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Housing pathways, elective belonging, and family ties in middle class Chileans' housing choices

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ABSTRACT

Much of the research on culture and stratification has focused on cultural consumption. In contrast, this paper addresses the housing field, an important arena for the reproduction of social inequality. Models of housing choice often assume individuals are rational actors functioning in free markets. In contrast, scholars combining the concept of "housing pathways" with a Bourdieusian framework demonstrate that the state shapes housing markets, and families deploy different forms of capital to access housing. Additionally, scholars use the concept of "elective belonging" to understand middle class housing tastes and identities. This analysis of 68 interviews with 77 middle class adults in Santiago, Chile, finds that middle class families' differential access to family wealth and state subsidies sorts them into distinct niches in the housing market. Further, middle class families that are richest in cultural capital alternatively choose neighborhoods to display aesthetic taste, accumulate social capital, or reproduce cultural capital through children's education. Some of these patterns reflect the concept of elective belonging while others illustrate traditional strategies of social reproduction. For Chile's middle classes, extended family is an important source of housing wealth and a key influence on housing decisions

1. Introduction

While much research on culture and stratification focuses on cultural consumption, this article examines the housing field, an arena whose dynamics also contribute to the reproduction of social inequality. Scholars have traditionally understood housing outcomes as resulting from individuals' rational calculations in the market. In contrast, others integrate Bourdieusian analyses of cultural consumption (1984) and the housing field (2005) with the concept of "housing pathways" (Clapham, 2005; Ford, Rugg, & Burrows, 2002) to show that individuals' differential access to and deployment of cultural, economic, and social capital shapes distinct housing outcomes (Boterman, 2012; Hochstenbach & Boterman, 2015). Similarly, work on the "intergenerational transmission of homeownership" (Poggio, 2008; Zavisca, 2012) highlights how extended family economic and social support shapes individuals' housing access. Others argue that middle class individuals rich in economic, social, and cultural capital select residential communities based on their material and symbolic features but with little regard for long-term residents (Savage, Bagnall, & Longhurst, 2004; Savage, 2014). Based on 68 interviews with 77 middle class adults in Santiago, Chile, this article contributes to this discussion. Specifically, I ask: what explains upper- and lower-middle class Chileans' differential access to housing and variations in their tastes for homes and neighborhoods? I

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argue that upper- and lower-middle class couples' differential access to family capital and government subsidies leads families to follow linear, chaotic-progressive, and reproductive housing pathways. Further, some families that are high in economic and cultural capital exhibit "elective belonging" through selection of aesthetically appealing neighborhoods or settlement near high performing schools to facilitate social reproduction (Bridge, 2003). However, others' settlement in childhood neighborhoods or near extended family reflects traditional patterns that contrast with the concept of elective belonging. These findings highlight how individuals' inheritance of property or cash contributes to housing inequality and how extended family members influence couples' housing decisions.

Chile is an important context for examining these issues. Due to free market policies adopted during the Pinochet dictatorship (1973–1990) and their continuation alongside more generous social policies under civilian rule (1990–present), Chile is one of Latin America's best performing economies and has been admitted to the OECD. While poverty and unemployment increased during the 1981–1983 recession, the economy has witnessed impressive growth since then and enjoys rising living standards. However, Chile is one of the most unequal societies in a highly unequal region. Like other Latin American countries, neither the private nor public sector kept pace with housing demand during the first half of the 20th century, so the unemployed poor built homes in squatter settlements, and the working and middle classes accessed housing via employers or through government-built social housing (Alvayay & Schwartz, 1997; Martínez & Diaz, 1996; Micco, Parrado, Piedrabuena, & Rebucci, 2012; Torche, 2005).

The 1977 creation of Chile's modern mortgage system as well as demand-based subsidies promoted homeownership among the poor and middle class. Subsidies also sparked private housing construction that has reduced Chile's historic housing shortage. The "success" of Chilean housing policies has led to their emulation in Colombia and South Africa (Gilbert, 2004). 70% of Chileans are homeowners, and the country hosts a small rental sector. While the housing boom has addressed historic shortages, scholars criticize the displacement of small homeowners due to high rise apartment construction (López-Morales, 2015, 2016), and the privatization of public space caused by gated condominium construction on the urban periphery (Márquez & Pérez, 2008).

In Chile, Santiago is an apt setting for examining middle class housing choices. During much of the 20th Century, the metro area was segregated between the high rent zone in the east and poorer communities in the north, south and west, though most communities had some class mixture. The dictatorship and subsequent civilian administrations adopted policies that intensified large-scale segregation. These included slum-clearance policies that moved poor families from wealthy communities in eastern Santiago to poor areas in the southern part of the metro area and construction of social housing "ghettoes" on cheap land on the urban periphery. In contrast, since the early 1980s, builders have implemented vertical integration, which has led to expanded supply and ambitious designs for planned communities and apartment towers. Gated condominiums have grown in poor suburban communities and apartment towers have been built in central urban neighborhoods that experienced disinvestment. In each area, developers exploit the "rent gap" between "capitalized ground rent" and "potential ground rent" (López-Morales, 2015, 2016). Hence, Santiago evidences patterns of large and small scale segregation (Portes, 1989; Sabatini & Cáceres, 2004; Salcedo, 2004).

Land values vary across distinct communities based on the quality of the housing stock, infrastructure, transport access, and amenities; as well as neighborhoods' symbolic reputations (Ariztia, 2014). Hence, Las Condes and Vitacura, both in the traditional high rent zone, are perceived as established upper-class communities. New developments like Chicureo, Lo Barnechea, Peñalolen and Colina on the metro area's northern and eastern periphery target upwardly mobile professionals. In Huechuraba and Peñalolen, high-priced condominiums abut low income or squatter settlements. Other communities have mixed class populations without evidencing the extremes of rich and poor.

This study focuses on two communities that are distinct from the traditional high-rent areas and those hosting extremes of rich and poor. Ñuñoa is perceived as a traditional middle class community with an intellectual and artistic flavor, consisting of civil servants, educators, artists, and small businesspersons. While more expensive than some middle class areas, it is not as costly as some communities in the high rent zone. Additionally, the municipality recently experienced a boom in apartment construction made possible by the demolition of many older homes, though the area retains a mix of single family homes, apartment towers, and gated condominiums (López-Morales, 2015, 2016).

La Florida is a formerly rural community developed in the late 1970s as a suburb for working and lower middle class residents. It is perceived as an "emerging" middle class community. The area has witnessed shopping mall growth, increased public transit access and an influx of diverse groups of middle class residents. Nonetheless, it also hosts a preexisting low income population.

The examination of these two communities extends Bourdieusian and housing pathways approaches to housing. Like Boterman (2012) and Poggio (2008), I find that middle class families have different endowments of capital leading them to follow linear, chaotic-progressive, and reproductive pathways. Further, I complicate the concept of "elective belonging" in the Chilean context. In the UK, Savage et al. (2004) and Savage (2014) find that middle class families value the aesthetic dimensions of housing and neighborhoods while working-class families perceive home as a place to cultivate kinship ties. In Chile, I find that upper middle class families display three taste patterns in neighborhood selection: aesthetic display, the accumulation of social capital through settlement near family or social engagement with neighbors, and the accumulation of cultural capital via children's schools. Some middle-class Chileans settle near extended family much like their working-class counterparts described in Savage (2014). Middle class Chileans' settlement patterns more closely mirror the middle class residential choices Bacqué et al. (2015) found in London and Paris, which include settlement near extended family or return to childhood neighborhoods. Chilean middle class housing pathways and taste patterns underscore the centrality of