

DESPITE THE STATE AND THE MARKET

Housing Informality and Coexistence as a Resistance Strategy

Keywords

Coexistence

Co-residence

Resistance

Housing policies

Essay

Sharing a space is perhaps the most basic form of coexistence. The narrower it is, the more potential conflicts there can be. Hence, this way of living together has been scarcely promoted by public policies. However, this article argues that, given the housing deficit that Santiago faces and the lack of new, well-located land to build on, this approach may as well be the solution.

A City That Separates Us

Although there are countless variables that explain the socio-spatial segregation in Chile, one of the main causes resides in the unequal opportunity of access to housing – and, therefore, to the city – that exists among the different socioeconomic groups (Sabatini and Brain, 2008). This is a direct consequence of the neoliberal public policies promoted in Chile during the military dictatorship, which maintain their essence until today, resulting in the replication of patterns of segregation and inequality in most of the country's cities (Ruiz-Tagle and López, 2014; Agostini, 2010; Sabatini et al, 2001; Larrañaga and Sanhueza, 2007).

Thus, Santiago continues in an intense process of urban transformation, whose most recent and visible expression is the massive densification of historic neighborhoods produced by the excessive construction of high-rise buildings, a process that has been possible due to the prominence acquired by the real estate sector in the housing market, which has taken advantage of neoliberal land planning given the easiness for its free transaction, a situation that has basically brought two consequences: first, the generalized rise in land prices and the generation of socio-spatial segregation processes based on paying capacity (Encinas et al, 2019), where sectors that previously had a depressed land market show an upward spiral in their value; and, the second, a new

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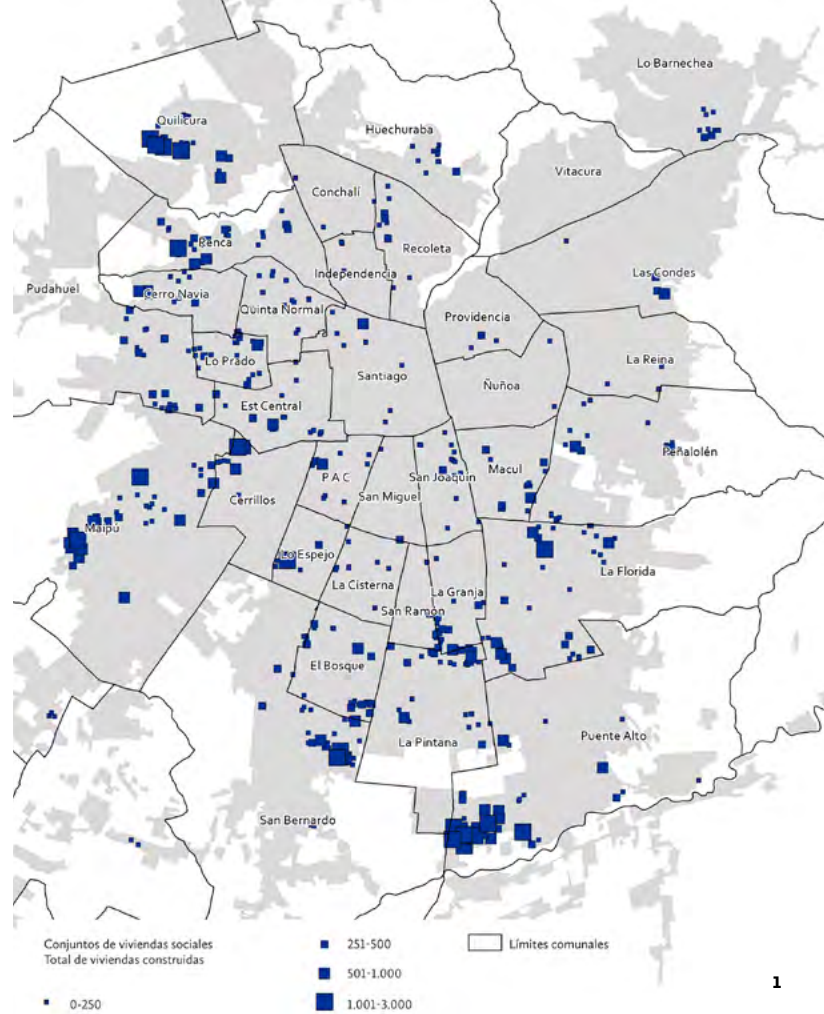
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type of social conflict between capitalists and inhabitants lacking in capital whose objective is the occupation and definition of urban territories (Hidalgo and Janoschka, 2014), where the former ends up expelling the latter towards degraded sectors in the periphery of the city, and attracting middle and upper socioeconomic groups to the historic neighborhoods. In this way, the movement and forced replacement of inhabitants is established, an event that is part of the gentrification process, defined as the socio-spatial transformation of an urban area through the introduction of fixed capital in infrastructure and market housing in order to promote the arrival of users with greater purchasing power (Clark, 2005).

On the other hand, since 1978 the social housing policy, along with the creation of the housing subsidy, has focused on the massive production of housing to reduce the housing deficit. This quantitative approach has revealed a series of problems associated with the quality of housing, services and facilities in residential environments (Rodríguez and Sugranyes, 2004), in addition to the problems of insecurity and exclusion, which are exacerbated the more extensive and homogeneous is the distribution of social conglomerates in an area. This is directly related to the factor of location and access to urban land [FIG. 1], in which even measures such as the location subsidy have not generated major impacts, since the market quickly

FIG. 1 Localización de conjuntos de viviendas sociales construidos en el Gran Santiago entre 1973 y 2015, proyectos situados principalmente en la periferia, donde también se encuentran las concentraciones de conjuntos más grandes. / Location of social housing complexes built in Greater Santiago between 1973 and 2015, projects located mainly on the periphery, where there are also the largest concentrations of complexes. Fuente / Source: Elaboración propia a partir de datos de MINVU (2014), Tapia (2011) y Fundación Vivienda (2017). / By the authors, elaborated based on data from MINVU (2014), Tapia (2011) and Fundación Vivienda (2017).

internalizes the greater ability to pay of the subsidized to the real estate developers who in turn make this land profitable and transfer the increases to housing (Sabatini and Brain, 2008; ProUrbana, 2010; and Razmilic, 2010 in MINVU, 2015).

The Model

To understand the basis of the problem, it is necessary to differentiate the concept of housing deficit from that of housing demand, considering that the former refers to a social concept that seeks a balance between the number of families and the number of dwellings, while the second, is closer to the financial capacity to access a home. It is essential to understand these distinctions, since some segments of the demand do not constitute part of the housing needs, just as certain groups of the latter do not have sufficient resources to be considered as demand (MacDonald, 1986, in MINVU, 2004). From this point it follows that the construction of a new home is not always the most suitable solution to satisfy housing needs, which are diverse, a condition that has led public policy to differentiate the problem into two types, the quantitative deficit and the qualitative deficit.

The economic-political model established in the constitution enacted in 1981, with a strong subsidiary component, supposes the reduction of the deficit through the transformation of the latter into demand. For this, a system that resorts to subsidies is promoted, which injects resources into poor families, transforming them into entities capable of financing a home that they can purchase in the social real estate market (Rivera, 2012). On the other hand, other families that are part of the deficit – but with higher income – have access to housing through their own financing mechanisms, such as the use of bank loans mediated by real estate companies (Almarza, 1997).

One of the main consequences of this housing policy model is the massive uprooting of families towards the peripheral sectors of the city, generating ghettos of institutionalized poverty, in housing complexes of little architectural and urban value, under the logic of housing as a mere financial asset (Hidalgo et al, 2019; Rodríguez and Sungrayes, 2004), and of the family as a reduced mononuclear organism (Urrutia and Cáceres, 2020), that is to say, socio-territorially segregating housing and, at the same time, distancing kinship between families.

Another consequence is the explosive increase of a 'market house,' better located with respect to the labor market, but with much higher costs, which excludes a significant percentage of households (López-Morales et al, 2019) and where the reduction of the typologies to the minimum possible surface – to create and capture the interested demand – has caused a high housing precariousness, characterized by the dominance of mononuclear and monospatial units.

This 'mono' perspective of families and space is an understudied constant despite its persistency in a transversal way, evidencing the perpetuation of the single-family housing typology that does not

Departamento Barrio Italia
Calle Lira, Santiago Centro



0 1 3m

Superficie total: 22,38 m²
Valor: 2.291 UF

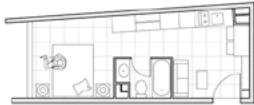
Departamento Barrio Yungay
Calle Martínez de Rozas, Santiago Centro



0 1 3m

Superficie total: 22,94 m²
Valor: 1.640 UF

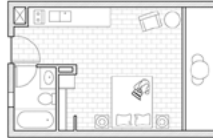
Departamento Barrio Lira
Calle General Jofré, Santiago Centro



0 1 3m

Superficie total: 29,36 m²
Valor: 2.368 UF

Departamento Barrio Ejército
Calle Sazié, Santiago Centro



0 1 3m

Superficie total: 25,67 m²
Valor: 2.248 UF

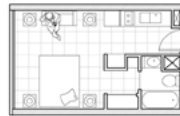
Departamento Barrio Almagro
Calle Eyzaguirre, Santiago Centro



0 1 3m

Superficie total: 27,04 m²
Valor: 2.256 UF

Departamento Barrio Centro Histórico
Calle General Mackenna, Santiago Centro



0 1 3m

Superficie total: 26,02 m²
Valor: 2.200 UF

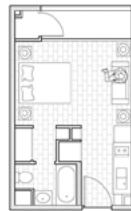
Departamento Barrio Brasil
Calle Compañía de Jesús, Santiago Centro



0 1 3m

Superficie total: 25,1 m²
Valor: 2.134 UF

Departamento Barrio Lira
Calle Fray Camilo Henríquez, Santiago Centro



0 1 3m

Superficie total: 25,91 m²
Valor: 2.450 UF



FIG. 2 Muestra de plantas de departamentos ofertados en la comuna de Santiago durante el año 2019 y su comparación a escala con la planta de una mediagua, donde es posible apreciar que, en términos espaciales y de superficie, prácticamente no hay diferencias con una vivienda de emergencia. / *Sample of apartment floors offered in the district of Santiago during 2019 and their comparison with a mediagua plan on the same scale, which makes possible to appreciate that, in spatial and area terms, there are practically no differences with an emergency dwelling.* Fuente / Source: Elaboración propia en base a Fuentes (2020). / Made by the authors based on Fuentes (2020).

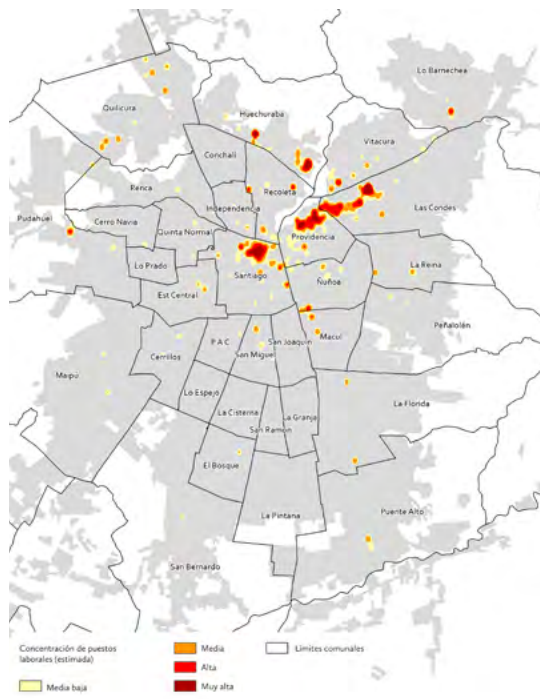
satisfy the deficit of extended and vulnerable families. Thus, we are faced with a city that is a reflection of a political-economic system that segregates familiarly, socially and spatially in a systemic manner, both through the state's global model of subsidiary housing policy, as well as through the real estate market that operates in a liberal framework of lax regulation.

Eluding the Rules to Live Together

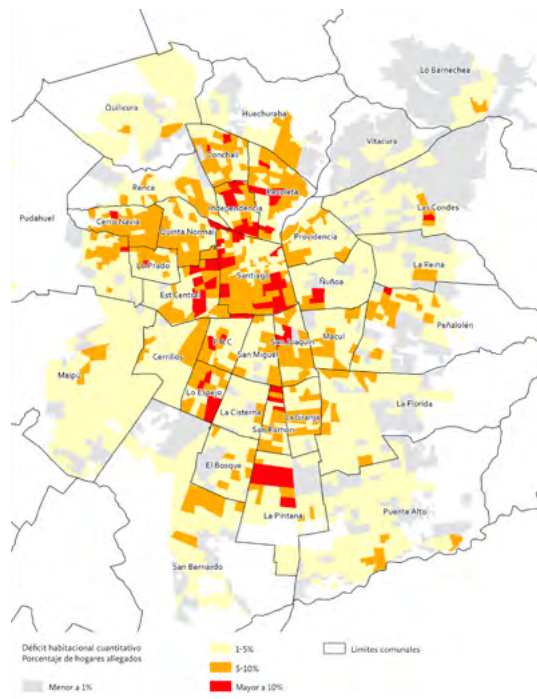
The socio-spatial and family segregation generated by the systematic action of the state and the market during the last decades, has passively affected hundreds of thousands of families who, seeking the dream of their own home, ended up in the nightmare of marginalization. That is why, despite not having the official help of the system to live adequately in their neighborhoods and together with their families, alternatives outside the law are generated, evading the set of norms, mechanisms, programs, and standards formally available that do not satisfy the needs for a decent living, since, although they could own a new home through the state, they would have to renounce the benefits of the city (Urrutia et al, 2019); whereas, if they formally access central sectors of the city, the alternative is a tiny apartment or group rental, which also generates high levels of overcrowding. This scenario of urgencies and limited alternatives opens an opportunity to face the problem of insufficient supply through the creation of location strategies, which are based on the typological adaptation of a housing architecture that can respect the need for the coexistence of a support network, manifested in the polynuclear essence of families.

One of the clues that this alternative strategy reveals is the strong increase in shared households in Santiago from 2003 to the present, as shown by the records of the National Survey of Socioeconomic Characterization (CASEN) of the Ministry of Social Development (2017). Shared households represent 60.3% of the national deficit, being the largest component of the housing problem in Chile, which makes palpable the voluntary renunciation of formal access to housing and how families respond through cooperation, complementarity, and survival strategies (Araos, 2008; Urrutia et al, 2016).

Within this strong growth of families in a situation of co-dwelling in Chile, the Metropolitan Region is where the highest concentration is found. This phenomenon does not have a homogeneous distribution in the city, as suggested by Gómez and Correa (2019), who identify different areas of housing shortage in the Great Santiago linked to both the housing policies of the past ('site operations' from the sixties and seventies) and those under the auspices of subsidiarity (social housing in the 1980s and 1990s being the most striking of all the cordon of co-dwelling that develops around the 'pericentral ring' delimited by all the districts of the city's north, west and south sectors that border the Américo Vespucio ring (Recoleta, Renca, Cerro Navia, Pedro Aguirre Cerda, Lo Espejo, El Bosque, San Ramón, La Granja and Peñalolén). Precisely, this group of districts houses about 60.5%



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of all families that require a home in the region, with a predominance of families in a situation of co-dwelling (Gómez and Correa, 2019).

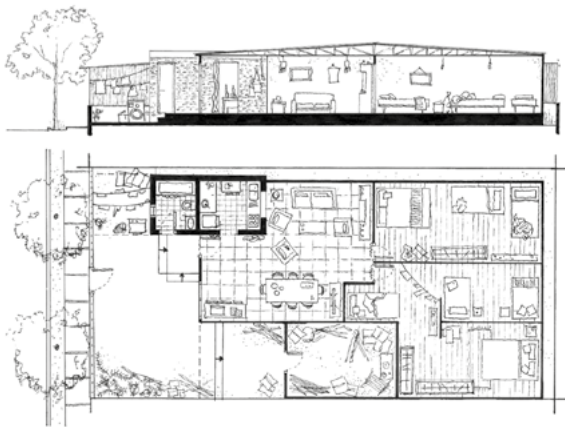
The location of these groups in peripheral areas of Santiago and their organization under the strategy of family arrangements, helps to explain and understand the need to be located as close as possible to the sources of work and the benefits that the city offers through its facilities and services, opportunities that are difficult to access through the formal housing offer. In this context, co-residence strategies appear within the phenomenon of co-dwelling, as a natural response to the inefficiency and insufficiency of the housing solutions provided by the market and the state. Thus, the potential of human ingenuity as a solution and resistance to the segregating and impoverishing forces of the political-economic model becomes visible (Urrutia and Cáceres, 2019).

As a consequence, co-residential dwelling arrangements appear as strategies for living together (Urrutia and Cáceres, 2020), where two or more households (generally with blood ties between them) decide to share the same property or home as a way of sharing expenses, for survival or for simple family tradition; which also shows the inaccessibility of the mass supply of private housing due to financial barriers (Gómez and Correa, 2019), and their lack of interest in living far from the city or in a housing typology that does not consider the necessities of large families.

This informal way of living implies great changes to what has traditionally been understood as co-dwelling, a situation that, although contemplates a series of precariousness and undesired habitability conditions, also has valuable and desirable elements in its functional cases, where there is not a relationship of subordination between the co-dweller and the owner, nor one of

FIG. 3 Estimación de la concentración de puestos laborales formales para el Gran Santiago en 2017. Se aprecia una clara focalización en el sector centro y oriente de la ciudad. / *Estimation of formal job concentration for Greater Santiago in 2017. There is a clear focus on the central and eastern sector of the city.* Fuente / Source: Elaboración propia a partir de datos del Servicio de Impuestos Internos (2017). / *By the authors after data of Servicio de Impuestos Internos (2017).*

FIG. 4 Distribución espacial de hogares en situación de allegamiento. / *Spatial distribution of households in a co-dwelling situation.* Fuente / Source: Elaboración propia a partir del Censo 2017 (INE, 2017). / *By the authors based on the 2017 Census (INE, 2017).*



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FIG. 5 Plantas de viviendas con allegamiento en la comuna de El Bosque. Levantamiento de viviendas en el barrio Eduardo Frei Montalva en el marco del Taller Integrado de Vivienda Colectiva UC-UCH de los profesores Rodrigo Tapia, Mónica Bustos, Cristian Robertson y Juan Pablo Urrutia. En ellas se observa cómo el crecimiento de las familias altera la forma original de una vivienda mononuclear a través de ampliaciones, e incluso adaptaciones, para dar cabida a espacios de trabajo. / *Plans of houses in co-dwelling situation in the district of El Bosque. Information gathering of houses in the Eduardo Frei Montalva neighborhood within the framework of the Integrated Studio on Collective Housing UC-UCH, conducted by professors Rodrigo Tapia, Mónica Bustos, Cristian Robertson and Juan Pablo Urrutia. In them it is observed how family growth alters the original form of a mononuclear house through expansions – and even adaptations – to accommodate workspaces.* Imagen de / image by Luciano Cuq, Javier Jipoulou y Felipe Pizarro.

unidirectional dependency, but rather a situation of diluted hierarchy where the resident groups of the home mutually depend on each other, collaborate in daily life, and are perceived as a single clan in a horizontal and symmetrical relationship, which has a high value in terms of social capital; a dimension of dwelling that is more appropriate to call co-residence rather than co-dwelling. This type of coexistence naturally differs from the prevailing mononuclear, standardized, and segregated architectural forms, generating dissonance between the conventional housing offer and the real residential dynamics of coexistence of most vulnerable families.

Indeed, it is estimated that within the strategies developed by families in co-dwelling situations, which represent more than 90% of the quantitative housing deficit in Chile (Fundación Vivienda, 2018), a large number of living alternatives can be found within a city that produces large stocks of social and private housing, without considering, however, the true spatial and architectural needs of these families, who have blurred all the limits and techniques of conventional architecture (or, rather, real estate architecture) to develop designs and constructions that respond to the challenge of having two or more families sharing the same roof as a co-residential strategy.

This strategy manifests a co-narrative of spatial resistance through architecture with inspiring ways of living together, which – although generated through precarious structures – contain the germ of a new perspective to understand inhabiting, to reside in a territory where the limits of property, housing, family, community, and neighborhood are blurred, offering us new alternatives to conceive the way in which we live (Urrutia and Cáceres, 2020) and at the same time challenging economic and political models that promote individualism through mass and standardized production of single-family and individual housing, as indicated by Jarvis (2013) for the case of the Christiania community in Copenhagen, where people are attracted to a collaborative and communal way of living as an alternative to the capitalist model and its effects in a neoliberal context. Conventional housing

forms are questioned in the light of these expressions from informality, which raise clues to rethink new architectures (solidary, dynamic, diffuse, multipurpose, communal and rebellious architectures) against the predefined models.

Therefore, within the problem of co-dwelling lies the essence of its very solution, a strategy to consolidate social fabrics and to stay close to downtown areas, a measure used as a last resort by families in the face of a formal offer that segregates and impoverishes. This germ of a new way of living exists in a formal and institutionalized way in other latitudes, where co-residence is an option supported and even promoted by the state, which undoubtedly guarantees freedom of choice despite the resources of each family.

This is why there are various collective initiatives of families in Europe, which, given the scarce market offer, create residential arrangements as an alternative (Tummers, 2015; Czischke et al, 2020), such as *Habitat Participatif* (France), *Baugruppen* (Germany) or the *Collectief Particulier Opdrachtgeverschap* (Holland), thus generating new housing definitions where the notions of collaboration and self-management of micro-communities are emphasized. Ideas that, due to their approach, contain a strong gender perspective since the traditional heteronormed role of women disappears in collaborative housing configurations, where childcare or domestic tasks that are normally associated with women are assumed between the different members of the group thanks to residential proximity, access to work, and consensual community life agreements. This has been understood as ecofeminist housing (Jarvis, 2013), because the optimization of the use of land, spaces, and resources also constitutes a strong contribution to the environment through the reduction of consumption and pollution.

Inadvertently, the social fabrics in Santiago, aware of the value of life in community, have become a form of resistance to the segregating forces and despite the offers of the state and the market. Groups secured by family and social ties have been generating residential arrangements that allow them to live together and, at the same time, guarantee their permanence in central areas of the city, which certainly does not mean that they are in an ideal condition, but that, like any other form of resistance, is a counterflow full of vulnerabilities that must be addressed and considered by housing policies.

Precisely, this concentration of families in a co-dwelling situation within the pericentral ring of Santiago – and of other cities in the country –, shows how sharing a house is not only a mere strategy for survival (given the high rental values or the barriers to access to a mortgage loan) or cooperation (supporting each other in activities such as caring for family members), but also a co-residence strategy when it occurs functionally, where the above factors are combined and become more complex in order to respond to the accessibility barriers to formal housing, not only

FIG. 6 Vivienda con allegamiento en la comuna de Lo Prado. Levantamiento de viviendas en el barrio Manuel Rodríguez en el marco del Taller Integrado de Vivienda Colectiva UC-UCH de los profesores Rodrigo Tapia, Mónica Bustos, Cristian Robertson y Juan Pablo Urrutia durante el primer semestre del 2019. En ella se aprecia cómo a partir de una caseta sanitaria la vivienda se amplía y extiende para dar cabida a las nuevas familias que se van creando dentro del grupo original. / *Houses in co-dwelling situation in the district of Lo Prado. Houses information gathering in the Manuel Rodríguez neighborhood within the framework of the Integrated Studio on Collective Housing UC-UCH, conducted by professors Rodrigo Tapia, Mónica Bustos, Cristian Robertson and Juan Pablo Urrutia during the first term of 2019. In them it is observed how the house is expanded and extended from an emergency dwelling in order to accommodate the new families that are being created within the original group.* Imagen de / *image by* Gerard De Benito, Valentina Contreras y Álvaro Oteiza.

cooperating in reducing household expenses, but also in resisting housing policies or the private market.

Beyond the differences between the extreme groups in economic income, it is important to understand that for 70% of the population there is no alternative but choosing (when possible) to receive a benefit from the State in the form of housing (Hurtado, 2019), which, although generates owners, segregates and distances them. Or, rather, to access the market offer via lease (because there is not enough money to purchase) which brings them closer to central areas, but in precariousness and debt.

Coexisting in large family groups opens a third way that resists the formal offer, allows better location than traditional social housing, avoids resorting to precarious rental to get closer to central areas, and consolidates social and family networks. All this thanks only to the typological alteration of the dwelling, which, although occurs informally – with all the problems that this entails – presents an idea that could form the basis of an alternative approach in politics for the vast majority of people who make up the housing deficit (for example, micro-settling strategies), questioning and rethinking elements as basic as what we understand by the scope and extension of family and housing, which for decades have apparently mutated, invisible to the eyes of those who discuss, think, and design housing policies. **ARQ**

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