupations of the pre-dictatorship era, Chile's demand-subsidy programs have long been intimately linked to state projects of containing actual or potential contestations to neoliberal citymaking by the urban poor. Under the Pinochet regime, this was pursued through the violent repression of urban movements along with the roll-out of subsidy provision that sought to construct the poor as atomized applicants and responsible homeowner-citizens. As we have seen in this chapter, this project was reformulated in the 1990s and 2000s, as Concertación governments sought to absorb, rather than repress, contestation while preserving the broader framework of Pinochet's housing program. They did so through policy reforms that promoted the organization of homeless women into official *comités de allegados* that could apply collectively for subsidies, and by deploying new discourses of beneficiary "participation" in the housing process. However, the promise of institutionalized "participation" proved largely hollow within an enduringly privatized and technocratic housing program that

[70] Field Notes. October 9th, 2012.

offered *comités* little effective voice in shaping the homes and neighborhoods they would inhabit. A number of scholars have argued that – in Chile and elsewhere – such "revisionist neoliberal" participatory reforms (G. Mohan and Stokke 2000) tend to co-opt and demobilize the poor through tokenistic inclusion in market-oriented programs that, in practice, position them as passive clients (Özler 2012; Miraftab 2003; Zérah 2009). Yet, we have seen in the case of committees in La Pintana that the organization of homeless city-dwellers within the nominally "participatory" FSV program produced multiple unintended consequences.

First, while the gender-targeting of the FSV program included low-income women as deserving and responsible mothers, it also enabled women in La Pintana to pursue a different sort of gendered project. They understood their claims for subsidized housing not merely as a right and responsibility of motherhood, but rather as a way to secure, through homeownership, the dignity and personal autonomy that was denied to them as *allegadas* in the homes of parents and in-laws. This notion was shaped not only by their individual experiences of *allegamiento*, but also by the ways in which committees collectively articulated claims and strategies to strengthen women's autonomy through efforts to curtail domestic violence and guarantee the titling of subsidized housing in women's names.

Second, although the new forms of "participation" promised by the FSV program were often experienced as arbitrary control by state and private actors, this did not lead women in committees to become durably passive clients of technocratically managed housing delivery. To the contrary, it actually elicited new forms of contentious mobilization and negotiation to shape their housing. As we have seen homeless women in La Pintana became *conflictive clients*, who saw possibilities of meaningful participation coming not from "invited" institutional channels (Cornwall 2004) offered by EGISs and state agencies, but rather from contentious collective action to "claim" participation (Gaventa 2004) from dominant actors. This reveals how revisionist neoliberal strategies of promoting tokenistic modes of participation can, in some instances, generate contestation rather than cooptation. In particular, where these strategies actively promote the formation of new kinds of organizations, they may create "mobilizing structures" (McAdam, Tarrow, and Tilly 2001) that can be appropriated for contentious claims-making. In seeking individual autonomy and respect at home through state-sanctioned housing committees, women in La Pintana became mobilized to demand participatory voice that they saw as vital to securing "dignified housing." And as we have seen, their claims for dignified housing were not only about the material conditions in which they would live. They were also about demanding recognition and respect from dominant state and private actors who often treated committee women with paternalistic condescension or even open contempt.

Finally, we saw the limits of contentious mobilization in committees' efforts to negotiate with private actors. While strategies of collective action that committees developed as conflictive clients were often effective in making claims on municipal or central government agencies, the logic of *political* pressure was much less effective in negotiating with private developers. This was clearly reflected in committees' divergent processes of negotiating participatory oversight of the construction process. While the CML successfully used a consensual approach that appealed to developers' bottom line, the contentious strategy pursued by the MVD produced deepening conflict with the developer and was ultimately unsuccessful at securing a role in the construction of their homes. Thus, while neoliberal urban policies do not preclude collective claims-making altogether, they do constrain opportunities for contestation to the extent that they transfer responsibility and control from the public arena of the state to the private arena of the market (Brenner and Theodore 2005; Swyngedouw 2005). As we will see in the next chapter, the limits

of collective claims-making had multiple repercussions as the members of the MVD moved into their newly-built neighborhood. It affected not only the material quality of their housing, but also the future trajectory of collective mobilization as well as the lived meanings and practices of subsidized homeownership.

Chapter 4
Compensating for the State: Degraded Housing, Demobilization, and Privatized Improvement in Santiago

After more than six years of seeking access to subsidized housing, the members of the Movimiento por Vivienda Digna moved into Condominio Maitén, a large complex of two-story row houses built along a tree-lined avenue of former rural smallholdings near the eastern edge of La Pintana. This long-anticipated transition was supposed to be cheerful one. The women of the committee left the houses of their in-laws and parents, where they had long lived as *allegadas*, and for the first time moved into homes of their own. Almost a year later, however, there was still a lingering sense of unease that hung over the neighborhood. "I don't believe in curses or anything, but there's something about this place," Beatriz told me on the first day I visited the neighborhood, as we sat in her kitchen along with Gloria, sipping instant coffee and catching up after my long absence from Santiago. Both women told me that although they had been relieved to leave the homes of their respective mothers-in-law, this relief was tempered by a host of maladies that had affected them since the move. Beatriz explained that she had "been sick with various things since I arrived here," and Gloria suggested that she was not the only one. In fact, "bad things" had befallen several of their new neighbors. "Many people have fallen ill or been injured. Some people also lost their jobs." The two went back and forth, listing neighbors' various physical and social ailments until Gloria concluded, waving her hand to indicate our surroundings, that "what we need is a *santiguación*" – a cleansing ritual. Beatriz chuckled at the suggestion: "Yes, I want a priest to come and bless this place, even if I don't really believe in that type of thing." Beatriz and Gloria were not alone in this impression. During the five months that I stayed in the Condominio Maitén - renting a spare room in the home of Beatriz's sister - many of the neighbors also spoke of illness, depression, and other misfortunes that had befallen them since the move. Some even told me that they thought their houses were haunted, and many lamented the fact that a priest or pastor had not been called to perform a *santiguación*. In short, they shared a vague but unsettling feeling that they were living in an afflicted place.

No *santiguación* ever happened, and perhaps it would have been gratuitous. Indeed, one did not have to look to the spiritual realm to find sources of this sense of affliction. It was materially embodied in the poorly-built housing and desolate public spaces that they inhabited. Entering the neighborhood through an iron gate that opened onto the only paved road in the complex, I encountered the rows of maroon and yellow houses sprouting off in either direction along dirt side streets. From a distance, they did not look much different than when I had last visited the construction site less than a year before, except for the few houses that already had been closed off with high fences or metal bars on the windows. Drawing closer, however, I could see that the exteriors of nearly half of the homes had already been crudely patched with plywood, plaster, and silicone sealant, hinting at their rapid deterioration since the move. Walking further into the neighborhood, I came to where the main road ended in a vast open space, behind which stood the last two rows of homes. Originally planned as a neighborhood plaza with a small soccer field, this space had been left as a barren dirt square, lined with dying saplings, an empty community center, and a broken wooden swing set that was ignored by a group of children playing in the street. Matilda, whose corner store I visited for a drink that afternoon to alleviate the dusty dry heat, later described the sense of indignity that she and other residents felt as they arrived to find these conditions:

> It took us so many years, and the houses are really small, there is little privacy, [and] the neighborhood is, I don't know, I think it's *humiliating*.… There are no paved streets, there are no green areas, no park for the children, no plaza.[71]

[71] Interview, November 6th, 2013.

This initial humiliation had only deepened over their first months of residence. As they learned to live with thin walls that offered little privacy from neighbors; cheap doors, windows, and kitchen fixtures that began to break; and houses that flooded with the arrival of winter rains. If this material setting were not sufficient to give residents a sense of living in an afflicted place, it was socially reinforced by a shared understanding that it reflected their denigrated status as beneficiaries of state-subsidized *viviendas sociales* ("social housing").

This chapter looks at how residents of the Condominio Maitén understood, contested, and managed the housing conditions allotted to them through the Fondo Solidario de Vivienda program. One of the most pervasive features of everyday life there was a sense of debasement by the material poverty of their homes and neighborhood. Residents confronted this material and social indignity through new efforts to claim the dignified living conditions that they had long fought for, but felt was denied to them by Chile's privatized housing program. These efforts had two distinct and successive moments. The first was public, collective, and contentious, as residents mobilized to demand new state interventions to make repairs and improvements to the neighborhood. The second, was private, individual, and compensatory, as residents abandoned collective action and instead *turned inward*, investing in individual projects of improving the private spaces their homes. Within a year, the Condominio Maitén resembled many social housing complexes in Santiago, where planners, sociologists, and anthropologists have consistently found that neighborhoods built through the demand-subsidy system are characterized by a lack of organization, abandonment of public spaces, as well as atomization and social isolation of residents (Rodríguez and Sugranyes 2005; Ducci 1997, 2006; Tironi 2003; Márquez 2004). Prevalent explanations emphasize the weak "social capital" of residents (cf. Tironi 2003; Ducci 2006), which is attributed to disruption of social ties through relocation to new neighborhoods; persistent poverty and the urgency of individual needs; as well as endemic crime and violence, all of which curtail the use of public spaces and undermine social and associational life. The case of the Condominio Maitén, however, reveals that greater attention is needed to the *political* forces that stymie local organization and promote the privatization of everyday life. As we will see, residents were initially able to draw on the organizational resources and repertoires of collective action - developed over six years as their *comité de allegados* became a conflictive client of Chile's subsidized housing program (see Chapter Three) - to make claims on the state for repairs and improvements to their housing. In this process, however, they again ran up against the limits of contentious claims-making on Chile's facilitating state. Although collective action succeeded in getting state actors to recognize their claims, public intervention remained limited to efforts to enlist market actors to provide improvements. And, ultimately, housing officials disavowed responsibility as the market failed to deliver concrete solutions. Faced with the limits of collective claims-making, residents desisted from mobilization, abandoned the committee as an organization, and even retreated from public life in the neighborhood altogether.

This, in turn, fostered new efforts to secure dignified housing through individual efforts restricted to the improvement of private spaces. Although often costly for low-income families, individual improvements offered what many saw as the only viable strategy to claim decent conditions of urban life, compensating for the shortcomings of Chile's market-driven housing program as well as a persistently unresponsive state. In contrast to the frustration of collective-claims making, these projects of home improvement provided the residents of Condominio Maitén with a sense of personal advancement and dignity. In addition, for women accustomed to living as *allegadas* in the homes of others, they offered a meaningful exercise of their newfound

autonomy and control over domestic space that they now enjoyed as homeowners. Through these efforts, I argue, women became self-responsible homeowner citizens as they compensated for the state. They assumed the costs of, and found meaning and pride in, the private pursuit of more dignified and comfortable living conditions. Nevertheless, even as individual investments transformed private spaces, these continued to stand in contrast to the neighborhood as a whole, marked by declining public life, abandoned public spaces, and the taint of "territorial stigma" (Wacquant 2007) attached to both "social housing" and to residence in the poor, peripheral district of La Pintana. As a result, individual empowerment to improve the home remained in tension with a sense of inexorable neighborhood decline into violence, crime, and enduring poverty that has long characterized social housing in Santiago.

The Degradation of Social Housing

Although residents of the Condominio Maitén perceived the poor quality of their homes and neighborhood from the day they moved in, they encountered a growing array of problems over the first few months they lived there. These ranged in severity from doors that jammed, forcing people to come and go through windows; to leaking sinks, bathtubs, and walls; to faulty wiring, gas lines, and water heaters that made people worry for their safety. What they had expected to be a time of pride and improved lives over the years of seeking subsidized housing, instead became marked by a deepening sense of denigration and even depression for many residents.

Adding insult to injury, their efforts to secure repairs – first from the developer who built their houses, and then from state efforts responsible for funding and oversight – were met with suggestions that as beneficiaries of social housing, they did not deserve more. As we sat at the small table in her living room, Andrea told me that:

> Right from the beginning I didn't love my house, because of all the problems it had. … First, the bathtub started to leak, and you can still see where the water comes down [pointing to stains on the wall]. Then my hairdryer burnt out, and my electric kettle caught fire [because of faulty wiring]. And then for two months I had no water pressure in the bathroom. All of those things really wore me down. Damn, I had to get up everyday day and carry buckets of water up the stairs [to bathe].

Initially, she sought help from the developer, who was legally obligated to repair problems resulting from faulty construction during the first year the homes were inhabited. However, Andrea had to complain repeatedly to the construction manager to get any assistance at all, and when repairmen finally came "they just put a patch on everything. Every time it was more silicone [sealant]. I got so sick of seeing silicone. ... It really depressed me in the beginning. It's like, *pucha*, you get here and they don't fix anything."

Many of her neighbors faced similar situations over the first few months. The material degradation of their houses was compounded by a sense of social degradation as the developer refused to provide more than patchwork solutions. One particular practice – the liberal application of silicone sealant in lieu of substantive repairs – was so common that residents sarcastically rechristened the neighborhood "*Silicona* Valley." And the daily burdens of living with deteriorating material conditions were compounded by the treatment they encountered when they sought assistance. Francisca recounted that when she called the office of the developer about her house flooding, the person who she spoke with shrugged it off. "He told me that 'cheap things turn out expensive in the end [*lo barato siempre sale caro*],'" implying that their expectations of quality were unfounded. Andrea, similarly, recalled how the site manager who was responsible for overseeing repairs responded to her persistent requests with hostility: "When

I went to [her] again, she got upset and told me: 'What did you expect? This is social housing.' And I got angry and said: 'Yeah, *huevona*, and you are getting rich from this housing, from social housing.' I fought with her a lot, but they never came to fix things." Although usually in more diplomatic terms, state actors reinforced the notion that residents could not expect more from social housing. For instance, when I went with committee leaders to seek recourse from the Housing and Urbanism Service (*Servicio de Vivienda y Urbanismo*, SERVIU), an official downplayed what they considered to be faults, telling us that "many of the problems that you have noted are simply because the standard of these houses is basic." Interactions like these conveyed to residents that the denigrated conditions they encountered were not really "problems" created by a negligent developer, but rather reflected precisely the quality of housing that Chile's demand-subsidy program was designed to provide. This message was demoralizing, as Marta made clear as she gave me a tour of her home:

> They tell us that houses can be built this way - less than basic. Just look at the material. This faucet here, instead of putting in one that costs a hundred pesos, they found one that cost fifty. Everything is the cheapest possible. Why? Because it is permitted. *The law permitted them to build this quality*. And listen, we are hardworking people ... But even if we were not, we aren't the scum of the country to deserve houses like this.[72]

Although residents considered themselves to be deserving of decent living conditions as "hardworking people," the quality of the housing they received, and their treatment by more powerful actors, made it clear that they were second-class citizens.

Many residents noted a bitter irony created by the urban form of their neighborhood. The complex was built as a closed condominium - separated from the avenue by a high fence and an iron gate – a form associated in the social geography of Santiago with middle- and upper-class housing in wealthier neighborhoods. For residents of the Condominio Maitén, however, the spatial form of the condominium represented a pretentious veneer of status which, like the silicone sealant applied to their homes, did little to cover the reality that they lived in stigmatized social housing, or even in a *población* (slum).[73] As Maria joked with me sarcastically: "To not call it social housing, they made it a condominium. That way they weren't giving us a *población*, rather it had to be a condominium [Laughing]. I mean, look at us, we've moved up to a different category!"[74] Others, like Amparo, saw little humor in this:

> [I wanted to live] some place more residential, and not such a slum [*no tan poblacional*], you know? Somewhere that isn't so much a *barrio* like this. I mean, supposedly this is a condominium … But we know what a condominium is like, with a security guard, where everything is nice, pretty houses with little fences. Not here. For me this is not a condominium, it's a *población*. Having a front gate doesn't make it any different.[75]

The poor housing conditions they encountered thus suggested to the new residents of the Condominio Maitén that they had been allotted a denigrated place in the city. They were inhabitants of social housing or a *población*, rather than of a "residential" area or a "real condominium," spaces of dignified housing that were implicitly marked as middle-class. However, even as this message was reinforced by private and state actors who rebuffed their

[72] Interview, December 5th, 2013. My emphasis.
[73] The term "*población*" gained currency in the mid-20th century in Santiago, where it referred to consolidated settlements which originated from informal land occupations. Today, however, it is widely used as a pejorative for poor neighborhoods of the city, roughly equivalent to the colloquial use of "slum" in English.
[74] Interview, January 10th, 2014
[75] Interview, November 6th, 2013

claims for better conditions, residents did not simply accept it. Instead, they sought new strategies to claim the dignified housing for which they had long hoped.

The Last Mobilization

The first of these strategies – one which would ultimately prove unsuccessful – was to demand a response from the state. As the developer repeatedly failed to repair their homes, the committee leaders sought assistance from state agencies. They hoped that, because the SERVIU and the Department of Municipal Works had legal responsibility for overseeing social housing projects, they could be held accountable for the problems left by the company hired to build it. Initially, however, the responses from state actors were disheartening. The committee was told that, technically, the developer had not yet violated its contractual obligations, as it had a full year to make requisite repairs to the houses. Both municipal and central government officials insisted that the residents had a right to repairs and the installation of public spaces, but no state agency would intervene until the warranty period ended without compliance from the developer. Thus, through a frustrating inversion, the year-long warranty period that was supposed to work to residents' advantage, instead became a time that had to be waited out before the state would step in. As Beatriz explained:

> We are still in the process of getting the houses repaired. The SERVIU is going to inject more money to do this, and … the municipality has set the condition that it will build a nice plaza with trees, grass, paving stones, and built-in playground equipment, but only if the constructor doesn't fulfill its obligations by [next year]. The constructor has never fulfilled the dates they set. Hopefully this time they won't come through [laughing bitterly]. For now, we are in waiting."[76]

This waiting, however, did not last long, as the committee decided to adopt a more contentious approach to put pressure on the state to intervene. Three factors gave rise to a collective decision to mobilize to make this demand. First, residents grew increasingly frustrated as houses continued to deteriorate, and many worried that waiting out the warranty period would mean enduring another winter when rains would again flood their houses. Second, Chile was approaching national elections, which represented both an opportunity and a risk. On one hand, leaders thought that in the run up to the elections a protest would generate greater impact. On the other, as Beatriz explained, "after the elections they are going to say [miming the washing of her hands] 'No, this is as far as we go. Let the next government take care of it.'" And third, they still had the organizational resources to mobilize. The residents had not yet formed a neighborhood association, but their committee continued to function informally, holding semi-weekly meetings which were well-attended as they awaited news about the repairs. After years of mobilizing as conflictive clients of state and private actors, the committee was also accustomed to using contentious collective action. As Belén reminded me: "We know how to get directly to those who make decisions [*los que cortan el queque*], and we even know how to kick the cops in the nuts and run, if we have to."

In the run up to the elections, committee leaders thought that the most effective strategy would be to seek media attention. Thus, they called press outlets until a reporter for *Mucho Gusto*, a national television news program, agreed to do a story. Residents organized a house-by-house survey of faults to choose the most egregious cases to present, and on the day the television crew arrived, reporters were greeted by some fifty women holding signs denouncing the negligence of the developer and the SERVIU. Several residents gave the camera crew

[76] Interview, October 9, 2013

denunciatory tours of their homes, pointing to burnt out water heaters, leaking bathtubs, sagging support beams, and broken doors and windows. In the midst of filming, Diego, a high-ranking official from the SERVIU arrived, and after being confronted by residents and the reporter for the government's failure to respond, accepted responsibility and publicly promised the residents that the SERVIU would do everything it could to solve the problem.

After having waited months with no response at all, residents saw a flurry of activity in the weeks following the televised protest. The SERVIU sent teams of engineers and architects to evaluate the faults and prepare a detailed list of the remaining repairs. At first, officials attempted to hold the developer responsible. But when the list of required repairs was forwarded to the company, the latter simply abandoned the project, leaving pending damages far exceeding the value of the construction bond they forfeited for doing so. As the committee threatened to mobilize again, officials called meetings with leaders and sought to reassure them. Although SERVIU itself lacked institutional capacity to repair their houses, officials promised to provide the necessary funds and open the project for bidding by contractors. As a gesture of good faith, they even hired a company to install a new waterproof façade on one of the houses near the entrance to the condominium - a "pilot," officials explained, so that residents could see how their homes would look once they were fixed. Residents were pleased with the new beige stucco look of the pilot house, which contrasted starkly with the maroon and yellow wooden siding, stained with silicone sealant, throughout the rest of the neighborhood. The committee assembly that week voted overwhelmingly to approve the new façade. After the vote, Claudia whispered to me that "at least now the houses are going to look a little more decent." More importantly, the pilot façade raised their hopes that their homes would soon be repaired, and plans for further protest were put on hold. However, for more than a year, the single house with the distinctive beige stucco would stand as a visible promissory note on which the state failed to deliver.

Indications that repairs would not be forthcoming came only a month after the pilot façade was installed. One afternoon, committee leaders crowded into a small SERVIU conference room in downtown Santiago for a follow-up meeting with Diego, the official responsible for arranging the repairs. He did not, however, have good news. While the SERVIU had opened a call for the repairs, only one company had bid on the project. And unfortunately, Diego explained, their proposed costs were far above the available budget for the repairs. "We hoped it would be easier, but it turned out that [construction firms] are not willing to do this job," he lamented. The committee leaders were infuriated, and Beatriz objected: "You told us that a company would start work in January, and we want that to be case." Diego threw up his hands: "We cannot obligate private companies to do a job that they don't want." One of his aides chimed in: "Part of the problem is that these are good companies, and there is a lot of work [in construction] right now." Diego nods, adding: "This is normal, sometimes we have a good project, a big one, worth billions of pesos – well, not housing projects, but other urban projects – and it's open for bidding but no company comes." The tense meeting went back and forth, with committee leaders insisting on a faster solution, and officials insisting that there was nothing they could do but wait for the construction market to cool. "It's not that we don't want to repair your houses," Diego repeatedly assured them. Ultimately, committee leaders left with only a promise that they would be informed once the SERVIU had received a viable bid for the repairs.[77]

This frustrating negotiation revealed the limits of using collective action to make claims on Chile's "facilitating state". Since the dismantling of public housing companies under

[77] Fieldnotes, November 11, 2013.

Pinochet, state agencies themselves had little capacity to directly implement projects. Instead, they relied on subsidies to enlist private companies in the management and production of housing for the poor. And as scholars have noted in other contexts, such neoliberal realignments of the state tend to restrict possibilities of political claims-making by pushing responsibility for social goods into the private sphere of the market (Brenner and Theodore 2005; Swyngedouw 2005). As a consequence, even when citizens use collective action to contest the negative consequences of privatized provision, state agencies are – or can claim to be - limited to the use of economic incentives to shape those outcomes. They can punish private actors through disincentives (for instance, by retaining construction bonds of a negligent developer), or incentivize new interventions (by opening bidding to attract contactors for repairs). However, at the end of the day, as Diego insisted, the neoliberal state "cannot obligate private companies to do a job that they don't want." Faced with political pressure from citizens, SERVIU officials asserted that it simply was not a political problem, but rather a market problem, which the state and its citizens alike were powerless to resolve. The residents would simply have to wait.

Turning Inward: Dignified Housing as a Private Project

This episode proved to be the committee's final attempt to use contentious mobilization to make claims on the state. The residents of the Condominio Maitén desisted from collective action and increasingly abandoned collective life in the neighborhood altogether. This did not mean that they desisted from aspirations to the dignified housing, but it marked a shift in the strategies through which they pursued this goal. Rather than advance claims to collective rights of the entire neighborhood, their efforts to improve local living conditions were pursued as personal projects, undertaken by and for individual families, and restricted to private spaces of their houses. In other words, they *turned inward*, both socially and spatially, to seek comfort, dignity, and personal advancement within the home itself.

Decline of the Organization

Within weeks of the last meeting with SERVIU officials, it was apparent that the committee organization was on the decline. Even some of the leaders who had worked for months to organize the protest, manage the visits of state technicians, and attend meetings with officials, began to retreat from the group. A conversation between Belén and Ana revealed that some felt both pulled by the needs of managing their homes and families, and pushed by frustration with state intransigence.

> **Belén**: So many problems. There are so many problems that it's paralyzing [*me colapsa*]. The assembly elected me to be secretary, so I'm going to stand up at the next assembly and say: You know what, ladies, I can't do it anymore. I want to renounce my position.
> **Ana**: Don't quit, Belén. You have been working so hard for this and we need you.
> **B**: But Ana, I am leaving my house and family abandoned to go to all these meetings. Sometimes my daughter gets home from school and there is nobody there for her. Imagine if something happens to her!
> **P**: I'll take her to my house. You know that in my house nothing will happen to her.
> **B**: [Ignoring Ana's offer] And on top of it all, in these meetings we only get negative answers. Not even: "Look, ladies, there is a light of hope." No, nothing. The contractors have pulled out and now we are just waiting.

Three weeks later, Belén presented her resignation, and Ana soon followed, citing the need to find work after her husband was injured in a construction accident.

With little new information to present to their neighbors, the remaining leaders suspended the semi-weekly assemblies, and instead only called them sporadically to discuss neighborhood issues. Attendance at assemblies also declined sharply. For the first several months, nearly all of the neighborhood's 150 houses had been represented at the meetings, mostly by the same women who had participated in the committee for years. But the crowd began to dwindle to eighty, and then to less than fifty over the following months. When I asked some long-active members why they no longer attended, many told me that they simply didn't have time, or cited the frustration that came with each assembly that they received "only bad news," or meetings digressed into gossip or bickering between neighbors. As Yesenia told me: "I don't go to assemblies any more. Why would I? It's just a bunch of fighting, and you know I'm hot headed. So I think it's better not to go. I'd rather not get all worked up. I prefer to chill out [*estar piola*] at home."[78]

As the organization of the committee declined, residents also told me that they had less and less contact with their neighbors. When I asked about people's relations with neighbors, many affirmed that they only visited with others in their own *nave* (row of houses) or *pasaje* (side street) - groups of five to ten houses - and maintained little contact other than "*hola y chao*" outside of that narrow radius. *Pasajes* and *naves* indeed became the predominant scale of sociability, where residents organized Halloween trick-or-treating and Christmas celebrations for children, or held weekend card or dominoes games outside in summer months. One *pasaje* even began to collect money to install a locked gate that would cut their street off from the rest of the condominium, a plan that never came to fruition, but highlighted the internal fragmentation in the neighborhood. At the same time, the extent of people's disinterest with the affairs of the neighborhood as a whole became apparent when street lights were cut off because nearly half the residents stopped paying the monthly condominium fees of 1,500 pesos (about US $3). Without money to cover the electric bill, the public spaces of the neighborhood were left in the dark for over a month.

Not all *pasajes* developed such local sociability. Some were torn by conflicts between neighbors over noise, rumors of drug dealing, or malicious gossip about spousal infidelity. And even for those living on more organized streets, collective events were secondary to work, house, and family, which consumed most of residents' time and energy. Indeed, the most common way people described their daily routine was with the phrase: "*de la casa al trabajo y del trabajo a la casa*" – "from home to work and from work to home." This phrase reflected the other side of the decline of neighborhood organization; as residents abandoned hopes that the state would ever deliver the promised repairs and neighborhood improvements, they increasingly devoted their time, resources, and energy to private investment in their homes.

The Rise of Individual Improvement

A few weeks after the committee's televised protest, Ana invited me to join her as a construction engineer from the SERVIU surveyed her house. When the engineer arrived, she gave him a well-rehearsed tour of the faults she had found, beginning with the broken front door that opened only from the inside; to the unlevelled backyard that flooded her kitchen in the winter; to the exposed sheetrock crumbling on her living room wall; to the kitchen sink where she explained that, "Saturday and Sunday only a thread comes out, there is practically no water at all." She completed the rounds by asking me to climb the stairs, so they could hear the loud creaking and witness from underneath how the support beams bowed under my weight. The engineer followed her attentively and Ana, who had fumed to me in private about the SERVIU's negligence,

[78] Field Notes. November 5th, 2013.

remained stern but diplomatic: "I don't blame you. You are only doing your job, but it has been very difficult for us."[79]

Three months later, Ana again invited me to her house for coffee, where I was treated to a very different sort of tour. As we walked through a newly-installed front door, she proudly showed me the fixes and personal touches that she and her husband had been making. The crumbling sheetrock had been replaced, and the walls were painted a light red that Ana had chosen from a magazine. The bare concrete floor had also been covered with shiny black and white tile, and she and her husband had installed a wide countertop to create an open-plan kitchen, integrated with the living room. There was much more to do, she told me. The upstairs bedrooms remained unfinished, with exposed plywood walls. She had also leveled the back patio, but still planned to wall it off and plant a garden, and maybe, "well in the future," tear out the back wall to expand her kitchen. For the time being, progress had slowed after an injury left her husband unable to work. "It's expensive," she told me, "but we are advancing bit by bit."[80]

I repeated versions of these two tours in many houses over the months I lived the Condominio Maitén. Initially, most resembled the denunciatory tours that residents had used in their televised protest. Although often without the presence of cameras or the presence of state bureaucrats, these were indignant displays of the degraded housing that they received. Over time, however, the tours, along with the houses themselves, began to change. I was increasingly given demonstrations of the repairs and improvements that residents themselves were implementing, as well as the remodeling plans that they projected into the future. Some tours were still prefaced with anger or exasperation at the failure of the SERVIU to deliver promised repairs, but they were now given with a sense of pride and aspiration for the future.

These projects of individual improvement, which became a central part of everyday life in the neighborhood, took on three distinct but interrelated meanings for those who undertook them. First, they represented a way of compensating for the state's failure to guarantee decent housing conditions. Second, they provided a sense of well-being, dignity, and advancement, even as private improvement entailed significant new burdens of labor, time, and money for poor families. Finally, for women who had long lived as *allegadas* in the homes of others, they reflected their new ability to shape domestic spaces that were finally their own.

The avid pursuit of private improvement clearly reflected residents' flagging expectations that repairs promised by the state would ever materialize. As Andrea put it, "The SERVIU has already approved all of this, and they aren't taking responsibility. Nobody else is going to either. The thing is, I think that it's already over. They have cast us aside, and nobody is going to take responsibility."[81] Rather than continue waiting, they set about making intensive investments in repairing and remodeling the houses on their own. As Paola told me, she decided to "assume the costs" left by a negligent state:

> I would go to work every day and then come to work all night here. In the evening my husband would arrive from his job and we would work until night. We did everything ourselves…. Maybe it isn't done to perfection, but there is a lot of love here. I tell [my husband]: with the years we will fix it up. … Thank God my house doesn't have big faults, so I don't have complaints, except for what has deteriorated ... I've changed the windows, the latches on the doors, now the water heater exploded. … But I've assumed those costs,

[79] Field Notes. September 26th, 2013.
[80] Field Notes. December 10th, 2013.
[81] Interview, December 11, 2013.

> because between now and the time that we get another construction company to come, one can't live with all the faults the houses have.[82]

While Paola emphasized the *necessity* in the face of state negligence, others, like Victoria, asserted that they did not want or need outside actors to provide them with repairs: "It can be fixed up little by little, because it's *my* house. If I want to fix it I am going to, even if it's little by little. I don't need someone to come and say: 'You know what? I'm going to fix it for you,' because if one has something of one's own, one wants to take care of it."[83] In this way, compensating for the state even took on a positive valence. For Victoria, becoming a homeowner meant an active *desire* to take responsibility for the care and improvement of one's house, rather than relying on others.

This desire was intimately linked to the ways in which many women in the Condominio Maitén saw individual improvement as a process through which they formed attachment to their homes, as well as forged a sense of personal advancement by transforming a denigrated space into something beautiful and comfortable. Yesenia, for example, described her evolving relationship to her home in these terms:

> Before, I didn't like [my house]. … I found it small. It was ugly, you know? So I didn't like it. I was going to accept it because, well, I just had to accept it. It was my lot in life [*era lo que a mi me había tocado*]. But now with the changes I've made, I've started to have more affection for it. I think it's prettier now. It's taking a different shape.[84]

Even those who had made few changes projected their plans for improvement into the future, through which they hoped to attain material comfort and personal dignity. Amparo, for instance, seemed embarrassed as she showed me the limited changes she and her partner had made – installing tile, painting the walls, and carpeting the second floor bedrooms. But she elaborated extensive plans for the coming years:

> We're going to build an extension to the kitchen in the back, to open up space so we can have … a living and dining room, kitchen, bathroom, and a bedroom on the first floor. And upstairs we want to make two more bedrooms, so my children can have separate rooms. … I want to expand my house, and then maybe buy a car…so that they see that I am advancing. So that they see that I don't just stay stuck [*Para que vean que uno surge, po. Para que vean que uno no se queda siempre atrancada*]."

More than material improvements, Amparo's desire for an unspecified "they" to see her advancing represented a claim to recognition and dignity, which could be won through the betterment of her home.

Although undertaken with a sense pride and accomplishment, projects of individual improvement were costly. Not only did they entail significant investments of time and labor, but also required economic capital with which to buy materials and, for some, to hire workers. To pay the assumed costs of fixing and remodeling their home, most residents either took on additional paid work or went into debt. Strategies of paid work took different forms. Men generally looked for additional weekend jobs, especially in construction, or engaged in itinerant informal commerce like selling drinks and ice cream on city buses. Women engaged primarily in commerce - both formal and informal - at home, which allowed them to reconcile income generation with childcare and household management. Thus, three of the houses in the neighborhood had been adapted as *almacenes*, small grocery shops from which residents bought

[82] Interview, November 28th, 2013. My emphasis.
[83] Interview, November 20th, 2013.
[84] Interview, November 21st, 2013.

their daily bread, as well as other basic foodstuffs and household items; two others opened *bazares*, selling school supplies along with sodas and ice cream; one woman set up a fruit and vegetable stand; and another twelve houses had hand-made signs advertising a range of goods from used clothing, to homemade popsicles, to freshly baked *empanadas*. These strategies, however imposed an additional cost, as women engaged in local commerce often felt trapped in the home. Matilda, for instance, ran a successful *almacén*, but yearned to return to her old job as a travelling saleswoman for a clothing company. "The store has me stressed out. I can't close it and go out… It limits me in many things. I can't leave, and I can't even relax with my kids. … You feel cloistered in here [*te enclaustrái acá*]."[85] But she saw no alternative, as she had no one to take care of her two daughters, and her ex-husband only irregularly paid her the 100 thousand pesos (US$200) in monthly child support that a court had ordered him to.

Often, in addition to these income generation strategies, many residents also funded their home improvements through different forms of debt. Those with stable employment were able to access formal credit. Paola, who had worked for almost a decade in the stockroom of a supermarket, was able to secure a large bank loan for 1 million pesos (US$2,000) with which she made most of the repairs to her home. Marta, similarly, accumulated 500 thousand pesos (US$1,000) in credit card debt. Others borrowed informally from family members, and some women who worked in domestic service borrowed from employers. Rosa, for example, told me that the man she had worked for during many years lent her 200 thousand pesos (US$400) to start her remodeling. "He is discounting it from my wages for six months, and then I can ask for another loan. I am lucky, because not all bosses lend you money, and it's even without interest. But he knows I am going to keep working there, so he always helps me."[86] The widespread use of debt gave a particular rhythm to home improvements, which moved in fits and starts with long periods of repayment in between. Nevertheless, it enabled residents to *avanzar de a poco* ("advance little by little") in the project of making a decent home.

This project also had a gendered meaning, as many women articulated pride in their ability to refashion their homes against the backdrop of their previous situation as *allegadas* in the homes of parents or in-laws. As we saw in Chapter 3, the condition of *allegamiento* was fundamentally characterized by not having something of one's own, and was often lived as a lack of control over one's domestic space. For some former *allegadas*, their relief at leaving that condition came to be seen as a tradeoff when they confronted the reality of their small and poorly-built homes. Gloria made this clear to me as I helped her move furniture so she could clean out the dirt that constantly blew in from the unpaved streets. "So much dirt!" she complained. "This place fills with dirt. You clean and in a little while it looks ugly, dirty again." The frustrating activity led her to wax nostalgic for the apartment she and her husband had built above her mother-in-law's house. "My bedroom was huge, the kitchen was very big. It was a very pretty house." She trailed off on a long description of the nice furniture that she had to leave behind because her new house was too small. But after a while, she snapped out of her nostalgia, reminding me: "But I never felt comfortable in my mother-in-law's house. I just wasn't happy there. I prefer to be comfortable in this house, *my house*, even if it is smaller."[87]

The sense of comfort and control that came with having their own homes shaped the meanings of the investments that women made to improve them. Thus, while Maria lamented the

[85] Field Notes, October 12, 2013.
[86] Field Notes, November 16th, 2013.
[87] Field Notes. October 21st, 2013.

fact that, "There are many families that are paying out of their own pockets for things that the developer should have done," she affirmed that,

> Things like faucets, doors, that kind of thing you can fix little by little … And in any case you are always going to do your remodeling, change some things. If you don't like it… it's a matter of personal taste. You can go on changing it over the years, because it's yours. I mean, it's not rented, it's not your mother's house, it's not your mother-in-law's house. Rather it's something that you are fixing up for yourself and for your children.[88]

As we have seen, securing greater control over domestic space was a central project that motivated *allegadas* to join the committee in the first place, and many experienced the freedom to arrange their homes as they saw fit as part of broader gains in personal autonomy. As Alejandra, who had lived her whole life in her father's house, told me:

> [My life] changed completely when I arrived here. I like it here. I have my own space, and there [at my father's house] I didn't. … *Ay*, this is mine and nobody else's. I can fix it up it however I want, because when I lived in my father's house I couldn't. Everything was how he wanted it. And on top of that he would order me around, like: "Come on, it's late, you need to get up." He would say things like that, and even if I didn't want to, I was living in his house, and so I had to do it. ... Here I'm more relaxed, in my world, my space, understand?[89]

However, if women experienced homeownership as freedom from the everyday forms of control that they had faced as *allegadas*, its consequences for gender relations in their new households were more ambiguous.

"Women are in Charge Here": Gendered Negotiations at Home

The residents of the Condominio Maitén, both men and women, frequently asserted to me that "*acá las mujeres mandan*" – "women are in charge here." In some instances this referred to the fact that women continued to run the committee organization, but as the committee declined another meaning became more salient. Namely, that the houses were registered in women's names, and women directed family projects of home improvement. Although people often joked that after the move "everyone threw out their husbands" [*todas echaron al marido*], most of the women in the Condominio Maitén had partners[90] living with them. These men often contributed money, materials, and labor to maintain the family and improve the homes, but women's control over decision-making about priorities in improving the houses went largely uncontested. Mariana told me that although her husband, who worked in construction, actually implemented all the changes they had made, she was the one who made decisions about the designs. Flipping through heavily-tabbed design magazines that were displayed proudly on the coffee table in her living room, she could show me the inspiration for each of the improvements that they had made to her house. Blanca, similarly, told me that although she had quit her job in a school cafeteria and relied on her husband's work in construction - and loans from his employer - to make their improvements, "I am the one who decides the changes we make." She confessed that she had made one concession – "it was my husband's dream" – by using the second loan to buy a plasma television, but only after he had installed kitchen tile and finished the upstairs bedrooms.

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[88] Interview, January 10th, 2014

[89] Interview, October 24th, 2013.

[90] In spite of the common use of the terms "esposo" (spouse) or "marido" (husband), few were legally married. As recent research has shown, formal marriage has declined significantly in Chile, especially among the poor and working classes. This trend began in the 1980s, and increased with the legalization of divorce in 2004 (Ramm 2016; X. Valdés 2008)

Even as their partners contributed to the home improvement, the women in Condominio Maitén did not see this as giving men a claim to ownership or control over the house. This became particularly apparent when men attempted to assert authority over women's use of their space, giving rise to negotiations in which women's ownership of the home played a central role. Yasmina, for example, was increasingly ambivalent about her relationship with a controlling partner who she had thought of leaving when she moved, but ultimately allowed to come with her. He was a skilled plasterer, and she proudly showed me the decorative designs she had made and he had implemented in their home. However when he began to assert control over her use of the home, she confronted him. One night, he had come home drunk and been verbally abusive, berating her for inviting guests into the house when he was not present, especially male friends and neighbors. She recounted how she told him: "I don't want to hear any more about who I can and can't invite. This is *my* house, and if I have to throw you out I will. I'm not going to die of hunger without you." This was not the first time that he had made a similar scene, but things had been different when she was living as an *allegada* in his mother's house. "Before I just cried and cried. The world would collapse around me, and I started asking myself: How am I going to pay rent? How am I going to pay the bills? Not anymore."[91]

Even in the absence of conflict, women understood the home as something that was solely and rightfully theirs; a possession against the world, including against partners whose presence many women saw as provisional even if they contributed to the household. Amparo, for instance, told me that although both she and her husband worked full time to be able to improve and expand the house:

> The house is in my name… because I was the one who fought to have it. And that's what we decided. Well, it wasn't really an agreement between my husband and I that the house would be for me. But I went to the meetings, to the mobilizations. I signed the papers, and I was the one who applied. … And one never knows. Things might be very good for now, but in the future, in another five years, who knows what could happen? ... And tomorrow I don't want him to come and claim things that aren't his. I fought to get this and I want it to be for me and my children and nobody else.[92]

As we saw in Chapter Three, women's ownership was a collective decision of the Movimiento por Vivienda, as the committee sought to improve women's autonomy by registering housing titles in women's names, and to apply Article 150 of Chile's civil code to protect women's property rights. Many feminist scholars have argued that such measures to improve women's access to and control over housing is vital to transforming enduringly unequal gender relations in cities of the global South (Chant and McIlwaine 2015; Rakodi 2014; Moser 2015; Baruah 2007). Central to these analyses is the notion that "male ownership effectively equates with male control over women" (Chant and McIlwaine 2015, 79) and underpins the reproduction of patriarchal power relations. The other side of this coin is that housing can potentially be "a significant economic asset to women that contributes to their independence, economic security, and bargaining power with men in their households and in society at large. Most importantly, it helps women determine their own futures and make the decisions that affect their lives" (Miraftab 2001). Indeed, the importance of control over housing is revealed by women's ability to assert autonomy and control over domestic space in Condominio Maitén.

However, I found little evidence to suggest that this control translated into a thoroughgoing transformation of everyday gender relations. In fact, most women expressed

[91] Field Notes, October 16th, 2013.
[92] Interview, November 6th, 2013

enduring expectations that men's responsibility extended only to paid work to provide for the family, complemented with the use of knowledge of construction to make home improvements. At the same time, household management and the care of children was rarely questioned as the sole domain of women. Thus, even as Amparo suggested that her relationship with her partner was provisional, her day to day routine remained largely unchanged after moving into a home of her own. "I get up, go to work, come home and cook for my husband. Or I go straight from work to pick up the kids and come back, and that's it. I always have to arrive and take care of the house. It's not like I can come home, bathe, and lie down. I have to arrive and do the chores."[93] This echoes Ramm's (2016) finding that although women's access to housing in Chile is associated with preferences for informal cohabitation rather than formal marriage, this has entailed little change in gendered responsibilities within the household.

It is tempting to analyze this in terms of women's dependence on men's income and labor in home improvements, which remained unchanged by homeownership. In some instances, however, I observed how women used their control over the home to actively make claims on men to perform their gendered responsibilities. Beatriz, for instance, had worked for many years as a cashier for a grocery store and as a secretary at a school, but since she moved into the condominium she had decided to stay home because she wanted to "stay on top of" her ten-year-old son, who was having behavioral problems at school. This, however, meant relying on the income of her partner, Pablo, who soon proved to be an unreliable provider. Beatriz complained that he often went drinking with his friends, missed days of work, and was bringing home less and less money each month. She offered her house as evidence of his failure to provide. Although she had been able to paint the walls and furnish it simply, hers was "one of the few houses that does not have tile floors or a ceiling," pointing to the exposed beams above us. She also noted that she couldn't afford to install bars on the windows or wall off her back patio to have more privacy and security. "But if I get some money", she told me, "my first priority is [my son]. I don't know if you noticed when you came in, but I send him to school in sneakers, because I can't afford dress shoes." This situation made her want to return to work, but when she suggested this to Pablo, he tried to dissuade her.

> **Beatriz**: Pablo doesn't let me work. He doesn't let me, but he also doesn't give me what I need.
>
> **Me**: What do you mean he doesn't let you?
>
> **Beatriz**: He doesn't let me. I told him I wanted to work, and that I am smart enough to do many things, but he started to get angry about it, saying that the house would be a mess, that [my son] was getting out of control, and a bunch of things. He's really *machista*, but I told him that if he wants to be *machista*, he needs to get it together [*ponerse los pantalones*] and do what he needs to do. He got together with me knowing that I came with [my son], and knowing what he needed to contribute. But now he's decided to go out and have a good time [*tirarse por la juerga*] and he doesn't contribute much.[94]

This situation, however, proved unsustainable after Pablo began to sell some of the building materials he had bought for her house, and rumors began circulating that he was using *pasta base*.[95] One morning, Beatriz's sister asked her: "Doesn't it bother you that you have a partner who bought things to fix up your house, and he's going around selling them?" Beatriz responded:

[93] Interview. November 6th, 2013.
[94] Field Notes. October 25th, 2013.
[95] *Pasta base* is an inexpensive drug derived from cocaine, similar to crack.

"No. I don't want Pablo to fix up my house. It's my house, and I don't want to owe him anything." Soon after, she applied for a job at a grocery store and threw him out.

Two months later, however, when Beatriz invited me to her house for dinner on New Year's Eve, she happily informed me that she had been able to quit her job to take care of her son, and she had taken Pablo back. I found Pablo tending the grill in the backyard, installed against the brick wall he had just finished building. He told me things had been going better with his job as a delivery driver, and of the coming improvements he would make to Beatriz's house.

> You can make good money in that job. If you don't go to work, or you are on leave, they lower your pay, but if you are constant and work every day you make good money. Now I'm bringing back money every day, and we want for nothing, thank God. … And things are going well in the house. I have the floor tile ready, and now I'm going to start working on the second floor. We're going to paint, and make the bedroom nice. In the New Year we are going to make all the progress we can here.

When the meat was ready, we all sat down at the table to eat, and Beatriz raised her glass, toasting "to being together as a family."[96]

The negotiations between Beatriz and Pablo reveal limits to the notion that women's homeownership will necessarily produce broader transformations of gendered expectations and relations. Indeed, this idea underlying much feminist housing research implies the inscription of women's agency within what Mahmood calls a "teleology of progressive politics," "that makes it hard for us to see and understand forms of being and action that are not necessarily encapsulated by the narrative of subversion and reinscription of norms" (Mahmood 2009, 9). The fact that Beatriz used her control over the house to negotiate acceptable terms on which to remain at home and be supported by her partner suggests improved bargaining power can be used not only to challenge gender norms, but also to reproduce them by holding men accountable for adequately performing as masculine providers. More profoundly, the improvement of the house itself became a new terrain on which she evaluated her partner's patriarchal claims, and for which she held him to account. However, even as these negotiations yielded desired improvements to the private spaces of the home, this did little to assuage the sense among residents of Condominio Maitén that the broader neighborhood was fated to become a poor and dangerous *población*.

Public Space, Territorial Stigma, and Neighborhood Decline

The pleasure and pride that women took in the transformation of their homes ended abruptly at the threshold of that private space. Indeed as residents of the Condominio Maitén turned inward their sense of advancement through individual improvement stood in increasing contrast to their disgust with, and distrust of, their surroundings. The decline of the committee organization was accompanied by an abandonment of public spaces of the condominium, which remained unfinished and continued to symbolize their degradation as residents of *viviendas sociales.* At the same time, residents internalized the territorial stigma (Wacquant 2007) attached to the broader district of La Pintana, which stood in the public imaginary as a site of crime, drugs, and violence. This internalization took the form of widely shared expectations of neighborhood decline, as they anticipated that the Condominio Maitén would become "a *población* like any other." Both of these factors reinforced their turn inward, rendering the threshold of their homes an increasingly hardened barrier that separated private from public, dignity from indignity, and safety from danger.

[96] Field Notes. December 31st, 2013.

The Abandonment of Public Space

Even as the private spaces of residents' homes were repaired, improved, and beautified from the inside out, the neighborhood's public streets and plazas remained barren, dirty, and neglected. This neglect was not inevitable, as initially the committee had taken collective initiative to maintain and improve the limited public spaces that they had. In the first month after the move, the assembly voted to raise condominium fees by 1,000 pesos per month (US$2) to hire an unemployed resident to sweep the main street and pick up litter. Leaders also began preparing estimates to buy paint, tile, and chairs for the empty community center. However, after the organization declined and residents fell months behind on fees, plans to invest in collective improvements were put on hold and even routine maintenance was abandoned. As a result, in addition to the already-ubiquitous dirt (of which residents constantly complained), public spaces appeared increasingly neglected. Garbage accumulated in the plaza next to the dried-out saplings that slowly died, and the streets were scattered with dog feces and rubble from the construction unfolding inside the homes. Residents often lamented the "filthy" and "humiliating" public spaces, and some held out hope that the committee would "get organized again" to improve them. For the most part, however, they disavowed responsibility and retreated in frustration and disgust into their homes.

One afternoon, I ran into Marta walking to buy bread from an *almacén* along the plaza. She lived near the entrance, and told me that she tried to avoid going deeper into the neighborhood: "It makes me sad to see how people have left the space here inside," she sighed. "It would be nice if people got together to keep the area prettier, but the people who live around the plaza don't care at all about keeping it clean. Just look at the trees, the branches are falling off!" Some undertook individual efforts to maintain public spaces near their homes, but grew increasingly frustrated by the disregard of their neighbors. Yasmina, whose house faced the plaza, told me that at first she cleaned up the area outside, but eventually gave up:

> I used to do it because it was kind of in my space, but one Saturday I went outside and it was disgusting. There was piss and vomit [after a party at a nearby house]. I thought they would at least put some bleach on it and clean it up, but they did nothing. And I can't be taking money out of my own pocket to buy bleach for others. So I said: No, "I'm not going to clean here anymore." What I want is for them to make a real plaza here. Maybe having a better space, people will take more care of it, and not be dumping trash there. … But it doesn't matter. I'm just spending more time in my house. I'm going to stay here in my space, and I don't care what others do.[97]

As Yasmina suggested, the dirty and demeaning public spaces of the condominium reinforced residents' tendency to focus primarily on the private. After their mobilizations had failed to bring new state investment to repair their houses and install "a real plaza," residents felt they had to choose where to focus their own energy and investment. For most, the choice was obvious. As Mariana put it, "First I'm going to worry about my own house, and only after will I worry about the surroundings."[98] In this way, residents' turn inward became visibly inscribed in increasingly divergent spaces of the condominium. As carefully repaired, remodeled, and decorated private spaces reflected the possibilities of improvement through individual effort, they stood in increasingly stark contrast to the neighborhood's barren and abandoned public spaces, which served as an ugly reminder of the stagnation of residents' collective efforts. However, the abandonment of public space was also shaped by a second set of forces. Namely, as residents

[97] Field Notes. October 2nd, 2013.
[98] Field Notes. November 8th, 2013.

saw signs that their neighborhood would inevitably be consumed by the crime and violence associated with the area in which they lived, this reinforced their enclosure in, and fortification of, the private space of the home.

"This is what we get for living in La Pintana": Stigma, Crime, and Fortification

When I moved into the Condominio Maitén, I soon learned that almost nobody in the neighborhood had internet access. While some joked that they were glad to have a break from Facebook, many residents had tried to have a connection installed, but found that no company would come to provide it. At first they thought it was because the condominium was built in an area of *parcelas*; old smallholdings that were gradually being converted to housing, but still sparsely populated. However, when Beatriz went to the office of a telecommunications company to explain that there was high demand in the neighborhood, she was informed that they were living in a "red zone" that covered the adjacent neighborhood of El Castillo, a densely populated sector of social housing built in the 1980s and '90s. "We're right next to El Castillo, and nobody there pays their bills," she told me with a resigned sigh. "This is what we get for living in La Pintana."

Their difficulty securing internet connection was an early sign - compounding the denigration they faced as recipients of social housing - that those in the Condominio Maitén also had to contend with what Wacquant (2007) calls "territorial stigmatization." Territorial stigmatization is characterized by "a *blemish of place* … superimposed on the already existing stigmata traditionally associated with poverty and ethnic origin" (Wacquant 2007, 67), that durably marked inhabitants as debased and even dangerous subjects. In the Condominio Maitén, this stigma was operating at two spatial scales. First, the entire district of La Pintana was a blemished place, produced by the concentration of poverty through Chile's social housing system, and often represented in national media as a site of crime, drug addiction, and poverty. Residents of the Condominio Maitén were acutely aware of this image and its consequences, even though as a committee they had fought to remain in the district that had long been their home (see Chapter 3). Cecilia, for instance, told me that when she first started looking for a job after finishing high school, she learned to hide her address from potential employers: "If you are from Providencia [a wealthy neighborhood], even if you were a bad student, you get work. But if you say you are from La Pintana, nobody is going to call you back."[99] Second, there was a more refined geography of territorial stigma within La Pintana, in which the adjacent neighborhood of El Castillo loomed large as a disreputable site of drugs, delinquency, and danger. This scale played a more complex role for those in the Condominio Maitén. On one hand, El Castillo offered them a screen against which to assert that their own neighborhood was "*tranquilo*" (literally, "tranquil," implying freedom from crime and violence). On the other hand, the fact that they not only lived in La Pintana, but were adjacent to El Castillo, threatened to contaminate their neighborhood with a more profound blemish of place.

Residents responded to this stigma with an array of symbolic and practical management strategies that mirrored those noted by studies of stigmatized spaces in other urban contexts: people sought symbolic distance by obscuring their place of residence, as well as by engaging in

[99] Field Notes, October 21, 2013. This stigma quickly became clear to me when I first began fieldwork there, as middle class friends and acquaintances from other parts of the city routinely expressed fear of La Pintana. Some urged me not to carry money when I visited in case I was assaulted, while others curiously inquired if people in the district were really all "*choros*" (thieves or thugs) or "*flaites,*" a disparaging term that implied poverty, lack of education, and delinquency.

"lateral denigration", displacing stigma onto others in and around their neighborhood (Wacquant 2007; Contreras 2017). For instance, Amparo described how she attempted (unsuccessfully) to use the name of the street, rather than explaining precisely where she lived:

> When I lived with my mother I used to tell people where I lived, in San Rafael, in the center of La Pintana. But here, when people ask me where I live I say on "Calle Las Rosas." [Imitating a conversation] 'And where is that?' Next to El Castillo. You have to name it – next to El Castillo – so that people know where it is. And as soon as you name it, [in a fearful voice] 'Ah, you live near El Castillo?' Yes, but in a new condominium. I live in a condominium, understand?[100]

Through intentional vagueness and claiming distinction from living in a "new condominium," she sought to limit her symbolic association with El Castillo.

Some residents mixed this strategy with the use of lateral denigration, claiming difference from stigmatized others who they implicitly held responsible for the district's negative image. As Andrea told me:

> You know, I have never been like "*ay*, I live in La Pintana", because it's so badly seen. But I feel good living here in La Pintana. I've lived my whole life here… Just because I'm from La Pintana doesn't mean I have to be like the rest [of the people here]. Because you hear: "Ah, La Pintana, drug addicts. Ah, La Pintana, they steal," but we have to make it clear, we aren't all the same. We can't all be lumped together.[101]

Others specifically demonized El Castillo, distancing their neighborhood from the stigma of the adjacent area. For example, one morning Ana stopped to chastise me as I was returning from buying groceries at the street market in El Castillo: "You went to the market? You went to El Castillo? And you went by yourself? They could assault you [*te pueden cogotear*], Carter. They're going to notice that you're a *gringo* and they're going to assault you."[102]

Bringing together Goffman's analysis of social stigma with Bourdieu's concept of "symbolic power" (Bourdieu 1991), many analyses of territorial stigmatization highlight how these strategies of spatial "management of spoiled identity" (Goffman 1963) reflect internalization of, and serve to reproduce, the "blemish of place" propagated by dominant institutions (Wacquant 2007; Wacquant, Slater, and Pereira 2014; Contreras 2017).[103] In the Condominio Maitén this internalization of territorial stigma took an additional form. Residents frequently affirmed that their "tranquil" neighborhood would inevitably become like El Castillo

[100] Interview, November 6, 2013.
[101] Interview, December 11, 2013.
[102] Field Notes, October 8th, 2013.
[103] Others have argued that this is not inevitable, and show how different forms of resistance, such as claiming neighborhood identity as a source of pride, or mobilizing to demand improved living conditions, can challenge territorial stigma (Garbin and Millington 2012; August 2014; Kirkness 2014). While I never saw such challenges in Condominio Maitén, Silvia, a resident of Villa San Roque, a social housing complex on the other side of El Castillo, described how she challenged the dominant view of the area when she demanded repair of street signs from the municipal government. "Someone had destroyed the signs at the entrance to our street, so we put them away in the community center, and I went to the Transit Department to replace them. And an engineer from Transit comes to me and says: "What do you want me to replace them for? How long will they last, if people in El Castillo steal them?" … And this idiot was from Maipú [a middle class district], saying "in my district this doesn't happen." "Then what the hell are you doing here?" I said. ... "You earn your salary at the expense of *Pintaninos*, and you say these things? This is why El Castillo is the way it is, because of people who think like you. … It's up to us [residents] if we take care of [the street signs]. We were the ones who recovered them, and we will show you that people here aren't thieves." What an ugly attitude, what an ugly way of thinking about the district" (Interview, January 11, 2014).

and other *poblaciones* in La Pintana – the same kind of dangerous and crime-ridden place from which they sought symbolic distance.

The sources of this anticipated decline were both internal and external to the condominium. The latter was most prevalent, as residents expected violence and crime to spill over from El Castillo onto their doorsteps. Initially, this threat seemed relatively distant. Although the condominium abutted El Castillo, the two were separated by a high wall, and it took a fifteen minute walk along the wide blocks of *parcelas* to reach an entrance to the adjacent neighborhood. Nevertheless, this distance appeared to offer scant protection, as I heard many accounts (usually second or third hand) of neighbors being robbed as they left in the mornings or returned late at night, crimes invariably attributed to "those from El Castillo." These concerns were heightened when the municipality began to open a new road to El Castillo less than a hundred meters from the entrance to the condominium, prompting anxious conversations amongst the neighbors. For instance, as Ana and I smoked outside Matilda's *almacén*, she fretted that: "In just a month they are going to open that street, and then things are going to get really dangerous here." Taking a long drag on her cigarette and staring toward El Castillo, she added: "I don't know what we are going to do. There is nothing we can do, I suppose".

At the same time, there was also concern about crime emerging within the condominium itself. Rumors constantly circulated that marijuana or *pasta base* were being sold from this or that house, and the three instances of residents' houses being robbed prompted intense suspicion that the culprits lived among them. These suspicions were invariably aimed at men. Although the women in the neighborhood had long known each other from participating in the committee, I was frequently reminded that "nobody knows the husbands and sons that came with them."[104] On one occasion, construction materials were stolen from a resident's back patio while she was visiting family for the weekend. Convinced that "it had to be from here inside," neighbors accused three different men. Although the men's wives opened their houses to search, the materials were never found. Regardless, this deepened their sense of vulnerability. As Elba told me: "It sucks that even your own neighbors can rob you. It makes you feel even less safe here."[105]

Each episode of crime or violence in the condominium stoked residents' shared sense that the neighborhood faced inevitable decline. On another occasion, when a fight broke out at a birthday party at three in the morning, I was awakened by two loud blasts as a young man – a party guest from another neighborhood – fired a shotgun into the air. As groggy residents poured into the plaza, some were incensed that the police did not show up, but most were just relieved to learn that nobody had been hurt. However, conversations over the following days revealed that many interpreted this as a sign of worse to come. As Yasmina told me:

> Did you hear about what happened on Saturday? I think it's totally out of line. I mean, for someone [like me] who has left a shitty place – forgive the expression – it's awful that things are getting out of hand here. Where I used to live, I couldn't take it anymore. One couldn't even be out on the street at this hour [5:30pm]. It starts to get dark and the gunfire starts. I don't know if you have heard the shots in the distance, but it's an everyday thing. They have killed many people. … And now they are going to open that avenue over to El Castillo, and they will all come over here. It's already dangerous. I always tell [my neighbors] to be careful. Several people have been assaulted – the women, the husbands going out to work. They are going to see that people here go to work and sometimes come home with money. …

[104] Field Notes. September 13th, 2013.
[105] Field Notes. October 13th, 2013.

But there's nothing to be done. This condominium is going to turn into yet another *población*."[106]

Although residents often expressed resignation that there was nothing that they could do to prevent the neighborhood from becoming "yet another *población*," their certainty of this fate began to shape spaces and practices in the neighborhood. As Caldeira argues, experiences of crime - and the self-magnifying "talk of crime" they generate - inform "everyday strategies of protection and restrict people's movements and shrink their universe of interactions" (Caldeira 2000, 19–20). In this respect, residents' turn inward toward the private sphere of the home was reinforced by residents' mounting expectations of neighborhood decline. They not only reinforced residents' retreat from collective life and public space, but also shaped their priorities as they made home improvements. This was particularly evident in the tendency to fortify their homes with walls, gates, and window bars as residents grew wary of their surroundings. Flor, for example, told me that she prioritized her improvements as she borrowed small amounts of money from her employer, repaying each investment over six months. "The first thing I did was put bars [*protecciones*] on my windows. I had to have bars because I am out [working] every day, and my daughter is often here by herself. And I don't know all of my neighbors, so I cannot be sure that none of them will come in to steal."[107] Beatriz, similarly, was eager to fortify her house, but without working and with an unreliable partner, she had had to put off plans to wall off her yard, put bars on her windows, and install a front gate. For her the threat came not from the neighbors, but rather from El Castillo, and was growing increasingly urgent. "They are going to open the road to El Castillo any day now. It's a conflictive zone, and they are going to start running over here when there are conflicts. I want to put in my protections before it opens."[108]

While iron bars, walled patios, and gates were the most common modes of fortification in the neighborhood, some residents made more creative plans. One afternoon, I ran into José outside of his house in the front row of the condominium. He had already installed a gate, but was waiting for his next paycheck to begin replacing the façade of his house. "I'm going to remove the panels and put in brick, and then I'm going to cover it with stucco. I work in construction, so I know how to build it and I'll only have to spend on materials. It won't look that different, but it's going to give me more security. You know this area is kind of dangerous, and a stray bullet…" He trailed off, forming his hand into a gun and mimicking a shot into the wall. "These [façades] are just boards. They don't protect you from anything. If they fire a shot here, it will go straight through to Marta's house [three doors down]."[109] In short, residents of the Condominio Maitén not only assumed responsibility for improving their own homes, but also for managing the inevitable advent of violence and crime by fortifying private spaces into which they retreated.

Dreams of Escape and Resigned Realism

Even as residents sought refuge in improved and fortified homes, many also talked about plans to leave the neighborhood as soon as they could. By law, beneficiaries of social housing are not permitted to sell or rent within the first five years, under penalty of losing the home. As a result, these plans were often projected far into the future, but they highlighted residents' sense of insecurity and unease in their neighborhood. Some planned to sell or rent their houses when they

[106] Field Notes. November 9th, 2013.
[107] Field Notes. October 16th, 2013.
[108] Field Notes. October 9th, 2013.
[109] Field Notes. October 17th, 2013.

could, and return to other neighborhoods in La Pintana where they had grown up. Even if there was crime in those neighborhoods, many felt safer where they were more familiar with the terrain and had long known all of their neighbors. More often, however, residents of the condominium dreamed of moving to "the countryside" or "the south" – even though few of them had ever lived outside of Santiago. When I pressed people to explain this particular desire, their explanations pointed to a search for something different from La Pintana, or even Santiago as whole, as they perceived it. "Tranquility" and lack of crime were often central in their descriptions of an imagined alternative. Jenny, for instance, expressed a desire to move to "the countryside" *(el campo*). She was proud of the successful corner store she had opened in her house in front of the plaza, as well as of the changes she and her partner had made to the house. But her sense of increasing violence had made her wary, and although she felt guilty about it, she no longer let her son play outside with other kids in the neighborhood. When I interviewed her, she could not name a particular place that she wanted to move, and struggled to articulate why she wanted to go to the countryside. But on a later visit to her store, she told me that she had still been thinking about it.

> The other day in the interview, I told you I wanted to go somewhere else, to the countryside, and now I know why. I would like to have a radical, total change. I want to have my house surrounded by grass and trees, where my son can run around freely, and I can run too. There [in the countryside] there is none of what we have here – the noise, the gossip, the gunfire. That's why I want to go there.[110]

Andrea, similarly, did not hesitate when I asked her about her plans for the future:

> **Andrea**: Oh, another house. Yes, definitely move to another house.
> **Me**: Why?
> **A**: Because I have never liked Santiago. I am *santiaguina* but I don't like Santiago. I never liked it. If they asked me to choose, or offered to switch houses so I could go to the south, I'd go right away.
> **M:** What part of the south would you like to go to?
> **A:** I don't know. Any part of the south. I just like the south. I like the lifestyle there, the tranquility there. You don't see so many things like you do in the *población* … You see how life is now here in Santiago. A lot of drugs, the kids get more thuggish [*más choro*] every day. In contrast people in the south are healthier, hardworking, get it? They fight for what they have. I have always liked life there.

Remarkably, Andrea had never been to the south. But her idyllic vision of it – like Jenny's of *el campo* - represented the possibility of a "radical change." Both women dreamed of moving somewhere that was the opposite of their neighborhood - or at least of it's inevitable future.

Not all residents dreamed of such radical changes. Even some who told me they would like to move out of La Pintana expressed resignation to spending the rest of their lives in the condominium. Alejandra, for example, told me that she would have liked to live in La Florida or San Bernardo, nearby middle- and working-class districts with better schools and services. "I have always tried to leave here. I guess I have always just tried to have the best for my daughter, and La Pintana really is not a good place." Realistically, however, she saw little possibility of achieving this. Instead, she made modest plans to improve her home, while continuing to hope that her daughter would be able to secure something better.

> [I want to] make my house more comfortable, fix it up as best I can. For me, I am just fine with this house. But if my daughter someday wants to move to a different house, that will

[110] Field Notes. October 16th, 2013.

depend on her. I believe that with this house, I have accomplished my little task of having a home for my daughter. Maybe later, when she is grown, a professional, and she wants to move, that will be good for her. I don't want her to stay here. I mean, now she has her house. She knows that she has her house, and I am going fix it up, but I still hope that one day she will have something better.

Paola, similarly, did not expect to ever move again. She admitted that "I would have liked to live in another district, where my son would be further away from social risks, from drug addiction, delinquency, weapons out in broad daylight." But she downplayed her worry about rising crime: "I just try to live calmly. I don't care, and I just try not to get mixed up with the neighbors. Just greetings, as one should, with respect, but nothing more than that. I mostly live from home to work and from work to home." When I asked what her plans were for the future, she told me that she had already embarked on her "last project." At the age of 38, she went looking for "a place to die."

> I am a concerned and proactive woman, and I was worried about not having a place to die. So after I got my house, I went to find my cemetery. It's a really nice place up in Parque Cordillera. I will have to pay for it for ten years, but I am paying happily because then I can say that I have a place to fall down dead. … My other priority is to have my home nice and in order, so I can say: Now I can rest for a few years without any more big interventions in the house … And with that I want no more. I have my house, I have my cemetery, I have my son who I am proud of, and I have a man who loves me. … I don't have greater ambitions, *hijo*. I can't afford to. What will I get from having more ambitions in my life? It would just be suffering. And I could suffer. I could tell you: "No, I want to buy a big piece of land, *compadre*." But why am I going to desire to live better, if I'll never be able to, even if I work for three lifetimes?[111]

Paola was not depressed or despondent. I had known her for several years, and had rarely seen her as happy as she was that afternoon, as we shared beers in the sun on the newly finished patio where she and her partner had improvised a pool from PVC pipe and nylon to beat the summer heat. Instead, she laughed at the morbidity of her own future plans, and even as she renounced her "desire to live better," she found fulfillment in her family and contentment in improving her home.

Conclusion

The everyday practices and spaces that took shape in the Condominio Maitén followed a well-worn path of social housing complexes in Santiago. Indeed, a number of studies have found declining community organization, abandonment of public spaces, and atomization of residents to be recurring features of life in peripheral neighborhoods built through Chile's demand-subsidy programs (Rodríguez and Sugranyes 2005; Ducci 1997, 2006; Tironi 2003; Márquez 2004). However, while much existing scholarship has focused on residents' weak "social capital" - produced by relocation to new neighborhoods, persistent poverty, and crime - the case of the Condominio Maitén suggests that there are important *political* forces that undermine resident's organization and promote the privatization of everyday life. After all, the residents arrived with an active organization that initially sought to improve neighborhood life through contentious claims-making as well as collective investment. Yet, they quickly encountered intransigence from state and market actors who not only delivered socially and materially degrading social housing, but consistently failed to respond to collective claims for recognition and intervention to

[111] Interview, November 28th, 2013.

create dignified conditions of urban life. This fostered a sense of collective, political disempowerment – embodied in abandoned and "humiliating" public spaces - and left private investment in individual homes as the most viable strategy to alleviate the poor conditions that residents had been allotted by the state.

Other social housing neighborhoods in La Pintana underwent similar transformations of everyday life. In Villa San Roque, the committee initially remained organized, and even formed a new residents' association, but after mobilizing to demand replacement of a crumbling barrier that sheltered the neighborhood from a nearby highway, participation declined sharply. The most visible expression of this lay in the boarded up and abandoned community center, tucked behind tall weeds in the back of the neighborhood. One resident explained that within a year of moving, the residents no longer met regularly, and people did not even pay the 500 pesos per month they initially collected to have the streets cleaned. She remained hopeful that "people might come out if something big comes up [*si pasa algo por fuerza mayor*]. The assembly is constituted, and we have an elected president who is very active [*movida*], but now we just meet every two years for the election." For the moment, however, "everyone is focused on expanding their houses."

Similarly, the Comité Las Palmeras, which moved into a condominium only four blocks from Condominio Maitén, enjoyed a brief period of organization before residents there also turned inward. At first, the committee remained organized and made collective decisions to plant trees, manage the parking of cars to avoid blocking the street, and keep façades the same color to give the neighborhood a nice appearance. They also organized a protest to demand municipal improvement and maintenance of their plaza, and to clean up a nearby street corner notorious for drug dealing, sex work, and illegal dumping of debris. But their efforts were to no avail. As Carolina recalled, "We conversed a lot with the municipality, wrote letters, and even mobilized to stop traffic on [a nearby avenue]. The television came, but no, nothing. I mean, the mayor doesn't really support the people here."[112] After the protest, the committee fell apart, and neighbors stopped respecting collective decisions. Amanda, a local shopkeeper, told me that:

> We tried to get the municipality to fix the green areas. We mobilized, and the leaders we had before made a lot of effort. But now the condominium is divided. … Some neighbors started calling it "Condominio Alcatraz". We were supposed to be a condominium, and decide together on the laws of the condominium. … But people started to complain about everything they could and couldn't do. ... And as soon as we received titles, everyone started to do whatever they wanted. I'm telling you that this is no longer a condominium. There is no more leadership, nobody pays communal fees or anything. It's just every person in their own house and *chao*. … The only thing people still respect is the façades. We all have the same façade, but soon I don't think that will be case in all of the houses.[113]

These are not simply products of poverty, weak "social capital", or endemic crime in low-income housing complexes. Nor, can they be understood as unintended failures of Chile's housing policy. Rather, they are products of a state that has long sought to include the urban poor in formal homeownership, while simultaneously rendering them responsible for the conditions that they inhabit. In this light, the systematic provision of small, low-quality, and stigmatized social housing goes hand in hand with the unresponsiveness of the state to demands for public interventions to improve or even maintain decent living conditions in poor neighborhoods. Both convey the sense that collective claims-making – and even community organization – does not offer a viable path to dignified housing.

[112] Interview, November 29th, 2013.
[113] Field Notes. November 22nd, 2013.

At the same time, subsidized homeownership offered new possibilities to individually pursue pride, pleasure, and advancement in the home itself. As we have seen, these possibilities were particularly valued by the women who are today the main beneficiaries of Chile's housing policy. Having joined *comités* in search of dignity and personal autonomy denied to them as *allegadas*, women in the Condominio Maitén found individual improvement both *necessary* to secure dignified housing, and *desirable* as an exercise of their newfound autonomy and control over domestic space. Women's access to housing did not necessarily translate into claims for a radical transformation of gender relations at home, but it did enable them to become new kinds of subjects. As homeowner-citizens, women were empowered to take responsibility for the private production of dignified housing. In doing so, they found a sense of autonomy, pride, and personal advancement in the very practices they used to compensate for the state.

If these women abandoned public spaces and collective life to seek improvement and dignity only in the private space of the home, this could be seen not as a failure but rather a success of Chile's neoliberal state, which has long sought to produce atomized and self-responsible citizens through inclusion in subsidized housing. After all, when the first demand-subsidized housing program was conceived by the Pinochet regime in the late 1970s, one of its central objectives was to transform the urban poor into "property owners and not proletarians." More than three decades later, Chile's housing system continued to prove remarkably effective in doing so.

Chapter 5
Peripheral Partners: Housing Movements and the Politics of Participation in Brazil's *Minha Casa Minha Vida* Program

Over a weekend in November of 2014, more than a thousand activists gathered at a municipal school in the coastal city of São Vicente for a state-wide meeting of the *União de Movimentos de Moradia de São Paulo* (Alliance of Housing Movements of São Paulo, or UMM). Since its formation in 1987, the UMM has held these semi-annual meetings to bring together grassroots housing associations – most from the capital city of São Paulo – to analyze political conjunctures, debate policy proposals and political strategies, and exchange experiences of implementing participatory housing projects funded by municipal, state, and federal programs. That year, the focus was on Minha Casa Minha Vida (MCMV), the massive demand-subsidy housing program launched in 2009 by Workers' Party President Lula da Silva, and continued by his successor, Dilma Rousseff, who had narrowly won reelection only a month before. In a series of sessions, activists discussed the gains and challenges they encountered in the era of MCMV, which had delivered over 1.2 million new homes in its first five years, and allotted subsidies for 1.5 million more. Although most of this housing was built by private developers, activists' discussions centered on a participatory subprogram, called Minha Casa Minha Vida–Entidades, which provided federal subsidies for "self-managed" housing projects built by grassroots housing associations. They discussed ways to effectively engage members in participatory design, construction, and oversight processes; how to strengthen the housing rights of women, who comprised the majority of the movements' base; and their shared challenges of navigating state bureaucracies and securing well-located land for their projects. Under bright-yellow banners calling for *Autogestão e Reforma Urbana Já!* ("Self-management and Urban Reform Now!"), these discussions highlighted that movements sought not merely to secure affordable homes, but also to build citizenship and forge more equitable and inclusive cities though participatory housing processes.

UMM activists were not only there to strategize amongst themselves. They had also invited state actors to engage in discussions about policy. Among those present for plenary sessions were officials from federal ministries and Workers' Party city governments, as well as representatives from the Caixa Econômica Federal, the federal bank that administered the MCMV program. In addressing the meeting, these officials unanimously affirmed their commitment to civil society participation and the importance of movements' engagement. The national Director of Social Participation declared that "the women of the housing movement are the real warriors … in our shared struggle to guarantee the right to housing and create urban reform."[114] The mayor of São Vicente celebrated the fact that "I have never seen so many movements involved in public policy as I do in Dilma's government, a process begun with Lula's government." And Inés Magalhães, the National Housing Secretary under both Lula and Dilma, spoke of the "collective mission" of the government and the movements to "build a country of rights" through the provision of low-income housing:

> We have to fight to guarantee that in conquering a home, each of us reinforces the idea that we are accessing a right. … And we are here today to reinforce what you all do every day, which is to unite, to build solidarity and organization. … We are here to recognize that you add value. You add value to the product, but more than the product, to the process. The government understands that the most important thing is to take action to construct citizenship, defending the value of solidarity, the value of building a better country. This is why I support these moments of reflection and discussion.

Activists welcomed officials' presence and support, but also took the opportunity to critique and propose changes to federal housing programs. Evaniza, a UMM leader, addressed the Housing

[114] All quotes in this section come from author's field notes and audio recordings, November 16th and 17th, 2014.

Secretary:

> Secretary Magalhães, we want to send a message to the president: Dilma, we need more change! Minha Casa Minha Vida was an essential step. The fact of having constant investment of resources in housing is already a great advancement, but it is only part of the solution. We need various programs for people in city centers, for those in favelas and tenements.

She asserted the need to reduce the centrality in MCMV of private developers, which profitably mass-produced small, low-quality homes for the poor. Instead, she argued that the government should prioritize funding for self-managed housing production by movement associations. To emphatic cheers, she affirmed: "We pay taxes, we have the right, we want dignified housing and not rubbish, and we know how to build it!"

This scene will ring familiar to students of state-civil society relations in contemporary Brazil. Over the last thirty years, the country has seen a proliferation of new forms of participation by citizens and social movements in shaping and implementing state programs. This opening of the state to popular engagement was impelled by an explosion of popular movements in the waning years of the dictatorship and enshrined in the 1988 Constitution, which expanded social rights and permitted direct citizen participation in public institutions. Indeed, many scholars see the Constitution as inaugurating a gradual process of constructing a "participatory citizenship regime" in Brazil (Wampler 2015; Baiocchi et al. 2011; Dagnino 2007), that was driven by the intertwined rise of strong social movements and, especially, the *Partido dos Trabalhadores* (Workers' Party, or PT).

Formed in 1980, the PT has long promised to confront Brazil's entrenched social and political inequalities through redistributive programs and extension of democracy beyond representative institutions (Keck 1995). As the party won power in São Paulo and other cities in the 1980s and '90s, the PT's local governments launched experiments in civil society participation - the most iconic being participatory budgeting in Porto Alegre (Abers 2000; Baiocchi 2005). And their success was fostered by active support from strong networks of civic associations and social movements that mobilized citizens to make claims through new institutional spaces (Wampler and Avritzer 2004; Baiocchi et al. 2011). Beyond enabling citizens to shape state policy and practice, these participatory reforms are associated with multiple socio-political achievements: improving redistributive outcomes, bolstering the political legitimacy of PT reformers, and strengthening civic organization and social movements through improved access to public resources and decision-making arenas (Baiocchi 2005; Baiocchi et al. 2011; Wampler 2015). These successes contributed to making PT participatory projects into global models for democratic reform and inclusive development (Evans 2010; Baiocchi and Ganuza 2016; Fung and Wright 2003).

However, it would be a mistake to understand the participation of São Paulo's housing movements in the MCMV program as part of a linear development of a PT-led "participatory citizenship regime." To the contrary, it has been shaped from the beginning by a deepening tension between participatory and market-driven approaches to housing policy under the PT as a ruling party (2003-2016). As André Singer (2012) argues, Lula's election in 2002 laid bare the "two souls of the Workers' Party," inaugurating a transformation in which the old spirit of radical redistribution and participatory democracy was gradually eclipsed by an ascendant pragmatism, conservative compromises, and a shifting "power project" (Dagnino and Teixeira 2014). Over Lula's two terms, PT rule was increasingly characterized by alliances with business sectors and conservative parties (Hunter 2008), adherence to neoliberal economic policies

(Rizek, Oliveira, and Braga 2015), and a shift away from popular participatory development in favor of top-down social programs aimed at expanding individual consumption (Singer 2012; Dagnino 2016).

Perhaps nowhere was this shift more visible than in the launch of the MCMV program itself. In the wake of the 2008 financial crisis, the Lula government sidelined national participatory institutions that it had itself created, excluded movement activists from the design and implementation of the policy, and placed control over housing provision in the hands of real estate developers (see Chapter 2). This chapter traces the contentious origins of participatory housing provision within Brazil's market-oriented MCMV program, and examines the possibilities and limitations this created as it was implemented by grassroots housing associations in São Paulo.

It first shows how the rise and consolidation of housing movements in São Paulo since the late-1980s shaped the dynamics of state-movement engagement within the MCMV program. I emphasize how three decades of shifting state-movement relations in the city – between participatory engagement under the PT and contentious mobilization under conservative governments – helped to forge movement capacities and strategies. By the 2000s, the city was home to strong movement networks that had both the mobilizational capacity to demand, and – as Evaniza put it at the 2014 UMM meeting – the knowledge of how to build, participatory housing projects in partnership with the state. As we will see, however, it was only through mass mobilization that housing movements won participatory inclusion when the MCMV program was adopted in 2009. This reflected the fact that, by the late-2000s, movement participation was no longer "invited" (Cornwall 2004) by the PT as a ruling party. Instead, it had to be "claimed" (Gaventa 2006) through contentious mobilization from a federal government that pursued social provision and economic growth through "state-market alliances" that excluded civil society engagement (Dagnino 2016). Nevertheless, movement mobilization secured the institutionalization of their demands in the form of a participatory subprogram, MCMV-Entities. By allocating a small portion of federal subsidy resources to fund housing projects managed and built by grassroots associations, MCMV-E incorporated movements as what I call "peripheral partners" within the broader framework of the developer-led Minha Casa Minha Vida program.

Second, I show how contentious mobilization gave way to more collaborative state-movement relations as MCVM-E offered important gains to movement associations in São Paulo. Although this subprogram accounted for only 1.5 percent of federal housing subsidies (Jesus 2015), the city's strong movement networks had the organizational and technical capacities to take advantage of it - reflected in the fact that over forty percent of low-income MCMV housing in São Paulo was built through Entities rather than by private developers. Most importantly, MCMV-E incorporated the principle of "self-management," providing federal funding to neighborhood-level associations that enabled them to control the design and construction of housing projects with direct participation by grassroots members. As a result, while the broader MCMV program empowered developers to profitably produce low-quality housing, MCMV-E enabled local associations to build projects in accordance with activists' and members' notions of "dignified housing."

Third, these participatory projects produced not only housing, but also particular kinds of gendered subjects. Women have comprised the majority of São Paulo's housing movements since their emergence in the 1980s, and activists had long fought for measures to strengthen women's access to housing rights through state policy. These demands were incorporated into MCMV-Entities as well as the broader MCMV program, which introduced gender-targeting that

prioritized access for low-income mothers. At the same time, official discourse around housing provision explicitly framed self-sacrificing motherhood as a basis of women's deservingness – a discourse that resonated strongly with activists and grassroots members in São Paulo's movements. As women joined local movement associations to escape the chronic residential insecurity of squatting in favelas or precarious renting, they understood the pursuit of housing through MCMV-E as a way to claim *security* for themselves and their children. This gave a particular gendered meaning to women's inclusion in policy and participation in movement associations, as their claims to subsidized housing and contributions to self-managed projects were framed as naturalized extensions of women's position as responsible and self-sacrificing maternal subjects.

Finally, I consider the limitations of MCMV-E as a state-movement partnership that was "peripheral" in a dual sense. It remained only a small subprogram embedded within a much larger market-oriented policy, and this position constrained movement efforts to forge a more equitable and inclusive city through its housing projects. In particular, MCMV drove speculation by developers in São Paulo's land markets, in which movement associations also had to compete. As a consequence, even as movement associations made gains through participatory housing provision, their projects continued to be relegated to distant peripheries of the city itself.

Building the Housing Movement: Between Mobilization and Institutional Participation

Since the 1980s, the housing movement has been one of Brazil's largest social movements, and São Paulo has remained its strongest center of organizing and mobilization (Tatagiba 2011; Jesus 2015). Emerging within the wave of struggles for democratization and urban rights that shook the city's peripheries in the 1970s and '80s (Alvarez 1990; Kowarick 1988; Holston 2008), housing organizations multiplied and grew rapidly as economic crisis and neoliberal restructuring rendered urban life more precarious for the city's poor and working classes (Gohn 1991). Rather than a unitary actor, this movement has always comprised a diverse array of groups, including associations of inner-city tenement dwellers, precarious renters, favela residents, and others who found themselves unable to access even the irregular developments that historically offered an affordable path to homeownership. The movement was also characterized by variegated strategies, ranging from occupations of unused land and buildings, to protests for legalization of squatter settlements, to institutional participatory engagement to claim and implement affordable housing policies (Gohn 1991; Tatagiba 2011). Within this heterogeneity, however, the movement's trajectory over the last thirty years reveals a broader pattern. Namely, their engagement was marked by pendular swings between institutional participation and contentious direct action, informed by shifting relations between movement actors and the state under PT and conservative governments.

São Paulo's housing movement began to take shape in the democratic transition of the 1980s, as fragmented local struggles for land and housing became linked within broader city-wide networks. Beginning with the formation of the *Conferedação Nacional de Associações de Moradores* (National Confederation of Residents' Associations, CONAM) in 1982, the next decade saw local groups become increasingly articulated within umbrella networks that advocated for shared agendas of housing and urban reform. The largest of these was the Alliance of Housing Movements of São Paulo (UMM), which in 1987 brought together associations of the homeless poor throughout the city, many emerging from politically-engaged Catholic base communities and residents' associations over the previous decade. From the beginning, women made up the vast majority in these organizations, reflecting an enduring legacy of urban

struggles of the 1970s in which neighborhood activism became widely understood as a politicized extension of women's responsibilities as housewives and mothers (Caldeira 1990; Alvarez 1990).

The first major campaign was for recognition of housing and urban rights in the constitutional convention, in which UMM activists joined a National Movement for Urban Reform that brought grassroots movements together with progressive planning professionals, NGOs, and academics in several major cities. Their campaign resulted in the adoption of a "popular amendment" on urban policy, which incorporated rights to land, housing, and participatory city management in the 1988 Constitution (Fernandes 2011; Holston 2008). This constitution also laid the groundwork for subsequent movement struggles in three key ways. First, it formally recognized an expanded array of social rights, which movements then fought to make effective in public policy. Second, it permitted new forms of direct citizen participation in state institutions, making possible new experiments with civil society engagement in housing policy. Third, it decentralized social provision, making housing a shared responsibility of federal, state, and municipal governments. This fostered a multi-scalar orientation of movements, and informed the shifting targets of their claims for housing rights over subsequent decades.

Throughout the 1990s, São Paulo's movement groups contributed to the formation of national movement networks that continued to campaign for housing policies at the federal level. In 1991, for instance, the UMM formed a National Alliance for Popular Housing in collaboration with movements in Rio de Janeiro and Minas Gerais, which gradually grew to include movements in fifteen of Brazil's 26 states and the federal district of Brasília. This National Alliance continued to pressure the federal government to implement policies to make effective the constitutional right to housing, periodically organizing "caravans to Brasília" for mass demonstrations in the national capital. However, economic crisis followed by neoliberal restructuring inaugurated by President Fernando Collor (1990-1992) and deepened under Fernando Henrique Cardoso (1995-2003) – both of whom were markedly averse to popular participation - curtailed possibilities for new national housing programs. As a consequence, movements in São Paulo focused their efforts primarily at the city level.

Local political opportunities first emerged with the election of Workers' Party Mayor Luiza Erundina (1989-1992), who prioritized affordable housing within her broader redistributive agenda, created new participatory institutions, and engaged directly with social movements. One of Erundina's most important initiatives was a collaborative effort between the local state and movement organizations to build affordable housing through *mutirão*, or collective self-building. To generate local capacities to implement this effort, her administration sent a delegation of both municipal officials and movement activists, many affiliated with the UMM, to Montevideo for training with the Uruguayan Federation of Mutual Aid Housing Cooperatives, a national movement with decades of experience in self-build housing (Baravelli 2007). Subsequently, the municipality provided financing and technical support for the construction of more than ten thousand new homes, managed and built by grassroots housing associations throughout the city.

This initiative ended abruptly when the Workers' Party lost the 1992 mayoral election. But Erundina's government left important legacies for housing movements. Rather than relying solely on contentious direct action to pressure state actors, it revealed the potential for state-movement partnership in housing provision - at least under PT administrations committed to participatory reform. It also gave activists experience in managing and building housing projects, bolstering movements' capacities and also shaping their agenda. Rather than top-down state

provision, seeking public support for *autogestão*, or "self-management," of affordable housing became a central plank of the UMM's agenda. Finally, these early experiments strengthened movement networks. Not only did local associations and the UMM grow as they demonstrated capacity to deliver housing to members, but they also stimulated the emergence of new *assessorias técnicas*, or technical assistance groups. *Assessorias técnicas* were formed by architects and planning professionals, based in local universities and NGOs, who shared movements' commitment to participatory housing and urban policy. They furnished grassroots associations with technical capacities to produce early self-managed housing projects (Baravelli 2007; Sanches and Alvim 2013), and as we will see, they remained vital decades later to movement participation in the MCMV-E program.

As the local political context shifted, however, collaborative engagement with the state took a backseat to more contentious direct action. Over eight years of right-wing administrations under Mayors Paulo Maluf (1993-1997) and Celso Pitta (1997-2000), municipal support for participation was suspended and many self-managed housing projects begun under Erundina were left unfinished for nearly a decade. Both Maluf and Pitta subordinated housing policy to a business-friendly urban development agenda. Their most notable housing program, branded *Cingapgura* ("Singapore"),[115] contracted private developers to build colorful high-rise projects for low-income families, and was primarily used to cover unsightly favelas from the view of major thoroughfares (Budds, Teixeira, and SEHAB 2005) and remove poor residents from valuable land to make way for high-end redevelopment schemes run by new public-private partnerships (Fix 2001). Excluded from institutional participation at the municipal level, housing movements pursued new strategies. In particular, the 1990s saw a wave of movement-led occupations of empty land and abandoned buildings in the city center, through which homeless city-dwellers demanded that speculatively-held property be given a "social function"[116] – as mandated by the 1988 Constitution - as sites for social housing (Earle 2012; Neuhold 2016).

Movement groups also used public demonstrations to demand renewed support for self-managed housing from municipal and state authorities (Earle 2013), which gave rise to a brief partnership between the UMM and the state government's Housing and Urban Development Corporation. This partnership was supported by the centrist governor Mário Covas (1995-2001), whose officials saw self-build projects as a cost-effective way to provide affordable housing (Royer 2007). Although limited in scale, this enabled movements to continue to implement self-managed projects even as the right-wing city government remained intransigent. Ultimately, direct action at the city level subsided with the election of another PT mayor, Marta Suplicy (2001-2004). Under Suplicy, the creation of new participatory spaces, like the Municipal Housing Council, gave movements greater opportunities to shape policy through institutional engagement. And the municipal government resumed support for self-managed projects, enabling movements to utilize their organizational capacity and networks with *assessorias técnicas* to produce nearly 15 thousand new homes (Budds, Teixeira, and SEHAB 2005).

Movement successes in the 1990s and 2000s in securing municipal and state support for self-managed housing also helped to make salient enduring gender inequalities in both state

[115] The program's name reflects a claim to adopt Singapore's "successful" model of housing provision through public-private partnerships. Today the Cingapura projects are infamous for overcrowding, persistent poverty, and high rates of crime, leading to the disparaging popular nickname *"pinga pura"* – "pure liquor."

[116] On the constitutional principle of the "social function of property," see (Fernandes 2011). In occupying land and buildings held for speculative purposes by owners, Earle (2012) argues that movements "broke the law to enforce the law," violating freehold private property rights to enforce the social function of property.

policy and movement organizations. Throughout this period, women not only filled the seats of movement meetings and the streets in public demonstrations, but also undertook the labor of *mutirão* through which self-managed projects were built. However, a stark contradiction emerged between women's vital contributions and their enduring exclusion from full housing rights. Reflecting the persistence of 20th-century frameworks that envisioned male breadwinners as the legitimate subjects of social rights (see Chapter 2), municipal and state agencies continued to award property titles to self-build housing based on "household headship," determined by contribution to family income. Almost invariably, this meant that while women bore the burdens of participation, their husbands collected the keys to their new houses. As Rose, who participated in a state-funded project in the 1990s, recalled: "Even if I worked in the *mutirão*, even if it was I who went to the meetings, the titular beneficiary - the first name that appeared [on the property title] - was my husband's, and below that mine, as spouse."[117] Enduring gender inequalities also characterized movement organizations, where although women formed a majority of members, they were excluded from leadership positions and negotiations with state actors. Teresa, who joined in 1989, explained that

> Whenever there was a big audience with the governor or the mayor … those that would go were handpicked [by leaders]. If a woman went, it was to do the secretarial work. When it came time to speak in the negotiation, it was always the men. … Women were only useful for the heavy work at home, and not in the political dialogue.[118]

Growing awareness that their subordinate role in housing organizations and the state's masculinist titling practices that permitted men to appropriate the benefits of their labor, women activists began organizing to claim space within the movement. They created informal "women's circles" in local associations, and organized seminars and conferences with support from feminist NGOs to articulate specific demands as "women in the housing struggle." They also began a campaign to form a Women's Secretariat within the UMM, which was formally recognized only in 2003. Through these efforts, however, women increasingly occupied leadership positions in local associations and the city-wide UMM (Levy et al 2017), and their demands for women's housing rights also became a central part of movement agendas. Their first major victory came in 1995, when São Paulo's state government mandated titling of publicly-funded housing in women's names. And in 2004, after a decade of pushing for reforms at the city level, UMM activists secured passage of a municipal law that established titling of municipally-funded housing in women's names, provided short-term rental subsidies for women in situations of domestic violence, and called for training for women in construction and management of participatory housing projects.[119] This linking of claims for women's rights with movements' long-standing demands for self-managed housing continued to shape their agenda in the new conjuncture taking shape in the early 2000s. As right-wing parties won control of state and city governments in 2001 and 2004, respectively, movement attention shifted to the federal level, where activists sought to take advantage of participatory openings created, at least initially, by the election of PT president Lula da Silva in 2002.

Summarizing two decades of shifting state-movement relations in São Paulo, Luciana Tatagiba (2011) notes that, "in response to changes in the political environment, in particular more or less openness of the state to participation, movement organizations altered their forms of action, reworking strategies of interaction with the state." Reminiscent of Piven and Cloward's

[117] Interview, August 8, 2015.
[118] Interview, December 11, 2014.
[119] Municipal Law 13.770/2004

(1979) classic critique of movement institutionalization, she argues that their less conflictive and more "conciliatory" forms of institutional participation under PT governments "tends to reduce critical distance in relation to the state and the party." The danger she identifies is that this can "result, in the long run, in the weakening of movements," even as they secure "the incorporation of various agendas in government programs and policies" (Tatagiba 2011, 244–45).

However, this analysis neglects the fact that housing movements are not pre-given entities that simply engage with the state in different ways. Rather, from the 1980s onward movements underwent a process of ongoing construction across cycles of state opening and closure. It is vital to recognize how participatory openings enabled movements to make concrete gains not only in delivering housing to their members, but also in generating new capacities and networks in civil society, and formulating an agenda that brought both participatory self-management and women's housing rights to the forefront. These experiences helped to make São Paulo's housing movements into effective "participatory publics" (Wampler and Avritzer 2004), capable of "mobilizing their own resources and forming their own choices" (Baiocchi et al 2011, 34) as they sought to take advantage of participatory openings. At the same time, moments of state closure also forced them to develop repertoires of collective action (McAdam, Tarrow, and Tilly 2001) with which to advance their agenda. As we will see, both elements were crucial as movements sought participation within Lula's Minha Casa Minha Vida program. Although previous pendular swings between direct action and institutional participation had been shaped primarily by which party was in power, shifts in the PT's project as a ruling party meant that, under Lula, housing movements had to use contentious mobilization to "claim" participatory space (Gaventa 2006) in federal policy.

Movements and MCMV: Closure and Contentious Claims for Participation

For housing movements in São Paulo, the introduction of the MCMV program in 2009 represented a dual closure of participatory space. As we saw in Chapter 2, the policy was proposed by the construction and real-estate industries and hastily negotiated with federal officials outside of national participatory institutions that had only recently been created under Lula. In addition, the design of MCMV excluded movements' longstanding claims for participation in federal housing programs. The program was administered by the *Caixa Econômica Federal* (Federal Savings Bank, or Caixa), outside the purview of civil society oversight councils (Bonduki 2009), and it made private developers the central agents of housing production, with no provision for self-managed projects. As we saw in Chapter Two, this closure was in part a consequence of the conjuncture created by the 2008 financial crisis, to which the Lula government responded by promoting "accumulation by inclusion" through privatized housing provision. Yet, this ostensibly abrupt shift away from the PT's long history of participatory reform was in fact the culmination of a more gradual "hollowing out" (Heller 2012) of institutional participation under Lula's governments.

This hollowing out was a subtle process, as the PT as a ruling party continued to promote - and claim legitimacy from – the institutionalization of civil society participation. However, as Dagnino and Teixeira (2014) show, the politics of participation under Lula were marked by a tension between two simultaneous shifts. On one hand, the government massively expanded arenas for institutional participation, holding new national policy conferences and public hearings, and instituting participatory councils in an array of federal agencies. On the other hand, there was a shift toward more circumscribed forms of participation. In official discourse, notions of "power-sharing" and "co-management" that had long been promoted by the PT were replaced

by an emphasis on state "dialogue" with civil society. Accordingly, new institutions were conceived as spaces of consultation, in contrast to the deliberative institutions with binding decision-making authority that characterized local participatory reforms in the 1990s (Dagnino and Teixeira 2014, 52–53). The circumscribed authority of these institutions was compounded by the transfer of several federal ministries to conservative parties as the PT forged heterogeneous political alliances to shore up its power in congress (Singer 2012). As a result, officials' commitment to participation varied over time and across state agencies as some passed to the hands of conservative and technocratic ministers (Dagnino and Teixeira 2014, 53–55).

These shifts shaped the opportunities encountered by housing movements as they redirected their attention to the federal level. One of Lula's first acts as president was to create a new Ministry of Cities to coordinate federal housing and urban policies, and he appointed as its head Olívio Dutra, the PT mayor who oversaw Porto Alegre's participatory budget experiment. Dutra moved to open the Ministry to civil society engagement. He convened a national participatory conference on urban policy, created a permanent Cities Council in which housing movements won significant representation, and appointed several activists and intellectuals with ties to the national urban reform movement to ministerial posts (Abers, Serafim, and Tatagiba 2014). Housing movements and their allies actively sought to advance their agendas through these institutional spaces. Their claims included provision of high subsidies to provide housing for the poorest Brazilians; proactive land policies to curb real estate speculation, combat segregation, and build social housing in well-served areas; and, drawing on São Paulo's local experiments, the adoption of mechanisms for self-management in federal housing programs (Bonduki 2009). Activists also used participatory spaces to advance the gender agenda that had emerged in the 1990s. In particular, they advocated for explicit measures to include low-income households headed by women, who had historically been doubly excluded from federal housing policy – both by targeting to male-breadwinner nuclear families, and by requirements to demonstrate formal employment to qualify for credit-based programs (Machado 1991). They also called for the federal government to protect women's property rights by providing titles to subsidized housing in women's names, rather than to husbands or male partners who were often presumed to be household heads (Levy, Latendresse, and Carle-Marsan 2017, 13).

In spite of initial optimism, this opening of the state was significantly constrained. Budget restrictions imposed by Lula's adherence to fiscal discipline (Singer 2012) prevented the creation of large-scale federal housing programs. Movement proposals in the Cities Council did give rise to one new program, called the *Programa Crédito Solidário* (Solidary Credit Program), to finance self-managed projects. Created in 2005, this program remained underfunded and limited in scale. Although a handful of movement associations in São Paulo sought to put it into practice, few projects were ever built, and the program's financing through credit rather than subsidies made it inaccessible to many poor families (Jesus 2015). Moreover, the opening of institutional participation was short-lived. The *mensalão* vote-buying scandal, which rocked Lula's government in 2005, was followed by cabinet reshuffling in which the Cities Ministry was turned over to Márcio Fortes of the conservative Progressive Party. With the exit of Minister Dutra, much of his movement-allied staff left the ministry, and Fortes adopted more technocratic approaches that relegated participatory spaces to a secondary role (Abers, Serafim, and Tatagiba 2014, 336–38). In spite of this setback, activists did not abandon institutional participation altogether. They continued to advocate their agendas in informal negotiations with Ministry officials and consultative participatory spaces. However, in the wake of the 2008 financial crisis,

these spaces – along with most movements' proposals - were sidelined by the adoption of the market-oriented MCMV program.

Reflecting the broader hollowing-out of participatory spaces, MCMV was devised by real estate and construction industry groups and federal officials without even consulting civil society actors represented in the Cities Council. Instead, on the eve of the new policy's implementation, movement activists were simply summoned to Brasília where officials presented them with the ready-made MCMV program. The program did incorporate two longstanding movement demands: it provided high subsidies for the lowest-income families, and prioritized women-headed households in allocating social housing. On both counts, it was the first time these claims were incorporated into federal policy. Nevertheless, these concessions proved insufficient to placate housing movements, which were angered by the Lula government's sidestepping of participatory channels, privileging of developer-led provision, and exclusion of provisions for self-managed housing production. Faced with this closure of institutional spaces, movements again turned to contentious mobilization.

Claiming Space for Participation: The Birth of MCMV-Entidades

MCMV was launched with great fanfare by the federal government, which framed it as an historic policy that would not only address the country's massive housing deficit, but also generate employment and economic growth. For housing movements in São Paulo, however, the introduction of Brazil's largest and most inclusive federal housing program was tainted by their exclusion. As Claudinha, an activist from Southern São Paulo, recalled, "It was coming out in the media: Minha Casa Minha Vida! But it didn't include [us]. The movements had to fight to get a little piece of it."[120] Indeed, the top-down imposition of a market-based housing program frayed state-movement relations, and the hollowing out of institutional spaces of negotiation elicited a contentious response. Seeking to "reopen some channels of dialogue" (Rodrigues 2013, 72), movements launched a massive wave of mobilization. In early 2009, the Alliance of Housing Movements of São Paulo (UMM) mobilized more than six thousand members for a march that culminated in building occupations and an encampment outside offices of the Caixa Econômica Federal in downtown São Paulo. This was coordinated with similar demonstrations and occupations by other movement networks in São Paulo and other major cities, as well as a "caravan to Brasília" that brought movements from across Brazil to protest in the federal capital.

Unable to ignore a mass mobilization by movements that had historically been aligned with the Workers' Party, Lula agreed to receive a group of activists in Brasília, where they presented their proposals for changes to the new housing policy. In these negotiations, the government agreed to a compromise, in which a portion of the one million houses promised by MCMV would be built through self-management (Rodrigues 2013, 72–73; Jesus 2015). The result was the creation of a participatory subprogram, called *Minha Casa Minha Vida–Entidades* (My House My Life-Entities, henceforth "Entities" or "MCMV-E"), which enabled movement associations, cooperatives, and other non-profit organizations to register with the Cities Ministry as "organizing entities" and receive federal subsidies to design and build housing projects for their members. Importantly, although Entities created an institutional framework for self-managed housing, it was only a small segment of the MCMV program. Only 1.5 percent of the program's initial budget was designated for Entities, while the lion's share of federal subsidies was allotted for developer-built housing. Nevertheless, this represented a significant investment of resources in self-managed housing, with over R$600 million (approx. US$300 million)

[120] Interview. November 28th, 2015.

allocated to MCMV-E in its first four years (Jesus 2015, 137). And this had a particularly large impact in São Paulo, where movements' size, experience with self-managed housing, and close ties with *assessorias técnicas* made them more able to take advantage of these resources than movements in other cities (Lago 2011). As a result, even as peripheral partners, grassroots associations operating through MCMV-E accounted for more than forty percent of federally subsidized low-income housing being built in São Paulo by the end of 2016.[121]

For movement activists in São Paulo this represented a significant, if partial, victory. They remained critical of Lula's adoption of a market-oriented approach to housing provision - many referred to MCMV as "a program made for developers"[122] – but they celebrated the fact that through contentious protest movements' had secured participatory inclusion. As Joana put it:

> It isn't totally the way we wanted it. If things were the way we wanted them, there wouldn't be so many people without housing in Brazil, right? And of course [the government] cedes a little to us and a little more to the developers, and there you see that things always favor those with more money … [But] we are movements that fight, we have our proposals, and our proposals were incorporated.[123]

Over subsequent years, movements continued to negotiate with the federal government to make changes to the program, seeking expanded resources for the Entities subprogram, facilitation of bureaucratic approvals for their projects, and access to land (Rodrigues 2013; Jesus 2015). However, the mass mobilization that marked the launch of MCMV gave way to less contentious engagement with the state. As MCMV-E incorporated movements as partners in the implementation of housing projects, they continued to negotiate with officials not through direct action, but rather through informal channels and consultative participatory councils (Abers, Serafim, and Tatagiba 2014).

On the ground in São Paulo, grassroots associations sought to take advantage of the participatory space they had claimed within MCMV, turning their focus to organizing homeless city-dwellers and building federally-funded housing projects. Tellingly, in spite of its contentious origins, many activists talked about MCMV-Entities as a *parceria*, or "partnership" between movements and the state. The following sections examine how this "partnership" unfolded in practice, creating both opportunities and constraints for movement associations in São Paulo. On one hand, MCMV-E enabled associations to grow, bolstered their ability to guarantee women's housing rights, and allowed them to engage grassroots members in participatory housing processes. On the other hand, however, it positioned movement associations as "peripheral partners" within the larger, market-driven MCMV program. The fact their participation remained embedded in a policy "made for developers" was reflected in hidden costs it imposed on members and competitive land markets that pushed their projects to the edges of the city.

Implementing *Entidades*: The Benefits of Partnership

By institutionalizing self-managed housing provision in MCMV, the Entities program offered multiple gains to movements. It expanded the economic resources available to housing associations, allowing them to grow and facilitating their implementation of housing projects

[121] Between 2009 and the end of 2016, there were 19,749 units of low-income housing built or under contract through MCMV in the municipality of São Paulo. Of those 8,141 (41.2%) were through Entidades, while 11,608 (58.8%) were through private developers. This calculation comes from data published online by the Caixa Econômica Federal, current to November 30, 2016. ("Empreendimentos Faixa 1 MCMV – Caixa 11/30/2016." Retrieved from www.caixa.gov.br on August 4th, 2017).

[122] Interview, José, October 22, 2014.

[123] Interview, December 11, 2014.

with direct grassroots participation. It also enabled them to include homeless city-dwellers who had long remained at the margins of earlier state, municipal, and federal programs that provided credit-based financing for self-managed projects, making it difficult for those without formal employment or sufficient income to qualify. In contrast, MCMV's high subsidies, which covered over 95 percent of the cost of homes for low-income beneficiaries, meant that local associations could include poorer families. Furthermore, the adoption of gender targeting in MCMV enabled associations to include women who had long been excluded from housing programs (Machado 1991). Together, these factors contributed to activists' understanding of MCMV-E as a state-movement partnership, cemented by a shared project of building grassroots organizations, strengthening women's housing rights, and delivering dignified housing.

Movement Growth

For associations accustomed to long struggles with local governments for funding and land to build self-managed housing, the creation of MCMV-E rapidly expanded their capacity to implement new projects. As José, an activist and architect who had worked with housing associations since the 1990s, explained: "It is easier now than before [to build self-managed housing]. The state created a system, instituted a system to do this. Before it depended on the will of whoever was in government, and now the movements just go to the Caixa [Econômica Federal] and ask."[124] Institutionalized access to federal support meant that local movement associations could offer concrete housing projects to their grassroots base, and this enabled them to grow considerably. The trajectories of three associations where I conducted long-term ethnography highlight their expansion as they engaged in MCMV-E.

The *Associação Central dos Sem-Teto* (Central Association of the Homeless, or ACST) formed in the mid-1990s to organize tenement-dwellers and other homeless residents in working-class neighborhoods east of São Paulo's city center. Joana, one of the ACST's founders, often joked that she had participated in "every housing program there ever was in São Paulo", and this was only a slight exaggeration. After joining a land occupation organized by Catholic base communities in the mid-1980s, she became part of the delegation of activists and municipal officials that, under Mayor Erundina, travelled to Uruguay for training in self-build housing. In 1992, she received her home in one of the city's first self-managed projects, which she helped build through *mutirão*. By the time she and other activists formed the ACST, however, the city was under a right-wing administration that cut off municipal support for movement projects. Thus, the association became actively engaged in building occupations in the city center in the 1990s. In the early 2000s, two of those occupied buildings were expropriated by PT Mayor Suplicy and remodeled as social housing. Today, they are inhabited by early members of the ACST. With Lula's election in 2002, however, the association shifted away from occupation and, along with the city-wide UMM, focused on institutional participation at the federal level. Locally, the ACST continued to organize precarious renters in the central Bela Vista neighborhood, holding periodic assemblies with around 200 members in a local church, and mobilizing along with the UMM to demand new participatory housing programs. This yielded few concrete results until 2009, when the creation of MCMV-E opened new opportunities. The ACST registered as an "organizing entity" with the Ministry of Cities and began implementing new housing projects. As Joana explained:

> Minha Casa Minha Vida was a big advancement because, just so you have an idea, before we had to grab a hammer and tools and go occupy buildings. Not today! ... [Now] we find land,

[124] Field Notes. April 22nd, 2014.

> we do a viability study, and present it to the federal government. And if the government says it's possible to build there, we form a group [of grassroots members], we start preparing a project, and we discuss the whole thing with the group. … So things have changed a lot.[125]

By 2014 the association had grown to nearly a thousand members, participating in four projects at different stages of design, approval, and construction. With monthly membership dues of R$15 (US$8), the ACST was also able to rent an office and meeting space, which they shared with an *assessoria técnica* whose architects collaborated on their projects. They were also able to pay two activists to manage application paperwork, and used social work funds provided by MCMV-E[126] to hire another activist - a trained social worker - to help members navigate means-testing processes and run organizing activities in parallel with the construction of housing.

Other associations went through similar growth with the advent of MCMV-E. The *Movimento Moradia e Justiça* (Housing and Justice Movement, MMJ), based in the southern neighborhood of Jardim Miriam, had implemented only one housing project - for 96 families - through the federal Solidary Credit Program since its formation in 1995. After the introduction of MCMV-E, however, it grew rapidly. By 2014, it had enrolled more than 850 members, secured funding for two new projects, and hired three activists as full-time staff. Laura the president of the MMJ, emphasized how MCMV-E enabled them to include poorer members who were excluded from the earlier program, which required applicants to demonstrate capacity to repay credit-based funding:

> With MCMV a lot changed, first because is a higher value of financing, and [before] families had to go through an income evaluation … and many were rejected. But in Minha Casa Minha Vida, no. We can include people with [monthly] income between zero and R$1600 (US$800). And with repayment, too, the family only has to pay for ten years, five percent of their declared income. For people earning less than minimum wage, they are only going to pay R$25 per month,[127] so funding improved a lot with Minha Casa Minha Vida.[128]

The *Associação de Amigos da Vila Maria* (Association of Friends of Vila Maria, or AVM) was formed in 1987 as a neighborhood improvement association in the southern district of Capão Redondo. Although it had joined the UMM in 2001, the AVM had never secured funding for any housing projects prior to 2009. However, through a partnership with another UMM-affiliated association in the neighborhood, the AVM had collaborated on a project built through the Solidary Credit Program in 2006. This partnership enabled some AVM members to get housing, and allowed activists to learn the process of building self-managed housing. In 2009, the association registered as an organizing entity within MCMV-E, and secured funding for its first project. By 2014, the AVM had more than 350 members, and with one project underway activists were seeking land in the neighborhood to apply for others.

The city-wide Alliance of Housing Movements also grew as new associations sought affiliation. Since the 1980s, the UMM had brought together local associations to articulate policy agendas and coordinate mobilizational and institutional strategies of engagement, but it also offered practical resources to affiliated groups. The weekly coordinating meetings, held at the

[125] Interview, December 11th, 2014.
[126] The inclusion in MCMV-E of funding for social work was another movement demand incorporated into the program. It allowed associations to hire activists with formal training in social work, social sciences, or pedagogy, to work with grassroots members to build community organization in parallel with the design and construction of projects, and in some cases to prepare grassroots members for future work as neighborhood and movement activists.
[127] By way of comparison, beneficiaries of the Solidary Credit Program had to pay R$125 per month over 20 years regardless of income, more than double the maximum repayment requirement in the sliding scale of MCMV.
[128] Interview, October 2nd, 2014

UMM's small office in downtown São Paulo, were an important point of encounter where activists, many with years of experience, routinely exchanged knowledge and mutual assistance in approving and implementing projects. The UMM also had two activist lawyers who provided legal support, as well as elected representatives in national participatory councils, who often negotiated informally with officials in Brasília to resolve problems with specific projects in São Paulo. Furthermore, the UMM regularly organized seminars in which activists and architects from *assessorias técnicas* discussed design ideas and challenges face by self-managed housing projects, as well as workshops to train activists and grassroots members in organizing and overseeing construction. Thus, as a growing number of associations sought to build housing through MCMV-E, many sought to join the UMM to tap into its repository of experience and resources.

Longtime activists celebrated this growth and sought to support new associations, but they were also concerned that new groups might simply take advantage of the UMM's resources without contributing to the movement. They were particularly wary of the possibility that some associations might become surrogates for developers seeking to capture MCMV-E resources.[129] Thus, between 2014 and 2015, the UMM revised its process of affiliation, instituting a six-month trial period for new members, and only accepting affiliation by associations that were committed to participatory self-management, engaged in UMM seminars and workshops, and mobilized members for demonstrations and participatory conferences. This was connected to broader concern that MCMV-E could transform movement groups into mere implementers of a state program. As one activist argued in a debate about new affiliation criteria:

> Everybody says that we are "entities," but we only use the term "entity" because the judiciary requires us to be officially registered [*ter CNPJ*] to receive resources from the state. But we hate this term "entities". We are movements, not entities … and we need to bring in all of the movement associations and give them orientation on this matter.[130]

In short, the UMM sought to grow and enable grassroots associations to build self-managed housing through institutional engagement in MCMV-E, but without becoming fully institutionalized (Jesus 2013).

The trajectories of local associations and the growth of the UMM reveal how MCMV-E enabled movement organizations to access state resources for new housing projects, build organizational infrastructure, and expand their base. All of these factors contributed to activists' view of MCMV-E as a beneficial state-movement partnership, an understanding that was also underpinned by the sense that they shared a project of recognizing and including women as the legitimate subjects of housing rights.

Gendered Inclusions: Women Warriors, Responsible Mothers, and the Search for Security

The MCMV program facilitated women's access to social housing in multiple ways. The program's high subsidies reduced economic barriers that historically curtailed poor women's access to state housing programs (Machado 1991); it prioritized women-headed households; and it also mandated joint titling of subsidized housing for married couples, rather than providing titles to men as presumed household heads. In addition, Dilma Rousseff - Brazil's first woman president (2011-2016) - created additional protections for women's property rights over MCMV-

[129] The term activists used for such organizations was "*barrigas de aluguel*," or "bellies for rent," likening them to paid surrogate mothers who "rented out" their reproductive capacity for profit.
[130] Field Notes. June 22, 2015.

funded housing in cases of separation or divorce,[131] and made women's inclusion a central part of official discourse around the MCMV program. As we saw in chapter two, President Dilma Rousseff routinely used public speeches to highlight the government's commitment to housing responsible and self-sacrificing "women-mothers" who sustained poor families and provided for their children. Movement associations operating within MCMV-Entities were required to adhere to the targeting criteria of the broader MCMV program, but the state emphasis on women's inclusion resonated strongly with movement activists. Not only had gender-targeting and other measures to strengthen women's housing rights been advocated by the UMM Women's Secretariat since the 1990s, but new official discourses of deserving maternal subjects meshed with movement discourses about women's participation in the housing struggle.

In association assemblies, UMM events, and in interviews, activists and members - both men and women - routinely emphasized women's vital contributions, hailing them as *guerreiras*, or "women-warriors," of the housing struggle. For example, Teresinha, a member of the ACST, said of the association's president: "She fights and doesn't give up. I admire her a lot. I think she is a *guerreira*, you know? She doesn't have to go through all of this, but she fights for the families [in the associations], she fights for the housing problem."[132] The term "guerreira" valorized women's labor in the movement, both that of activists and of grassroots members who participated in assemblies, mobilized in public demonstrations, and worked to build housing projects. At the same time, the *guerreira* discourse also offered a particular interpretation of why women made these contributions, framing participation in terms of women's striving to "conquer rights" or "space" in society, but also invoking idealized notions of feminine preoccupation with family and community. As Janaína, an activist in the UMM Women's Secretariat, put it:

> When women take responsibility they assume it fully. Women are more committed. I think that [pausing to give me a sly grin], not to discriminate against men, but men think that just by working they will get everything, and we will only get the things we need through organized struggle. Women want more. Women want to work, to conquer new spaces, to have their space recognized, and so women struggle, they go to work in the *mutirão*. … A woman goes in search of housing not just for herself, but for her children. … And more, she wants to defend everyone, every citizen. Her mind is open in that way. She thinks about her children, she thinks about others, about the other children who will live in her housing project."[133]

This notion of women-warriors was always constructed in relation to a contrasting image of men as "failed patriarchs" (Qayum and Ray 2010; Radhakrishnan and Solari 2015), who were framed either as absent fathers, deficient providers, or complacent partners who were unwilling to participate in the movement. This intertwined discourse of dedicated *guerreiras* and failed patriarchs was even shared by men in housing associations. For instance, Mário, an activist in the Associação de Amigos da Vila Maria, told me:

> The thing is that men have that view of the world, of *machismo*, right? So they don't get involved in these things [housing associations]. They just don't care. The one who worries about having a home of their own, who worries about the future well-being of the family, is the woman, not the man. … They are the ones who really engage in the struggle.[134]

[131] Federal Law 12.693/2012.
[132] Interview, December 1, 2014.
[133] Interview, August 1st, 2016.
[134] Interview, August 7th, 2017.

Importantly, activists saw the gender-targeting of MCMV as recognizing women's housing rights as dedicated guerreiras and responsible custodians of the family. Joana, a leader of the ACST, affirmed that women have been on "the front lines" of social movements "ever since the world was the world," to improve the condition of their families, and this was now recognized by MCMV:

> A woman, as the story goes – I think she was always raised this way - is the mainstay of the family. She is always worried about how her child is going to live. … This is her worry: the well-being of the family. … And now in the Minha Casa Minha Vida program women have a lot of priority. The contract in her name – that was one of our demands. The house is hers, not the man's, because a man would sell the house out from under his family.[135]

Thus, as they built housing through MCMV-E, activists saw themselves as collaborating with the state in a shared project of including responsible mothers and *guerreiras*.

This view was also widely shared by the women who comprised the grassroots base of local associations. An examination of why women joined associations helps to make sense of why these discourses resonated with them, and how the particular forms and experiences of precarious residence on the periphery of São Paulo shaped the meanings of their claims to housing rights. In contrast to Santiago, where most homeless city-dwellers lived as *allegados* in the homes of parents or in-laws (see Chapter 3), this practice was less common in São Paulo. Instead, the grassroots base of the housing movement primarily was comprised of two groups: precarious tenants who faced excessive rent burdens and insecure tenure; and squatters in favelas on public lands who often faced the threat of removal by the city government.[136] Both conditions were marked by chronic residential insecurity under the looming threats of eviction for inability to pay or municipal removal.

In the lives of women in housing associations, unstable residential conditions were often intimately intertwined with unstable families. Whereas stable nuclear families had predominated in the second half of the twentieth century, recent decades have seen declining marriage rates, rising divorce, and increasing prevalence of informal unions. Thus, by 2009, couples with children no longer comprised a majority of Brazilian households (47 percent), and even "traditional" nuclear families became more provisional and less durable (Scott 2012, 28-30). At the same time women continued to be expected to be the primary caretakers of children, reflected in the fact that between 1990 and 2010, the proportion of women-headed households in Brazil doubled from 19 to 39 percent (ECLAC 2016). This meant both that many women confronted residential insecurity as single providers, and even women with partners understood their relationships as unstable and provisional. Against this backdrop, women saw joining housing associations as a strategy for claiming *security* for themselves and their families. The stories of two women in the Associação de Amigos da Vila Maria highlight how experiences of residence in favelas and rental markets informed this search for security.

When I met Giovana in 2014, she and her two children were in the midst of an eviction, though you would not guess it as she cheerfully chatted and chain-smoked on the sidewalk outside of an AVM assembly. "Rent has always weighed on our lives", she told me with resignation. Ever since she and her husband moved to São Paulo from her native state of Bahia, renting had been both an economic burden and a source of instability. Initially, they shared a

[135] Interview, December 11, 2014.

[136] There is some overlap between these groups, both because poor families faced with residential instability sometimes transited between renting (when they could afford it) and squatting, and because informal rental markets often developed within favelas themselves.

small apartment with two other young couples in the costly central neighborhood of Itaim Bibi, where her husband found work in a restaurant.

> We slept in the living room, with a mattress on the floor. … But we didn't stay long, only about six months, because it was cramped sharing a place made for *one* couple, and the rent was very high. My husband was a waiter and earned around R$1,100 a month, even though he worked in a fancy restaurant. We had a very tight life. We didn't have kids yet, but we paid rent.

Unable to afford the city center, they soon moved out to the periphery where they rented a dark and dingy basement apartment in the district of Capão Redondo. This was the first of many moves, as capricious landlords and unstable income forced them to relocate repeatedly. Giovana lamented that most places they could afford, paying R$200 to R$300 per month, were small, dark and damp apartments in autoconstructed houses, which they tolerated until her infant son came down with bronchitis. This prompted them to move again, to the only home Giovana remembered fondly.

> We rented the upper floor in an [autoconstructed house]. It was marvelous. The place was new, it was well-ventilated, bright, and airy, and it was independent. It had its own entrance. That made me the happiest, because I could come and go without having to pass through the house below and explain myself. It was a house where I could invite my friends to visit because it was a pretty place, not like the others we rented.

However, their rent doubled to R$550, nearly half her husband's salary. It was tight, but they made it work for a year and half. "That's when my husband lost his job, and we couldn't pay the R$550 anymore. We had to look for a cheaper house, because he could only get odd jobs that didn't pay much." They found cheaper accommodations for R$200, "but the house was inferior, very old. We only took it because we needed somewhere cheap, but it was next to a dump, and it had rats. A *lot* of rats." They stayed over a year, until Giovana became pregnant with her daughter, and when her husband again found stable work, they move to a slightly better place.

Giovana's residential insecurity deepened after she caught her husband cheating and decided to separate. She struggled to pay rent and support her children with informal work as a manicurist, while her ex-husband paid child support "only until he found another woman … then he would pay some months and not others." Each time she had a slow month of work, child support wasn't forthcoming, or a landlord raised the rent, Giovana and her children were forced to look for cheaper accommodations. After the third of seven evictions she faced over the next six years, a neighbor invited her to join the AVM, which had recently secured land and funding for its first MCMV-E project. She told me that she was unsurprised to find herself among many other women organizing for housing. "I think it's important for women to have some security, right? … And a woman generally has that idea – I think it's a woman's thing – the idea of having her house, her nest, to take care of her little ones. Men don't. Or if they do, they don't think it's as necessary as it is for women."[137]

While Giovana's sense of insecurity came from a long history of repeated evictions and relocations that marked the lives of many precarious tenants, Naiele lived in the same house for more than two decades. However, living in a *favela* on municipal land meant that the threat of removal always lurked in the background. Naiele came to São Paulo from the state of Pernambuco as a child, along with her mother and three brothers. To help support the family, she went to work as a live-in domestic at age 13, a job she held for twelve years until she met her husband and became pregnant with the first of three daughters. Her husband worked informally

[137] Interviews, October 4th, 2015 & July 29th, 2017

repairing bicycles in Jardim São Bento, in southern São Paulo, where they shared a two-room house in a favela with her brother-in-law's family. "It was difficult. Two families, living in two rooms, just imagine! They had two children and we soon had two. We slept in the kitchen and they stayed in the bedroom." After the birth of their second child, however, "an opportunity came to buy a piece of land right next door to where we lived." While the land was in the same *favela* – owned by the city government – they bought it from other residents through the informal land market. "[My husband] built two rooms there, and things got better. I moved into the house when it was still unfinished. It didn't even have a floor. … The kitchen window didn't have glass, just a hole, but we didn't have the means to do anything. We put a plastic bag over it and moved in."

Over time they made small improvements, but after three years their relationship began to fall apart, and her husband left her for another woman. Her ex-husband never paid child support, but nor did he try to evict them from the house, where Naiele continued to live for over 20 years. Living in a favela meant that she didn't have to pay rent – which, she insisted, would have been impossible while supporting a family with her income from domestic work – but limited resources also meant that she wasn't able to make many improvements to their living conditions. More importantly, the stability the favela offered was a tenuous one. "At any time we could be evicted, because it was municipal land. The land wasn't ours, you see? So we were living there, but at any time, just as they have done in many places, they could evict us." Her anxiety about eviction was heightened by frequent rumors about municipal plans to demolish the favela to widen an adjacent avenue. Thus, when her daughter's mother-in-law, an activist in the AVM, invited her to join their first MCMV-E project, she accepted eagerly. "I was always thinking: Where are we going to live? … I kept thinking about it, and that was one of the main reasons that motivated me to join the association."

While both Giovana and Naiele joined the association as single mothers, instability also marked the experiences of women with stable partners who were unable to provide secure housing for the family. For instance, Débora, a married mother of two, attributed her family's history of precarious renting and recurrent evictions to the unstable income earned by her husband, an informal construction worker with no formal education: "We kept renting and moving from house to house. But we always had difficulty paying rent, because of … his lack of education, his lack of knowledge, he had to keep doing what he does. He had no way to advance to something better."[138] Other women suggested that the provisional nature of their relationships with men, coupled with women's responsibility for raising children, underlay participation in housing associations. Daniele, a precarious renter, had been with her partner for eight years, but told me that she had joined the MMJ to ensure she would have a house for her children in case she decided to separate.

> Normally a woman is more of a mother than a father is a father, right? I mean … when a couple separates, who do the children stay with? With the woman. The guy leaves, he forms another family, and the children stay with the woman. You see this all the time! … So women are the ones who think more about the future of their child, and their future too.[139]

Grounded in these experiences, grassroots members, like movement activists, understood the MCMV program as supporting women in their search for security as responsible custodians of the home and family. As Elza, a member of the Movimento Moradia e Justiça, told me:

[138] Interview, July 7th, 2017
[139] Interview, November 6th, 2014.

> Everything is always left to the woman. Children, in a separation, stay with the woman. A mother, when she gets older, becomes the responsibility of her daughter. … So women, I think, are more human in that respect. They care more about having a house, fighting for the comfort of her children and her family, than men do. That's why I think it's important that [MCMV] puts the house in women's name.[140]

Naiele, similarly, affirmed that in MCMV, "The house is in the woman's name because … men are capable of taking it and saying: 'We're going to sell it and that's that.' ... In my point of view that's why, it's for the woman to have her security, which is the house where she lives."[141] While women joined associations in search of security for themselves and their children, we will see in the following section how their active participation in housing projects became an important terrain on which they enacted responsibility and dedication as "*guerreiras*."

***Building Dignified Housing: The Participatory Process of* Autogestão**

For local housing associations, the importance of MCMV-E went beyond the ways in which it allowed them to grow and deliver housing to deserving "women-warriors". It also lay in the fact that the program enshrined the principle of *autogestão*, or self-management, of the production of housing itself. Understandings and practices of self-management varied across different associations, but at the most general level it meant that as officially registered "organizing entities", associations directly received federal subsidy resources and controlled the implementation of housing projects. In this respect, associations in São Paulo occupied a very different position from committees of *allegados* in Santiago, which were positioned as passive clients of housing processes administered by professional management entities (see Chapter 3). Whereas committees in Santiago had to use routine collective action to claim participatory voice in these processes, in São Paulo associations' control over the process was institutionalized in MCMV-E. Thus, even as they contracted *assessorias técnicas* and builders, they retained authority over the location, design, bureaucratic approval, and construction of housing projects. By examining how these projects unfolded in practice, we will see how MCMV-E not only allowed associations to engage grassroots members in the process of making the housing they would inhabit. It also enabled them to produce what activists and members considered to be "dignified housing" - which they frequently contrasted to that built through the developer-led segment of MCMV program.

On a sunny autumn morning in the eastern periphery of São Paulo, a group of twelve members of the Associação Central dos Sem-Teto paid a weekly visit to the site where their apartment complex, built through MCMV-E, was under construction. Accompanied by Roberto, an ACST activist, and Natália, an architect from the *assessoria técnica* that designed the project, they donned blue hardhats and set off through the neighborhood. The group took pictures of the four apartment blocks at different stages of construction, spending most of their time in one which was nearly complete. They moved floor by floor, making detailed notes of faults they found – chipped tile in one apartment, a broken window in another - which would be sent to the contractor hired to build the project, and checked at a later oversight visit to ensure they were repaired. The group paused for a few minutes in one of the two-bedroom apartments, where the future residents happily imagined how they would decorate, furnish, and arrange their new homes. Maria was most excited about the small balcony where, she explained, she planned to hang a hammock and decorate with potted plants when she moved in. Her enthusiasm was shared

[140] Interview, December 5th, 2014.
[141] Interview, July 3rd, 2017.

by others in the group, who recalled that the balconies were among a number of residents' proposals that were incorporated by the architects who collaborated on the project's design. But Roberto explained to me that when they sought state approval for the project, the balconies had been a point of contention between activists and housing officials. In these negotiations, support from José, the lead architect, had been crucial. "The technicians from the Caixa [Econômica Federal] had a problem with the balconies. They are used to seeing everything nice and square, because social housing is usually square," he explained gesturing to three uniform MCMV high-rises recently built by developers several blocks away. "So they told us that we couldn't have balconies, and José fought with them. He said: 'You have to show me with an engineering study that this cannot be done. I think it looks nice. Just because it is a social housing project doesn't mean it has to be ugly.'" After a long series of negotiations, the state technicians gave in and the balconies were ultimately built.

This visit to a construction site highlights how MCMV-E enabled movement associations to control housing production and enlist grassroots participation in the process. First, the active role of the association in elaborating, negotiating, and overseeing the construction of the project reflects the institutionalization of the principle of self-management. Second, the ostensibly trivial matters of minor construction faults and the inclusion of balconies in the project[142] points to how associations directly involved grassroots members, from design to construction, in the process. Finally, it highlights how self-management was made possible not merely by the framework of the policy, but also by the availability of technical knowledge resources provided by *assessorias técnicas*, whose close collaboration with housing associations - providing architectural design skills and technical backing in negotiation with state agencies - was a product of the long process of consolidation of São Paulo's broad-based civil society networks that linked movements to allied professionals (Sanches and Alvim 2013). Although the movement-claimed Entities program remained embedded within the developer-led MCMV, it empowered housing associations to produce better quality housing and, as importantly, do so through a participatory process.

One of the key moments in terms of both product and process was the design of their projects, a task in which support from architects in *assessorias técnicas* was vital. Rather than imposing ready-made designs, these architects enabled associations to collaborate in shaping the projects. In the most common strategy for participatory design, they consulted with activists to draft initial proposals, sometimes including multiple possible designs, and presented them to a project assembly. This initiated discussions among grassroots members – often continuing over multiple assemblies – in which they debated which models they preferred, and proposed changes to the initial design which architects subsequently incorporated.[143] As Gerson, a member of the MMJ, recounted:

> When the architect presented the project to us in the assembly there were a series of discussions because people wanted different things. She presented three types of project, and the group participated. I remember that the majority voted to put a veranda [adjacent to] the living room. … Then there was a big debate about parking spaces, some people wanted

[142] While balconies may appear to be trivial, Brazilian urbanist Luciana Lago (2011) notes that these are often proposed and valued by participants in participatory projects, as markers of distinction from the block form of conventional social housing in Brazilian cities.

[143] Some *assessorias técnicas* pursued more elaborate participatory process. For example, the methodology of the São Paulo based Usina collective involved five months of assemblies, focus groups, and hands-on participatory modeling with grassroots members to generate initial proposals, rather than informal conversation with leaders (Arantes, Hirao, and Lazarini 2010).

> parking even though many do not have cars… But we decided not to, because we wanted to prioritize the quality of the house … The project came out very good. Three story buildings with ramps for older people so they don't have to climb stairs … And I thought it was really important, because if a person just comes and says: "the project is going to be this", nobody can give an opinion. So it was important that everyone participated there, to give their opinion of what they thought would be best.[144]

Although constrained by limited subsidy funding and technical requirements of the program, these processes enabled future residents to decide on trade-offs and make collective choices about communal infrastructure, public spaces and the design of interior spaces of their homes.

Beyond project design, associations promoted routine forms of participation in the work of managing and even building housing projects. This took different forms in each association, especially with regard to the question of whether or not to use collective construction, or *mutirão*. While all associations hired construction firms to do part of the construction, MCMV-E permitted them to use contributions of collective labor to reduce construction costs and invest the savings in improvements to their projects. In addition to material benefits, some activists saw *mutirão* as an integral part of self-management. Laura, the leader of the MMJ, explained that they used *mutirão* in all of their projects "because there you really have participation of the families. People are going to become conscious that [the project] is theirs. They are going to see what is being done, how it is being built, and that they are participating, they are helping."[145] Other associations, however, sought to avoid *mutirão* unless it was necessary to make a project viable. As some activists saw it, collective labor imposed significant burdens on grassroots members, and they feared it would also be slower than hiring professional builders (cf. Jesus 2015). Thus, neither the AVM nor the ACST used *mutirão*, instead contracting construction firms to build. Roberto, an ACST activist, affirmed that *mutirão* "is like something from the middle ages," noting that it had been necessary in earlier programs in which funding was limited. In MCMV-E, he told me: "We are able to do 21st century *mutirão*," maintaining control over the process without the necessity of labor contributions by members.

Even associations that did not use *mutirão* involved members in participatory management. They held elections within each project for construction oversight commissions, which made weekly (sometimes daily) site visits, presented progress reports to assemblies, and coordinated decisions about the purchase of building materials. Marsileide, a member of the AVM who was elected to her project's oversight commission, explained how this enabled ongoing control and participation in the process.

> With the commission involved, the association knows what kind of material is being used, where it was bought, how much it cost. And we bring it to the assembly: "Look, people, we are going to put in the floor. What color? What do you think?" We involve all of the families, so they collaborate on the kind of materials that will be used in the project.

She also noted the material benefits of this, contrasting their project to local MCMV projects built by private developers:

> It's really important, because if you don't have the association involved in the project … a company will do things however they want. …They use the cheapest materials, and you don't know where the rest of the money goes. … These are the kinds of situations we see around here. The apartments are ready, but when you move in the walls crack, there are

[144] Interview, Gerson, 23 November 2014.
[145] Interview, October 2nd, 2014.

leaks, and many fall apart on their own. So having the association involved is a guarantee for the future.[146]

This oversight was not without conflict, as contractors sometimes chafed at associations' close control over the process. In one instance, the AVM's oversight commission found that the builder was installing cheaper windows than those the association had chosen, and insisted that they be replaced. The builder complied, but responded by trying to prevent the commission from continuing to make daily visits, claiming they impeded construction. However, when the association threatened to halt the transfer of funds for construction, the builder quickly gave in and the oversight visits resumed. Thus, through control over resources, associations were able to defend their participatory engagement in producing self-managed housing.

In addition to the participatory process, activists and architects also emphasized the material quality of the projects that they were building. Although MCMV-E was embedded within a market-oriented program, they saw it as enabling them to build housing in accordance with logics at odds with those of private developers, prioritizing the use value of housing as lived space rather than its exchange value as a for-profit venture.

Studies of MCMV reveal how Brazilian developers, like their Chilean counterparts, use multiple strategies to maximize profit from fixed-value subsidies. They tend to build low-income projects on the cheapest land in peripheral areas with few public or private services; maximize density and build large, contiguous complexes to achieve economies of scale; and minimize costs by building standardized, homogenous projects of small apartments with cheap and low-quality materials (Rolnik et al. 2015; Cardoso 2013; Santo Amore, Shimbo, and Rufino 2015). In contrast, housing associations operating within MCMV-E inverted these priorities, privileging quality of urban life in lieu of profit. Although constrained by land markets (see below), they sought land with good "urban insertion," meaning proximity to transportation arteries and hubs, and access to public services and commerce. They also sought to limit project density - following a maxim, as one architect put it, of "more people, less space, lower quality of life"[147] - as well as to maximize the size of apartments and use higher quality materials. These contrasting logics of use value versus exchange value underlay a distinction made by activists between what they often referred to as "our MCMV" (i.e. Entities), and the broader program they maligned as "the developers' MCMV."

Women's Participation as Burden and Empowerment

At the same time as it enabled the participatory production of better-quality housing, the process of implementing self-managed projects entailed significant investments of time and energy by grassroots members. This, in turn, made women's disproportionate contributions to movement associations particularly visible, as they engaged actively in oversight commissions and *mutirão* labor. Activists often lamented the fact that women's husbands and partners rarely participated, citing men's physical strength and knowledge of construction work that would enable them to make valuable contributions. However, they also saw it as reflecting women's commitment as responsible mothers and dedicated *guerreiras* – notions that they often contrasted this with masculine apathy or irresponsibility. Verinha, a second-generation activist, framed this in contrast to earlier urban struggles, critiquing men as failed patriarchs and highlighting women's aspirations for new rights.

[146] Interview, July 13th, 2016.
[147] Interview, Tânia, 22 October 2014.

> In my mother's time [the 1970s and 1980s], men were in fact working to sustain the home. Today the man is at home sleeping, waiting for a house to come to him, because women are going off to get it. I think that the woman, to improve her condition and that of her family, ends up giving up more of her time. ... But what I think is behind that is her desire to conquer her rights. That's why they perceive the importance of participation.[148]

While this reflected the state's construction of women as responsible and deserving maternal subjects, some women suggested that the gender-targeting of the MCMV program actually reinforced the notion that participation was women's responsibility. For instance, Daniele, a member of the MMJ, told me that:

> Men, the husbands of the majority of women here in this project, think that because the project is in the woman's name, the woman has to handle it. I perceived that because of comments made in the group. Like, one husband came with his wife to the *mutirão*, when we were clearing the land, and he just sat there watching his wife work. When I asked him why he wasn't working, he said: "Ah, but it's hers [her house]. If she wants it she has to work. I just came to see."[149]

The construction of women as responsible *guerreiras* and the processes of participation through which they claimed housing rights took on a dual meaning. On one hand, engaging in a participatory process was an empowering experience for many women. Giovana, for example, described her participation as transformative:

> Before I joined the association and participated in the Minha Casa Minha Vida project, I just took care of my home and my children. I didn't have that thing of fighting for my rights. … But when I entered the project I saw that as a group we had power … And that really changed my life. I saw that we could join together to make our rights effective.[150]

On the other hand, it reinforced the "gendered burdens" of community labor (Moser 1992; Neumann 2013) through which women claimed housing for their families. Margarete, for instance, in spite of participating actively in the MMJ, told me that "It's just one more thing we have to fight for. Faced with a hard life, it is one more thing that women have to roll up their sleeves and do."[151]

Thus, through the very same process that women "conquered" new rights and became empowered participants in shaping the production of their homes and neighborhoods, they also undertook new burdens of participation that were integral to the making of dignified housing. Rather than existing in tension with one another, these two meanings were closely intertwined in the construction – by the Brazilian state and housing movements alike – of women as particular kinds of rightful subjects. By taking advantage of a policy that empowered them to access housing, and joining associations that empowered them to participate in the process, they undertook the burdens that this entailed as a naturalized extension of their responsibilities as deserving and self-sacrificing mothers.

The state-movement "partnership" created by MCMV-E thus had multiple consequences for housing associations in São Paulo. It facilitated the inclusion of low-income women, enabled movement associations to grow, and allowed them to develop participatory housing projects that privileged quality of life over profit. These gains were made possible by the movements' contentious mobilization to claim a participatory space within the MCMV program, as well as by

[148] Interview, December 16th, 2014.
[149] Interview, November 6th, 2014.
[150] Interview, December 4th, 2015.
[151] Interview, September 20th, 2015.

women's everyday contributions of labor to the implementation of participatory housing projects. However, the Entities subprogram that enabled these gains remained embedded within the framework of a larger market-oriented housing program. As we will see, this imposed hidden costs on associations and their members, and limited the advancement of the broader movement goal of challenging segregation and forging more inclusive cities.

The Limits of Peripheral Partnership

The fact that the overarching MCMV program was designed to drive accumulation by inclusion meant that it was, as activists often reminded me, "made for developers." Although movements had claimed participatory space within it, this meant that they had to navigate the production of self-managed projects within a broader policy framework that positioned developers as the main agents of social housing provision. This had two perverse effects for housing associations building through MCMV-E. First, it imposed hidden costs on grassroots members, as associations lacked economic resources required to get new projects underway. Second, it forced movements to compete with developers in overheated land markets - driven by the MCMV program itself - which tended to reinforce the peripheralization of participatory housing projects.

Hidden Costs and the Production of Paying Subjects

As we have seen, housing associations, in collaboration with *assessorias técnicas,* were able to design housing projects with direct participation by residents, and the fact that they were not profit-seeking developers meant that they could privilege use value over exchange value in designing those projects. As I have suggested, this enabled significant gains in terms of maximizing quality of life for residents by reducing density and improving the size and quality of apartments. Operationally, however, the MCMV-E program embedded assumptions that housing associations had similar capacities to developers to absorb the costs and risks required to get these projects off the ground. Concretely, this meant *before* they could apply for subsidy resources, associations had to find land, ensure it was viable to build on, and design a project for it – and this process carried a number of costs. Associations had to research the legal status of the land to ensure that the seller had effective title;[152] that zoning permitted residential use; and that development was not prohibited by environmental legislation. They also had to conduct soil and topographic studies to determine whether it was physically viable to build there. While developers have juridical, technical, and economic resources to conduct these studies, housing associations do not. Thus, they had to hire *assessorias técnicas* or private companies to conduct viability studies and while MCMV-E funds covered some of the costs, they only received subsidy funding after a project was approved - a process which often took several years. To address this problem, UMM activists and *assessorias técnicas* sought to negotiate with state agencies to secure funding for initial viability studies. Ultimately, they secured the passage of a Municipal Law for Self-Management of Housing that included funding for initial studies and project design. However, the law came only in December of 2016, when federal support for MCMV-E had been frozen under a new right-wing government.

Thus, while activists universally lamented this necessity, they relied on contributions from grassroots members, which ranged from R$200-R$600, in order to get the process started. This created three problems for associations. First, it opened them to accusations of "charging" their members to provide government-funded housing. Such accusations were indeed made by

[152] This is no small task in São Paulo, where titles are often out of date, and a long history of informal or illegal sale has left much land with overlapping and dispute ownership claims (see Holston 2008; Rodrigues 2013)

conservative news outlets, which affirmed that movements were "acting as developers."[153] This even led to the opening of an inquiry by the São Paulo state legislature in 2013, which meant that association leaders and lawyers from UMM had to spend several months defending their engagement within MCMV-E. Second, the fact that participation required some capacity to pay meant that associations were unable to include the poorest city-dwellers in self-managed housing projects. Third, requiring beneficiaries to pay stood in tension with movements' objective of guaranteeing universal housing rights. Not only did it create exclusions from movement projects, but some felt that payment undermined the sense of housing as a right for those included. As Verinha, an activist and social worker, explained in a meeting with other leaders in the AVM: "For me, the first thing I tell families [when they join] is that housing is a right. And it's complicated to say it's a right if we are charging for these things, no?"[154]

Many activists, however, made virtue of necessity even if they saw payment as a lamentable but practical solution. Some pointed out that getting a project started would move beneficiaries closer to not having to pay rent – a significant burden for renters in my study, who paid between R$350 and R$700 per month. Jefferson, an activist in the AVM, compared this with the future monthly payments they would have to make to Caixa Econômica Federal, a symbolic mortgage required by the program (see Chapter 2):

> When the project is done people won't have to pay rent anymore. They won't have to pay more than R$80, and they will be making payments on something that will be theirs, with a value of R$80 – and some will pay less, only R$60. So, I mean, nowhere in São Paulo will you find rent that low.[155]

Others even affirmed that "learning to pay" was a good thing, noting that once projects were complete residents would also have to pay condominium fees to maintain collective spaces. As Roberto, an activist in the ACST told me:

> Payment is also important because this way the families learn to pay. Some are paying rent, but others are living in favelas or with family, right? They have to learn to pay because later they'll have to pay condominium fees, and if they aren't paying their way it is going to create problems between neighbors when they are living in the condominium.[156]

Although it emerged as a pragmatic solution to a problem imposed by the framework of the MCMV program, the contributions made by grassroots members helped to constitute them as responsible, paying subjects. As we will see in the next chapter, the continuing need to make payments had significant consequences for residents' everyday lives and their understandings of the right to housing.

Land and the Peripheralization of Self-Managed Housing

In a deeply unequal city, São Paulo's housing movements had long demanded more than state funding for self-managed housing. As Claudinha, a UMM activist explained, "The struggle for housing isn't only about the house. It goes beyond that… to create a democratic city where people can live where they want, to not segregate spaces and neighborhoods."[157] However, the incorporation of MCMV-E within a market-driven policy severely undermined this objective, as

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[153] For example, see "Com verba do Minha Casa Minha Vida, Entidades atuam como imobiliárias." *Estadão*. September 30, 2015. (Accessed online, November 25th, 2014).
[154] Field Notes. September 19th, 2014.
[155] Interview, December 15, 2014
[156] Field Notes. April 30th, 2014.
[157] Interview, Claudinha, 28 November 2015.

even self-managed housing projects remained severely constrained by land markets. This was a fundamental problem from the design of the program, which excluded movements' longstanding demand for an active state land policy to curb speculation and combat segregation by providing well-located land for social housing (Rodrigues 2013). Rather than curb the role of land markets in determining the location of social housing, MCMV did just the opposite. Both developers and housing associations (operating within MCMV-E) had to use subsidy resources to purchase land from private owners, which tended to push low-income projects to more affordable peripheral areas. And this was further aggravated by the fact that the program drove up the value of land speculation on urban peripheries by creating new incentives for developers to acquire cheap land, which could now be profitably redeveloped with federal subsidy resources (Rolnik 2015; Fix 2011; Cardoso 2013). Rather than a problem of the policy, this was in fact part of its intention. After all, from the outset the MCMV program sought to drive growth in a flagging real estate sector through new state investment.

For housing associations operating within MCMV-E, however, this created new difficulties. In particular, it placed associations in direct "competition with developers operating within the … very same MCMV program for land in areas previously scorned by them" (Jesus 2015, 145; Rodrigues 2013). This problem was acutely felt by activists like Laura, who told me:

> Our main problem today is that the price of land went up a lot. And now we cannot find land with a price compatible with the value of federal funding. …. If it wasn't for that, if there were stable land prices, we would not have so many problems. Because the value of funding is good, in my evaluation. But considering the cost of land, it makes a lot of projects unviable. It's very high in São Paulo and in the whole metropolitan region.[158]

This situation forced activists to dedicate considerable time and energy to finding affordable and well-located land, and to negotiating purchase agreements with landowners. The problem was further compounded by an assumption embedded in the policy that associations would be able to act like developers: fronting the money to purchase land and design projects *before* they could apply for state subsidies to build new projects. Movements, however, lacked capital to do so, and long delays in state approval before they could pay for land made it hard to secure increasingly scarce land in a competitive market. As Jefferson, an activist in the AVM explained, "It's difficult ... because the movement doesn't really have money for land. Now we have three plots we are negotiating, but it's hard to close. It's like this: [landowners] want money … and if another person shows up with money in hand, they sell. They aren't going to wait."[159]

The land problem elicited an array of responses from different groups within the housing movement. Some turned to occupation to demand state expropriation for affordable housing. One group, the *Frente de Luta pela Moradia* (Housing Struggle Front, or FLM) occupied a number of buildings in downtown São Paulo, claiming a right to live in the center and asserting that abandoned buildings be given a social function as mandated by the constitution. Another, the *Movimento dos Trabalhadores Sem-Teto* (Movement of Homeless Workers, or MTST), grew rapidly as it occupied unused land in peripheral areas to denounce speculation and demand expropriation for projects built through MCMV-E (Irazábal 2018). The UMM, however, primarily focused on institutional engagement with the city government, seeking public intervention to insulate the location of their projects from market pressures. In March of 2013, when the city government under Workers' Party Mayor Fernando Haddad opened a participatory process to revise the city's master plan, the UMM mobilized to shape local land policy. The city-

[158] Interview, October 2nd, 2014.
[159] Interview, Jefferson, 15 December 2015

wide network mobilized grassroots associations to identify empty lands in their neighborhoods, and sought to have them designated as "Special Social Interest Zones" (*Zonas Especiais de Interesse Social*, or ZEIS). This designation would set limits on development for purposes other than social housing, thus facilitating movements' negotiations with landowners. Through this process, they secured inclusion of nearly 400 plots of land, covering a total of 18 square kilometers, as ZEIS. This laid the groundwork for subsequent struggles. After the master plan was approved in June of 2014, the UMM together with the MTST and FLM, launched a series of demonstrations to demand that the municipality expropriate or purchase land in ZEIS, and allocate it to movement-linked associations to build new housing through MCMV-E. This strategy bore fruit when the PT city government agreed to buy up empty lands in well-served urban areas and cede them for social housing projects. However, by the time the municipality began to allocate lands in 2015, Brazil's political and economic crisis was bringing federal funding for new MCMV-E projects to a near halt.

In spite of these ongoing negotiations, the net effect of land market pressures was the displacement of self-managed housing projects to the fringes of the city (Jesus, 2015). Following the same pattern of developer-led MCMV housing in São Paulo (Rolnik et al. 2015), the MCMV-E projects of the three associations in my study were all located in distant peripheral neighborhoods. And for many grassroots members, this meant the prospect of moving further out into the city's periphery. Margarete, a member of the MMJ, expressed resigned ambivalence about moving away from the inner-peripheral neighborhood of Vila Clara, where she had long lived as a renter. The place where the association had secured land was in Jardim Ângela, a poor and stigmatized neighborhood on the edge of the city, more than a two-hour bus ride from the center. "I am aware that it's [a project] for the poor … [but] I know it's a region that's difficult in relation to transportation, … and although it has gotten more social resources, that's because in the past it was a very violent area. For me as a *paulistana* … I know it is going to be a difficult place to live."[160]

Associations sought to mitigate the consequences of peripheralization by negotiating for land in areas which, although often on the city's edge, were well-served by public transportation, services, and local commerce. And some members noted that they had always lived in the periphery, and preferred to remain. For example, Cristina, a member of the AVM who had long lived in a favela in Capão Redondo, told me

> Even if you live in the extreme South Zone, and you work in the center, are you really going to leave here, take your whole family that is used to living here to live in the center? And if you stop to think about it, the cost of living here is one thing, and in the center of the city it's another. … With my income I wouldn't be able to survive in the center. I'd have to come back to the South Zone. So I think [the government] should spend more resources in the extreme South Zone. Not take people out of here, but open more businesses, and give more opportunities to people here.[161]

For others, however, the peripheral location of housing projects fostered a sense of state-sponsored exclusion that belied the notion of a state-movement "partnership" forged through MCMV-E. A few weeks after we both attended a protest to demand municipal land provision in the city center, Lissandra, a member of the Movimento Moradia e Justiça, was skeptical that it would result in anything.

[160] Interview, September 20th, 2015.
[161] Interview, July 13th, 2016.

> There are some officials who want to collaborate with social movements, but there are few that really want to see those people [movement members] right in the middle of the city. … Nobody wants popular housing in the centre of the city. The powerful [*os grandes*] don't want it. What's good for them is to put the poor [*o povo*] really far away, on the periphery. … We would like to live in the centre, and we have the right to, but unfortunately it isn't possible. … I think they will keep putting us on the margins [*pelas beiradas*] in the *jardins* and the most distant neighborhoods. … But if we won't get housing in the center, then let's just go to margins, because that's where we're going to get it.'[162]

The peripheral partnership of MCMV-Entities was thus marked by an enduring tension. On one hand, movements had claimed an institutional space that enabled them to grow, expand inclusion of grassroots members, and implement participatory housing projects. On the other hand, the fact that this participatory space was embedded within a broader, market-driven housing policy imposed new costs on association members and reproduced entrenched patterns of segregation by pushing self-managed projects to the periphery of the city itself.

Conclusion

On October 5th, 2015, Brazil saw the largest mobilization of housing movements since that which gave rise to the MCMV-E program in 2009. In eighteen cities across the country, movement organizations staged mass marches and occupations of federal buildings. In São Paulo, thousands of people, wearing colorful T-shirts with the logos of local movement associations and carrying flags of the UMM and other city-wide networks, participated in five simultaneous marches that converged on the Praça da Sé, in the heart of the city center. There, they erected an encampment of wood and nylon tarps at the entrance to the offices of the Caixa Econômica Federal. As one activist affirmed from atop a sound truck, "We are building here the house of the homeless, because until there is money for popular housing, we will put up our shacks and remain."[163] If six years prior they had launched similar demonstrations to claim a participatory partnership within the Minha Casa Vida Program, on this day – and over the following years – housing movements became increasingly mobilized to defend it.

In the waning days of the presidency of Dilma Rousseff, and of more than a decade of Workers' Party rule, MCMV-Entities, along with the broader MCMV program was placed on the chopping block of austerity. Having narrowly won re-election in 2014, Rousseff's government was beset by an economic crisis from years of falling commodity prices, and besieged by the unfolding of Operation Car Wash, a massive investigation into corruption in the state oil company, Petrobras. The political fallout the investigation was heightened by efforts of conservative judges and media to lay the blame for systemic corruption solely at the doorstep of the Workers' Party (Singer and Loureiro 2017; Anderson 2016). And after years of attempting, unsuccessfully, to revive the flagging economy through neo-developmentalist measures (cf. Singer 2017), Rousseff began to take a more austere approach. In 2015, she appointed a conservative banker as Finance Minister, who sought to rein in public spending and inflation. In the process, the anticipated renewal of the MCMV program – promised by Rousseff since the 2014 campaign – was repeatedly delayed, and the proposed 2016 budget cut federal housing funding by more than R$5 billion. This meant that there would be funding for only 12 thousand low-income units through MCMV, and in an effort to shore up support from real estate sectors,

[162] Interview, Lissandra, 5 December 2014.
[163] Field Notes. October 5th, 2015.

this funding was allocated solely to developer-built housing. As the state-movement partnership of MCMV-E was threatened, movements took a more conflictive stance toward the government

After the mass protests and more than three weeks of encampment outside the Caixa Econômica Federal in São Paulo, movements won a partial concession. The funding cuts would remain, but the 12 thousand low-income subsidies would be allocated to Entities, rather than developers. However, signing the renewal of the MCMV in April of 2016, which consecrated this concession, was one of Rousseff's final acts as president. On May 12th, she was forced to step down to face impeachment charges – not for corruption, but rather for supposed budget manipulation – which were confirmed in August. As her right-wing vice president, Michel Temer, took office, deeper austerity measures brought further cuts to MCMV-E. Over the following years, new cuts followed by mass mobilizations in São Paulo became routinized, bringing the six-year period of collaborative state-movement partnership to an end, and giving rise instead to a defensive struggle.

The renewed mobilizations that began in 2015 reveal the importance to São Paulo's housing movements of the MCMV-E program. Although an imperfect, peripheral partnership, it had offered them important gains through participatory inclusion in federal housing policy. As we have seen in this chapter, housing movements in São Paulo had a long history of participatory engagement in housing provision, sponsored by local Workers' Party governments since the 1980s. The MCMV-E program differed from these earlier experiments in one crucial way: it had to be "claimed" (Gaventa 2006) through mass mobilization as the PT federal government turned toward a market-driven approach that privileged private developers. This was not merely a conjunctural accident produced by the 2008 financial crisis, but rather reflected the turn of the ruling Workers' Party toward top-down social policies and the formation of state-market alliances (Dagnino 2016) - of which the overarching MCMV program was a prime example. Nevertheless, the PT's historical commitment to participation gave impetus and legitimacy to movements' claims, and made it difficult for the Lula government to ignore a large social movement that had long been aligned with the Party. As a result the movement's demand for participatory, self-managed housing provision was accommodated as a "peripheral partnership" within the broader, developer-led MCMV program.

This accommodation provided significant gains for local housing associations in São Paulo. It gave them access to new federal resources to build housing; it enabled them to include low-income women, who had long been the majority of the movements' base, in their projects; and it enshrined the principle of "self-management," giving associations considerable control over the design and production of their projects. As we have seen, this enabled them to enlist grassroots members in direct participation in shaping the conditions in which they would reside, as well as to privilege use value over exchange value as they designed and built projects. As we will see in the following chapter, this was vital in associations' capacity to deliver what members understood as "dignified housing," providing them with a sense of material improvement and social inclusion in a deeply unequal city.

We have seen also that the participatory engagement by movement associations produced particular kinds of gendered subjects, as both the Brazilian state's targeting of housing provision to low-income mothers, and movements' long-standing demands for women's inclusion in housing policy, converged on the construction of women as the legitimate subjects of housing rights. Both state discourses and movement practices constructed these women as self-sacrificing mothers and striving *guerreiras*, empowering women to claim rights and participate in shaping their homes, while simultaneously naturalizing their responsibility to

provide security for their families and contribute to the collective project of producing housing. As we will see in the following chapter, this construction also shaped women's understandings and everyday practices when they became residents of MCMV-E housing, where they undertook new burdens as responsible custodians of the home and family.

Lastly, however, the fact that movement's demand for participatory self-management was accommodated within the framework of a market-driven policy created important constraints on housing associations. It undermined movement claims to universal housing rights by imposing costs on grassroots members as associations were forced to "act like developers" to get housing projects off the ground. In addition, the injection of massive state resources to facilitate economic growth in the real estate and construction industry drove speculative land markets in which housing associations were at a considerable disadvantage. Ultimately, this reproduced patterns of displacement of social housing to peripheries, even as associations were able to improve their quality through self-management. Thus, even as movements successfully claimed participatory space, it was marked by enduring tensions between inclusion in the participatory production of dignified housing, and enduring socio-spatial exclusion in the city.

Chapter 6
The Costs of Inclusion: Dignity, Anxiety, and the Making of Responsible Homeowners in São Paulo

On a Sunday morning in August of 2016, a few months before 200 members of the Associação de Amigos da Vila Maria (AVM) moved into their new apartments, Seu Mário took me on a tour of the Condomínio São Francisco, which was in the final stages of construction. In his late 50s, Mário had joined the association in 2009, and although the apartment would be registered in his wife's name, he was one of the few men who participated actively in the project. Initially, he joined the construction oversight commission, and eventually was elected to the association's leadership, where he planned to continue after he moved into his apartment. "What I most want is to be happy, understand? And as others have helped me, I want to help others as well." [164] Mário explained that his happiness had been hard won: "I struggled for forty years, working forty years with nothing to show for it." He and his family lived as precarious renters, moving from place to place as his irregular income as a self-employed curtain-maker precluded his dream of homeownership or even a stable life. Finally, he told me, this was going to change: "Only now am I conquering a home through the association, so I will be able to have a little bit of comfort in my old age, and I will be able to give something better to my wife, so the end of our lives will be a little happier, a little better." As we approached the wooden gate of the construction site, he reminisced about the seven years of "*muita luta*" – much struggle – through which the association built the project, beginning only a few months after the mass mobilization of housing movements to claim participation through the Minha Casa Minha Vida-Entidades program:

> I remember when Dona Viviane found the land, and when we went to the Caixa to sign the papers, to consecrate the purchase of the land. That was really great. And then came the struggle, we went on working with the architects, building, and achieving our objective. ... Now you are going to see how the apartments turned out. A beautiful conquest, that's what it is.

In spite of having visited the site a number of times throughout the construction process, I was struck by the imposing complex of four, eight-story apartment buildings, painted a welcoming sea-foam green, which descended in a staircase pattern following the steep slope of the land. From the front entrance along one of the major thoroughfares linking the region of Capão Redondo to the city center, we followed a series of staircases, ramps, and open-air walkways traversing the bright green terraces of freshly-planted grass that separated the towers, eventually arriving at the cement plaza and community hall at the bottom of the complex. On the way, Mário paused and invited me to peer through the window of one of the two-bedroom apartments, excitedly pointing to the final touches being made. "They are putting in the finishing, the tiles and everything. It's really well done, see? There are even connections on the walls for television and telephone, one on each side so people have options." He beamed with pride, even comparing their low-income housing project to apartment complexes in wealthier parts of São Paulo.

> This here was done through Minha Casa Minha Vida – Entidades, with a level of cost for the poor, less expensive. But look at the quality of construction. I see no difference. … Look, honestly, at this here; there are many apartments that you see in Morumbi [an elite neighborhood] and places like that, of this same size, that are not as well done as this one. … It's just like those for people with greater acquisitive power, you see?

After years of collective work to build a self-managed project through MCMV-E, Mário, like others in the AVM, was on the verge of "conquering" the dream of having dignified housing.

Mário's tour presaged the widely shared sense of dignity and inclusion in the Condomínio São Francisco, to which residents would move only a few months later. The move

[164] All quotes in this introduction come from field notes and a recorded interview with Mário. August 7th, 2017.

itself was abrupt and turbulent, as the threat of occupation by other homeless city-dwellers galvanized the AVM to organize a tense and exhausting night watch, and members would eventually occupy their own homes as "provisional residents" before the project was formally completed. However, by the time I visited the condominium a year later, the inhabitants were settled into what they considered "beautiful" apartments, and many were glad to finally have a home of their own after years of unstable and insecure lives as favela-dwellers and precarious renters.

Through an ethnographic examination of everyday life in the Condomínio São Francisco, this chapter shows how access to housing through the MCMV-E program shaped residents' understandings of their place in the social and political community of the city. On one hand, it conferred a profound sense of inclusion in what residents saw as dignified housing. On the other, it also imposed new burdens and anxieties as they struggled to pay the costs of formal homeownership. This intertwining of the dignity and cost of inclusion gave rise to new meanings and practices of what it meant to become homeowner-citizens in São Paulo.

I first show how residents constructed a shared of dignity in their new apartments, which was experienced not only as a material improvement over their previous conditions of precarious residence, but also as a meaningful symbol of social inclusion in a deeply unequal city. This understanding was crucially shaped by the dynamics of state-movement partnership in the MCMV-E program (see Chapter 5). Residents attributed material improvement and social inclusion not only to the collective struggle of their housing association, but also to the broader, state-sponsored expansion of access to education, housing, and consumption. For many, access to dignified housing indexed a more general sense of improvement in the lives of the poor, and a diminished social distance from middle-class São Paulo, under Workers' Party governments.

Importantly, this view was constructed with hindsight, as on May 12, 2016, after nearly fifteen years of PT rule, Brazil's Congress forced President Dilma Rousseff to step down from office and face impeachment charges for supposed budget manipulation. The confirmation of impeachment three months later meant that power was turned over to the conservative vice-president, Michel Temer, who pursued a stark agenda of austerity. In addition to slashing funding for MCMV housing, Temer's government froze social spending on education and healthcare, and pushed through labor legislation that undermined collective bargaining and made employment more "flexible." Along with a deepening economic crisis that brought official unemployment rates to over thirteen percent in 2017, this shifting political scenario cast a cloud over Condomínio São Francisco before the residents even moved in. Indeed, it tainted the otherwise optimistic tone of Mário's anticipatory tour of the neighborhood:

> Do you think this [new] government doesn't want to build things like this for the poor? It doesn't! With the change of government … the government will not be on our side anymore, because they live off of misery. They gain from misery, so they don't want to see the poor live well. … Even the entrance of this Temer, that was to benefit the rich man. How did the poor man benefit? In no way.

It was against this backdrop that residents of the Condomínio São Francisco confronted the new costs of homeownership. In a context of growing economic insecurity, residents struggled to pay the bills associated with their new homes. High condominium fees added to the burden of utilities and other household costs, and the anticipated arrival of bills from the Caixa Econômica Federal - to which they would pay monthly installments on their apartments over ten years - generated new anxieties. As we will see, however, residents' anxieties were coupled with a widely-shared understanding that it was legitimate – and even desirable – that they were paying

for their housing. Indeed, many saw payment as a meaningful practice that made them legitimate homeowners, respectable citizens, and even responsible mothers who diligently bore the costs of providing security for their families.

Finally, I show how the urban form of the "closed condominium" shaped and constrained residents' efforts to make collective improvements to their neighborhood. Historically associated with elite residence in São Paulo, the condominium form reinforced residents' sense of social advancement. But it also implied a certain mode of inhabiting and thinking about residential space, characterized by a preoccupation with security and prioritization of fortification of the neighborhood against a dangerous outside environment. In addition, as an urban form that privatizes collective spaces, I show how it restricted their ability to make improvements. Although they remained organized as a condominium association, the fact that low-income residents would have to pay for any improvements to the neighborhood produced new conflicts and ultimately paralyzed collective efforts to shape their environment. In this way, the matter of payment and its attendant anxieties extended from individual households to the condominium as a whole. Although never challenged as a legitimate practice that was expected of homeowner-citizens, it nevertheless weighed on and constrained everyday life.

"Legal Invaders": Tumultuous Beginnings of Community

The first year of life in the Condomínio São Francisco was marked by an abrupt and tumultuous move of residents into their new homes. As the project approached completion, the threat of illegal occupation by other homeless city-dwellers led the Associação de Amigos da Vila Maria to organize a defensive mobilization. To protect their homes, residents moved in before the project was formally completed and approved by state agencies, becoming what they referred to as "legal invaders" of their own homes. This had multiple effects on social life in the neighborhood. On one hand, it fostered a sense of collectivity and trust among the new inhabitants, which carried over into their ongoing organization in a residents' association that sought to make further improvements to the condominium. On the other hand, however, the abrupt move derailed carefully-laid plans for the direct self-management of the condominium by residents' themselves. Instead, the potential risks associated with unofficial occupation of their homes led them to hire a professional management company, which insured residents against unforeseen problems, but also privatized the condominium administration and imposed new economic costs.

Throughout 2016, as construction of the Condomínio São Francisco was drawing to close, the AVM was already preparing for the transition to the new neighborhood. The goal, activists explained, was to ensure that residents would remain organized after the association was no longer directly involved, and lay the groundwork to extend the principle of self-management to the administration of the new condominium. Thus, after residents selected their apartments (with priority allocated through a point system for participation in assemblies, commissions, and public demonstrations), an assembly was held to elect representatives to a residents' council. Four "block delegates" were elected from each of the project's four towers, and the sixteen-member council began meeting weekly to prepare a statute to govern the condominium. Subsequently debated, altered, and approved by the full assembly, the statute established rules ranging from noise restrictions, to the size of pets, to use of public spaces and the community center, to penalties for late payment of condominium fees. The block delegates then formed four neighborhood commissions – maintenance, finances, ethics, and security – that would each oversee different aspects of administration. Once the project was completed, the assembly would

also elect a *síndico*, or manager, who would be paid to handle day-to-day management of the condominiums. This carefully prepared process to facilitate a smooth transition, however, was ultimately derailed by an abrupt and unplanned move to the Condomínio São Francisco. Before construction was even completed, a threat of occupation by other homeless families in the neighborhood forced the AVM to hastily organize a night watch, and subsequently allowed residents to move into their apartments before the project had received final approval from the association and authorities. This process both strengthened in some ways, and undermined in others, the organization of the residents. On one hand, their mobilization to protect the condominium from invasion strengthened ties between neighbors and fostered a sense of collectivity which carried over into everyday life in the neighborhood. On the other hand, it sidelined plans for self-management, as the risks associated with an early move led residents to hire a private management company to administer the condominium.

In October of 2016, AVM activists began to receive warnings from residents of the area that a group of homeless families was planning an organized "invasion" of the Condomínio São Francisco. The project was nearly complete, but contractors were still finishing the tiling and painting of apartment interiors, and awaiting the approval of connections from water and light companies. Anyone passing by along the adjacent avenue, however, would have the impression that it was complete but remained empty, and the rumors held that local residents – in some versions, organized by drug traffickers – were planning to occupy the "abandoned" buildings. Even if they could call on police to remove any invaders, AVM activists feared that they might damage the apartments, delaying and possibly jeopardizing the completion of the project. They called an emergency assembly, in which the members agreed that the two hired security guards protecting the construction site would not be enough to ward off an organized occupation. Plans were quickly made for the future residents to form a night watch, and groups of forty to fifty members took different nights of the week to guard the project until construction was finished. At first, they went with

> only with a few mattresses and the clothes on our back. … We stayed outside, without access to the apartments, really patrolling. We made noise so nobody would try to enter, camped out all night outside. I would arrive at midnight, stay up until four or five in the morning, and then go work in morning, completely exhausted.[165]

Soon after, they began to open a few of the apartments so that people could rest in shifts. But the watch remained tense and arduous. As Jane recalled:

> It was complicated, very difficult. I had to leave my daughter alone. ... There was no water to take a shower, and I had to go to work without bathing. … I put a mattress down on the floor, but I couldn't sleep. I was afraid. I slept fully dressed, because at any moment we could have to run out, and I didn't know when. … There was always a bonfire, and people stayed up all night, [because] we were really afraid of invasion.[166]

While exhausting, the necessity of this effort was reaffirmed by an attempted invasion. One night in mid-December, a bus and several vans pulled up to the complex, carrying dozens of people with mattresses and supplies. When the invaders tried break the lock on the front gate and enter, the residents shouted at them, threw rocks and sticks over the gate, and called the police. Ultimately, open conflict was avoided when the invaders desisted, but tensions remained high. This episode prompted AVM activists to call a meeting with the construction company and officials from the Caixa Econômica Federal, in which they negotiated to allow the residents to

[165] Interview, Giovana, June 29th, 2017.
[166] Interview, July 15th, 2017.

move in before the project was officially complete. Sharing their concern about the consequences of a possible occupation, the company agreed that they could finish the few pending tasks with residents living there, and Caixa officials drafted a "provisional residence agreement," allowing them to inhabit the condominium well before it had received final approval. Thus, a few days before Christmas, residents began to move into their new apartments. As many joked, they became "legal invaders" of their own homes, as the condominium did not yet exist on paper and they had not yet received formal titles from the Caixa.

Curiously, those who participated in watch commonly described the experience as "bad, but also good." The bad part was obvious, marked by tension, fear, and exhaustion of nearly three months taking night shifts to protect their homes from invasion. However, many saw it as "also good" because it built new friendships and a sense of community and mutual support among the new neighbors. As Carina recalled:

> We made a lot of friendships, right? We became very united. I found a group, and it was good for us to get to know each other. It was a blessing in disguise [*tem males que vem para o bem*], because if it hadn't been for the invasion thing, we wouldn't know each other as well. We knew each other from [association] meetings, but we weren't as close with people. And we ended up becoming close.[167]

These close relations would carry over into everyday life in the neighborhood, where residents often spoke of their proximity and trust in their neighbors, and told me that they frequently visited and helped each other. As Cátia told me: "When we all came together we became close friends, and now I know people spread throughout the condominium. We have contact all the time. If they need something they come here, if I need something I go there. It's as if we were a family."[168]

This experience also strengthened their sense of becoming an organized community, as during the watch residents began discussing their shared aspirations for collective improvement of the new condominium. Ângela, for instance, thought that this was more important than the preparatory work in the association to organize the neighborhood.

> To be honest, the organization really started when they were going to invade here. That's when we really began organizing, forming a group for residents, and starting to talk to each other a lot. From the moment we heard that they might invade, we said: "We're going to take care of what is ours," and people really stepped up. Not only to protect what is ours, but also to think about what we needed, what the condominium was going to need.[169]

At the same time, however, the hasty transition created two new barriers for the creation of a *formal* organization to manage and improve the condominium. First, the fact that they moved in early as "provisional residents" meant that, until they received final state approval and formal titles, they could not constitute a formal resident's council to administer the condominium. Rather, the complex remained the property and responsibility of the AVM, which continued to legally represent the residents. Second, in the process of negotiating the provisional residence agreement, the association's leaders received stern warnings from Caixa officials with whom they had worked closely on the project for years. These officials informed them that as the formal owner, the association remained legally and financially responsible for unforeseen problems. In particular, they would be liable for municipal fines for health and safety violations related to the maintenance of the water tower, sewage lines, and elevators in the condominium.

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[167] Interview, July 15th, 2017.
[168] Interview, July 3rd, 2017.
[169] Interview, July 14th, 2017.

Thus, Caixa officials urged the AVM to hire a professional management company to administer the condominium, at least during the transition period, as a company would both have more experience and also have insurance against unforeseen liabilities.

The activists in the AVM were torn. On one hand, they were concerned that living in a project that had not received final review and approval by authorities meant that unforeseen problems were likely. In addition, high fines and maintenance costs to address these problems would not only burden residents, but also pose a risk to the association itself, as unpaid debts could make the AVM ineligible to receive government housing funds in the future. On the other hand, they had extensively prepared for residents to self-management of the condominium, and when they solicited budgets from several management companies recommended by the Caixa, they found that the cheapest would entail monthly condominium fees of R$150 for each family, nearly R$50 higher than what they had estimated for self-management. Rather than impose a decision, the AVM's leaders put it to a vote in the final assembly before the move. Although some members continued to favor self-management, the vast majority voted to hire a private management company, which would not only provide them security against potential problems in their first year of resident, but also came with the trappings of condominium living – a full-time caretaker to handle maintenance, a janitor to keep common spaces clean, and a professional *síndico* to mediate disputes between neighbors and manage the finances of the complex.

This decision, imposed by their abrupt and provisional transition, had two central consequences for the neighborhood. First, it came at a cost in high monthly condominium fees which weighed on low-income residents who struggled to keep up with bills. Second, the carefully laid plans to create a functioning residents' council were quietly abandoned. Although hired primarily to absorb the economic risk of unforeseen problems, the management company assumed the day-to-day functions that would have been undertaken by the council. The new residents did remain organized in an informal association, which sought to take an active role in directing collective improvements to the condominium. However, as we will see in the final sections of this chapter, their capacity to enact these changes were constrained by the additional costs they implied for already overburdened residents. Before we turn to these ongoing challenges, however, it is vital to situate them in residents' broader sense of improvement and inclusion as they moved from insecure renting and precarious favelas into what they considered to be dignified housing.

Um Sonho Conquistado: Moving to Dignified Housing

Naiele, who we met in the previous chapter, had lived for more than 20 years in a small, two-room house in a favela built on municipal land. "It wasn't a terrible place," she told me, "but it wasn't great… and the city government could show up and evict us at any time." Her ambivalent recollections of the home she had built with her ex-husband reflected the tenuous stability that the favela provided. The fact that she did not have to pay rent enabled her to raise three daughters with her income from domestic work, and even to go back to school in her late forties. However, her ambivalence to the favela contrasted sharply with her visible pride in the new apartment in the Condomínio São Francisco. Sitting in her living room one afternoon, she told me that her life had "changed completely" since she moved in.

> I feel more valued [*valorizada*], because where I lived before, well, I received people at home, but I didn't like to, because it wasn't a good place to take people… I lived on a lot with eight houses. Mine was the last one, and you had to walk down a narrow corridor to get there. And my house was always damp. The bedroom had no windows, because there was no

> place to put in a window, and the walls were always covered in mold. Not here. Here I take pleasure in receiving people in my home, because now I live in a decent place, understand? I have already called friends to come and spend the night here, watching movies and eating popcorn. It is so nice to be able to receive people well, and here I do. My life changed completely, I have no doubt about it. … Here I feel I am truly *gente*.[170]

Naiele's was one of the first homes I visited when I returned to the now-inhabited project that I had seen built over the previous years, and her description of what it meant to live there – echoed in innumerable conversations with her neighbors – revealed a sense of positive transformation of everyday life that had two, interrelated dimensions. The first, expressed in the contrasts Naiele drew with the dark and damp home in the *favela*, was a sense of material improvement over the precarious living conditions that had led many to seek housing through the AVM in the first place. The second dimension was a deeply-felt sense of dignity and social inclusion, which Naiele described as feeling "valued" in her new home, where she became "truly *gente*." As Janice Perlman explains in her study of favelas in Rio de Janeiro, "[t]he term *gente* means 'somebody'—a person, a human, and to be gente is to be accorded the dignity and respect that is automatically conferred on the 'we' of the human community and denied to the 'they'" who are excluded from it (Perlman 2010, 316). In this sense, having dignified housing meant more than having an adequate place to live. Rather, it represented an important step toward citizenship in T.H. Marshall's classic sense of "a status bestowed on those who are full members of a community" (Marshall and Bottomore 1992, 18). As we will see, this status of homeowner-citizenship also brought new burdens and anxieties that shaped the everyday meanings and practices of residents of the Condomínio São Francisco. These, however, were always articulated against the backdrop of a shared sense of dignity and inclusion in the neighborhood.

Over the month I spent observing everyday life in the Condominio São Francisco, residents happily treated me to tours of the complex and their two-bedroom apartments. The tone and language of these tours were in themselves telling, as my guides frequently described the spaces they arrived to inhabit as "beautiful" (*bonito*), "pretty" (*lindo*), "spacious" (*espaçoso*) and "pleasurable to live in" (*gostoso de se morar*). In short, they expressed pride in where they lived and attachment to their new houses. As Cátia told me, "I want to stay for the rest of my life because, well, this is *um sonho conquistado*" – "a dream achieved."[171] Frequently, their pride in their new apartments was articulated through a series of comparisons with other residential spaces. Many described concrete improvements over the favelas and rented homes from which they moved, and some drew favorable comparisons with other social housing projects and even – as Seu Mário suggested in the introduction to this chapter – with housing in wealthier neighborhoods of São Paulo. Together, these comparisons registered a profound sense of material and social improvement in their lives.

One of the most common ways in which residents' articulated their sense of inclusion in dignified housing was in contrast to their histories of precarious residence. Débora and Luiz, for example, described how from the time they married more than fifteen years prior, they had bounced between a series of homes that were rented or temporarily ceded by family members. "Since I can remember," Débora explained, "the first time in my life that I can really say that I have a home – really mine – is this one. The rest were all rented, until we couldn't pay anymore and we moved on to another – always somewhere cheaper." Most recently, they had rented a two-room apartment in an autoconstructed house. It was the only place they could afford, Débora

[170] Interview, July 3rd, 2017.
[171] Interview, July 3rd, 2017.

explained, because it belonged to a distant uncle who never attempted to raise their rent. As they described moving into the Condominio São Francisco with their two young sons – with such excitement that they repeatedly cut each other off - they drew constant contrasts to the precarity of their previous situation.

> **Débora:** We lived in a place where there was no sunlight. … We had the lights on all day, and there was no ventilation. All of my clothes smelled like mold, even when I washed them.
> **Luiz:** Clothes, the dresser, the bed. It might sound like a lie, man, but it's true.
> **D:** So our life took a really big turn. And when people come over here, and they know where I was living, they understand that it was a… I'll say it: it was a miracle. Because [where we lived before] was really a dark [*sombrio*] place, it was cold. But that was the price we had to pay because it was hard for us to pay rent.
> **L:** And when we brought our boys to live here…
> **D:** There is space for them to play!
> **L:** My man, we have our room and they have theirs. It's a whole different thing, dude!
> **D:** [Before] the eldest slept in the kitchen, because when the little one came the room was too small. Today they have their own room. And the bathroom here, too, it's very different. I never expected it to be so big! … All of this was very good. I have a washroom, and before I washed my clothes in the kitchen, because if I washed outside it was in the corridor where people passed, and I would get in the way. But today I have my own washroom.
> **L:** Even the clothes dry faster!
> **D:** Much faster! [Pausing abruptly]. It might seem like us talking like this doesn't make sense. They are simple things, but for us…
> **L:** A person might think that it's a trivial thing, but…
> **D:** But for us, it was really meaningful. It was different for us.[172]

Often, residents' recollections of the precarity of the recent past were painful, dramatizing their improved circumstances in the condominium. Antônia, invoking a common phrase, told me that the most important thing about moving in was "leaving rent" [*sair do aluguel*], which referred to both the chronic insecurity of renting and the precarity of the places she could afford to live.

> I left the suffocation of rent. Do you want to know where I was living? In a room half the size of one of the bedrooms here, with all of the things you see in here now. I slept on a mattress on the floor, with half of my body underneath the table and half sticking out, because I had no space to set up my bed. I spent the last two years like that. Before I had a bigger room, but then I didn't have money for the rent, and I had to move to a smaller one. [Laughing sadly]. I have to say it, right? What can you do? The situation was critical. … [But] when I moved here things changed, and I even feel better. I am calmer, because I am in a place that's mine. The money for rent can go to making purchases, because when you have to pay rent, sometimes you let nutrition slip. There were days when I had no food. ... Now I look back and give thanks to God because this project here - even in relation to other projects you see - the apartment is really nice.

As Antonia suggested, such contrasts with previous living conditions were not the only reference residents used to highlight their sense of living in dignified housing. Many also made favorable comparisons between the Condomínio São Francisco and other social housing. Ângela, for instance, told me that:

> The neighborhood is tranquil, and the apartment itself is excellent. It's big, it's spacious. It's totally different than other government housing. …. For example, if you go to a COHAB

[172] Interview, July 17th, 2017

> [municipal Housing Corporation] apartment, you see that the living room is smaller, and there if you put in a sofa there is only a tiny corridor to go through, right? So I love it here.[173]

Similarly, Amélia recalled how:

> An acquaintance of mine, who didn't know I was part of this project, even came here to ask about buying an apartment, because it didn't look a bit like a social [housing] project. But they told her: "No, this is a government project." … Later she told me that she had gone, and I told her I was part of this project and she said: "Wow, really? It doesn't look like it is a low-income project." And I told her: "I know! It's a new look, better than others." Not that other projects are bad, but it's different here, it has a different look. I think this is a model that should be followed.[174]

Thus, even as residents often noted that theirs was a project for "the poor" or "people without means," their sense of living in something better than conventional "government apartments" was a source of pride and dignity.

The apartments, however, were not perfect, and in fact many everyday conversations in the condominium centered on the faults that neighbors encountered in their first months of residence. Some had leaks in the plumbing or drains that backed up; others found faulty wiring when they went to install telephone or internet connections; and many complained that the cheap front doors began to warp when it rained, and the floor tiles chipped after only a few months. Yet, rather than understand these problems as symptomatic of stigmatized social housing, as we saw in Condominio Maitén in Santiago (see Chapter 4), residents of the Condomínio São Francisco tended to minimize them. Alexandre, for instance, after showing me how he had to repair a leak in the bathroom sink, told me: "It has some small faults, but faults like these you are going to find in any new place, always, and they are few. And I am happy here. It's a really nice place to live."[175] Such minimization also reflected the fact that the residents themselves had participated in making decisions and overseeing the project, and many noted that self-management had entailed making trade-offs within their limited budget. One morning, for example, Giovana and I chatted with two neighbors who complained about the chipping floor tiles in their apartments. Giovana listened sympathetically, and noted that she had the same problem, but later, as we had coffee in her home, she reminded me that:

> We had a construction oversight commission that accompanied the process, and we chose the materials. So if you really analyze it, there are a few little things, like the doors, or the floor tile, but we chose to put in something a little cheaper to prioritize other things. With the floor, for example, we decided to put in cheaper tile so we could put in better aluminum windows, because everyone said that they were going to change the tile anyway.[176]

A similar dynamic emerged in the way residents talked about the project location. As we saw in the previous chapter, competitive land markets driven by the market-oriented framework of the Minha Casa Minha Vida program was one of the most significant constraints faced by housing associations in São Paulo, reinforcing the peripheralization of self-managed housing projects. Reflecting those pressures, the Condomínio São Francisco was indeed peripheral - less than a kilometer from the southwestern edge of the city – and this meant that many residents commuted two hours or more (each way) to work in more central areas. However, seeking to prioritize "urban insertion," AVM activists had found land for the project that sat on a major

[173] Interview, July 14th, 2017.
[174] Interview, July 16th, 2017.
[175] Field Notes, July 22nd, 2017.
[176] Field Notes, July 11th, 2017.

thoroughfare with access to public transportation and an array of public and private services. As a result, even residents who had lived in the nearer peripheries and now faced longer commutes, positively evaluated the condominium's location. Amélia, for example, lamented the fact that she had to wake up at 5am – a half hour earlier than before she moved – to make it to work downtown by 8:30. "I suffer a little from distance to work, since I have to take three different buses to cross from the south zone almost to the north zone, but I don't have a problem with it. There is a bus stop right across the street with lines going everywhere you want to go, so the transportation is really wonderful."[177] Others, like Cristiane, rattled off lists of readily available services when they talked about their new neighborhood:

> It's great here because here we have transportation, a health clinic, various schools. We have three supermarkets nearby and stores, right? Right across the street there is a [municipal] Integrated Citizenship Center where you can get [ID documents], there are courses, social workers, and legal services. We also have a [bank] and a market with an ATM. I think this neighborhood is really good.

Residents' experiences of moving to the Condomínio São Francisco offer a lens into the material and symbolic consequences of the state-movement partnership created by movements' participation in the MCMV-Entidades program. As we have seen, by institutionalizing the principle of "self-management", this program allowed associations to design and build housing projects that privileged quality of life for residents rather than profit. In spite of the limitations imposed by the market-oriented framework in which Entities was embedded, the Associação de Amigos da Vila Maria was able to use this participatory space effectively to build what residents understood as *dignified* housing. As we will see, this conferred not only a sense of material improvement, but also social inclusion.

The Social and Political Meanings of Dignified Housing

The state-movement relations of "partnership" within MCMV-Entidades not only shaped the kind of housing the AVM was able to provide, but also the ways in which residents of the Condomínio São Francisco understood *why* they enjoyed dignified housing. For some - especially those who had been more active in the association and participated in construction commissions – the conditions they inhabited represented a consequence of the process of collective participation and struggle (*luta*) of both the AVM and the broader housing movement. Cristiane, for instance, insisted that: "We only got this through working together in the association, right? We worked hard for it, with a lot of struggle… I think it is only through an association that you are able to get a project like this one."[178] Débora, similarly, affirmed that:

> It was the movement that really worked, that fought for this. … [MCMV-Entidades] is a new kind of housing program. Not totally new, because [housing] associations have existed for a long time, but they were able to get better housing for people. … They are the intermediary between society and the government, showing the government that there the people have a voice, and it is the associations that speak the voice of the people.[179]

Even less active members, whose participation was restricted to attending assemblies, spoke of the importance of being part of an association, and especially of having activist leaders who "stuck their necks out" and "chased after" problems they confronted in the process. Importantly, however, even if dignified housing was understood as a product of collective struggle, this did

[177] Interview, July 16th, 2017.
[178] Interview, July 7th, 2017.
[179] Interview, July 17th, 2017.

not imply an antagonistic relationship to the state. Instead - paralleling activists views of MCMV-Entidades as a collaborative state-movement "partnership" - residents of the Condomínio São Francisco situated the "conquests" of their collective struggle within a broader, state-sponsored improvement in the conditions of the poor in recent years. If housing associations were "the voice of the people," residents emphasized that the Workers' Party government had listened to their claims.

Many noted that, in addition to Minha Casa Minha Vida, the governments of Presidents Lula and Dilma had created other inclusive public policies, like the *Programa Universidade Para Todos* (University for All Program, or ProUni),[180] and facilitated new opportunities for consumption – both of which were central elements of the PT's model of social inclusion (Singer 2012). Milena, for example, affirmed that:

> It's important to say that the good thing about this program is that those who receive it are the lower class, right? Let's be honest, those who get apartments this size are only the ones who buy them privately. Would a person with income under R$1,600 [the cutoff for low-income MCMV subsidies] be able to? No. That's the benefit. The government, at least under Dilma, helped a lot of poor people. Lula, too. Who helped the poor get housing? The poor get cars? The poor travel on planes?[181]

Ângela expressed a similar view. Having grown up in a favela in Capão Redondo, she told me that she was the first member of her family to pursue higher education, beginning a degree in business administration through ProUni. Although she had to put her studies on hold to care for her mother when she fell ill, she felt part of a broader social advancement of the poor, which was fostered by the Workers' Party.

> It's not that I'm a *petista* [a Workers' Party supporter], but it's like this: they came in and looked more to the masses [*o povão*], to those who live in favelas, to those who are low-income. They looked more to the periphery than to the rich areas, which is something that other governments don't do. The PT wants people to be able to study, to have decent housing. They facilitated many things for us, the university, Minha Casa Minha Vida. … They made us middle-class, understand?

Ângela was exceptional in suggesting that they had become "middle-class," but for many residents of the Condomínio São Francisco, their new housing conditions indexed a broader sense of social inclusion under the PT.

More profoundly, some framed their access to dignified housing as reflecting a diminished social – if not spatial – distance between the rich and poor in a deeply unequal city. One evening, I ran into Dona Caroline as she was returning home from her job as a domestic worker in the wealthy neighborhood of Morumbi. She invited me to her apartment to have coffee with her and her son, Emerson. Emerson, who was in his mid-twenties, had recently finished his degree in psychology through ProUni and had gotten a formal job with a Google contractor. His well-paid work, together with his mother's salary as a domestic worker, placed them among the better-off families in the neighborhood, and the two proudly showed me their neatly appointed home with new sofas, a plasma television, and even a remodeled bathroom. However, when Caroline sat down on the couch, proclaiming her exhaustion with a loud sigh, Anderson explained to me: "Those who have a maid [*empregada*] in their homes think they have a slave. It's part of the culture of the middle class. Very ugly, isn't that right mom?" Caroline agreed with a knowing grin: "Yeah, they really treat you like a slave." Anderson continued: "And they

[180] The ProUni program provides subsidized access to private higher education for low-income students.
[181] Interview, July 16th, 2017.

imagine that the maid lives precariously, that on the other side of the river [he gestures in the direction of the Pinheiros River dividing the center from the western periphery] everyone lives in a favela, and that this is how it should be. They can't imagine that people often have the same conditions, that they have a TV, a refrigerator, that they eat almost the same thing, or that they have an apartment as nice as this one."[182]

Others shared this sense that having dignified housing represented a diminished social distance from those in São Paulo's wealthier neighborhoods, where many of them worked. For some, this manifested itself in surprising and intimate ways in their everyday lives. For instance, Jane told me that when she moved in to her apartment, "things were a little bit tight, because I lost some work, but I like it here. I got accustomed to the environment, and I really love it." A single mother in her mid-50s, Jane could not read or write, and had long worked cleaning houses in wealthier neighborhoods, where she worked for a different family each day of the week. However, she had been fired from one of her jobs only a few days before she moved in to her new apartment.

> **Jane:** I worked for that woman for 10 years, and when she found out that I… Well, I told her on Christmas day that I was going to move in here. My move was on the 28th, which is a day I usually clean her house. And I told her I couldn't come because I was scheduled to move, and she said: "Fine, but don't come back." She fired me just like that.
>
> **Me:** Wow.
>
> **J:** That's right. I think it was because she felt prejudice. That's what I think. Because only she has the right to have a house, to have her own place. She thinks that a cleaning lady doesn't have the right to have a nice place to live.

For Jane, even this painful moment of classist revanchism reaffirmed her sense of accessing the right to dignified housing, long denied to São Paulo's urban poor.

The experience of living in the Condomínio São Francisco thus represented a dual transformation for residents. Moving from precarious to dignified housing also meant a move from social exclusion to inclusion as full members of the community of the city. In a word, they became "*gente,*" a shift in status that challenged deep-seated inequalities that had long been built into the social map of the city. However, this shift also entailed new burdens and anxieties, as inclusion in dignified housing also meant becoming homeowners who bore responsibility for the costs of maintaining a place of their own.

Anxious to Pay: The (In)Security, Dignity, and the Costs of Homeownership

Even as the inhabitants of the Condomínio São Francisco enjoyed the material improvement and sense of social inclusion that came with their new apartments, they were constantly preoccupied with paying the costs associated with homeownership. Indeed, the caretakers' booth at the entrance to condominium, where people routinely converged to pick up monthly bills for water, electricity, gas, and condominium fees, became a site of anxious conversation in which neighbors compared their bills and commiserated about the cost of living. Individually, however, these costs were always evaluated in relation to their previous living situations, and these comparisons ranged widely. For those who had been living in favelas or in the homes of relatives or friends, monthly costs unambiguously increased, as – in addition to living rent-free – informal or ceded residence meant that many had not had to pay for utilities.[183] In contrast, those who had

[182] Field Notes, July 15th, 2017.

[183] A study of residents of MCMV housing in six Brazilian states found a consistent pattern in which those moving from informality often found it difficult to pay routine costs of formal housing, and in some cases abandoned or

lived in rental housing saw their cost of living decrease, and many explained even summing up all of their monthly bills, they did not reach what they used to pay in rent alone. Nevertheless, there was wide agreement that the cost of living in the Condomínio was high, and in interviews many residents, like Indiane, recited the list of bills that weighed on their household budget:

> The light bill is coming expensive, the gas is also expensive. It was something that we used to pay 50 reais for a tank every three months, and today is R$50 each month [for piped gas]. The only thing that isn't expensive is water, but the condominium fees, which we never had before, are killing us. So it's tough, but we are managing. You squeeze on one side to make room on the other.[184]

There was one bill, however, that had not yet begun to arrive. As we saw in Chapter 2, the MCMV program required low-income residents to pay small monthly installments - ranging from R$25 to R$80 - over ten years, a "symbolic mortgage" that was indexed to five percent of beneficiaries' declared income (Rolnik 2015). However, as "provisional" residents awaiting final approval and registration of their project, they had not yet received letters from the Caixa Econômica Federal asking them to begin making payments on their apartments. And in spite of their constant concern with other bills, many residents of the Condomínio São Francisco told me that they were "anxious" (*ansiosas*) to begin paying these installments.

The Portuguese "*ansioso*" is an ambiguous term, meaning both "anxious" in the sense of suffering from anxiety, but also "eager." Both of these meanings were present in the way residents talked about the prospect of paying installments and often, by extension, the rest of the bills that arrived to their new apartments. For instance, one afternoon, I found Maria Clara at home preparing lunch for her husband and 11-year-old daughter. Her apartment was spotlessly clean but had almost no furniture, save for three benches improvised from wooden crates in the living room. As she cooked, we stood conversing in the kitchen, where her preoccupation with monthly bills were inscribed on a pink note posted on the door of her refrigerator:

School Van – $100
Light - $60
Gas - $70
Credit Card - $600
Condominium - $150
Internet - $100

She explained that: "I like to leave everything very clear, so we can see everything properly – what we have and what we don't have." She found the cost of living in the condominium to be "very heavy," and their budget was tight. Although she had worked for ten years cleaning offices in downtown São Paulo, she lost her job two years before and remained unemployed. They were mostly able to get by on her husband's salary of R$1200 as an auto mechanic, but had taken on credit card debt to be able to make rent the year before they moved into their new apartment. Thus, in addition to paying the monthly bills, she told me, "I have to make my monthly purchase at the market, and I have to pay off debts." As she walked me through her household accounting, she added that they had not yet received bills from the Caixa, which she was "anxious" to start paying.

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illegally sold their new homes to return to favelas or spaces ceded by extended family (Santo Amore, Shimbo, and Rufino 2015)

[184] Interview, July 15th, 2017.

Maria: We are all very anxious [*temos muita ansiedade*], and I am in particular. You see how I like to have everything clear, everything detailed, and … the only thing I am still wanting here – you are going to laugh, because I am the opposite of others – is for the bill to arrive so we can start paying installments. It's very important, that's how I see it, because one way or another we will have to pay, right?
Me: But why are you anxious for it to arrive?
Maria: Ah, because whether you like it or not, it gives us more security. You are going to start paying for a little place that is yours. You were already paying [rent], right? You were already paying for something that wasn't yours. Now you are paying for what is yours, and it becomes pleasurable [*se torna gostoso*]. A debt, but a good one.[185]

Although Maria felt she was different from her neighbors in this regard, her *ansiedade* – in both senses - to pay installments was widely shared by residents of the condominium. In one sense, the *anxiety* about making payments was obvious. The installments would add to the stack of bills that already stacked up each month, and preoccupation with keeping up with routine bills was already heightened by the broader economic and political situation in Brazil. The national economic crisis, which had been unfolding since 2014, brought rising unemployment and increasingly scarce opportunities for informal and self-employed workers, while the government of President Temer slashed social spending and pushed through labor legislation that rendered even formal employment more precarious.

However, the installments had a more powerful meaning than other bills, as failure to make payments to the Caixa could put their homes at risk of foreclosure.[186] Many pointed out to me that if they missed three consecutive payments, the Caixa could foreclose on their apartment, and some believed - mistakenly[187] - that the same was true of condominium fees. Often, this observation was coupled with reference to the fact that there was still a long municipal waiting list for low-income housing in São Paulo. This had a particularly perverse effect, as the requirement that residents pay installments threatened to undermine the sought-after security promised by homeownership, which had informed many women's decisions to join the AVM in the first place (see Chapter 5).

At the same time, however, they were also *ansiosas* in a second sense. As Maria Clara suggested, they were *eager* to pay installments and other bills. Sandra, for instance, although unemployed and often worried about paying her bills each month, told me that "I want to pay properly, to keep paying properly my condominium fees and my installments. *I can't wait for the Caixa to call on us to start paying our installments*, which they haven't yet."[188] This eagerness reflected residents' understandings of the installments they owed to the Caixa as what Maria Clara called a "good debt," and constructed the act of payment as a positively-valued practice

[185] Interview, July 22nd, 2017.
[186] While permitted by the MCMV program, it remained unclear whether the threat of foreclosure would be realized. In 2016, the Brazilian Chamber of the Construction Industry estimated that 25 percent of low-income beneficiaries were behind on paying their installments. Subsequently, both President Temer and Cities Minister Bruno Araújo affirmed that the government would launch a "regularization campaign," but they downplayed the possibility of foreclosure. (See: Cristiane Gercina, "1 a cada 4 beneficiários tem dívidas no Minha Casa, Minha Vida." *Folha de São Paulo,* July 11th, 2016; and Bruno Araújo, "Recuperar o Minha Casa, Minha Vida." *Folha de São Paulo*, June 21st, 2017.)
[187] Although many residents believed that they could be evicted for non-payment of condominium, this was not the case. Their statute only permitted the condominium administration to impose fines and cut off water service to residents who failed to pay – and even these penalties were not applied even as nearly 20 percent of residents fell more than three months behind on fees by the end of the year. (Field Notes, December 10th, 2017).
[188] Interview, July 17th, 2017. My emphasis.

that could even be "pleasurable." More specifically, this positive valuation took on three overlapping meanings among residents of the Condomínio São Francisco. The diligent payment of the costs of their new apartments was a practice that made them legitimate homeowners, respectable citizens, and responsible mothers.

First, residents saw payment as a valuable practice because they understood it as an essential part of what it meant to be a legitimate homeowner. As Caroline plainly put it, "paying means becoming an owner. It's a very important thing."[189] This positive construction of payment as something that makes you an owner was almost always contrasted with the idea or experience of paying rent. Being a renter also entailed payment, but of a fundamentally different nature. Residents described it with a number of phrases, such as "paying for something that is only good for others,"[190] or simply "money that doesn't come back,"[191] that suggested that renting was a waste of money. More profound than this sense of being a loss of economic resources, being a renter meant "paying today only to owe tomorrow" (*pagar hoje para dever amanhã*), a common phrase which pointed to the enduring insecurity of renting. As some residents knew from experience, those who were unable to "pay tomorrow" would be promptly displaced. In contrast, even as many residents of the Condomínio São Francisco struggled to pay their bills, they often insisted that, "at least I'm paying for what is mine" (*pagando o que é meu*).[192] In short, the responsible payment of their bills was seen as an investment in legitimate possession. In addition to living in a place that they considered dignified, paying for their home provided a sense of legitimate homeownership and the security this entailed.

Along with the difference it constructed between renting and ownership, residents' eagerness to pay took on a second, more political meaning. They also saw diligent payment as a practice that made them respectable citizens. Although they were beneficiaries of a government housing program, the fact that they paid enabled them to distance themselves from the idea that they were illegitimate claimants who wanted to "free houses." Thus, even if payment was entangled in anxieties about the fact that they were not yet full owners, it was nevertheless seen as a desirable and legitimate practice. As Cristiane told me:

> You breathe easier knowing that you are paying. It's something that you know that if you are able to pay – we still haven't received bills for the apartment, but we are paying condominium fees – you know that you are paying for something that in the future will be yours. While you are paying, you cannot say that it's yours. It's yours only once you've paid it off. But you know that you are going to pay, but that in the future you will be able to take the deed and say: "This is mine." ... Nobody is obliged to build houses to give away for free. By the way, I think that not even the government is obliged to give away houses for free. I think that, yes, it should facilitate the financing so that people can have housing, but not give away houses for free.[193]

The notion that good citizens were responsible, paying subjects has been deeply embedded in the demand-subsidy model of housing provision from its origins. As we saw in Chapter 2, the roots of this lie in the efforts of the Pinochet regime to remake the poor as self-responsible homeowners by requiring beneficiaries of the first demand-subsidy programs to contribute down payments and assume mortgage debt. In Workers' Party Brazil, where the MCMV program

[189] Field Notes, July 22nd, 2017.
[190] Interview, Maria Clara, July 22nd, 2017.
[191] Field Notes, July 23rd, 2017.
[192] Interview, Antônia, July 8th, 2017.
[193] Interview, July 11th, 2017.

instituted a symbolic mortgage for low-income beneficiaries, this self-responsibility was recoded as a source of dignity for the rightful poor. In fact, during the same period that I conducted fieldwork in the Condominío São Francisco, ex-President Lula reiterated this notion in his keynote address at a state-wide conference of the Alliance of Housing Movements of São Paulo. In defending his legacy as he prepared for a future presidential run, he affirmed:

> *Companheiros* and *companheiras*, there is only one way to resolve the housing problem that we have today in Brazil: It is for this country to have a government committed to fulfilling the constitution, and guaranteeing that the Brazilian people has a right to a dignified and decent house. And the truth, that you all must know, is that the poor man [*o pobre*] does not want things for free. No! He wants to pay what he is able to pay, and that person must be respected.[194]

This meaning of payment as a source of respect for the rightful poor was reflected in the way that several of Cristiane's neighbors, like her, proudly affirmed that they received "nothing for free," and that "we will pay ten years for this here."[195] In paying, they became not merely legitimate owners, but also good citizens.

Although Lula spoke of this citizen in the masculine, we have already seen that the gender-targeting of the MCMV program in fact constructed a feminine subject by privileging – in both policy and discourse – low-income mothers as responsible and deserving subjects of housing rights. This, in turn, informed the third meaning of residents' anxiousness to pay, gendering the legitimate homeowner and respectable citizen as also a responsible mother. The connection between payment and maternal responsibility in part derived from women's experiences of precarious residence that led them to seek secure housing for their families, but it also reflected widely shared understandings – proffered by the state itself - of why MCMV provided housing primarily to women. Reflecting official discourse, especially under President Rousseff, that promised housing to the "woman-mother" who "takes from herself to give to her child" (see Chapter 2), women in the condominium saw themselves as ordained by the state as responsible custodians of both house and family. As we have seen, this notion was often contrasted with views of men as irresponsible. As Naiele explained:

> The apartment is in the name of the woman, even when the woman is married, because … if a man got the idea in his head, he'd just sell the house, and the woman's security - which is the apartment that she conquered - would go down the drain. … You're a man, so you know that men don't get very attached to things. ... Not so with women. A woman takes more care. She knows how to value what she earns.[196]

In the Condomínio São Francisco, the way in which women "took more care" and "valued what they earned" was tightly bound up with the practice of responsible repayment.

Carina, a single mother who lived with her teenage son, related a long history of unstable housing that informed both a profound sense of relief at having a home of her own, and ongoing anxiety about paying to ensure her son's security. Along with three sisters, she was raised by a single mother in a favela in the nearby neighborhood of Capão Redondo. After their mother passed away when Carina was thirteen, she began to live with different relatives and neighbors, where she "worked just to have a roof and food, to not end up on the street."

> I stayed in four different houses, a good while, but sometimes it didn't work out for me to stay. People mistreated me a lot. They hit me, that kind of thing. Or when it wasn't that, it

[194] Field Notes. August 3rd, 2017.
[195] Interview, Mário and Elizabete, July 4th, 2017.
[196] Interview, July 3rd, 2017.

> was the husbands who tried to abuse me, and I would get scared and leave. I didn't stay anywhere for very long because of that.

At seventeen she became pregnant and went to rent with the father of her son, but this also did not last long. "I lived with him for five years, but he drank too much and he hit me too much," so she left and began to rent on her own. "It was difficult, I worked cleaning houses to pay the rent, and I had to pay someone to watch my son." She never remained anywhere for more than three years, as rent increases, and lost employment, repeatedly forced her to move. Against this backdrop, she told me how things had improved since she moved into her new apartment.

> [My life] really changed, even just in knowing that … tomorrow I will wake up and go out to work with the certainty that I will come back to my house. I won't have that worry that the owner could ask for the house back, or the rent will increase so much that I won't be able to pay. … I don't know how things will be in five or six years, and we haven't even started paying our installments yet, but I think this way: If I was paying 600 in rent, and earning 1000 reais to maintain the household on my own … even if [the cost] goes up a little bit, I will be paying for something that is mine, and that will remain for my son. I will know that if tomorrow I'm not around anymore, the boy will have security. He won't live like I did, having to move here and there.

Carina had formal, full-time work at a pet supply company, but she remained anxious about paying her bills. She repeatedly mentioned the possibility of losing the apartment, noting that, "the Caixa, I think, if you are three months late, they can come and take your apartment, and if you lose it, you lose it for good." To combat this anxiety, Carina worked – a lot:

> I work long hours, and on Saturdays if I can find other jobs I take them, to help with income so I don't get behind [on bills]. I have regular days each month where I clean houses, on Saturdays. Really, whenever someone calls [with work] I say: I'm on my way. … I only stay home on Sundays, and I don't have time to do anything else.

She was chronically exhausted, but explained that she took on this work to ensure that she could "hold down the fort" [*segurar a peteca*] for her son by paying the bills.

> I want my son to get a job, to get a good degree, so he will be secure if something happens to me, because if he doesn't have a good job, he won't be able to maintain this [apartment] here. …So I tell him every day: You are young. Take advantage of the fact that I am still alive to pay the bills, and study and get a good job, so if I am gone one day you won't lose this.

In short, although it entailed sacrifices of time and labor, Carina saw being able to pay the bills not only as a way to maintain the apartment for herself, but especially as part of her maternal responsibility to provide security for her son.

The anxiety to pay and the burdens of remunerated work that enabled them to do so was particularly pronounced among single mothers, but extended as well to women with husbands or stable partners. Even those whose husbands were the primary earners sought work to pay the bills. Indiane, for instance, unable to find child care for her two young children, began to care for neighbors' children in her apartment because "I need to help a little bit with income, because if not we won't be able to pay the bills."[197] Cristiane, similarly, had been out of work for a year, but although her family was getting by on her husband's income as a delivery driver, she was constantly looking for work. "I freed myself from rent, and I don't plan on going back. With faith in God I don't plan on going back. But I have to work, to find a job and work so that I can pay, and one day I can say: this here is mine."[198]

[197] Interview, July 14th, 2017.
[198] Interview, July 11th, 2017.

Other women had partners with poorly-paid or unstable employment, and as they took on the burden of paying bills on their own, they linked responsible motherhood to breadwinning. For example, Rosana and Arnaldo had been married for more than twenty years, and moved into the Condomínio São Francisco together with their son. Rosana had long been the primary breadwinner with formal work in a garment factory, but had to retire a year before the move due to illness. Arnaldo did odd jobs ("*bicos*") as an unskilled construction worker. However, as construction work dried up with the economic crisis, Rosana found herself supporting the family on her pension alone. As the family's sole breadwinner, she saw herself reflected in the gender-targeting of the MCMV program, which in her view provided housing to women not only because they were responsible mothers, but also more adequate providers:

> **Rosana:** They think that men can change wives easily, and then, certainly, the woman – poor thing – would lose the apartment. If it's in the name of the woman, they think that won't happen. She is the mother of the family, and she thinks more about the children, the family.
> **Me:** Who are they? Who thinks that?
> **R:** I think the people from the Caixa [Econômica Federal] think that. They feel more security putting the woman at the front, leaving it in the woman's name. And the spouse, I think that many don't have the income, right? Like him, he has no income to show. [To Arnaldo] You wouldn't be able to pay, right?

Arnaldo hung his head with embarrassment, and apologetically sought to explain himself.

> **Arnaldo:** This year has been complicated. Everything stopped, and, well, there is very little money coming in. Sometimes I get a little odd job [*um biquinho*] here, another there, but nothing that is allowing me to really help out.
> **Rosana:** And the bills can't wait, the supermarket can't wait. In short, nothing can wait. It's hard. He has income sometimes, other times he doesn't. … So it's just me and myself, as it always was, and as it continues to be now.[199]

The gender-targeting of MCMV thus contributed to the construction of women as self-sacrificing mothers and custodians of the home, reflected not only in their disproportionate participation in housing associations (see Chapter 5), but also in the way in which they became paying subjects. Even as paying the costs of their apartments induced anxiety and imposed burdens of time, labor, and money on women, it was also a meaningful practice of motherhood. As Giovana told me:

> My major worry today is paying the bills of my apartment on time. I don't want to get behind on any of that, because this is something I don't want to lose, no way, so I don't let anything get behind. Before I go to sleep every night I think: Did I pay all the bills? Yes, I paid them. Let's go to sleep. And I feel lighter, more relaxed. ... I am working night and day to be able to pay all the bills on my own … [but] what I always say is this: Today my children have a home, they have a house. This is not mine, it's theirs. I may die, but it will remain for them. I think a woman always thinks that way.[200]

Not only did payment make women legitimate homeowners and respectable citizens, but also responsible mothers who worried about, and made sacrifices, for the security of their families.

The link between payment and housing rights is hardly novel on the periphery of São Paulo. Indeed, throughout the second half of the 20th century, poor and working-class residents commonly purchased land in informal developments and paid for the autoconstruction of their homes, a fact that even served as a basis for claiming "contributor rights," which enabled them to

[199] Interview, July 15th, 2017.
[200] Interview, June 29th, 2017.

become legal property owners (Holston 2008). However, the symbolic mortgage instituted by the MCMV program does alter this link in important ways. First, if the urban poor in São Paulo have long paid, and often used different forms of credit, to purchase informal land and finance autoconstruction, MCMV has formalized these practices. In this regard, the program has contributed to the incorporation of the urban periphery and its inhabitants not only into formal housing, but also into institutions of formal credit (Caldeira 2017). Second, the gender-targeting of MCMV has contributed to a gendered shift in the paying subject. In the second half of the 20th century, familial projects of autoconstructed homeownership were commonly grounded in men's access to stable employment, while women's financial contributions were constructed as secondary "help" (Caldeira 1984). In contrast, MCMV's construction of deserving maternal subjects also fostered women's sense of responsibility to guarantee the security of the family through payment. Finally, the policy's pretension to realize the universal right to housing - guaranteed by the 1988 Constitution and reflected in MCMV's inclusion even of households with zero income – cements the link between payment and citizenship. Rather than something that the poor are forced to do in lieu of effective state housing policies, payment has become an integral part of what it means to be included in the right to housing. More profoundly, the case of the Condomínio São Francisco shows how payment is constructed as a *legitimate* practice, for in spite of their anxieties, residents never questioned or challenged the notion that they should pay for housing. To the contrary, it was a positively valued practice that they saw as making them legitimate homeowners, responsible mothers, and respectable citizens. As we will see in the following sections, the logic and practice of payment not only shaped individual residents' understandings of homeownership, but also the ways in which they thought about and pursued collective improvements to the neighborhood.

Condominium Living

Like most MCMV projects in São Paulo, built by developers and housing associations alike, the Condomínio São Francisco was constructed as a closed condominium. This particular urban form, characterized by the walled enclosure of high-rise apartment buildings within a collective but privatized space, has become increasingly common in São Paulo in recent decades, although its extension to low-income housing is relatively new. In fact, the rapid growth of closed condominiums since the 1990s was driven primarily by shifting residential patterns of the elite. In the context of neoliberal restructuring, the confluence of growing inequality, new opportunities for real estate development, and rising fear of crime and violence led wealthier *paulistanos* to abandon their traditional center-city territories for fortified enclaves built on large tracts of land in the city's peripheries (Caldeira 2000, 243–51). At the same time as it brought the rich and poor physically closer together, the rise of condominiums also profoundly altered the urban fabric, fostering an abandonment of public spaces and promoting a new ideal of "the creation of a private order in which residents can avoid the city's problems and enjoy an alternative lifestyle with people from the same social group" (274). If its origins lay in upper-class pursuit of protected "alternative lifestyles," the more recent, state-sponsored diffusion of the condominium to the urban poor and working classes is a consequence of the market-oriented framework of the MCMV program. Especially in major metropolitan areas with high land values, the form of the high-rise condominium became central to making low-income projects economically viable (Cardoso 2013; Santo Amore, Shimbo, and Rufino 2015), including for associations operating with the MCMV-Entidades program (Jesus 2015).

As it did for their elite forebears, the extension of this form to affordable housing projects like the Condomínio São Francisco has significant implications for social life within them. On one hand, as MCMV-E "reproduc[ed] the pattern of large condominiums in richer neighborhoods" (Santo Amore, Shimbo, and Rufino 2015, 63) it democratized an elite urban form. This undoubtedly reinforced the sense of diminished social distance from wealthier neighborhoods which, as we have seen, was central to residents' understandings of what it meant to access to dignified housing. On the other hand, it shaped how residents thought about and pursued collective improvements to the space they inhabited in two key ways. First, it *enclosed* collective life as residents understood the condominium not as part of the broader neighborhood, but rather as a space to be defended from it. This was particularly visible in the priority that residents gave to fortification of the condominium in their visions of collective improvement. Second, it extended the logic of payment, as a central and legitimate practice of homeownership, to the collective improvement of the broader condominium.

Enclosure and Fortification

In a study of ten MCMV-E projects under construction in São Paulo, Brazilian geographer Patricia de Jesus presciently anticipated the consequences of the condominium form for social housing, which were already present in the "collective imaginary" of association members as they waited for their homes to be built.

> There is, in the collective imaginary, the question of security (imposed by metropolitan violence) that would be resolved with the apparatuses of a closed condominium: doormen, sentry-box, surveillance, access control, walls; and an imaginary of a way of life, making it "natural" to vote in assemblies for the implementation of a condominium with grills, leisure spaces, etc. (Jesus 2015, 250).

Both of these elements – security and internal amenities - were indeed central in the ways residents of the Condomínio São Francisco talked about improvements they wanted to see to their new space. The latter, however, decidedly trumped the former as they negotiated their collective priorities.

In prioritizing the quality of apartments with their limited budget, the AVM had made little initial investment in communal infrastructure of the project itself. Although the complex had a large community center, it remained unfurnished except for a single old table, and was only used for condominium assemblies. Similarly, the common area that surrounded it was simply an empty, paved plaza. In spite of its apparent inhospitality, the latter space was heavily used, mostly by children who rode bikes, skated, flew kites, and played soccer, but also by adults, who on nice days set out plastic chairs and tables, drank coffee and cold soda, and played cards or simply sat in the sun conversing and watching their children. Noting this intensive use, residents' ideas for how to make it more useable proliferated in assemblies, conversations, and interviews. Some suggested that they should install a playground for children and outdoor exercise equipment for adults, and others thought it would be nice to put in benches, tables, and grills that could be used for weekend gatherings. Some suggested that they could easily make the community center more usable as well. With plastic chairs and a few tables it could become an event hall for parties or other community activities. Salete, an older resident who studied for a university degree in teaching after retirement, even proposed an adult literacy class for residents of the condominium and the surrounding neighborhood. All of these ideas reflected an enduring desire to make public spaces more hospitable, and a general sense of optimism that everyday quality of life in the condominium could be collectively improved.

However, when residents met to discuss the possibilities of making improvements, these proposals inevitably took a backseat to what almost all agreed should be their priority: making the condominium more secure. In contrast to their generally positive view of the Condomínio São Francisco, residents constantly complained about the lack of security. At worst, it was "horrible," and at best it "left much to be desired." This evaluation was not necessarily connected to particular incidents of crime or violence. In fact, I never saw or heard firsthand accounts of such incidents, although two constantly repeated stories circulated in the neighborhood as evidence of insecurity. In one, two young men had jumped over the wall with a can of paint, intending to graffiti the building, but were chased off by Bilu, a pit-bull that had been brought to the construction site for security, and remained as a communal pet and protector. In the other, a woman resident was assaulted in an elevator by two men, although in some versions she knew the men and had invited them in. As Amélia told me, referring to the latter story:

> They were people from outside. They were acquaintances of hers and it was a personal problem she had. It's just that I keep thinking: what if those guys decided to enter the condominium to rob someone? Even if it was a personal problem, they had easy access. They attacked a woman in the building, and nobody saw… And what if they decide: "Ah, we hit Fulana in there and it was easy. Why don't we go back and rob some residents?" [201]

Rather than reflecting a chronic problem, these stories served as cautionary tales that highlighted the potential for crime and violence to enter the condominium, and many saw this potential as always lying outside the gates. This was in part a product of personal experiences, but also reflected the territorial stigma (Wacquant 2007) attached to the surrounding region of Capão Redondo, which in the 1990s became infamous for high rates of violent crime.[202] Although violence had declined significantly in first decades of the 20th century, this association lingered in people's mental maps of the city, periodically reinforced by news reports about crime in the region. Giovana, for instance, in insisting that security in the condominium was "horrible," told me: "This region is dangerous. That's not a lie. It's a dangerous area. I've seen many people being assaulted in the region. I also have a friend who lives close by and she told me: 'Be careful. Don't expose anything of value, because it's dangerous around here.'"[203]

Together, stories of ill-intentioned outsiders entering the condominium and talk of crime in the region contributed to the construction of hard boundaries that were both spatial – a safe "inside" and dangerous "outside" divided by the condominium walls – and social – dividing the "us" of decent residents from the "them" of suspicious outsiders. Sandra's discussion of her concerns about security is worth quoting at length, as it highlights these dual boundaries.

> Security is a little bit worrisome, and I think that we need to resolve this amongst ourselves. We need to get organized, and not let strangers in the front gate. ... It's like this, we need to be careful because we live in Capão Redondo, and we know that this region is in the [television] reports as one of the most dangerous areas, right? … So we have to be more organized amongst ourselves, since we don't have cameras yet. We need to get organized to put in cameras, and fence in the land better, because our wall is really low. Anyone can just jump over, so it's not just the gate. [And] it won't help to put in cameras, fences, or anything, if arriving at the gate the residents just let anyone in, any unknown person. Until proven

[201] Field Notes, July 16th, 2017.
[202] On the history of Capão Redondo, see (Carril 2006). The association of this region with crime and violence in the 1990s and early 2000s was in part a product of news reports, but also enshrined in popular culture produced by residents of the region like Ferréz's novel *Capão Pecado*, and the music of Racionais MCs (Caldeira 2006)
[203] Interview, June 29th, 2017.

> otherwise, you are not a good citizen [*um cidadão de bem*], right? … We have to prove it all the time, because if you don't know me and I don't know you, how do you know my character? And this is our backyard! I can't just enter your backyard. You have to let me in. So we have to be careful with this, with security – and I'm just talking about the security *of the condominium*. Not outside. The cars that people park outside are in the hands of God and the alarms, and maybe insurance [laughing]. Because in reality that area isn't even ours, understand?

These boundaries also structured everyday life in the condominium. Residents felt safe inside, where they knew and trusted their neighbors – a trust built in the association and the night watch to protect their homes against invasion, and reinforced by regular meetings as well as everyday encounters in common spaces of the condominium. Thus, few sought to fortify their individual apartments, and even those who did made it clear that the threat lay outside the condominium walls. Ângela, one of the few residents to install bars on her windows, explained that she took this measure because until all of the neighbors knew and recognized each other, it was difficult for them to watch for unknown strangers from "outside". "It's *not* because of the residents. It's just that when we first moved in, not everyone knew each other yet, and if you don't know who is who, you have zero security. So it was really on account of people from outside."[204] Their sense of safety was also visible in the fact that mothers frequently allowed their children to play in the halls and the plaza, while that permission ended abruptly at the gate. Cátia, for instance, told me that "I don't let my daughter go outside to the street, even though she is a little bigger now. I just don't believe [it is safe], not even to ask her to take the trash outside."[205] Indeed, residents often pointed out that to place their trash in the pick-up area, they had to do so from outside. Although this entailed taking only ten steps from the gate, many suggested in assemblies that they should install a new door that would allow them to dispose of garbage from inside.

Adapting the space for the safe disposal of garbage was perhaps the simplest proposal for enhancing the security of the Condomínio São Francisco. More elaborate ideas abounded. At a minimum, most residents wanted higher walls, topped with either concertina wire or an electric fence. Many, like Sandra, suggested that they install security cameras at the entrance as well as in hallways or elevators. Others wanted to hire a doorman or security guards so that they would have 24-hour protection against the threat of unknown intruders. All of these proposals, however, would be costly, and even as they expressed constant concerns about security, residents were also worried about the high cost of living in the condominium. This put them in a bind, as their collective responsibility to pay the costs of improvements to the condominium made it difficult to implement them.

The Costs of Collective Improvement

On a cool Sunday morning, the community hall of the Condomínio São Francisco was packed for a neighborhood assembly to decide on priorities for collective improvements. The residents had already had a series of similar meetings, but this assembly was presided over by Jorge, the *síndico* from the management company who would be responsible for implementing any changes. A short, grey-haired man with a welcoming smile, Jorge stood behind a single wooden table – the only furniture in the hall – while residents formed a wide U-shape that gradually filled in with late arrivals who sat on the floor. He opened the floor to "any suggestions you would like

[204] Interview, July 14th, 2017.
[205] Interview, July 3rd, 2017.

to make," and the meeting began in orderly fashion, as residents presented shared problems and priorities they had been discussing for months. "We need a mailbox", one woman suggested. "We should put trash cans in the hallways," another offered. Jorge listened attentively and wrote down each suggestion in a notebook. A young man chimed in to suggest "concertina wire on the walls," a proposal seconded and added to by several other residents - "We need more security," "We should talk about having a doorman at night." Jorge made a note, but explained: "Many are worried about security in the front, and several people have said they want doormen 24 hours, but I want to remind you that we don't have this by decision of the assembly, because of the cost this implies. We did an evaluation, and saw that it would generate a cost between 10 and 15 thousand reais per month." The talk of costs generated an audible buzz in the room, and some residents suggested alternatives. "Ok, what about concertina wire and cameras in the elevator." Again Jorge took notes, and says: "We have also done a preliminary budget, and it would cost approximately eight thousand reais to install cameras." "But would this come out of our pockets?" one man asked. Jorge gave a knowing smile and explained: "Nothing is done here that doesn't come out of your pockets."

At this point, the meeting took an abrupt turn, with tension becoming palpable and the volume in the crowded hall became deafening between grumbling and shouting. One woman asked, indignantly, "But we already pay so much in condominium fees, what do you mean everything has to come out of our pockets?" Her query was echoed throughout the room. Raising his hands for quiet, Jorge tried to explain that the fees of R$150 only covered routine operations – paying for a caretaker, janitor, water and electricity bills, and maintenance of elevators and common spaces. This did not reassure the crowd, and Jorge began to lose patience as the volume rose, slamming a fist on the table repeatedly until the room fell quiet. He reiterated:

> Look, today there is only a small amount of money left over from what you pay for regular maintenance of the condominium. The situation is the following: This is a new condominium. That means that we still have to do a lot to make it the way that you want it, and everything has a cost. In my experience, the first three years in a condominium are like that. You arrive here and there is absolutely nothing, not even a roll of toilet paper. Everything has to be purchased.

The assembly proceeded in this fashion for nearly two hours. Each new suggestion brought a discussion about the cost, and the room again devolved into shouting and grumbling about the prospect of paying even higher condominium fees. Ultimately, the meeting disbanded with no consensus, except that both residents and the management company would solicit budgets from different contractors to have a better sense of what each proposed improvement would cost. The assembly would reconvene in another three weeks to try again to make decisions.

To my surprise, residents of the Condomínio São Francisco evaluated this meeting as relatively calm and productive, revealing the enduring difficulty of making decisions about collective improvements to the neighborhood. The problem was simple: as a private condominium, everything would have to come from residents' own pockets. Unlike the neighborhood associations that proliferated in São Paulo in the 1970s and '80s, which mobilized to make demands for improved infrastructure and services from municipal agencies (Kowarick 1988; Holston 2008), a condominium association had only one apparent way forward – making collective investments to better their own living conditions. Yet, in a low-income housing project where residents already struggled to keep up with bills, it was hard to reach agreements on investments that would raise everybody's costs.

This problem manifested itself first as conflict with other actors. In fact, the first decision about improvements, made before the management company was hired, produced a rift between the residents of the Condomínio São Francisco and the Associação de Amigos da Vila Maria, which remained the formal owner of the neighborhood. Shortly before the move, the residents voted in an assembly to install safety nets along the walkways of the upper floors of the buildings. This came at a cost of R$240 per apartment, which they agreed would be divided into four monthly deposits of R$60. However, when the AVM sent bills to the residents, some accused the leaders of "making up debts," and asserted that after moving into their apartments they were no longer members of the association. After a series of heated arguments, AVM activists desisted from collection efforts, and even began to retreat from their efforts to organize the condominium in order to avoid further misunderstandings and conflict. Instead, they asked the management company to include the R$60 on the bills for monthly fees, and ultimately the nets were paid for and installed. However, as was apparent at the meeting describe above, this merely displaced conflict to the management company, who many residents saw as overcharging them for basic administration without making any improvements to the condominium. In fact, after this assembly, the residents elected an oversight council and demanded that the company provide detailed accounts of what was being done with condominium fees. The company complied, but even when the council found no evidence of what they suspected to be misuse of funds, the assembly simply voted to try to find a new management company when their contract expired at the end of the year. Importantly, however, even as conflicts over payment fostered distrust of both the association and the management company, residents understood that living in a condominium meant that if they wanted improvements, they would have to pay for them. As Cristiane told me: "We want to pay, but we also want to know here our money is going …[And] we want improvements. They don't have to be things like they have in high-end condominiums, understand? But we do want improvements, so we can live with dignity."[206]

In addition to conflict with other actors, a second consequence of this problem was paralysis in decision-making among residents themselves, who were unable to agree on making improvements given the costs they would entail. This was a source of growing frustration, especially given that there was apparent consensus on some changes that needed to be made. Yet, as Carina explained, they could not even reach agreement on relatively minor improvements like buying plastic chairs for the community hall.

> *Ai*, I really wish that everything would work out to fix up the event hall, which doesn't even have a single chair. Having a mailbox is very important, and security out front. I think all of these are important things. … But it's difficult, because nobody thinks the same way. I'll say, for example, that we should buy 30 chairs, which will only cost so much, maybe 20 reais per family, or with 50 reais we could make the hall nice. I'm not going to complain about paying that much to have something nice for all of us, but other people won't agree. So it's hard to even talk about those things, because everyone thinks a different way.[207]

Security, in particular, was a source of frustration, as residents saw it as not only urgent, but as Jesus (2015) found, "natural" for a condominium. Thus, even Luiz, who was himself unemployed and whose family already had trouble paying bills, lamented the fact that others were unwilling to pay for security. "The security thing is stuck in that conflict, because there is no budget to install it. Nobody wants to pay. But I think we have to have a doorman. I don't

[206] Field Notes, July 11th, 2017.
[207] Interview, July 15th, 2017.

think that a condominium of this size, with four buildings, should be without a doorman."[208] Caught between the desire for improvements and unwillingness to bear the costs, residents found themselves stuck. In fact, after the installation of the safety nets shortly after the move, an entire year elapsed with many assemblies to discuss improvements, but none actually implemented in the condominium.

This paralysis even extended to a potential improvement that would come at no cost to residents, but did not match their notion of what was "natural" for a condominium; namely, the installation of a public plaza outside of the entrance. The idea for the plaza had been in the works for years, ever since the AVM began the process of designing the Condomínio São Francisco. After they purchased the land, the association learned that the municipality had an easement on a small strip of it, because the front entrance to the project was adjacent to a major avenue that the city government planned to widen. However, when the government postponed its plans to widen the avenue, AVM activists negotiated a usage agreement to install a plaza. Municipal officials agreed on the condition that they did not enclose it as private space, and activists were even able to secure funding from the Caixa Econômica Federal to design and build the plaza. Thus, shortly after the residents moved in, activists proudly presented the proposed design to the neighborhood assembly. Residents, however, were unenthusiastic for two main reasons. First, immediately after the move, the few families that had cars and scooters had already begun to park them on the empty strip of land. With little parking available in the neighborhood, and fearing that leaving their car on nearby streets would invite theft, this space offered them a practical solution, albeit an imperfect one (remaining outside the condominium walls meant that the cars were, as Sandra put it, "in the hands of God and the alarms"). Even some residents who did not have cars argued that parking was needed, affirming that "a condominium should have a garage" (*condomínio teria que ter garagem*),[209] even if this had not been viable in their project. Arnaldo, who did not have a car but hoped eventually to buy one, insisted that:

> In this project we gave priority to the housing [instead of parking], but the thing is that today a car is not a luxury. … It's a necessity in some cases. So I think that Brazilians today, the majority, I wouldn't say that they have a brand new car, but a little old car to go to the market, take their child to the doctor, things like that. So it's not a luxury. I think [the government] should prioritize it more, because in buildings like these it would have been possible to put a garage underneath, so we'd have at least one space for each apartment. But it was going to be too expensive...[210]

While some opposition to the plaza was grounded in the notion that parking was a necessity for a proper condominium, others rejected the idea because they saw creating public spaces as contrary to their goal of improving security. Some, like Caroline, thought that creating a public plaza right in front of the condominium was a risky affair, because people "from outside" would occupy them to use drugs, loiter on benches, and possibly assault residents who came and went early in the morning or late at night. Looking out her window at the space full of parked cars, Caroline explained: "It's what we see in all the plazas in this neighborhood, which are not few, honestly. The group hangs out there, smoking marijuana, and that wouldn't be very

[208] Interview, July 17th, 2017.
[209] The use of "leftover spaces" in MCMV projects for parking is a widespread phenomenon, which for some analysts reflects "the clear valorization of the car in detriment to spaces of socialization" among low-income inhabitants (Santo Amore, Shimbo, and Rufino 2015, 63)
[210] Interview, July 15th, 2017.

nice especially for those of us living in [this apartment] block. And at night plazas are not very safe places, understand?"[211]

AVM activists and a few residents continued to advocate for the plaza, but this only deepened existing tensions between the condominium and the association. Why, some asked, had they not been asked what they wanted, which was to expand the condominium wall to create a safer parking lot? Many felt that the AVM was imposing the plan on them. As Ângela put it:

> They just came and said: "here's the project." They want to use the area and take away the parking lot. … They feel like they are the owners here, but the residents are the real owners. They helped us get here, and now they are working with other families to build other projects … but from the moment the residents are in their houses, the association no longer exists. They are ordering us around too much here.[212]

Ultimately, the condominium assembly voted to reject the planned plaza, and the unused funds were returned to the Caixa. AVM activists, frustrated by this episode, abandoned all efforts to organize or improve the Condomínio São Francisco, and focused solely on ensuring that the project received final bureaucratic approvals so that residents could formally establish their own neighborhood association.

The urban form of the closed condominium incorporated residents of the Condomínio São Francisco into a type of space historically reserved for São Paulo's middle- and upper-classes, and in doing so it shaped the way they thought about and inhabited that space. While none of the residents had ever lived in a condominium before, many had a strong sense of what it should be. This was reflected in their aversion to public spaces as well as their emphasis on boundaries between interior and exterior, "us" and "them," which led them to prioritize security and fortification over other kinds of improvements. At the same time, the privatized administrative organization that accompanied this urban form constrained their ability to make the very improvements that would make theirs a proper condominium. Although, as with their individual apartments, they expressed willingness and even a desire to pay, individuals' financial hardships conflicted with the collective cost of these investments, creating new conflicts and paralyzing even widely shared hopes that they could improve their quality of life.

Conclusion

For residents of the Condomínio São Francisco, access to housing through MCMV-Entidades produced two central effects. On one hand, it provided a sense of dignity, lived not only in improved material conditions of their housing, but also in a broader sense of social inclusion in a deeply unequal city. On the other hand, it brought new burdens associated with paying the costs of homeownership, lived in the enduring anxieties of low-income mothers who struggled to keep up with bills, as well as in the limits of neighbors' aspirations for collective improvement to the condominium. Rather than these two effects existing in tension with one another, we have seen how they became intimately intertwined in residents' everyday lives, as "paying for what is mine" was constructed as a positively-valued practice that was inextricably linked with their notions of dignified homeowner-citizenship.

On the surface, the burdens and anxieties of paying the costs of low-income housing may appear as an unintended and perverse consequence of the Minha Casa Minha Vida program – a policy that promised to improve the lives of poor city-dwellers by using state subsidies to address their constitutional right to housing. In fact, however, it reflects a central logic that has

[211] Field Notes, July 22nd 2017.
[212] Interview, July 14th, 2017.

long been embedded in demand-subsidy housing programs. This model, as I have argued, constructs a "facilitating state," which does not directly guarantee a universal right by "giving away houses for free," but rather seeks to enable the poor to access housing as a market good. In Chapter 5, we saw how housing movements in São Paulo partially challenged this logic in the process of *provision*, seeking to wrest control over design, location, and production of housing from market forces, embodied in the private developers who were initially given sole control over housing provision. Indeed, the material quality and social dignity conferred by the Condomínio São Francisco suggests that this produced important effects, as the Associação de Amigos da Vila Maria was able to use the participatory space of MCMV-Entidades to produce housing that privileged quality of life rather than profit. However, what went unchallenged by São Paulo's housing movements was another corollary of the facilitating state; namely, a model of the homeowner-citizen who - with support from government subsidies - is empowered to take responsibility for their own home and family. In Brazil, this was also a gendered citizen, as both policy and official discourse framed women as deserving subjects of housing provision because they were responsible and self-sacrificing mothers.

These new logics of citizens instituted by the facilitating state were embodied by low-income women in the Condomínio São Francisco. After years of participation in the AVM, they were able to attain dignified conditions of residence that had long been denied to them as precarious city-dwellers. Through homeownership, they were also able to provide the security they had long sought for themselves and their families. At the same time, they had to bear the new burdens of paying the cost of homeownership, through which they sought to protect their hard-won security. And yet, rather than challenge or critique a state that imposed such burdens on the supposedly "rightful" low-income mother, they were instead "anxious to pay" for the housing they received. Indeed, it was precisely the practice of diligent payment that reaffirmed their dignity and inclusion as legitimate homeowners, respectable citizens, and responsible mothers.

Chapter 7
Conclusion

Since their emergence in the late 1970s, demand-subsidized housing programs have introduced neoliberal logics citymaking and citizenship to urban peripheries and those that inhabit them in much of Latin America. Coupling the extension of housing rights to the poor with adherence to market-oriented urban development, they have forged novel configurations of inclusion and inequality, and constructed their beneficiaries as new kinds of neoliberal subjects. Tracing their origins in Chile and adoption in Brazil, I have analyzed these policies as state strategies to manage the urban poor through inclusion in privatized homeownership. In particular, I have shown how the state in both countries constructed poor women as deserving mothers and self-responsible homeowners, using privatized housing provision to empower them to take responsibility for their own lives and living conditions in enduringly unequal cities. At the same time, however, these policies also generated new contestations by the very subjects they sought to include. As we have seen, homeless women in Santiago and São Paulo organized not merely to claim the "impoverished right to housing"(Murphy 2015) offered by neoliberal policies, but rather to challenge the unequal terms of their inclusion by demanding dignified conditions of urban residence.

Although adopted at different historical moments and in distinct political contexts, the design and effects of demand-subsidy policies in Chile and Brazil were alike in many ways. Both incorporated millions of poor city-dwellers in formal homeownership, envisioned poor women as similar kinds of maternal subjects, and reinforced socio-spatial inequalities through the privatized provision of segregated and low-quality housing. However, as women mobilized to claim dignified housing through these programs in Santiago and São Paulo, their collective struggles gave rise to distinct local processes, meanings, and material conditions of housing. In this conclusion, I comparatively explore three sets of convergences and divergences between the two ethnographic cases, focusing on how demand-subsidy programs shaped the gendered meanings of housing, the dynamics of urban struggles, and the kinds of subjects that they produced in different urban political contexts.

First, gender-targeted policies enabled poor women in both cities to claim housing as rightful subjects, but women understood these claims in very different ways. While in Santiago women saw subsidized housing as a path to personal autonomy from extended families and male partners, women in São Paulo understood their claims to housing in terms of attaining security for themselves and their children. Second, through grassroots organizations, women in both cities mobilized to claim "dignified housing," challenging the exclusionary tendencies of privatized provision by demanding participation in shaping the homes they would inhabit. However, shaped by divergent histories of state-movement relations, these mobilizations took different forms and produced divergent political and material outcomes. Third, these struggles generated different socio-material forms of the housing that women received in Santiago and São Paulo, but left intact similar neoliberal logics of homeowner-citizenship in both cities. In Santiago, materially poor and socially denigrated housing conferred a sense of second-class citizenship on new residents, whereas better quality and socially dignified housing in São Paulo fostered a sense of inclusion as full citizens. Yet, in both cases, women came to act and understand themselves as similar kinds of subjects - as homeowner-citizens who assumed individual responsibility for the conditions in which they lived.

Gendered Policies, Gendered Claims: Maternalism, Autonomy, and Security

Reflecting broader shifts in Latin America toward "gender-aware" social provision in the neoliberal era (Jenson 2009), demand-subsidized housing programs in both Chile and Brazil

were targeted primarily to low-income women. In itself, this was a significant gendered shift in housing policy in both countries. For much of the 20th century, state efforts to house growing urban populations constructed the masculine breadwinner-worker, embedded in the patriarchal nuclear family, as the legitimate subject of housing rights and property ownership. In contrast, through implicit gender-targeting in Chile and explicit targeting in Brazil, demand-subsidy programs positioned poor mothers as particularly deserving subjects of state provision. For some feminist scholars, such gender-targeted policies are vital to strengthening women's housing rights in cities of the global South (Chant and McIlwaine 2015; Rakodi 2014). However, critical research has also shown how the turn toward maternalist social policies in Latin America has been a double-edged sword for poor women. On one hand, they promise new forms of inclusion and "empowerment" through access to state programs. On the other hand, they naturalize and deepen gendered burdens by rendering women responsible for the well-being of their families – even as they are increasingly been called upon to undertake paid employment and unpaid community labor (Molyneux 2006; Franzoni and Voorend 2012; Schild 2007; Neumann 2013). The latter analyses resonate strongly with how the Chilean and Brazilian states constructed women as beneficiaries of demand-subsidy programs. By targeting women as deserving mothers, these programs envisioned them as empowered and responsible custodians of the home and family.

However, moving beyond how state policies and official discourses construct idealized feminine subjects, we have seen that different gendered meanings emerged as women themselves claimed and experienced inclusion in subsidized homeownership in Santiago and São Paulo. This divergence is perhaps most clearly expressed in the differing meanings of a shared phrase that women in both cities used to describe why they joined local housing organizations; namely, "to have something of my own" ("*tener lo mío*"/"*ter o que é meu*"). The distinct local meanings of this phrase derived largely from the very different experiences of precarious housing that poor women faced in each city. For women in Santiago, having something of their own meant the possibility of achieving personal *autonomy*, which they saw as denied to them as *allegadas*, or cohabiters in the homes of parents or in-laws. Grounded in everyday experiences of gendered subordination, control, and disrespect that they faced from the extended families with which they lived, they saw subsidized housing as a path to greater freedom in their everyday lives and control over their own domestic space. In São Paulo, by contrast, women saw pursuit of a subsidized home primarily as a claim to *security* for themselves and their children. This reflected the profound insecurity they faced living in favelas and precarious rental housing, where lack of land tenure, unstable incomes, and unreliable relationships with men meant chronic preoccupation with the possibility of eviction.

Importantly, these claims and meanings were not shaped solely by individuals' everyday experiences of precarious housing. They were also products of the collective work of interpretation that took place in grassroots housing organizations. In Santiago, this was visible in the way *comités* became sites where women discussed shared experiences and grievances as *allegadas*, and elaborated collective strategies to make women autonomous "queens of the home." Committees' rituals, efforts to confront domestic violence, and strategies to ensure women would have sole property rights over their homes, reflected the emergence of collective projects that linked access to adequate housing with women's claims to autonomy. In São Paulo, by contrast, movement activists - who had long fought for women's inclusion in housing policy - saw their claims as recognized in the gender-targeting of the MCMV program, as well as in new state discourses of deserving motherhood. Against this backdrop, movement discourses that

framed grassroots members as dedicated "*guerreiras,*" or women-warriors, reinforced the state-promoted link between claims to subsidized housing and women's identities as responsible and self-sacrificing mothers. In this way, both state and movement together constructed both women's housing rights, and their active contributions of labor in participatory housing projects, as naturalized extensions of maternal responsibility.

Neither of these claims directly challenged states' maternalist framing of housing provision. Indeed, claims to autonomy by women in Santiago were sometimes framed in terms of freedom to raise children as they saw fit, and claims to security by women in São Paulo were almost always understood in terms of providing a secure home for their children. However, the different meanings that emerged in each city illustrate how, even as states shaped gendered citizens by setting the terms on which women could claim housing rights (cf. Orloff 1993), there remained significant "space for maneuver" in which women themselves interpreted their own needs and made gendered claims that were grounded in everyday material and social conditions (Haney 2002, 17–18). In other words, the gendered meanings of housing rights in Santiago and São Paulo were not simply constructed from above by state policy, but rather took shape at the interface between policy, local forms of precarious housing, and shifting gender relations in urban peripheral neighborhoods.

Equally importantly, women's claims to both autonomy and security fit well within the neoliberal constructions of citizenship that were embedded in demand-subsidy programs in Chile and Brazil. In claiming and inhabiting subsidized housing, women came to understand themselves not only as deserving mothers, but also as homeowners whose newfound autonomy or security also entailed assuming individual *responsibility* for their living conditions. I will return to this point below.

Accumulation by Inclusion and New Urban Struggles

A central argument of this dissertation has been that the implementation of neoliberal demand-subsidy programs reshaped the political economy of social housing in Chile and Brazil and, in doing so, elicited a novel form of urban struggle by poor city-dwellers. In both of these dimensions, the processes examined above differed in important ways from prevalent understandings of the politics of housing in neoliberal contexts. Drawing on David Harvey's concept of "accumulation by dispossession" (Harvey 2003, 2005), much recent research has emphasized state retrenchment, privatization, and coercive displacement of the poor from their homes as the central dynamics of urban neoliberalism. In this view, new opportunities for urban capital accumulation have been created through the material dismantling of decommodified housing systems, and the political erosion of 20th-century housing rights regimes. In contrast, I have proposed the concept of "accumulation by inclusion" to analyze the political economy of housing constructed by demand-subsidy policies in Chile and Brazil. The concept calls attention to the way in which economic growth and private profit from urban development were facilitated not by dispossession, but rather by state-sponsored *inclusion* of the poor in housing rights. I have argued that this represented a strategy to render neoliberal city-making hegemonic. States sought to generate consent in unequal and market-oriented cities by forging a new link between private accumulation, the expansion of social housing, and the construction of the poor as neoliberal homeowner-citizens.

This hegemonic project, however, was not neatly imposed in a top-down fashion in either Chile or Brazil. Even as they offered poor citizens inclusion in social housing, they also elicited new challenges. As we have seen in Santiago and São Paulo, demand-subsidy programs became

sites of collective claims-making and contestation from the very subjects they sought to include. These contestations turned primarily around a deep tension embedded in projects of accumulation by inclusion. Namely, the incorporation of the poor as rightful homeowner-citizens stood at variance with the deepening urban inequalities driven by market-oriented housing provision. As states empowered private developers to maximize profit from the delivery of affordable housing, inclusion in subsidized homeownership almost invariably meant relegation of poor citizens to small, low-quality homes in segregated and underserved city peripheries. These perverse consequences of the demand-subsidy model have been well-documented by housing scholars in Chile, Brazil and elsewhere (Rodríguez and Sugranyes 2005; Cardoso 2013; Rolnik 2015; Huchzermeyer 2003b). However, I have shown that this coupling of inclusion and inequality also gave rise to new forms of urban struggle. Even as both *comités de allegados* in Santiago and movement associations in São Paulo sought to use demand-subsidy programs to attain affordable housing for poor women, they also mobilized to challenge the unequal effects of privatized provision.

Unlike the forms of contestation elicited by projects of accumulation by dispossession – defensive struggles centered around the "right to stay put" (L. Weinstein 2014) – those within projects of accumulation by inclusion were fundamentally about shaping the material and social *terms of inclusion*. In both Santiago and São Paulo, women mobilized to demand what they considered to be "dignified housing", which they counter-posed to the materially poor and socially denigrated housing delivered by market-driven subsidy programs. This demand, in turn, entailed a politics of participation, in which citizens sought to wrest decision-making authority over where and how they would be housed from profit-oriented developers and technocratic state agencies.

If the claims of organized housing-seekers were similar in Santiago and São Paulo, the local dynamics of urban struggles differed considerably between the two cities. In Santiago, these struggles were waged through localized mobilization at the level of individual housing projects; won only limited concessions from the state and private actors who controlled housing production; and were characterized by enduringly confrontational state-citizen relations. In São Paulo, by contrast, struggles were waged over state policy at the city-wide and national levels; resulted in institutionalized participation that gave grassroots organizations direct control over production of their housing; and ultimately gave way to collaborative state-citizen relations.

The divergent paths taken by housing struggles in Santiago and São Paulo were crucially shaped by the existing forms of civil society organization through which poor city-dwellers mobilized in each city. In Santiago, the agents of these struggles were fragmented, state-sanctioned *comités de allegados* that had been created within the framework of Chile's housing policy with the narrow purpose of applying collectively for subsidized housing. In São Paulo, by contrast, they were grassroots housing associations that were horizontally linked in city-wide movement networks, and that had a long history of mobilization to demand participatory housing provision. These different forms of organization themselves were formed through longer historical processes of state-civil society relations, especially following democratic transitions in Chile and Brazil. *Comités* in Santiago were products of intentioned state efforts since 1990 to stem a resurgence of autonomous urban movements by proactively organizing the poor within top-down social programs. Housing movements in São Paulo, by contrast, had undergone growth and consolidation since the 1980s, shaped by shifting state projects that produced pendular swings between contentious mobilization and institutional participatory engagement.

These divergent histories left housing organizations with very different kinds of what social movements scholars call "mobilizing structures" (McAdam, Tarrow, and Tilly 2001) – organizational forms and resources that enabled them to make claims on the state. Movement networks in São Paulo had both the organizational resources for mass mobilization to make demands for participatory inclusion in state policy, and the technical knowledge resources to implement participatory housing projects. In Santiago, by contrast, *comités* had limited organizational resources – paradoxically furnished by the state itself – that enabled local mobilization to claim participation at the level of individual housing projects. However, even if they could use mobilization to engage in contentious collective action to negotiate with private and state actors, they continued to depend on these same actors for the economic and technical resources required to build housing projects.

In turn, these different mobilizing structures engendered divergent relations with the state. In Santiago, state-movement relations were enduringly contentious. As local *comités* relied on routine mobilization to claim participatory voice in shaping their housing, they understood the state – as well as the private actors enlisted to manage housing provision – in oppositional terms, as having interests other than providing dignified housing. In São Paulo, mass mobilization by housing movements led the state to accommodate their demands by creating a small, participatory subprogram within Brazil's developer-led subsidy system. In turn, this accommodation gave rise to more collaborative state-movement relations, in which activists understood their inclusion as a "partnership" with the state to promote civil society participation and provide dignified social housing to the poor.

In both cities, collective mobilization enabled the poor to claim some participatory voice in the production of their housing, but they also faced significant constraints imposed by the neoliberal framework of demand-subsidy programs. These limits were particularly visible in Santiago, where the Fondo Solidario de Vivienda program positioned *comités* as passive clients of state and private actors, and thus constrained their ability to exercise direct control over housing processes. In spite of these constraints, they were able to use mobilization to claim participatory voice in some aspects of the process. As we saw, *comités* in La Pintana won the right to build in their home district; secured inclusion in some decision-making processes that affected housing design; and attained additional state funding to improve their projects. Crucially, these gains relied on their capacity to use public collective action to pressure *state* actors, who could make concessions or intervene on their behalf. However, this strategy was less effective in negotiating with the *private* actors who maintained a central role in the process. As a result, *comités'* contentious mobilizations were ultimately unsuccessful in securing participatory control over the construction process, leaving it in the hands of private developers who sought to maximize profit at the expense of the quality of their housing

In São Paulo, by contrast, the participatory Minha Casa Minha Vida–Entidades program – claimed through movements' mass mobilization – enabled local housing associations to act as partners, rather than clients, in subsidized housing provision. Although it remained a small part of Brazil's housing program - receiving only 1.5 percent of federal subsidies - MCMV-E gave local associations access to significant state resources, and institutionalized the principle of "self-management." This enabled associations to exercise direct control over the design and construction of housing projects, and they used this control to maximize the quality of projects rather than profit. Nevertheless, associations continued to face constraints imposed by the market-oriented framework of the broader MCMV program in which they became partners. Most importantly, this program made land markets a central determinant of the location of their

projects, and placed them in competition with private developers for increasingly valuable urban land. Ultimately, even as movement associations made gains in terms of the quality of their housing projects, they were unable to challenge enduring segregation by building social housing in more central areas of São Paulo. Thus, I have called MCMV-E a *peripheral partnership* in a dual sense. Not only did the participatory MCMV-E program receive only a small portion of the resources allotted for subsidized housing, but the market-driven logic of Brazil's overarching subsidy program contributed to pushing movement-managed projects to periphery of the city itself.

Many scholars have argued that neoliberal urbanism tends to limit possibilities for the poor to participate in shaping state interventions as well as the urban spaces that they inhabit (Fawaz 2009; Zérah 2009). Indeed, there is good reason to consider neoliberal urban policies profoundly undemocratic. They often concentrate policy-making authority in insulated and technocratic agencies, transfer responsibility for management and provision to unaccountable private actors, and make markets the central determinants in the allocation of goods and services (Brenner and Theodore 2005; Swyngedouw 2005; Peck 2004). However, in spite of the limitations faced by housing organizations in Santiago and São Paulo, it is significant that the neoliberal mode of citymaking instituted by demand-subsidy programs did not preclude participation altogether. Although the urban struggles examined above suggest that the possibilities of participation in neoliberal contexts are unlikely to come "from above" – from dominant state or market actors – they also reveal that participation may be "claimed" from below (Gaventa 2006) by citizens themselves.

Such possibilities have been underappreciated in existing analyses of participatory politics, which look almost exclusively at what Andrea Cornwall calls "invited" spaces of participation (Cornwall 2004). In other words, whether examining radical democratic projects of "empowered participatory governance" (Fung and Wright 2003), or "revisionist neoliberal" participatory reforms (G. Mohan and Stokke 2000), most scholars have focused on cases where state actors convoke citizens or civil society organizations to engage in policy-making and implementation. In contrast, the dynamics of participatory engagement in demand-subsidy programs in Santiago and São Paulo suggest that greater attention is required to how participation can be claimed by subordinate groups through contentious collective action. Indeed, in contexts were states turn to neoliberal policies that constrain participatory engagement, such claims are likely to be only way that citizens can exercise voice in shaping the state interventions that affect their lives.

My comparative findings from Santiago and São Paulo suggest that much is at stake in participatory claims-making. The different degrees to which homeless city-dwellers were able to claim participatory voice in each city profoundly shaped not only the political processes of housing provision, but also the material and social conditions that they would ultimately inhabit. In the final section, I consider how these divergent outcomes impacted the lived meanings of inclusion in subsidized housing, as well as the everyday practices of the women who became new homeowner-citizens.

Becoming Neoliberal Homeowner-Citizens

In Chapters 4 and 6, I examined residents' everyday lives in two neighborhoods built through demand-subsidy programs: the Condominio Maitén in Santiago, and the Condomínio São Francisco in São Paulo. I showed that the meanings of inclusion in social housing, and women's practices as new homeowners, differed considerably between the two cases. In Santiago,

materially poor housing conditions indexed women's sense of social denigration as second-class citizens, and gave rise to individual strategies to claim dignity through privatized home improvement. In São Paulo, the higher quality of social housing conferred a sense of social inclusion as full citizens, which women sought to preserve through responsible payment of the high economic costs associated with formal homeownership. These divergent meanings and practices were social products of the local processes of urban struggle in Santiago and São Paulo through which each neighborhood was formed.

In Santiago, the limits of *comités*' participatory claims-making were materially expressed in the shoddy housing into which residents of the Condominio Maitén moved. Unable to claim control over the construction of their project through contentious mobilization, their living conditions were subject to the profit-oriented practices of a developer who cut corners with cheap materials, poor construction, and outright neglect of public infrastructure. Residents clearly understood these conditions as a reflection of their denigrated status as poor beneficiaries of "social housing." And although they sought to remain mobilized to demand redress from the state, their unsuccessful efforts gave way to a shared sense of the futility of collective claims-making within Chile's privatized housing system. Instead, residents "turned inward" both socially and spatially. They abandoned efforts to organize as they dedicated themselves to projects of improving the private spaces of their homes. As we saw, this offered poor women a way to compensate for their denigration by the state, claiming improved living conditions and social dignity through individual investment and effort. It also took on a gendered meaning, representing an exercise of the women's newfound autonomy over domestic space. For these women, becoming homeowners meant taking responsibility for – and pride in – the self-improvement of the home, even as their neighborhood was marked by state neglect, declining community organization, and shared expectations of physical deterioration and rising crime.

In many ways, this stood in stark contrast to the residents of the Condomínio São Francisco in São Paulo. There, residents saw their new apartments as representing not only material improvement over their previous experiences of precarious living conditions, but also a profound sense of social inclusion in a historically unequal city. In part, residents understood this as a consequence of movements' collective struggle for participatory housing provision. But they also saw their inclusion in dignified housing as a part of a larger state project, under the Brazilian Workers' Party, that sought to improve the lives of the poor and recognize them as full citizens. At the same time, the residents of the Condomínio São Francisco also faced new economic burdens as they struggled to pay the costs of inclusion in formal housing. This was particularly salient in women's anxieties around paying high condominium fees and monthly mortgage installments required by the MCMV-E program. Yet, rather than critique the state or its housing policy for imposing new costs on the poor, residents attached positive meaning to payment as a practice that reaffirmed their position as legitimate homeowners and respectable citizens. This also took on gendered significance for women who saw subsidized housing as a path to attain residential security for themselves and their children. Even if it imposed economic burdens and everyday anxieties, women understood responsible payment of their bills as an extension of their maternal responsibility to preserve the security offered by state-sponsored homeownership.

The demand-subsidy model of housing provision first came into the world as part of the Pinochet regime's vision of making Chile "a nation of property owners and not proletarians." This phrase invoked a particular kind of citizen who was well-suited to the neoliberal society that the regime sought to forge; namely, an atomized homeowner who took responsibility for his (at least under Pinochet, this remained a masculine subject) own living conditions, rather than the

poor city-dweller who organized to make claims on the state. This vision has imbued the logic of Chile's neoliberal housing programs since their birth, and travelled with the demand-subsidy model as it was adopted in Brazil. In one regard, we might see this project as a failure. For as we have seen, poor city-dwellers in both Santiago and São Paulo continued to organize and mobilize to demand dignified housing, challenging the unequal terms of inclusion produced by market-driven subsidy programs. In another regard, however, these programs appear remarkably successful in remaking the poor as neoliberal subjects. Indeed, what went uncontested in the struggles waged by *comités* in Santiago and housing movements in São Paulo was the notion of responsible homeowner-citizenship, which remains deeply embedded in the demand-subsidy model. In different ways, the residents of Condominio Maitén and Condomínio São Francisco adhered to this image of neoliberal citizenship in their meaning-laden practices of inhabiting subsidized housing. Whether through privatized projects of improvement, or the diligent payment of the costs of their housing, their new status as homeowners was closely bound up with their assumption of responsibility for the conditions in which they lived.

Examination of these policies, as they were deployed in concrete state projects and lived by the urban poor, allows us to rethink how neoliberal subjects are produced. For many scholars, such production has been driven primarily by the retrenchment of welfare states and the use of new forms of police repression and bureaucratic domination. Together, they argue, these forces push the poor into the discipline of market relations, and punish those who fail to take responsibility for their own lives (Wacquant 2009; Auyero 2012; Somers 2008). Others, by contrast, have sought to decenter the role of the state entirely, instead emphasizing the positive construction of subjects through the Foucauldian lens of neoliberal governmentality (Foucault 2008). In this view, neoliberalism operates through a diffuse set of subjectivating discourses, technologies, and forms of reason that construct people as responsible and entrepreneurial subjects (Rose 1999; Brown 2015). In contrast to both of these perspectives, I have argued for a Gramscian understanding - one that keeps in view the importance of the state in shaping political subjects, but recognizes that coercive "social compulsion" is always combined with material and ideological strategies of "persuasion and consent" (Gramsci 1971, 310). In both Chile and Brazil, the state rendered neoliberalism hegemonic by linking market-driven urban accumulation to the inclusion of the poor in social housing. This generated consent not only by offering poor women a material stake in the city (through private homeownership), but also – and more profoundly - by enabling them to become new kinds of citizens who were adapted to neoliberal "mode[s] of living and of thinking and feeling life" (Gramsci 1971, 301). It was not by coercion or dispossession, but rather by actively creating the material and social conditions for inclusion, that these states constructed poor women as neoliberal homeowner-citizens, empowering them to take responsibility for their own lives and living conditions in market-oriented societies.

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