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Abstract

The article analyzes the information on Chilean and Brazilian housing policies and presents field research conducted with social housing residents in Santiago, Chile. This work emphasizes the subjective perspective generated by the process of homeownership. The Chilean experience demonstrates a great complexity in the production of social housing from a business perspective. Since 2009, Brazil's recent political interest in this course of action has raised the debate on the impacts of this model on Brazilian cities. Although studies have given greater emphasis to the architectural, urban, and political criticism of the model, the impacts on the subjectivity aspect of social practices are yet to be studied. Through a combination of methods, such as bibliographic research, documentary research, interviews, and observation, this work demonstrates the impacts of neoliberal housing policies through the approximation between Brazilian and Chilean realities. These policies cause complex subjectivation processes characterized by crossed relationships between the reproduction of a social imposition and the contestation of unique patterns. The work contributes to the discussion of housing in the Latin American context by taking into account housing programs and the consequences of a neoliberal model for the daily lives of their beneficiary families.

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1 Introduction

The current housing issue in Latin America involves, among other aspects, the challenges faced by social housing construction in the context of neoliberal policies. This model implicates the agency of the private sector and it is present in several Latin American countries, such as Mexico (Sánchez, 2020), Argentina (Lazarini, 2014), and Chile (Tapia Zarricueta, 2011; Donoso, 2017). In Brazil, it started after the implementation of the program My House, My Life program (Programa *Minha Casa Minha Vida*)¹ (Donoso, 2017). This Latin American production is also related to the participation of banks in the dissemination of the housing financing model, from the 1980's onwards, and the association of this model with the granting of international loans by multilateral financial institutions, such as the Inter-American Development Bank (IDB), which is strongly present in the Chilean case. This model has also been applied in several developing countries in Latin America since the late 1980's, when the growth of cities and informal settlements urgently called for housing solutions (Rolnik, 2015).

In a more recent context, the observation of the growth of conservatism among world political leaders and the so-called "anti-democratic liberalism" (Mouk, 2018) — a form of liberalism that predominantly serves the specific interests of economic groups — exposes the potential risk of greater losses related to important social achievements on the world stage. In Brazil, these losses started to be predicted due to political actions taken since the inauguration of a government with a heavily neoliberal agenda in 2019².

In the 2000s, the housing finance policy was already under restructuring in Brazil (Royer, 2014). It both enabled greater access of social groups to the consumer market and stimulated the financing process of the housing policy, even if it is a process of housing production in the business context (Royer, 2014; Shimbo, 2010; Fix, 2011; Camargo, 2017). Over the next few years, the predictions point towards an increase in neoliberal actions and their consequences on urban socio-spatial segregation, and a reduction in public, collective and comprehensive social practices (Donoso, 2017). It is certainly interesting to observe the experiences of countries that have been dealing with the impacts of neoliberal models for longer years, such as Chile. This article presents information about these impacts on the daily lives of social housing dwellers through a more in-depth analysis of a case study in Santiago de Chile.

In the recent Brazilian housing policy, the creation of the My House, My Life program during the 2008 global crisis highlighted the political articulation of companies with the government. They sought to participate in housing programs by following the neoliberal approach taken in countries like Mexico and Chile, which allowed the private sector to act in the housing market of lower-income groups, including social housing. Despite helping the country's economic issue by being a countercyclical policy, this model established a production based on the achievement of a deficit, based on neoliberal practices that had drastic results for cities and low-income populations (Rolnik, 2015; Bonduki, 2014; Donoso, 2017).

The massive production of social housing ruled by market logic and private interests will, in most cases, imply the replication of a production model that causes several socio-spatial and subjective consequences. The most prominent results are: the concentration of social housing in a same urban stretch (generating socially, economically and functionally homogeneous neighborhoods with social problems such as violence and drug trafficking); shortages of urban equipment; issues due to the lack of urban connectivity and creation of stigmas on account of scenarios of violence and poverty, among others. This is the social landscape in which inequalities not only become visible but also reproduce themselves, astonishingly characterizing much of the failure of neoliberal social housing construction policies.

This article presents details on the impact of neoliberal policies on the daily lives of socially vulnerable families in Chile and, through the studies of personal narratives, the different kinds of reluctance to these strategies. These resistances do not necessarily occur because of policies or programs but they can happen due to the strength and struggle of social groups that look for better living conditions, even amid so many adversities. This observation, then, depends upon looking at the individual, his/her daily life, and subjective processes.

The present work merges the results of two doctoral dissertations focusing on a collaboration among Latin American countries. For the data collection, the research used different methodologies, such as bibliographic and documentary research, interviews, and observation, both participant and systematic (Gil, 2008). The combination of methods was fundamental for the survey and the analysis of the necessary data about the article's topics (which were analyzed through documentary and bibliographic research methodologies), and for the understanding of social phenomena through a logic defined by the approximation between the observer

and the observed, whose analysis was conducted through observation and interview methods. Thereafter, this work explores the individual view on the struggle and the adversities faced by families who received a residence through a housing program in Santiago de Chile. This interdisciplinary analysis brings together architecture and psychology perspectives to enable a greater understanding of the complexity of the habitat phenomenon.

This time of political and social changes worldwide highlights the importance of observing the narratives and daily life by analyzing the individual actions that arise in the opposition to the hegemonic and homogenizing thought. Moreover, the investigation on Chile shows us the fragility of political actions regarding the daily life of social groups in a reality profoundly close to the Brazilian context. This approximation allows for different comparisons and raises the urgency to observe the resistances of daily life for the strengthening of guidelines on city planning and housing policies.

2 Experiences in Chilean housing policies and their approximation to Brazil

The experience related to Chilean housing policies has some points of intersection to the Brazilian experience. It can be divided according to four main periods up to the present moment (Donoso, 2017):

1. Before 1964: experiences prior to the military period characterized by a straightforwardness and related to the greatest period of urban growth. The creation of the *Corporación de la Vivienda* - CORVI (Housing Corporation) stands out for being the first program to eradicate irregular occupations (Tapia Zarricueta, 2011);

2. From 1964 to 1990: during the military government there was a great housing production. In Brazil, it corresponds to the period between 1964-1985, and, in Chile, 1973-1990. This period was marked by the creation of Chile's Ministry of Housing and Urbanism (MINVU - *Ministério de Vivienda y Urbanismo*) and Housing and Urbanization Service (SERVIU - *Servicio de Vivienda y Urbanización*). In the same moment, economic liberalism instituted the participation of the private sector in the production of social housing. In both cases, the role of the State was reduced and the production of the period was marked by a concern in solving the growing demand for housing (Tapia Zarricueta, 2011; Opazo, 2014; Olavarría, 2014);

3. From 1990 to 2000: Period of resumption of democracy in both countries. With regards to housing policies, Chile maintained the policies created during the dictatorship whereas the Brazilian government decided to break with them. In Chile, although the neoliberal model inspiration has remained in democratic governments, new programs for housing production were created seeking to reduce the negative impacts of the existing ones (Tapia Zarricueta, 2011; Bonduki, 2014);

4. From 2000 onwards: In Chile, It is possible to observe the creation of new housing programs, the continuation of others, the emphasis on popular participation, and the strategies for negotiating debts related to homeownership. In Brazil, the reestablishment of a National Housing Policy and the creation of various institutions, plans, and programs, such as the Ministry of Cities (*Ministério das Cidades*), the City Statute (*Estatuto das cidades*), and the My House, My Life program (*Minha Casa Minha Vida* - MCMV) (Tapia Zarricueta, 2011; Rolnik, 2015; Bonduki, 2014; Donoso, 2017).

2.1 Neoliberalism in Chilean housing policy

The institution of economic liberalism (1975) occurred during the government of General Augusto Pinochet (1973-1990) and it was followed by several processes that triggered profound changes in the city of Santiago de Chile. For example, the liberalization of the urban land market through the 1979 Urban Development Policy (*Política de Desarrollo Urbano*). This policy increased the possibility of constructing in peripheral areas, boosting the expansion of urban limits and encouraging homeownership through subsidy rules. The implementation of the neoliberal model brought economic growth, which contributed to a relative decrease in poverty rates. At the same time, however, it had changed the socioeconomic and population structures and aggravated territorial inequalities. Such transformations deepened the socioeconomic homogeneity of the **communes**³ and accentuated socio-spatial segregation (De Mattos, 1999).

If, on the one hand, the physical results of the production of social housing during the military dictatorship had a questionable urban quality and created an urban design model that was widely criticized (although used hitherto), on the other hand, the social results were even more perverse. Persecution, political violence, and the elimination of popular movements under the justification of eradicating irregular housing were part of the operations carried out in the period. Operation Condor, created in 1975 with support from the Central Intelligence Agency (CIA), coordinated actions during a period of suspension of human rights (Dinges, 2005)

Regarding the housing policy, the resumption of democracy did not cause major changes. The principles of housing policy with the participation of the private sector were maintained, even with changes in the social and economic scenario (Tapia Zarricueta, 2011). The most intense period of social housing construction in Chile happened during the *Concertación* (Coalition of Parties for Democracy) governments, which still used neoliberal mechanisms created during the military regime (Opazo, 2014). The results indicate a greater quantitative production despite the critics regarding the maintenance of socio-spatial segregation and the questionable poor quality of the spaces produced.

The difficulty of dealing with market laws for location, construction quality, population indebtedness, and the often questionable stimulus of the ideal of homeownership has led the Chilean government to seek the implementation of strategies to minimize the deficiencies of the neoliberal housing production model. Among them, especially in the Chilean programs created from 2006 onwards, we mention the emphasis on popular participation, the attempt to maintain and strengthen the organizations and social networks, and the attention to programs more focused on territorial interventions than on housing units, such as the Neighborhood Recovery Program (*Programa Quiero Mi Barrio* - PQMB) and the Comprehensive Plan Program (*Programa Plan Integral*). Moreover, the concerns are not restricted to the production of new housing. They also involve the quality of the constructions handed over during the years, some of which have gone through a process of constant demolition and reconstruction, in addition to the natural disasters that periodically affect the Chilean territory, such as earthquakes, fires, and rains.

The relocation from irregular housing to social housing enabled families without resources to take part in the economic and social rules of the urban land market. Although this change was perceived by families as a positive step to homeownership, it was conceived based on an individual model of achievement instead of a collective one. Thus, the current subsidy model does not strengthen the social network due to the individual aspect of the actions. In addition, it leads to the indebtedness of the population who cannot afford the basic costs of the new regular form of housing.

The consequences are of great subjective complexity with greater problems in the daily lives of families, as we will see in the following case studies. This complexity translates into a series of problems: a social practice focused more on the interior of the house than on the public space; a lack of interest in condominium rules and neighborly attitudes, especially in a fragile social network; an increase in delinquency and violence rates in the public space (both due to the presence of individual appropriations by drug trafficking leaders, as well as the fear of other residents in appropriating public spaces); a greater dependence of social groups on subsidy and guidance from community leaders; and greater chances of abandoning purchased houses to return to irregularity (Donoso, 2017).

3 Daily life in social housing, individual narratives, and subjectivity

According to Massey (2005), the incorporation of space in social theory is essential to make multiplicity visible. As this happens, the discourses of globalization nullify any type of resistance, movement, or alternative to the panorama of contemporary capitalism (Harvey, 2008). Thus, it is not possible to dissociate social relations and processes of subjectivation from the space: to do justice to the multiplicity and simultaneity that the effects of neoliberalism as a social system provoke in the daily lives of citizens, especially Latin Americans, it is essential to take spatial considerations into account.

The analysis of subjectivation from the spatial point of view also implies understanding that not all bodies inhabit space in the same way. For example, when feminists talk about spatial experiences they usually refer to hardship and oppression (Rose, 1993). The sexual division of work and social life also implied a division of space and the experience of familiarity and hospitality in the bodies that inhabit it. Thus, social differences are an effect of how bodies inhabit space.

"Feeling at home" is for Ahmed (2006) an experience of orientation on the body that is not the same for everyone. Familiarity is shaped through the way spaces are imprinted on bodies, that is, it is an effect of inhabiting. This implies a process of negotiating proximity in spaces that are not exteriority of the body, but part of it, like a second skin, an extension of subjectivity itself. In this sense, some spaces allow the extension of certain bodies and leave no room for others (Ahmed, 2006).

From this perspective, understanding the ways of inhabiting spaces means understanding the parameters – bodily, material, discursive, imaginary, relational – involved in the constitution of subjectivity. To think of home as a space of subjectivity is to approximate the understanding of contemporary subjectivity mutations, understanding the inseparable relationship between subjectivation projects and conflicts, relationships, and possibilities of the inhabited space. Below, we present case studies of personal narratives of Chilean families. The reports show the subjectivity present in the context of social housing and the strong relationship with the

more individualistic actions generated by the lack of identification with the housing model imposed by the housing program.

3.1 Gender, neoliberal social policies and subjectivity

The process of subjectivation in social groups was first analyzed in a field study conducted in Santiago. The study was carried out with social housing residents who received their homes between 2000 and 2009. The narrative of sacrifice as an organizer of the subjectivation processes was one of the central axes of the findings of this research, which sought to understand some of the contradictions in the true "transit to modernity" (SKEWES, 2006) which implied the relocation from informal housing to a regularized situation. The general objective was to understand the subjectivation processes present in the historical narrative of moving to social housing projects (Besoain, 2012).

It was interesting to hear the keywords of the social and political history of popular housing and social movements in Santiago present in the biographical narratives of the participating women⁴. This is not a casual matter. Chilean social policies have been supported from time immemorial on the figure of the mother as the main mythical knot of the popular family, marked by the absence of the father/conqueror as pointed out by Sonia Montecino (1991) for the Chilean case and by Octavio Paz (2015) for the Mexican case⁵.

One of the keywords heard in the history of social groups is "struggle". This is a recurrent word in the participants' narratives regarding the relocation to regularized social housing. However, this struggle is not visible in the public sphere but in plots that tend towards internalization: this struggle reveals the centrality of an individual effort in a private space, close to the body, the domestic, and the order of survival.

The replacement to formal housing is then configured as an individual struggle. This notion is installed in the stories and the life told from a certain set of values, according to which the arrival at social housing is associated with a moment of personal triumph they are proud of. They also mention their own capacity for sacrifice, which tends to occur more frequently in women's stories with traditional gender and motherhood settings. Children are, therefore, the path for internalizing responsibilities for one's own life. This internalization of the desire for housing, which we can call sacrificial motherhood, allows us to understand the tolerance of these mothers to any discomfort associated with the new housing.

Thus, the home issue and its conflicts seem to be restricted to the heroic management of mothers who struggle against their own needs to obtain a home for their children. The house, therefore, implies the celebration of the individual triumph of a new space of personal sovereignty from which it is possible to develop one's own autonomy. It also marks the beginning of the emphasis on the domestic space and the fear of the space outside the house⁶ (Besoain and Cornejo, 2015).

4 Idealization of home ownership, difficulties and resistance

A subsequent research in Santiago de Chile⁷ investigated the experience of homesickness and the desire to return to irregular housing. These feelings tensioned the celebration of the new property in the stories of homeownership. In some cases, they became a reality, giving rise to an inverse transit of formalization and social inclusion efforts: research participants who received some type of housing solution left, sold, or abandoned it to return to their former way of life.

This resistance reveals the process of idealizing the past, in which they miss another experience of recognition and living. This return is mobilized by the quest of an impossible place, which appears as an idealized image that condenses desires, frustrations, and conflicts of the experience of living in the city on the fringes of its formality. However, soon after returning to the previous home, once more, the difficulty of appropriation is instituted and aggravated by feelings of melancholy and loss of location. There is the feeling of having been out of place.

Thus, returning to the irregular housing has a double meaning: of both resistance and failure. The resistance is expressed in the struggle to recover the sense of ownership that was not achieved in the new house; and the return appears as resistance to new forms of life that are consolidated in social housing projects where residents do not find respect, calm, security, and adequate use of spaces. However, along with the return, irregularity, and home can no longer be felt as desired. Families felt like a struggle being lost, promoting experiences raging from nostalgia to despair.

Studies show that in these social groups lie the feeling of vulnerability for not being listened to, recognized, and legitimized in their desire for housing. Thus, a process of individualization and internalization of the situation begins with a predominance of personal guilt. Finally, the circumstance of precarious housing ends up

settling and becomes a personal problem triggered by a "personal failure". Therefore, the return results in being experienced as a failure in the first person (Morales et al., 2017).

In light of these research works, home is configured as a space for both the reproduction and the contesting of the neoliberal discourses and ideals; it becomes a complex space with a contradictory nature: it is both a place of oppression and an instrument for the reproduction of capitalism, besides being one of the few safe places facing the inequalities (Mcdowell, 1999). Social groups articulate, create, and recreate in their speeches and practices of living the tensions between multiple discourses, power relations, materialities, and imaginaries. The domestic, therefore, reinforces the contradictions of capitalism in everyday intimacy.

In Chile, over the past thirty years, important demographic changes have taken place and resulted in the emergence of new housing arrangements (Calvo et al., 2011; INE, 2010; Moreno and Arriaga, 2008; Olavarría, 2014). These changes implied important challenges for public policies because today it would not be possible to achieve an equivalence between the notion of conjugal family (nuclear biparental, heterosexual, with children) and the notion of home. Although demographic changes have brought representations of the egalitarian and democratic type to the Chilean family experience, they coexist with representations of the traditional and conservative type (Valdés and Valdés, 2005).

Chilean society is experiencing some pragmatic liberalism and fractured conservatism characterized by a phenomenon of selective tradition. Through that process, some meanings and practices are elected and emphasized while others are omitted and excluded (Martínez and Palacios, 2001). Thus, besides the emergence of the separation between gender roles decreased and new forms of relationships, institutional rules continued to be present in people's principles of action regarding the organization of their intimate life (Araújo, 2005).

In this complex scenario of changes and continuities, the relations between gender and home became destabilized, and new interactions between meanings, practices, and imaginaries were established. Although the house and the home represent the most gender-related places in social space, it is important to read the space without assuming the associations as permanent or stable (Mcdowell, 1999). The home is configured in a complex process of reproduction and resistance to traditional forms of organizing the domestic space and its relations with the extra-domestic space, tensioning the borders and relations between the internal and the external, the inside and the outside, the public and the private.

5 The impacts of neoliberal social housing production on social practices

When it comes to Brazil, the presence of neoliberalism in social housing policy is still recent but its impacts on subjectivity are already noticeable. In the Metropolitan Region of São Paulo, several social housing condominiums were implemented in urban areas that were already socially vulnerable, such as *Vila Pimentas* I and II and *Condomínio Residencial Parque Estela* in Guarulhos. In these new housing projects, there is also the internalization of social practice, individual struggle, the distrust of using the spaces outside the condominium, which are usually associated with fear and violence, as well as incomplete social practices, once they occur in the common areas of the condominiums, mediated by rules and limited to its residents (Donoso, 2017).

Chilean history has its similarities with the Brazilian case both for the formal monofunctional model of concentrating housing units in the same urban area and for the use of the vertical social housing condominium pattern for large cities. In both countries, construction problems are also present due to the low quality of the constructions turned over by the contractors, resulting from the failures of the complex public-private partnership model (as there are few requirements and little inspection by the government or financing agency) and the profit principle necessary to make the projects viable. In Santiago de Chile, for example, such construction problems, added to bad weather, led to demolitions, such as the dramatic cases of *Casas Copeva*⁸ in the commune of *Puente Alto*, or even the housing complex *Las Viñitas* in *Cerro Navia*. Besides their great public cost, they also had a great subjective and social impact, with feelings of stigma, isolation, and discrimination, in addition to abandonment (Donoso, 2017).

In the Brazilian case, although the constructions under My house, My Life Programme are recent, there are already housing projects with structural problems and technical reports indicate the need for demolition. In the case of *Condomínio Residencial Duque de Caxias* in *Foz do Iguaçu*, Paraná state, condemned a few years after being handed over to the residents, or of the *Zilda Arns* II housing project, in *Niterói*, Rio de Janeiro state, condemned even before being handed over to the population. The latter was being built for the survivors of the *Morro do Bumba* landslides in 2010.

6 Final considerations

The relationship between the singular and the global, regarding home, is crossed by multiple dimensions, associated both with the effects of the financing processes of neoliberal housing policies — a situation present in several Latin American countries — and with gender relations in a society with a strong colonial and traditional bond. These situations are present in Brazil and Chile, within the framework of the history of struggles for cities, violently interrupted by the military dictatorship in both countries. The new sets of values are intertwined with old narratives, giving rise to a hybrid subjectivation process, whose contradictions are sustained, resisted, and autonomously recreated by individuals. It is a complex movement of relationships that cross between reproduction and contestation of new and old mandates that are articulated uniquely in each case.

What can be seen through the analysis of the narratives of Chilean families involved in housing programs is that there is a great subjective impact on the processes of homeownership, especially for social groups in a context of vulnerability. Such a situation, if disregarded by housing policies and notions of architecture and urbanism, may be facilitating, even if unintentionally, social fragmentation, marginalization, and fear of using public spaces.

As Raquel Rolnik (2015) points out, for neoliberal policies, we must understand the processes of subjectivation linked to the housing space as an amalgamation between two moments: one of the partial destruction of the existing and the other, the tendential creation of new structures. The above shows the effects of neoliberalism on housing policies, on subjectivity, and on urban sociabilities shown in the Chilean case studies, which demonstrate the complexity of the process of resisting hegemonic actions of social reproduction.

The narratives of those families show us that housing policies trigger a paradox: together with the individual success of acquiring a house, there is a possible weakening of social networks and sociability conditions, due to social practices being increasingly internalized. This occurs both through subjectivity and individualism, as there is a stimulus caused by the individual's struggle to conquer their own home that has particularized a celebration that should be that of the social group (Márquez, 2004; Besoain, 2012).

Everyday practices imply social networks and relationships that are established in everyday life, a moment in which it is possible to overcome the alienated daily life, through critical thinking and transformative action. Overcoming adversity occurs when subjects become agents of their own actions. It is also where social practice overcomes everyday life, where social life and resistance to relations of domination are allowed to occur (Ribeiro, 2013; Santos, 1996). This critical everyday resistance, however, is not without contradictions.

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1 Regarding My House, My Life program, Raquel Rolnik, Alvaro Luis dos Santos Pereira, Fernanda Accioly Moreira, Luciana de Oliveira Royer, Rodrigo Faria Gonçalves Iacovini, Vitor Coelho Nisida, Ana Paula de Oliveira Lopes and Luis Guilherme Alves Rossi (2015) stated that "(...) it was inspired by housing policies that had already been implemented in other Latin American countries, such as Mexico and Chile, since the 1980s." (Rolnik et al., 2015, p. 131, our translation).

2 In the first months of 2019 and of the new government of President Jair Bolsonaro, some presidential laws, decrees, and changes in Ministries caused a lot of controversies. Among them is the reduction of the minimum wage, that is, a raise below the value determined by the previous government, in a wage adjustment by 5.45% over the previous one (from R\$954.00 to R\$998.00); the signing of a decree that facilitates the possession of firearms and amends the Disarmament Statute; the Social Security Reform proposal, with changes that are not compatible with the reality of the Brazilian working class, such as the increase in the minimum contribution time and changes in the rules of the Continuous Cash Benefit.

3 In the Chilean government, the **commune** is the smallest administrative unit, headed by a communal council and presided over by an *alcalde*. The communal government operates in different areas, similar to a municipality.

4 It is important to highlight that women/mothers are the main beneficiaries of the Chilean housing policy carried out through the Housing Choice Solidarity Fund (*Fondo Solidario de Elección de Vivienda*).

5 Two fundamental references in this theme are the works "*Madres y Huachos: alegorías del mestizaje chileno*" by Sonia Montecino and "*The Labyrinth of Solitude*" by Octavio Paz.

6In social housing, the scope of meeting others is reduced to the inner space of family intimacy, triggering a process of differentiation and estrangement from the outside, which is seen as threatening and is feared. This

process paves the way for discourses on insecurity and could be facilitating the processes of social fragmentation and marginalization in the city.

[7](#) *This research titled "Ser sujeto en la ciudad informal: procesos de subjetivación en pobladores retornados desde la vivienda social al campamento" (Being a subject in the informal city: subjectivation processes in returnees from social housing to settling encampments), was funded by "Fomento a Proyectos de Investigación/Facultad de Psicología", Universidad Alberto Hurtado, no ano de 2014.*

[8](#) *Further information can be found in the Doctoral Dissertation of Verônica Donoso (2017).*