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 Bourdieu 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 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

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(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 & Díaz, 1996; Micco, Parrado, Piedrabuena, & Rebbuci, 2012; Torche, 2005).

The 1977 creation of Chile’s modern mortgage system as well as demand-based subsidies promoted homeownerhood 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 “ghettos” 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 Chiquito, Lo Barnechea, Peñalolén and Colina on the metro area’s northern and eastern periphery target upwardly mobile professionals. In Huechuraba and Peñalolén, 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 businesses. 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 Bourdieuian 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 extended family to financing housing purchases and guiding neighborhood selection. This traditional pattern diverges to some degree from the large scale shift to mortgage financing (Bourdieu, 2005; Clapham, 2005) in the UK and France during the 1980s and 1990s, but parallels the in-
creasing importance of inheritance to middle class families’ housing access in Europe, Japan, the U.S. and Australia today (Bacqué et al., 2015; Forrest & Hirayama, 2015).

2. The middle classes and housing

2.1. Bourdieu and housing pathways

Pierre Bourdieu’s research on class inequality and reproduction is a useful entry point for examining fissures within Chile’s middle classes. Bourdieu (1984) conceptualizes classes and class fractions relationally through the concepts of habitus, capital, and field. Habitus refers to the durable dispositions individuals acquire through class-specific processes of family socialization and schooling. Capital – cultural, economic, social, and symbolic – is a fungible resource shaping an individual’s social position that permits specific mobility strategies or investments. The concept of “field” facilitates the understanding of material and symbolic conflicts between groups. He likens a field to a game with specific rules and stakes that includes players occupying dominant and dominated positions based on their habitus and capitals. Finally, he argues that classes and class fractions are differentiated vertically (based on total capital volume) and horizontally (based on capital composition). These differences correspond to distinct tastes, dispositions, mobilization strategies, and symbolic struggles.

While much of Bourdieu’s work focused on cultural production and consumption, he also studied the French housing field (2005). In contrast to studies that assume home seekers are rational actors operating in a market (e.g. Clark & Ledwith, 2006; see Boterman, 2012 for an overview), Bourdieu (2005) argues that housing decisions are “reasonable” rather than “rational” as they are both economic investments and efforts to perpetuate the household. He traces the French government’s 1970s shift from social housing policies toward creating a mortgage market for single family homes that benefitted banks and homebuilders. Hence, the state shapes the housing market to benefit specific groups. He sees the resulting housing field as harmful to middle class salaried employees who become shackled with debt and reside in inadequate housing. Home purchasing induces suffering among middle class families: sales agents entice them into buying, but they face unsatisfactory tradeoffs between low quality, centrally located housing and decent housing in remote locations. While briefly referring to the concepts of habitus, capital, and field to sketch the tastes of different groups of home seekers, his study primarily focuses on firms, government actors, and sales agents.

Boterman (2012) and Hochstenbach and Boterman (2015) fill this gap by exploring how Dutch and Danish home seekers use different forms of capital to access housing. They identify three “pathways” (Clapham, 2005; Ford et al., 2002) through which young adults access housing. In linear pathways, individuals use long-term planning to access permanent housing. In chaotic-progressive pathways, home seekers use cultural and social capital to gain temporary housing in symbolically attractive neighborhoods that eventually facilitate access to permanent housing. In chaotic reproductive pathways, individuals lack the resources or skills to plan ahead in order to access permanent housing and hence are trapped in a series of inadequate, temporary housing arrangements, though they do use social and cultural capital to access housing. Hence, the possession and deployment of distinct forms of capital permit differential access to housing, particularly in settings with large social housing segments.

In a related discussion, Poggio (2008) highlights the importance of family resources for young couples to access housing, especially in contexts like Southern Europe and post-Soviet Russia (Zavisca, 2012) where mortgage markets are weakly developed. In contrast to the UK (Clapham, 2005) and France (Bourdieu, 2005), where the introduction of mortgages in the 1970s and 1980s led to a decline in the traditional use of savings and inheritance to finance housing; in Southern Europe and Russia, families become crucial resources for the “intergenerational transmission of homeownership.” Young adults who receive housing support via gifts, inheritance, financial support, or donated labor can be expected to follow distinct housing pathways from those who lack this support. However, in the UK, France, and other wealthy nations, inheritance and cash transfers have renewed importance for housing access due to high housing prices and the decreasing availability of credit following the 2007–2009 mortgage crisis (Bacqué et al., 2015; Forrest & Hirayama, 2015).

2.2. Housing taste and elective belonging

Others examine how possession of different forms of capital shapes housing tastes. Bridge (2003) examines middle class families who move from residences in gentrifying communities. He identifies two ways that families utilize cultural capital in residential choices. One group purchases new homes within the gentrifying neighborhood, maintaining a “gentrification habitus,” whereby they display cultural capital through residence in a centrally-located, aesthetically desirable neighborhood. A second group moves to the suburbs to access high performing schools or larger homes that accommodate growing families, preferring a traditional route of social reproduction via the cultivation of cultural capital among children (Bourdieu, 1984; compare Bacqué et al., 2015). He identifies diverse housing tastes within the “postindustrial middle class.”

Savage et al. (2004) develop the concept of “elective belonging” to understand contemporary patterns of middle-class identity that do not rely on individuals’ historical roots in specific locations. They argue that middle-class newcomers to the Manchester, UK suburbs develop a sense of belonging to their new homes that ignores or dismisses existing residents in these communities. They acquire a sense of belonging through their appreciation of physical or symbolic features of their new homes and neighborhoods, the social capital they acquire through schools or superficial forms of neighboring, and use of their imaginations
to link their communities to other symbolically meaningful locations. Middle class individuals claim “moral ownership” of their new communities based on appreciation of their material and symbolic features as well as their decision to “put down roots” there, but hold negative views of long-term and transient residents. In contrast, Savage (2014) develops the concept of “dwelling” to describe those lower in cultural capital that take their homes for granted and emphasize their ties to family and community.

In a study of neighborhoods in Paris and London, Bacqué et al. (2015) find that some middle class families identify homes in “urban villages” or “rural villages” that reflect the “residential habitus” they acquired as children. Further, other families return to their childhood communities, seek neighborhoods that are similar to areas where they were raised, or live near extended kin. This pattern reflects the “dwelling” orientation of working-class families and contrasts with the pattern of middle-class elective belonging Savage et al. (2004) and Savage (2014) found in Manchester, UK. Bacqué et al. (2015) suggest that communal ties may influence some middle class families’ residential decisions, while others display the pattern of elective belonging.

2.3. Middle classes and housing in Chile and Latin America

Research on middle class housing in Chile and elsewhere in Latin America has largely focused on gated communities and gentrification. Several authors criticize the intensification of class-based residential segregation between middle class gated community dwellers and poor inhabitants (Caldeira, 2000; Márquez & Pérez, 2008; Svampa, 2001). They also argue that gated community residents seek a community of peers, safety from crime, and contact with nature. In contrast, Salcedo (2004) and Sabatini and Cáceres (2004) found that gated community residents developed functional ties with their poor neighbors.

Two studies diverge from this focus on crime and segregation to consider the influence of cultural, social and economic capital among gated community residents. Svampa (2001) argues that in Buenos Aires, Argentina, upwardly mobile members of the middle class enter these communities to penetrate the traditionally closed circles of elite country clubs. In contrast, Álvarez-Rivadulla (2007) argues that gated community residents in Montevideo, Uruguay are established members of the upper middle class and use residence in these communities to reproduce their social, cultural, and economic capital: they evidence continuities with previous residential settings. This latter study suggests that middle class families’ broader lifestyle preferences for safety, community, and contact with nature may be present among residents in distinct housing formats.

Broadening the scope of her analysis beyond gated communities, Méndez (2008, 2015) finds that middle class families in Santiago express ambivalence regarding highbrow and lowbrow tastes in cultural consumption and neighborhoods. Additionally, they draw on a transnational repertoire of cultural references to make aesthetic and moral judgments. Some middle class families see older, centrally located Santiago neighborhoods as representing a European-style urban feel that is more “cultured” and new suburban gated settlements as artificial. Others criticize “intellectuals” and “trendy” people, viewing suburban settlements as “modern” and appealing. Following Lamont (1992), she argues that these judgements are based on moral boundaries, not only traditional notions of refinement or socioeconomic differences.

Finally, López-Morales (2015, 2016) explores the effects of high rise apartment construction on preexisting residents in central neighborhoods of Santiago. He argues that government subsidies encouraging middle class families to move to the downtown area and local municipal governments’ promulgation of master plans permitting high-density construction have placed large developers in a powerful negotiating position in relation to lower-middle class and poor homeowners and renters. Large developers purchase their homes at low prices and these owners and renters face difficulty renting or purchasing comparable dwellings in the same neighborhoods because new apartments are too small to accommodate families and are more expensive than their former dwellings. Hence, lower-middle class and poor residents face displacement to peripheral communities due to government support for high rise construction. These patterns of displacement are most evident in Santiago’s downtown. In communities like Ñuñoa, home sellers fetch a better price for their homes and new apartments are larger than in more central locations (2015: 9).

This article seeks to integrate analyses of housing access (focused on possession of different forms of capital and specific housing pathways), with taste in housing and neighborhoods, critically drawing on the notion of elective belonging. This synthetic view will allow us to understand patterns of housing- and neighborhood-based stratification across segments of the urban middle classes as well as how differences in cultural capital across households shape their subjective desires for different homes and neighborhoods.

3. Middle classes and housing in Santiago

Chile’s middle classes first appeared in the 19th Century with the emergence of small businesses (Salazar & Pinto, 1999: 70–74). During much of the 20th Century, the middle classes expanded through public employment (Cerda, 1998: 133). Middle classes were characterized by their educational backgrounds, cultural tastes, and ascetic orientation. Middle class families accessed resources and jobs via personalistic ties with party or government officials (Barozet, 2006; Salazar & Pinto, 1999).

Augusto Pinochet’s military regime (1973–1989) adopted market-based policies (free trade, sale of public firms, and reduced regulation) that curtailed middle class employment and incomes (Adler Lomnitz & Melnick, 1994). During the 1970s, declining inflation and growing credit access allowed middle class individuals to purchase more consumer goods (Martínez & Tironi, 1985). Moreover, as civil service jobs became scarce in the 1980s, middle class individuals moved to private firms or became
self-employed. During the 1990s, private and public employment grew, while the self-employed witnessed larger income increases than salaried employees (León & Martinez, 2007). Free market policies have heightened the gap between the highest and lowest income earners, but middle class individuals have experienced a modest degree of upward mobility (Torche, 2005). While the middle class represents about 45% of the population, approximately 70% of Chileans consider themselves middle class, suggesting that both poor and rich Chileans align themselves with this group, perhaps based on “shame or ignorance” (Barozet & Fierro, 2011).

From the 1970s to the present, housing markets were transformed. The Pinochet regime and subsequent civilian administrations provided poor and middle class residents with subsidies to help defray the costs of homeownership and encourage its expansion (Micco et al., 2012); enacted slum clearance and social housing construction policies that intensified large-scale socioeconomic segregation; and deregulated land markets, which allowed developers to build gated communities on cheap land in mixed- and low-income areas (Micco et al., 2012; Sabatini & Cáceres, 2004). Apartment construction also increased throughout Santiago. From 2002–2012, 435,000 new housing units were built, with most growth in central municipalities like Santiago, Providencia and Ñuñoa; and in peripheral comunas like Quilicura and Colina (De Mattos, Fuentes, & Linik, 2014). By 2010, fueled by government subsidies encouraging downtown redevelopment, apartment towers reached 44% of new construction in the Santiago metro area. While the expansion of mortgage access has increased the rate of homeownership to 70% of Chileans, 73% of homeowners own their homes outright while 27% still owe money on mortgages (Micco et al., 2012: 6). This latter point suggests the continued importance of savings and inheritance for accessing homes.

4. Research design

Scholars have struggled to define middle classes due to their heterogeneous occupational composition and fluid collective identities (Barozet & Fierro, 2011; O’Dougherty, 2002; Wacquant, 1991). In this context, I adopted a pragmatic definition of the middle classes. Following Lacy (2007) and Rasse, Salcedo, and Pardo (2009), I classified as upper middle class those individuals with a college or technical degree and whose incomes were in the top 60th to 90th percentiles of the income distribution, and as lower middle class individuals that have a high school diploma or technical certificate (and in a few cases a college degree) and receive earnings between the 40th and 50th percentiles of the income distribution.

From 2008 to 2010, I conducted 68 semi-structured interviews with 77 adults (several interviews included both spouses) aged 36 to 59 years old. Most interviewees were in their early-to mid-40s at the time of the interview. Thirty of the interviewees resided in Ñuñoa, an Eastern Santiago municipality historically settled by public employees and immigrant (Jewish and Middle Eastern) businessmen and that has an extensive educational and cultural infrastructure; and twenty-five lived in La Florida, a growing southern Santiago suburb with limited cultural amenities and an expanding middle class. Both municipalities include different social classes, though Ñuñoa residents have higher average incomes. Data from these two areas permits a comparison of individuals with diverse capital volumes and composition; and exploration of how variations in cultural institutions and leisure amenities across neighborhoods affect residents’ class identities and practices. Additionally, I conducted thirteen interviews with residents of Peñalolén, an eastern Santiago municipality with upper middle class, middle class, and poor inhabitants; La Reina and Las Condes, two eastern Santiago upper middle class municipalities; Santiago (the city’s downtown); and Puente Alto, a southern Santiago municipality including working and middle class residents.

This article is part of a larger study that began with snowball samples in each area followed by research centered on parents in Catholic and secular alternative schools in the two target communities. I sought to identify differences in parents’ educational, housing, and aesthetic choices across religious and secular schools. Interviews addressed individuals’ childhood, school and work experiences; earnings; investments in education and housing markets; and patterns of cultural consumption. Additionally, I engaged in ethnographic observation in schools and homes, and photographed decorations and furnishings in 31 homes.

I used a modified grounded theory approach (Glaser & Strauss, 1967) to code and interpret interviews. I began with an open coding technique until I identified initial themes. Then, I developed broader analytical categories based on these themes. However, I depart from their approach in that I began the study with theoretical questions on culture and stratification that shaped the development of interview questions and data interpretation. Hence, my approach approximates “reduction”—an iterative dialogue between data and theory that alternates between induction and deduction (Ragin & Amoroso, 2010). I triangulated across individual interviews as well as between interviews and scholarly sources to minimize possible distortions in the retrospective accounts I collected.

Several individuals in the sample suffered periods of unemployment and have changed jobs and careers due to limited job security and weak labor market regulations (Frank, 2004; Sehnbruch, 2006). Many women in the sample are employed, reflecting national trends. In 2010, 44.5% of Chilean women had jobs, though the better educated had higher employment rates (Castañeda, 2010; Contreras, Puentes, & Rau, 2006). Divorce or separation among interviewees led to a high incidence of single motherhood or blended families, in line with national patterns (Tironi, 2005).

5. Middle class housing choices in Chile

This article’s empirical findings on middle class housing decisions in Santiago focus on housing pathways and variations in home and neighborhood taste. The first subsection explores housing pathways, where I develop a typology of distinct groups'
trajectories through the housing field that reflects their differential access to and deployment of economic, cultural, and social capital. The second subsection focuses on housing taste, considering the different types of homes and neighborhoods middle class families prefer and how each pattern reflects distinct aesthetic and ethical investments in cultural and social capital.

5.1. Housing pathways

Following work on housing pathways (Clapham, 2005; Ford et al., 2002; Hochstenbach & Boterman, 2015), I identified linear, chaotic-progressive, and reproductive pathways (Hochstenbach & Boterman, 2015) among individuals in this sample. In linear pathways, middle class individuals rely on family money, savings, cultural capital, and social capital to chart a direct path toward long-term rental or homeownership. In chaotic-progressive pathways, individuals cycle through several temporary housing arrangements (including returns to parental homes) until they identify long-term housing. They combine government subsidies, mortgages, and savings (including family support) to finance home purchases and use social and cultural capital to identify housing. In reproductive pathways, individuals remain in their childhood homes or live with extended family as they are unwilling or unable to access independent housing. Within the first two pathways, upper middle-class families enjoy larger homes in higher status neighborhoods than do lower middle class families. In contrast, only lower middle class families experienced reproductive pathways. In each pathway, extended family is a crucial resource for housing access, mirroring the Southern European pattern of the “intergenerational transmission of homeownership” (Poggio, 2008).

For many households, government policies shaped and limited housing choices (Bourdieu, 2005). Government regulations require 75–80% loan-to-value ratios for mortgages and that homebuyers with modest incomes combine savings with public subsidies to cover down payments. The need for large down payments makes some homebuyers dependent on inheritance or cash support to supplement savings; rules governing the amount of subsidies and limiting the cost of homes purchased with subsidies restrict the size and location of homes available to individuals (Alavyay & Schwartz, 1997). Further, urban renewal policies that promoted high rise apartment construction in central Santiago and subsidized middle class apartment purchases steered middle class families toward apartments in these areas (López-Morales, 2015, 2016).

Furthermore, in contrast to a common assumption that the intergenerational transmission of capital occurs early in the life course, parents may provide adult progeny in their 30s and 40s with housing or cash and may do so at multiple junctures of an individual’s housing trajectory. By and large, parental support becomes less important after an individual or couple gains a foothold in the housing market, but individuals may receive further assistance to satisfy financial or housing needs following divorce or unemployment. Parental financial support for adult progeny may extend well beyond their initial entry into the housing market.

5.1.1. Linear pathways

One group of interviewees experienced a linear path toward homeownership or long-term rentals. This path normally reflected the family’s possession of savings or access to parental economic support. Ernesto, an upper middle class financial analyst, comments: “When we decided to marry, we already had savings, so we bought an apartment in Nuñoa. We looked in several different neighborhoods and decided Nuñoa worked best. When our son was admitted to school, it was too far for him to come home at lunchtime, so we bought a house across the street from school and rented out our apartment” (interview, 13 March 2009). Several interviewees used an apartment as an investment property after moving to a single family home.

Jimena, an upper middle class software engineer, was gifted an apartment: “My dad did well for himself, thank God, and he bought a house for each of his four daughters. He did more than a father needs to do. My parents helped me select the house—especially my mom who has always lived in Nuñoa. We found a house in a quiet area near the supermarket and my siblings’ homes” (interview, 24 November 2008).

Marcela, a lower middle class truck driver, comments, “I was renting in Peñalolén and got used to living here. I wanted to buy my home outright because I was afraid I wouldn’t be able to pay off a mortgage. I inherited money that allowed me to purchase the home. I feel at ease with the home paid off” (interview, 27 April 2010).

Each of these examples underscores how a couple’s possession of savings or access to family money makes the home purchase process relatively simple, and in some cases frees resources to invest in multiple properties (Forrest & Hirayama, 2015). The contrast between the upper and lower-middle class families demonstrates that while the end point—homeownership—is the same for all three individuals, upper middle class families are better positioned to purchase homes in desirable neighborhoods like Nuñoa (Bacqué et al., 2015). Finally, the fact that Jimena’s mother helped her select the house illustrates the intergenerational transfer of cultural capital as her mother shared her knowledge of local housing based on lifelong residence in Nuñoa.

5.1.2. Chaotic-progressive pathways

A second group followed chaotic progressive pathways—they underwent multiple moves before finally settling into a long-term rental or purchased home and at times lived in overcrowded settings or borrowed housing. Several couples began their marriage living with parents or in borrowed/low rent apartments belonging to friends or siblings. Additionally, some interviewees returned to the family home after a divorce or job loss and later accessed a permanent dwelling. These couples relied on family or friends when entering the housing market or during periods of duress.
To illustrate, Paci, an upper middle class pharmaceuticals saleswoman, comments, “I lost my job and moved in with my parents. I rented out my house and then when I got another job, I rented an apartment because it’s safer for my daughters when I travel for work. Now that I am in a stable relationship, I want to return to the house with my partner” (interview, 9 September 2008).

After a period of rentals or residence with family, individuals in this group used different strategies to identify and finance housing. Like the first group, some received homes as gifts from parents. Victor, an upper middle class journalist, comments: “We needed to leave our rental home because the ceiling was leaking. My father-in-law received a large severance payment when he was fired from his job and he bought houses for all of his daughters. He offered to buy us a house with a backyard near our children’s school. We looked for a year or two before we found our current home” (interview, 7 October 2008). Buyers’ willingness to wait for housing opportunities to emerge reflects their “feel for the market,” which is a form of cultural capital (Boterman, 2012).

Those who could not save enough for down payments required under bank and government regulations financed homes with savings, a government subsidy, and a mortgage (Micco et al., 2012). They faced restrictions on where they could purchase a home as banking rules prohibit mortgage holders from spending more than 25% of their income on mortgage payments and place limits on the total values of homes purchased with a subsidy. They were at times vulnerable to unscrupulous builders (compare Bourdieu, 2005: 331–335). Rossana, a lower middle class retail clerk, remarks:

When we decided to save for a house, we applied for a subsidy and qualified for homes in La Florida and Maipú. I didn’t like the climate in Maipú — too much humidity—so we decided on a place here. We didn’t know the area too well, but this neighborhood looked quiet and we liked the house. However, when we bought it, the company gave us the house without having finished one of the bedrooms, so we had to insulate and finish it (interview, 5 June 2009).

Other families relied on social capital to gain information about how to skirt lending rules to access a mortgage. Willingness to “game the system” is also a form of cultural capital (Boterman, 2012; Hochstenbach & Boterman, 2015). Morgana, a freelance educator, comments:

I asked my ex-husband to allow me to use his income documentation to apply for the mortgage, but he refused. Since I’m a freelancer, I needed to document my income with invoices. My friend said I could just “invent” six months’ income with invoices. So, I photocopied some blank invoices, filled in some information, and submitted them to the loan officer. I qualified for the loan, though I suspect it was more because I have no debts and have never been in arrears (interview, 1 December 2008).

Individuals or couples that do not have access to family capital, savings, or a mortgage become long-term renters. Nelly, a lower middle class woman who took early retirement, comments: “I selected this apartment because the rent is affordable, my son can take the bus to school, which saves me gas money, and it’s safe. I have lived in apartments where outsiders can get in and my son was exposed to drug addiction and alcoholism” (interview, 3 May 2010).

While families in this pathway experienced numerous twists and turns in their housing experiences, we again see the importance of the support of family and friends who provide temporary housing or purchase homes for adult progeny. Additionally, individuals who combine government subsidies with mortgages face greater restrictions on where they can live than others that have savings or family capital.

5.1.3. Reproductive pathways

Some lower middle class interviewees were either unable or uninterested in accessing independent housing. Following Hochstenbach and Boterman (2015), I describe their pathways as reproductive in that their movement (or stability) in the housing market reproduces their position rather than permitting upward mobility. Aniluap, a lower middle class freelance graphic designer, comments, “My youngest daughter and I live with my aunt, who owns this apartment, so I don’t pay rent. She also helps pay my daughter’s school tuition. Since my income varies each month and I need to spread it out among my four children it’s still difficult” (interview, 8 April 2009).

In contrast, Ivan, a lower middle-class independent salesman who lives in his modest, working-class childhood home, comments, “This house belonged to my grandmother and my mother inherited it. She allows me to live here but it legally belongs to her. She lives with my father around the corner” (interview, 14 May 2009). While these individuals do not live independently, they share with the other two groups a reliance on family support to access housing. However, they cannot accumulate equity or patrimony for their children.

5.2. Selecting homes and neighborhoods

Upper and lower-middle class families vary in their tastes in housing and neighborhoods.

Upper middle-class families display horizontal divisions based on aesthetic and ethical judgements (Méndez, 2015). Some families focus on the display of cultural capital via their home or neighborhood, preferring a particular type of house because of its functional or aesthetic attributes, an established urban setting with an active street life and cultural institutions, or a suburb permitting contact with nature. This approach reflects the concept of elective belonging (Savage et al., 2004; Savage’s, 2014). A
second group focuses on the accumulation of social capital, whereby individuals remain in their childhood neighborhood, follow extended family to a new community, or seek a neighborhood with high levels of trust and interaction with neighbors. This approach departs from the notion of elective belonging. These individuals’ choices approximate the concept of “dwelling” (a focus on one’s birthplace and family ties), which the above authors identify as a working-class trait, though others find it among middle class families (see Bacqué et al., 2015). A third group focuses on the reproduction of cultural capital. Individuals select housing because of its proximity to high-performing schools to invest in children’s education. These diverse approaches echo Bridge’s (2003) and Bacqué et al.’s (2015) insight that high cultural capital families adopt either an aesthetic or education-centered orientation toward residential decisions depending on family needs. Each approach permits the accumulation of cultural capital in the adult’s or children’s generation.

In contrast, lower middle class families have limited choices: they remain in their childhood homes or face sharp financial constraints regarding their housing choices. Those who remain in childhood homes reflect the phenomenon of “dwelling” noted above, while those who rent or purchase homes feel resigned to their limited choices.

5.2.1. **Upper middle class families: neighborhood aesthetics, social capital, and schools**

Upper middle class families face difficult tradeoffs that require them to find an affordable home that is large enough to accommodate family members and whose location permits timely transportation to school and work (Bacqué et al., 2015; Bourdieu, 2005). Above, I observed that many neighborhoods are closed off to families that combine savings, government subsidies, and mortgages to finance homes because of strict regulations. Further, several interviewees noted that the apartment boom in Ñuñoa, which was fueled by urban renewal policies, left few affordable single family homes, pushing them to move to less desirable locations (compare López-Morales, 2015, 2016). Nonetheless, they enjoyed a wider range of options than did lower middle class individuals. Two quotes illustrate the tradeoffs middle-class home buyers face.

**Glady’s, a graphic designer, comments:**

We wanted a house with a reasonably large yard that was affordable. We looked in Ñuñoa, but the houses were too old and needed a lot of work. The houses were too expensive in Peñalolén, and then we found this place in La Florida. I’ve always lived in a house, and I needed a yard because I love to play with the dogs. (interview, 3 May 2009).

**Ivan, a regional planner, remarks:**

We started looking in Maipú near my mother, but the subway’s arrival to the area was driving up land prices. We found La Florida comparable to Maipú, more affordable, and it offered better services. We looked in the most central area of La Florida close to the subway, mall, and other services to reduce commuting times. We almost bought a new house that was more remotely located and really seduced us, but we backed out because it would have required having two cars and driving twenty minutes in traffic just to get to the subway. Finally, we looked at every house near the main intersection of Vespucio and Vicuña Mackenna, and found our home (interview, 27 May 2009).

These interviews illustrate the logistical and practical complexities of selecting a home that satisfies a family’s needs for space and transit access.

These interviews also introduce the aesthetic choices upper middle class families make as they select a home. While the above quotations focus on evaluations of housing stock in different areas in relation to commuting times, many upper middle class families focus on achieving a distinctive lifestyle through their residential choices, reflecting the pattern of elective belonging (Savage et al., 2004; Savage, 2014; compare Álvarez-Rivadulla, 2007).

Various Ñuñoa residents valued its central location, walkability, and active street life. Batica, an artist and NGO employee, comments, “Where we live is still a neighborhood: it has produce stores, people walking their dogs, parks, bars, and several of my friends live here. I like to be able to walk to Providencia to all the stores. The area is quiet, welcoming, and has personality” (interview, 1 October 2008). Other Ñuñoa residents highlight its easy transit access to other locations, cultural amenities, and cultural diversity.

In contrast, La Florida residents preferred a suburban setting permitting contact with nature. Lisette, a social worker, remarks: “My husband lived in a small house and our dogs needed more space to run around. When we first moved to La Florida we rented a country house on a large plot of land so that the dogs could run free” (interview, 18 May 2009). Other newcomers to La Florida express delight in its clean air and rural feel. Additionally, three interviewees built homes or communes in or near La Florida, though only one family sustained this rustic lifestyle over the long term.

These aesthetic choices justify newcomers’ presence based on their ability to connect their decision to reside in a community to their biographical narratives (Savage, 2014; Savage et al., 2004). The urban and suburban imagery of these places also illustrates Méndez’s (2015) point that different segments of Chile’s middle class prefer European-style urban street life and American-style suburbs, respectively. La Florida residents’ desire for contact with nature parallels studies of gated communities (Álvarez-Rivadulla, 2007; Márquez & Pérez, 2008; Svampa 2001).

A second group selected homes in areas where they could make social connections with family or neighbors. This group includes those who remained or returned to their childhood community (particularly among those raised in Ñuñoa), moved near extended family, or settled in an “urban village” with strong patterns of neighboring (Bacqué et al. 2015). Each orientation contrasts with the notion of elective belonging. Here, families choose to return to where they were “born and bred,” reconnected
with family, or sought strong ties with neighbors rather than the symbolic or aesthetic characteristics of specific communities. These choices contrast with Savage et al.’s (2004) findings in the Manchester, UK metro area, but are similar to some London and Paris neighborhoods described in Bacqué et al. (2015).

Claudia, a psychologist, comments: “I decided to buy an apartment on the Plaza Ñuñoa. I’ve lived here all my life, so it’s all very familiar. I really wanted to be close to my family and I bought an apartment that is midway between my mother’s house and my children’s school” (interview, 18 November 2008). Several others chose to remain in or return to Ñuñoa or La Florida to be near family and enjoy these communities’ attractive features.

Others followed family members to a new community. Tatiana, a pharmacist, and Leo, an architect, grew up in downtown Santiago. They lived in Ñuñoa after marrying; but following an attempted attack on their daughter, they moved to La Florida near family members. Tatiana comments: “My sister had just found a place here and my mother had been living here. We wanted to be close to them and liked being near the mountains and the pure air. Leo’s family later migrated here. When we leave on the weekends, my sister and mother water the plants and watch the house” (interview, 14 April 2009). Like Tatiana, others moved near extended family to enhance ties with kin, improve safety, and gain assistance with childcare.

Others sought ties with neighbors and local businesses. Patricia, the personal assistant to a businessman, remarks:

I like the fact that the gardener who has worked for my neighbor recognizes me and we greet each other. The people on the corner recognize my kids and know they are mine, so if they saw them with other adults they would say something. I can call the green grocer and order some vegetables and ask him to buy something at the butcher next door. I ask him to deliver them and pay him when I arrive. I have those kinds of privileges. Others leave keys with the concierge in my building (interview, 6 March 2009).

Many interviewees seek trust relations with neighbors and local business owners. They find “public characters” in their neighborhoods (Jacobs, 1961 [1992]) and experience the collective efficacy present in neighborhoods where residents enjoy high levels of social capital (Dreier, Mollenkopf, & Swanson, 2004; Bacqué et al., 2015). Residents’ investment in social capital, whether through family or neighborhood ties, could reap rewards through protection from crime or adults’ and children’s accumulation of cultural capital and social connections.

Some upper middle class residents moved near high-performing schools to invest in their children’s cultural capital. Chile’s educational system is divided between private schools, subsidized private charter schools, and public schools. Public schools have a poor reputation and so middle class families gravitate toward charter or private schools. These schools are not distributed randomly throughout metropolitan areas. Rather, many private schools were established decades ago in eastern Santiago’s upper income neighborhoods; and charter schools, which began in the 1980s, tend to locate in middle class areas where residents can afford their tuition (Thieme & Treviño, 2013).

Many middle class families, including those interviewed here, attempt to send their children to the finest schools they can afford to facilitate their educational and professional success. Furthermore, high quality private and charter schools administer tests before admitting students, so parents often prioritize school selection because of the uncertainty of admission to preferred schools (Contreras, Sepúlveda, & Bustos, 2010). Thus, many interviewees secured their child’s school admission before selecting a home. For some, especially in Ñuñoa, this meant sending the child to their parent’s alma mater. In other cases, individuals selected a school based on reputation, performance, or its secular or Catholic orientation (Stillerman, 2016). Ledda, a physical therapist whose children attend a Catholic school in Ñuñoa, comments: “We selected our children’s school first and then found a home nearby afterward. We often host our children’s class parties at our home. That way we can get to know the other parents so that if there is ever a problem, they can help us out” (interview, 24 March 2009). Tomás, a business consultant whose children attend a secular school in La Florida, remarks: “We had already committed to the school when we found our house. The school ties us to this area” (interview, 15 May 2009). Having school near one’s home reduces commuting times, allows children to study with classmates, and facilitates connections among parents. Additionally, several interviewees moved to a specific community because it had several high quality schools.

By prioritizing schooling in their selection of a home and neighborhood, middle-class families pursue the cross-generational reproduction of cultural capital. Parents’ desire that their children receive a high quality education can tie them to specific neighborhoods. These three patterns of upper-middle-class residential selection focused on neighborhood aesthetics, social capital, and schools illustrate Bridge’s (2003) observation that families that are high in cultural capital may select neighborhoods that facilitate the immediate display of taste or investment in class reproduction via schools. The findings here identify a third option whereby families invest in social capital through making connections with extended family and neighbors (Bacqué et al., 2015).

5.2.2. Lower middle class families: place attachment and constrained choices

In contrast to upper middle-class families, lower middle class individuals feel a sense of attachment to their childhood home, or see their choices of home and neighborhood as limited by their meager financial resources. They share with upper middle class adults interests in safety and schools but eschew aesthetic considerations in choosing a home or neighborhood due to their limited resources. Some evidence the resignation Bourdieu (1984) described as the “taste for necessity,” while others embrace the pleasures of home and family as Savage (2014) observed with working class people.

Two lower middle class respondents lived in or near their childhood homes. They expressed satisfaction with their current residence and cherished their childhood memories. Ivan, interviewed above, comments: “I’ve spent practically my whole life
here. I know everyone here. The houses are large, comfortable, and solid. I’m right next to the mountains and I love hiking. I wouldn’t live anywhere else” (interview, 14 May 2009). Alejandra, a teacher’s aide who lives in the same neighborhood, comments, “I have nice memories of my childhood. My dad used to take us and our friends hiking in the mountains so we could collect grass to feed our bunnies. The local farmers allowed us to milk their cows. They would show us how to do it, and then sell us the milk” (interview, 15 May 2009). These interviews reflect the sense of rootedness and connection to kin that Savage (2014) found among working-class informants in the UK.

Other lower-middle class residents had a more resigned view toward their homes, which may reflect experiences of downward mobility. Marcela, quoted above, comments, “The neighborhood is pretty safe. I’m close to the subway, supermarket and mall. The problem I had was that I didn’t have the luxury of looking for houses in different comunas. Macul and La Florida were unattainable” (interview, 27 April 2010). Paola, a housewife whose father bought her an apartment, comments: “My dad invested money in painting the apartment and refinishing the floors because it was really ugly. We had to find a house or an apartment near my son’s school and they were asking ridiculous sums for houses. I found this apartment and we had already looked at so many, so we said, ‘ok.’” (interview, 16 June 2009). These interviews underscore the sense of resignation interviewees feel regarding their limited housing options.

6. Conclusion

In this article, I have argued that middle class families follow diverse housing pathways that reflect their differential access to economic, cultural and social capital. The importance of family economic and social support for housing access underscores the continued presence of the “intergenerational transmission of homeownership” in Chile, even though the mortgage market has expanded in recent decades. Chileans’ use of family savings and inheritance to finance homeownership is similar to southern Europe (Poggio, 2008) and post-Soviet Russia (Zavisca, 2012). This pattern contrasts with the decline of family-based financing of home purchases in the United Kingdom (Clapham, 2005) and France (Bourdieu, 2005) during the 1980s and 1990s.

However, more recently, increasing housing prices in large European cities and decreasing credit availability following the 2007–2009 mortgage crisis in the U.S., Europe, Japan, and Australia have led to young adults’ renewed use of inheritance to enter the housing market, move up the housing ladder, or acquire investment properties (Bascu et al., 2015; Forrest & Hirayama, 2015). In contrast, housing values and interest rates have remained stable in Chile and the country was only modestly affected by the mortgage crisis. Family inheritance in Chile follows the traditional Southern European pattern while the resurgence of inheritance and cash transfers in the Global North result from recent economic changes there (Micco et al., 2012; OECD, 2012: 89).

The discussion of middle class tastes in homes and neighborhoods revealed the decision of some lower middle class adults to remain in the family home and the constrained choices downwardly mobile families face in the housing market. In contrast, upper middle class families alternatively selected neighborhoods that were aesthetically appealing, permitted the accumulation of social capital, or facilitated the reproduction of cultural capital through schools. To some extent, these findings support the concept of elective belonging whereby middle class adults feel a sense of moral ownership of their chosen residential communities while showing little regard for existing residents (Savage et al., 2004; Savage, 2014). However, in contrast to Savage et al.’s (2004) findings, many middle class Chileans return to their childhood neighborhood or settle near extended family, thereby using kinship and place-based ties to construct a sense of belonging. Bascu et al. (2015) also found this pattern among some families interviewed in Paris and London. My findings highlight the centrality of extended family to housing access and taste in Chile. Future researchers might further consider where and under what conditions couples seek housing alone or in conjunction with extended family; and how the availability of social, cultural, and economic capital from extended family shapes individual housing outcomes and affects unequal housing access across families.

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