Inclusion in Indignity: Seeing the State and Becoming Citizens in Chile's Social Housing

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Abstract

Building on recent ethnographic research on social provision in the global South, this article examines the everyday construction of a welfare state that links distributive inclusion with social degradation of the urban poor. The Chilean state has long affirmed its responsibility for housing poor citizens, and claimed considerable success in doing so. Since 1979, subsidized provision of privately built housing has moved millions from precarious residence into formal homeownership. In beneficiaries' eyes, however, state housing agencies often appeared not as benevolent guarantors of social inclusion but rather as producers of material and symbolic indignities endured by poor city-dwellers. This ethnographic study of social housing in Santiago examines how residents' understandings of social rights, and of the state itself, are produced in routine encounters with agents of housing provision. In particular, it traces two competing images of the state that emerged in state-citizen interactions. First, grounded in lived experiences of claiming and inhabiting social housing, residents envisioned a *denigrating state* that regarded the poor as second-class citizens and willfully relegated them to substandard conditions. Second, housing officials challenged this view by presenting the alternative image of an *incapable state,* which was unable to guarantee dignified housing in a market-oriented society. Each of these images, in turn, informed residents' everyday political practices. While the denigrating state-image elicited contentious claims-making for better conditions, official performances of an incapable state encouraged residents to abandon collective action in favor of costly private strategies of home improvement.

Keywords Housing · Welfare state · Political ethnography · Global south · Chile

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Introduction

While the end of the twentieth century was marked by the neoliberal dismantling of post-war developmental states, recent research on social provision has heralded the emergence of new, twenty-first century welfare states across much of the global South (Ferguson 2015; Lavinas 2013). Observing a global rise of cash transfers, employment schemes, and other social assistance programs, scholars debate how these policies are reconfiguring relations between states and poor subjects. For some, the expansion of distributive programs evinces a post-neoliberal turn toward increasingly vigorous welfare states, which decommodify basic needs and foster a sense of rightful citizenship among long-excluded groups (Ferguson 2015; Harris and Scully 2015). However, some critics contend that neoliberal logics embedded in new programs limit their potential for achieving broad decommodification or robust citizenship (Lavinas 2013), while others reveal how on-the-ground state practices often render provision precarious and perpetuate everyday insecurity and subordination of poor claimants (Auyero 2012; Levenson 2017).

Whether a particular policy achieves distributive inclusion in rightful citizenship or, alternatively, reproduces social subjection through precarious provision, is an empirical question for which political ethnography is well suited (Baiocchi and Connor 2008). Indeed, recent ethnographies have contested widespread claims about the "success" of global policies, like conditional cash transfers, in empowering the poor or strengthening social rights (Cookson 2018; Eiró 2019). This article seeks to push critical scholarship forward by complicating the dichotomy between rightful inclusion and social subjection that underlies ongoing debates over twenty-first century social provision. Through an ethnography of low-income housing provision in Santiago, Chile, it reveals the everyday construction of a welfare state that paradoxically produces both. In recent decades, Chile has achieved widespread inclusion in social housing through state programs that subsidize homeownership for the poor. Yet, beneficiaries of these programs commonly envision state housing agencies not as benevolent guarantors of their rights as citizens but rather as injurious agents of the social and material indignities they endure as poor city-dwellers. To make sense of a state that confers both inclusion and indignity on poor subjects, it is necessary to look beyond the design, distributive breadth, or even material outcomes of Chile's housing policies. Instead, I use ethnography to examine how this state comes into being in Santiago's urban peripheries through routine relations, encounters, and negotiations between citizens and state agents of housing provision.[1]

Although housing is largely neglected in the literature on contemporary welfare states (Levenson 2017), a recent proliferation of large-scale housing programs has rendered this a central terrain on which governments in Latin America, Africa, and Asia promise to address social inequities and improve the lives of poor citizens (Buckley et al. 2016). Within this global trend, Chile holds particular significance as a widely celebrated (and imitated) model of inclusive housing policy. Created under the Pinochet dictatorship (1973–1990) and expanded by subsequent elected governments, Chile's housing system uses state subsidies to promote private provision of homes for low-income families. This policy has achieved substantial distributive gains. Delivering nearly 1.7 million homes in three decades (Özler 2012), it is credited with slashing Chile's housing deficit, virtually eliminating informal settlement, and extending homeownership to long-excluded groups (Salcedo 2010). Since the 1990s, the "Chilean model" has also been promoted globally by development agencies, and adopted by

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[1] I am grateful to an anonymous reviewer for Qualitative Sociology for this formulation.

states in Latin America and elsewhere.[2] At home, however, critical scholars have contested official claims of "success," revealing that the policy's quantitative achievements obscured on-the-ground realities of low-quality housing, deepening segregation, and persistent poverty (Ducci 1997; Rodríguez and Sugranyes 2005).

In the context of a policy that is both hailed for its distributive success and critiqued for its perverse spatio-material consequences, I ask how beneficiaries themselves come to *see the state* through the process of claiming and inhabiting social housing. Drawing on participant observation and interviews with clients and agents of housing programs in Santiago, I identify two main images of the state that emerged in relations between them. First, residents commonly envisioned what I call a *denigrating state* - a set of institutions, policies, and actors that regarded the poor as second-class citizens and willfully relegated them to substandard housing. Partly read from the material conditions they inhabited, this image was cemented in residents' routine interactions with state agencies. Second, state actors disavowed this notion by painting an alternative image in these encounters: that of an *incapable state*, which sought to provide, but could not guarantee, dignified housing in a market-oriented society.

These images are significant not only because they call into question official discourses of a state that includes and uplifts the poor, but also because they informed the everyday political practices of city-dwellers. While other scholars find that citizens' perceptions of welfare states are often at variance with official claims of inclusion or "empowerment," most suggest that notions of an injurious state elicit submission (Auyero 2012; Cookson 2018), resignation (Gupta 2012), or avoidance from poor clients (Eiró 2019). In contrast, the state-images constructed through Chile's housing system prompted active strategies to claim dignified living conditions. Initially, shared perceptions of a denigrating state galvanized mobilization to demand redress from state agencies. However, as officials invoked notions of an incapable state, residents shifted away from collective claims-making and instead adopted private strategies of home improvement. In turning to private solutions, residents ostensibly adhered to neoliberal ideals of self-responsible citizenship that have long been promoted by Chile's welfare state (Schild 2007). However, I find that this adherence was practical rather than moral. Instead of expressing subjective investment in governmental discourses of self-responsibility (Rose and Miller 1992), residents understood private home improvement as a compensatory strategy made necessary by a demeaning and deficient welfare state.

Envisioning New Welfare States

Contrary to common views of their limited social role in the "neoliberal era" (Evans and Sewell 2013), states across the global South have adopted substantial distributive programs since the mid-1990s. While many scholars suggest that this shift is constituting a new breed of Southern welfare states, they diverge in their analyses of the socio-political logics and consequences of twenty-first century social provision. Some envision the emergence of unprecedentedly robust welfare states in response to popular pressures to address the socio-economic precarity aggravated by neoliberal globalization (Evans and Sewell 2013; Harris and Scully 2015). These scholars emphasize that today's distributive policies provide broader protection than most twentieth-century welfare regimes, offering "a new kind of inclusion [to]

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[2] Promoted by the Inter-American Development Bank, the World Bank, and USAID, the "Chilean model" has informed similar housing policies in nearly 20 countries, including South Africa, Colombia, Mexico, and Brazil (Gilbert 2002; Rolnik 2015).

millions of citizens previously ignored or worse by the state" (Ferguson 2015, 3). This inclusion promises not only to alleviate insecurity by decommodifying daily life (Harris and Scully 2015) but also to strengthen social citizenship, fostering a sense of rightful membership among beneficiaries and opening new possibilities for claims-making on the state (Ferguson 2015; Hunter and Sugiyama 2014).

Critics, however, see new welfare states as limited in their capacity for achieving decommodification or conferring meaningful social citizenship. Some contend that widely-adopted policies, like conditional cash transfers (CCTs), reframe social protection as promoting individual consumption, enabling states to disinvest from decommodified service provision (Lavinas 2013, 38). Feminist scholars show how states increasingly condition assistance on women's assumption of additional family and community labor, often to compensate for anemic public services (Cookson 2018, 6–8; Molyneux 2006). Additionally, widespread use of means-tests and other targeting schemes institutionalizes barriers to universalistic citizenship (Lavinas 2013) and can even undermine rights-based claims to social protection (Richards 2004, 80).

Beyond the design of social policies, ethnographers of new welfare states reveal that the rationalities and practices of street-level state actors often render public assistance precarious or disempowering (Auyero 2012; Levenson 2017). Scrutinizing how social policies unfold in concrete local contexts, they offer important caveats to official (and academic) discourses of states' "success" in including, protecting, or empowering beneficiaries. For instance, Brazil's CCT program, *Bolsa Família,* is widely upheld as a model for alleviating poverty and strengthening social citizenship (Evans and Sewell 2013, 57–58; Hunter and Sugiyama 2014). Yet, ethnographic evidence suggests that beneficiaries commonly understand cash transfers as a paternalistic "gift" or "favor," rather than a right, and many experience access to the program as insecure (Eiró 2019; Rego and Pinzani 2014, 95–96). Eiró (2019) shows how these meanings are produced through everyday interactions in welfare offices, where, in spite of clear, impersonal targeting criteria, social workers wield discretionary power and regularly use informal assessments of undeservingness to suspend or exclude beneficiaries. Cookson's (2018) ethnography of the *Juntos* CCT program in Peru similarly interrogates official representations of a "successful program for delivering rights and citizenship to the rural poor" (20). She demonstrates that the program's success in improving child health and education indicators rests on its capacity to impose inordinate costs of time, travel, and labor on rural mothers. Highlighting the coercive nature of conditional cash transfers, Cookson also shows how village-level bureaucrats routinely use discretionary control over benefits to impose arbitrary "shadow conditions" on women with few alternative sources of income (141–47).

These ethnographies suggest that distributive programs, envisioned by policymakers (and some academics) as ameliorative and empowering, are often experienced by clients as arbitrary or injurious. Similarly, the case study below reveals that, while Chile's housing programs have been praised for expanding housing rights and alleviating urban precarity (Salcedo 2010), beneficiaries experienced inclusion in subsidized homeownership as a form of material and symbolic degradation. My aim, however, is not simply to critique the on-the-ground effects of Chile's housing policy. It is also to highlight an oft-neglected effect of everyday encounters between citizens and agents of the welfare state. Namely, I show that these encounters produce collectively held understandings of the state itself and explore how different "state-images" inform the political dispositions and practices of poor citizens.

In doing so, I draw on a tradition in political sociology that theorizes subjective imaginings of the state as both instruments and effects of political rule (Abrams 1988; Bourdieu 2014; Corrigan and Sayer 1985). Since Abrams' (1988 [1977]) injunction to study the state as an "*ideological* thing" (68) – a powerful "state-idea" that legitimates and induces compliance with relations of domination – sociologists have foregrounded this "subjective element of state power" (Morgan and Orloff 2017, 17). Analyzing the state as a symbolic as well as material force, they show how official discourses, public performances, and routine practices construct collective notions of the boundaries, capacities, and even nature of the state (Bourdieu 2014; Wedeen 2003). While some theorists ascribe to states and their officials a profound capacity for self-definition (cf. Bourdieu 2014), political ethnographers have found that *lived* perceptions of the state are contingent products of state-citizen interaction, and are often at variance with those projected in official discourse (Gupta 2012; Wedeen 2003). And these subjective notions have profound effects on social and political life. Indeed, different images of the state can encourage (or constrain) the formation of certain kinds of political subjects, and inform how citizens engage with or make claims on state institutions (Corrigan and Sayer 1985; Morgan and Orloff 2017).

Although largely undertheorized as an effect of new welfare states, several recent ethnographies provide evidence of how state-images both emerge from and shape interactions between poor subjects and agents of social provision. Studies of social provision in Latin America, including those cited above, suggest that arbitrary bureaucratic practices foster a "patrimonial conception" of a state which selectively metes out benefits (or punishments) to clients, rather than conceding rights to citizens (Rego and Pinzani 2014, 225–226). Such images can discourage contestation by poor clients and induce either patient submission to street-level state actors (Auyero 2012; Cookson 2018) or fearful avoidance of punitive welfare agencies (Eiró 2019). In another context, Gupta (2012) shows how popular images of a corrupt state emerge in poor people's interactions with rural development bureaucracies in India. These images, he contends, not only belie official discourses of care, but also discourage citizens from seeking much-needed state assistance (88). And in his study of housing provision in South Africa, Levenson (2017) finds that shifting distributive rationalities, enacted by agents of a "precarious welfare state," inform citizens' views of housing agencies "not as an alleviating force in the face of a post-apartheid housing crisis, but instead as a primary *cause* of this crisis" (487). Widespread perceptions of an injurious state, he shows, encourages poor city-dwellers to abandon claims for provision, and instead adopt a self-destructive "politics of desperation."

Echoing a central theme in this literature, I find that citizens' lived perceptions of Chile's welfare state were profoundly at odds with official discourses of socially inclusive housing policy. Most often, beneficiaries envisioned a "denigrating state" that willfully relegated them to substandard and stigmatized housing conditions. However, in both its emergence and its effects, this state-image differed from those apparent in existing research. First, studies of other contexts suggest that negative perceptions of welfare states are most likely to take shape in situations of precarious access or de facto denial of provision (Eiró 2019; Gupta 2012; Levenson 2017). In contrast, by examining a state that is highly effective in housing the poor, and the experiences of subjects for whom the state has delivered, I show how negative state-images are also produced in situations of inclusion. Second, existing research suggests that images of an arbitrarily injurious state tend to preclude contestation or negotiation, instead producing either compliant submission (Auyero 2012; Cookson 2018) or resignation among poor subjects (Eiró 2019; Gupta 2012). In Santiago's social housing, by contrast, shared

perceptions of a denigrating state elicited indignant protest, as residents mobilized to demand state redress. In response, officials presented the alternative image of an "incapable state," willing but unable to deliver dignified housing. As I demonstrate below, these state-citizen negotiations were as much about perceptions of the state's limits and intentions as they were about housing conditions, revealing the contingent (and contestable) nature of state-images, as well as their practical consequences for poor citizens.

"A Country of Property-Owners and Not Proletarians": Housing Provision as Neoliberal Statemaking

The roots of Chile's current housing system lie in efforts of the Pinochet dictatorship to reconstruct both state and citizens in a neoliberal mold. Prior to the dictatorship, housing politics in Chile had been characterized, on one hand, by mass movements of the urban poor to occupy land and build new neighborhoods and, on the other, by political elites' responses of urbanizing informal settlements and expanding public housing provision to alleviate the urban crisis (Hidalgo 2005). The 1973 coup abruptly ended these dynamics, as Pinochet sought to impose authoritarian order and establish the market as the organizing principle of Chile's cities. This regime violently repressed urban movements, evicted informal squatters, and dismantled public housing companies (Murphy 2015). However, unable to ignore enduring housing shortages, officials increasingly sought to incorporate poor city-dwellers into the emergent neoliberal order by "mak[ing] Chile a country of property owners and not proletarians" (Gobierno de Chile 1977).

In 1979, the regime introduced its new policy of "demand-subsidized" housing provision, using state subsidies to enable low-income families to purchase homes built by private developers (Gilbert 2002). While reaffirming state responsibility for housing, policy-makers sought to reshape how citizens understood and engaged with the state to claim it. First, the state was reimagined as a mere *facilitator* of access to housing as a private good, rather than a direct guarantor of housing rights. State agencies provided subsidies and set minimal standards but enlisted private developers to actually build social housing, leaving control over location, design, and construction in the hands of market actors. This system made subsidized housing a secure and lucrative venture for developers, fostering a boom in state-sponsored construction beginning in the mid-1980s (Hidalgo 2005). It also shaped the material conditions of social housing, empowering developers to maximize profit by building large complexes of miniscule homes on cheap peripheral land (Rodríguez and Sugranyes 2005).

Second, state restructuring was coupled with a project of moral reform (Corrigan and Sayer 1985) of poor city-dwellers. While subsidy programs offered a path to homeownership, regulations established that anyone who engaged in land occupation would become ineligible (Murphy 2015, 180), making clear that the state would not recognize citizens' collective claims. Moreover, eligibility requirements sought to dispel notions that housing was a "gift" (*dádiva*) from the state, instead redefining it as "a right acquired with effort and savings of the family, which the state recognizes and shares" (Gobierno de Chile 1977, 592). Accordingly, although state subsidies covered most of the cost of homes, applicants were required to demonstrate self-responsibility by depositing a down payment in a state-monitored account and taking on a small mortgage upon receiving housing.

Pinochet left office in 1990, but his housing policies were largely preserved by subsequent elected governments. Alarmed by a potential return of large-scale land occupations, officials responded by expanding subsidy programs and rebranding them as progressive social policy

(Özler 2012). The resulting production of over a million subsidized homes between 1990 and 2002 was touted as an accomplishment of an inclusive welfare state that fostered "growth with equity" (Hidalgo 2005). Reforms in the 1990s and 2000s also promised to address problems of low quality and persistent poverty that plagued social housing but left the underlying principles of Pinochet's policy intact. For instance, mortgage requirements were eliminated to reduce cost burdens for low-income beneficiaries. However, the requirement of saving for a down payment remained, tying eligibility to notions of deservingness grounded in individual responsibility. Additionally, while subsidies were originally an individual benefit, reforms promoted "social integration" of beneficiaries by permitting collective provision to neighborhood-based housing committees. Management of these collective projects was also devolved to private and municipal agencies to improve housing quality and enable commit- tees' "participation" (MINVU 2004, 302–305). These changes, however, did little to alter a system of state-facilitated, private production in which beneficiaries were positioned as passive clients. And while limited reforms suggest ongoing state efforts to stem autonomous organi- zation and mobilization by the urban poor (Özler 2012), beneficiaries continue to contest the political process and material products of housing provision in Santiago (Koppelman 2018; Pérez 2017). The ethnography below shows how these contestations are informed by citizens' perceptions of the state itself, an oft-overlooked but nonetheless crucial product of Chile's housing system.

A Political Ethnography of Social Housing

The data presented below comes from a long-term ethnographic study of housing provision in the district of La Pintana, on Santiago's southern periphery. Today one of the capital city's poorest municipalities, La Pintana is largely a product of Pinochet-era urban policies. Once part of Santiago's rural hinterland, the area began rapid urbanization in the mid-1970s, when it became a major recipient of squatters forcibly removed from wealthier districts (Hidalgo 2005, 379–382). Since the 1980s, local growth has been driven primarily by mass production of subsidized housing (Hidalgo 2005, 445–50), cementing its place as a dormitory district for the urban poor. When I began fieldwork in 2010, La Pintana had little commerce or industry, and nearly 90% of homes were social housing (SECPLAC 2012, 8). The district also faced a growing housing shortage, as the first generation of native-born *pintaninos* became precarious renters or formed secondary households in the homes of relatives. Almost 20% of households faced overcrowding, and accumulated need was reflected in the thirty-five local housing committees that had formed to apply for subsidized homes (SECPLAC 2012, 17).

It was among these housing-seekers that I conducted a political ethnography of housing provision, including eighteen months of participant observation and 58 in- depth interviews over six field visits. Through long-term observation of city-dwellers' experiences of claiming and inhabiting subsidized housing, I examined how this arm of Chile's welfare state took concrete shape in everyday encounters, relations, and negotiations between citizens and state actors.

The first phase of fieldwork consisted of an extended case study (2010–2012) of the Movimiento por Vivienda Digna (MVD),[3] a committee of around 300 housing-seekers. I followed MVD members throughout the housing process, from subsidy application to

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[3] To preserve confidentiality of research subjects, pseudonyms are used for all committees, neighborhoods, and individuals.

construction of their homes, observing weekly assemblies, accompanying leaders to meetings with state and private actors, and attending public demonstrations they organized. Below, however, I draw primarily on data collected in a second phase (2013–2014), when I resided for five months in "Condominio Maitén," a housing project built for MVD members. There, I observed everyday neighborhood life, attended local meetings and negotiations with state agencies, and conducted 23 formal, semi-structured interviews with residents. I also regularly visited two other recently built projects in the district ("Condominio Las Palmeras" and "Villa San Roque"), where I conducted ten additional interviews. Although I focus below on the in-depth case of Condominio Maitén, I use observations from other projects to highlight commonalities and variations across neighborhoods. Drawing on sustained and up-close participant observation, I show how Chile's housing policy constructs more than homes and neighborhoods. It also forges particular images of the state that provides them, and shapes the self-understandings, dispositions, and practices of the citizens who inhabit them.

Inclusion in Indignity

Sitting in a white armchair in her carefully decorated living room, Marta joyfully recalled the day she moved into Condominio Maitén. After decades of residing with her in-laws, receiving a subsidized home marked a meaningful transition in her life:

> "I always wanted to have my home. Sooner or later, I told myself, I would have something of my own. It took me a long time, but the emotion of receiving my house, and of handing keys to my neighbors, some of whom were going through extreme necessity, it was something else! … Just knowing that it's yours, that you struggled for it – that satisfaction, that sweet taste – feels good."[4]

Such emotional recollections were common among social housing residents, which hardly surprised me after years of seeing and hearing what it meant to lack adequate housing in La Pintana. Many, like Marta, lived with little privacy or control over domestic space in the often-crowded homes of relatives while others endured the chronic insecurity of struggling to make rent for an apartment, room, or shack. And beyond relief at escaping these circumstances, social housing residents also expressed pride in attaining "something of one's own." In a society where homeownership has long been upheld as an ideal by governments, social movements, and poor city-dwellers alike (Murphy 2015), keys to a subsidized home promised recipients the autonomy, security, and dignity that had eluded them as precarious residents.

More striking was how quickly the "sweet taste" of homeownership seemed to turn bitter. Stirring from the reverie of recounting her arrival, Marta grew visibly agitated as she continued describing the conditions she and her neighbors encountered:

> "Once you arrived, each homeowner saw the problems. For example, you'd take a bath and realize that water was coming out of the pipes and going everywhere, or that your kitchen sink didn't work. You saw it with use, but with less than a month of use, because the quality was *bad*."

The shoddy construction of Condominio Maitén was visible when I returned to La Pintana for the first time since the project's completion. Many home exteriors were patched with plywood or silicone sealant, streets remained unpaved, and public spaces (which had appeared in plans

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[4] Interview, December 5th, 2013

as a grassy plaza and soccer field) remained barren dirt plots adorned only with dying saplings. Residents of other neighborhoods similarly lamented the small size and cheap construction of their homes, the lack of communal infrastructure, and unfinished public spaces that were neglected by municipal maintenance crews. For those who had envisioned the transition to homeownership as a moment of pride and progress, the reality was tarnished by conditions many described as "depressing" or "humiliating." Indeed, poor material conditions conveyed a painful symbolic affront. "Listen," Marta affirmed sternly, "we are hardworking people. I've told [housing officials] that whenever I get a chance. But even if we were not, we aren't scum of the country to deserve houses like these."

Seeing the Denigrating State

As the empowering promise of rightful homeownership collided with the demeaning realities of substandard housing, residents articulated a shared sense of indignation toward what they saw as a *denigrating state*. In their eyes, the tangible products and routine workings of Chile's housing system revealed a state that regarded the poor as second-class citizens and consequently consigned them to inadequate and stigmatizing conditions. This understanding was read from the urban landscape of La Pintana itself. In a district dominated by complexes of deteriorated social housing, many held negative views of state subsidy programs even prior to receiving their own homes. For instance, before construction began on Condominio Maitén, one MVD member shared her apprehension:

> "There are many people who apply for their house in a committee, and they give them a tiny matchbox house where they have to say: "Should I have a living room or a dining room?" Or the bedrooms can barely fit a bed and a dresser. One doesn't ask for a huge house or anything, but yes for something dignified, so that people can live well."[5]

Acting on these expectations, committees often challenged their role as passive clients of housing delivery, using street demonstrations and occupations of government offices to demand participatory voice and claim what they considered "dignified" housing (Koppelman 2018; Pérez 2017). In interviews, housing-seekers affirmed that such practices were necessary precisely because "the system" demeaned beneficiaries. Silvia, a resident of Villa San Roque, explained why her committee used protests to pressure state agencies and their private contractors: "We wanted to build something more dignified… not what *they* want to give us, as *they* see fit. Why? Because we are human beings and we deserve respect. [But] if the committee doesn't get involved…and you let others manage the matter, obviously the system is more powerful."[6]

These notions were reinforced throughout the process of claiming subsidized homes, as committees encountered state actors who seemed to devalue social housing and those who claimed it. In some instances, housing agencies quietly authorized developers to make cost-cutting changes to committees' projects, which negatively affected the size, quality, or location of homes. In others, state actors treated housing-seekers with open contempt, as when municipal authorities in La Pintana attempted to block construction of low-income projects by withholding building permits. Though largely unsuccessful, this obstruction manifested the local state's disdain for social housing. Ana, an MVD member, recalled the message conveyed

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[5] Interview, August 3rd, 2010.
[6] Interview, January 11th, 2014.

by municipal opposition to Condominio Maitén: "The mayor of La Pintana doesn't want more social houses here because, he says, they lower the profile of his district. … He wants the other kind of houses, the kind where people make mortgage payments."[7]

Against the backdrop of these experiences, residents interpreted the poor-quality housing they received as confirmation of a hostile state. And their sense of denigration was reinforced when they sought redress from developers, municipal authorities, and the Housing and Urbanism Service (SERVIU), a central government agency which administers subsidy programs. Appeals for assistance by Condominio Maitén's residents were routinely met with suggestions that they were not entitled to better conditions. Andrea, for example, repeatedly asked the developer to fix faulty wiring and leaking pipes in her kitchen. Although legally obligated to provide repairs during the first year of inhabitance, the developer repeatedly failed to provide adequate solutions: "They just put a patch on everything. Every time it was more silicone [sealant]. I got so sick of seeing silicone." When Andrea persisted, the site manager responded contemptuously. "When I went to [her] again, she got upset and told me: 'What did you expect? This is social housing.'… I fought with her a lot, but they never came to fix things."[8]

Although this treatment came from a private actor, residents had reason to perceive it as state-sanctioned. First, the developer invoked a state category ("social housing") to justify poor quality and disavow responsibility. Second, residents knew that SERVIU and Municipal authorities had approved the project before they moved in. Thus, as Fernanda explained, state agencies responsible for oversight appeared willfully negligent:

"Maybe in terms of money you think: Ok, you only put in 230 [thousand pesos],[9] what more do you want? But at the end of the day the housing subsidy is a right that we receive as people of the country, you know? … And there are so many problems. In that sense I think the government did not act well. It didn't oversee the developer, which they were supposed to. They just came, provided the money, and turned away from us."[10]

Finally, when residents appealed directly to state actors, they often received similar assertions that they should not expect more. In one meeting where residents sought help from SERVIU, an official downplayed their concerns by insisting that "many of the problems that you have noted are simply because the standard of these houses is basic." When the project's architect proposed using a new type of sealant to abate flooding, the official asserted that such costly materials were only used "in other types of constructions" and "not in *poblaciones*," or poor neighborhoods.[11]

Cumulatively, these interactions conveyed a sense that substandard conditions were not an unintended outcome or solely the fault of a negligent developer. Rather, as Marta suggested, they reflected precisely the kind of housing the state sought to provide:

"They tell us that houses can be built this way, less than basic … Why? Because it is permitted! A law permitted them to build this quality… [and] SERVIU has no commitment to the people. Their only commitment is to reach the end of the month and collect

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[7] Interview, July 13, 2011
[8] Interview, December 11, 2013.
[9] At the time, applicants were required to save a down payment of CLP$230,000 (approx. USD$500) to become eligible for a subsidy.
[10] Interview, December 10th, 2013.
[11] Fieldnotes. September 30th, 2013.

their salaries … And they always try to cut costs. Cutting costs is what led to this in the first place. What's the motive for cutting costs if the country has so much money?"

Thus, even as the state included poor citizens in subsidized homeownership, it appeared to beneficiaries as an ill-intentioned agent of their material and social degradation.

Ethnographers of social provision in other contexts have observed similar perceptions of the state as an injurious force in the lives of poor clients. Most often, however, these are subjective reflections of "precarious welfare states" (Levenson 2017), which render social rights fragile by routinely denying or deferring provision to needy subjects (Auyero 2012; Eiró 2019). In La Pintana, by contrast, the denigrating state emerged in residents' experiences of *inclusion* in housing programs. Without denying poor citizens' rights, the everyday practices of state and state-sanctioned actors effectively transmuted them into a perverse form. As Matilda put it: "For me housing is a right, but here it is not a right. Here it is a *humiliation.*"[12]

Claiming Dignified Housing

Although deeply felt, this symbolic aspersion did not lead residents to accept substandard housing or internalize a sense of second-class citizenship. Instead, it galvanized their active pursuit of better conditions and social recognition, which initially took the form of collective claims-making. Within their first year of residence, all three neighborhoods in my study used some form of protest to demand redress from state actors. Although differing in their grievances, tactics, and outcomes, these mobilizations reveal a distinct effect of the denigrating state-image produced by Chile's housing programs. In other contexts, citizens' perceptions of arbitrary and injurious states have been shown to elicit abandonment of claims for assistance (Eiró 2019; Gupta 2012), or submission to the dictates of street-level bureaucrats (Auyero 2012; Cookson 2018). In La Pintana's social housing, however, residents' shared image of a willfully denigrating state served as an injustice frame (Gamson 1995), eliciting contentious mobilization to demand public intervention to improve their homes and neighborhoods.

In Condominio Las Palmeras, residents petitioned the mayor and then organized a street demonstration to demand that the municipality improve and maintain their public spaces, as well as provide street lighting and policing to address petty crime that made many fearful of the surrounding area. Their efforts, however, were unsuccessful, reinforcing a sense of denigration by the local state. "We got no assistance," Carolina recalled. "We got people together, conversed a lot with the municipality, wrote letters, and even mobilized to stop traffic on [a nearby avenue]. The television came, but no, nothing. I mean, the mayor doesn't really support the people here."[13] By contrast, mobilization in nearby Villa San Roque yielded concrete results. It was triggered by the crumbling of a crudely built perimeter wall, which damaged several homes and exposed residents to traffic on an adjacent road. After appeals to SERVIU officials made it clear that "they didn't even want to talk to us," residents marched to disrupt a press conference where national officials were inaugurating a nearby highway.[14] By publicly embarrassing officials from the Housing and Public Works ministries, they secured an agreement to repair damage and build a new perimeter wall. "They didn't want to work with us, but they had to," Silvia explained. "I still have the paperwork

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[12] Interview, November 6th, 2013.
[13] Interview, November 29th, 2013.
[14] Interview, Jessica, January 11, 2014.

showing everything, 58 million [pesos] they agreed to invest here. I kept it all just in case they tried anything."[15] Tellingly, even with a signed agreement, residents remained skeptical of an untrustworthy state.

In Condominio Maitén, mobilization to demand repairs for their houses yielded neither outright defeat nor definitive solutions. After repeated appeals for assistance were met with contemptuous inaction, residents took advantage of approaching national elections to shame officials into addressing their grievances. They contacted press outlets until a national news program agreed to do a story. When the camera crew arrived, they were greeted on the street by a group of residents carrying signs denouncing the SERVIU's negligence and then treated to denunciatory tours of visibly deteriorating homes. As they filmed, Diego, a high-ranking SERVIU official who had been contacted for comment on the story, arrived to the complex. Confronted on camera for the government's failure to respond, Diego affirmed that SERVIU would do everything in its power to resolve resident's problems. However, this ostensibly successful protest was soon followed by extensive foot-dragging, and officials justified ongoing inaction by presenting the state as unable to guarantee better conditions.

Constructing the Incapable State

Initially, Condominio Maitén residents were encouraged by a flurry of activity that followed their televised protest. Neighborhood leaders met regularly with SERVIU officials, who soon dispatched technicians to evaluate the necessary repairs. However, even these seemingly responsive actors actively worked to contain resident's expectations of the state's capacity to provide solutions. On a visit by two SERVIU technicians, Ana, Beatriz, and I escorted them through the complex, knocking on doors and asking neighbors to show the faults in their homes. As the tour concluded, Ana sternly insisted: "I hope you will take note of all of the problems and ensure they are fixed." The lead technician responded that he could only provide a preliminary evaluation, while the rest would be handled by private contractors. "The SERVIU", he explained, "cannot [even] do inspection. It is done only with external [private] Technical Construction Inspectors, which provide reports to SERVIU. The only thing that we can do, as SERVIU, is to blackmail [*chantajear*] them. That is, we tell them that if they don't do everything well, we won't pay them." State agencies, they explained, were not in the business of building, repairing, or even inspecting housing. Their role, as one SERVIU project manager put it, was merely to "create the conditions so that social housing projects are implemented" by private actors.[16]

The limits of this approach became apparent when SERVIU attempted to hold the developer of Condominio Maitén accountable. After officials presented them with a list of required repairs, the company simply abandoned the neighborhood, leaving damages far exceeding the value of the construction bond they forfeit for doing so. As residents began to threaten renewed mobilization, officials insisted that, although SERVIU itself could not make repairs, it would provide funds and invite new contractors to bid on the project. However, at a follow-up meeting, officials informed neighborhood leaders that only one company had submitted a bid, with proposed costs exceeding the available budget for repairs. "We hoped it would be easier," Diego lamented, "but it turned out that [contractors] are not willing to do this job." As residents, infuriated, demanded an expedient solution, Diego threw up his hands:

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[15] Interview, January 11, 2014.
[16] Interview, December 3rd, 2013.

"We cannot obligate private companies to do a job that they don't want." One of his aides added: "Part of the problem is that these are good companies, and there is a lot of work [in construction] right now." Diego nodded: "This is normal, sometimes we have a good project, a big one, worth billions of pesos … and it's open for bidding but no company comes." Diego repeatedly assured the residents that "it's not that we don't want to repair your houses," but insisted that they could do nothing but wait for the construction market to cool.[17]

Officials thus asserted that the state's failure to provide repairs was not a matter of willful negligence but rather a market problem that they were powerless to resolve. Invoking a foundational premise of Chile's housing system, they emphasized the limits of a state that merely facilitated private provision. State agencies could entice or "blackmail" private actors through monetary incentives but lacked capacity to directly provide or guarantee decent housing conditions. Scholars have long argued that neoliberal states seek to curtail possibilities for political claims-making by pushing responsibility for social provision into the market sphere (Brenner and Theodore 2005). Here, we see that such narrowing of state boundaries and capacities is not only accomplished institutionally through privatizing reforms. It is also achieved subjectively through officials' boundary drawing work in routine state-citizen inter-actions. By discursively constructing an incapable state, officials sought to disavow the notion that they willfully relegated residents to substandard housing, even as they failed to deliver dignified living conditions.

Official representations of an incapable state significantly reshaped expectations and practices in Condominio Maitén. Although few residents explicitly reproduced officials' framing of the state as a constrained actor, its effect was evident in flagging expectations that housing agencies, even under collective pressure, could deliver solutions. Some residents did advocate for continued protests, but most (including active neighborhood leaders) increasingly saw collective action as fruitless in the face of a state with little to offer. When Belén resigned from her position as committee secretary, she asserted to neighbors that there was no reason to keep organizing because "we won't get anything from going to the SERVIU." By the end of its first year, the neighborhood's organization fell apart as more residents abandoned participation.

The Political Meanings of Private Improvement

Declining collective action did not mean that residents became passive or resigned to the indignity of shoddy social housing, but it did mark a shift in *how* they pursued better living conditions. Turning from neighborhood-level organization to household-level projects, each increasingly dedicated their energy and resources to improving their own home. These projects were deeply meaningful to those who undertook them, providing a sense of material comfort and personal progress that had previously been frustrated. They were also costly, leading some residents to take weekend jobs or sell prepared food out of their homes to fund improvements, while others took on credit card debt, borrowed from employers against their wages, or secured loans from extended family. These efforts were markedly private, relying on individual or household investments rather than collective claims-making. They were not, however, apolit-ical, as the meanings residents made of home improvement remained deeply bound up with their critical views of an incapable or denigrating state.

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[17] Fieldnotes, November 12th, 2013.

Almost unanimously, residents of Condominio Maitén framed home improvements as a way to claim a sense of dignity and well-being that, as we have seen, was repeatedly denied them as recipients of social housing. Yesenia, for instance, described turning the "ugly" home she received into a source of personal satisfaction:

> "Before, I didn't like [my house]. … I found it small. It was ugly, you know? So I didn't like it. I was going to accept it because, well, I just had to accept it. It was my lot in life [*Era lo que a mí me había tocado*]. But now with the changes I've made, I've started to have more affection for it. I think it's prettier now. It's taking a different shape."[18]

The significance of these improvements went beyond personal transformations. For many, they also reflected the *necessity* of private initiative to compensate for the shortcomings of an incapable state. Paola, like many neighbors, borrowed money to make extensive repairs and improvements to her home. Although costly and exhausting, she deemed the endeavor necessary in light of declining expectations that assistance promised by officials would be forthcoming:

> "I would go to work every day and then come work all night here. In the evening my husband would arrive from his job and we would work until night. We did everything ourselves…. Thank God my house doesn't have big faults, so I don't have complaints, except for what has deteriorated ... I've changed the windows, the latches on the doors, now the water heater exploded. … But I've assumed those costs because, between now and the time that we get another construction company to come, one can't live with all the faults the houses have."[19]

While Paola framed her efforts as a compensatory act of private investment, others envisioned home improvement as a public performance of respectability against the symbolic disparagement of social housing recipients. For instance, Amparo had only made modest improvements, painting walls and installing tile and carpet, but she elaborated extensive future plans in the following terms:

> "We're going to build an extension to the kitchen in the back to open up space ... And upstairs we want to add two more bedrooms, so my children can have separate rooms. … I want to expand my house, and then maybe buy a car … so that they see [*para que vean*] that I am advancing. So that they see that I don't stay stuck forever."[20]

With its ambiguous audience, Amparo's desire for an unspecified "they" to witness the progress materialized in her home can be interpreted in multiple ways – a defiant response to denigration by state housing agencies, a claim to respectability among her neighbors, or perhaps both. Regardless of audience, she made clear that these private projects were never purely private. They also represented public claims to recognition and dignity – precisely that which was undermined by state-sponsored relegation to "humiliating" social housing.

Similar shifts from collective claims-making to private improvement occurred across the neighborhoods in my study, following patterns of declining organization and privatization of daily life that have long been observed in Santiago's social housing (Murphy 2015; Rodríguez and Sugranyes 2005). In Condominio Las Palmeras, frustrated mobilization quickly gave way

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[18] Interview, November 21st, 2013.
[19] Interview, November 28th, 2013.
[20] Interview, November 6th, 2013.

to social fragmentation. And even in Villa San Roque, which enjoyed one successful mobilization, participation declined as later protests yielded few results. Eventually, the neighborhood association stopped meeting (visible in their boarded-up community center), and while some remained hopeful that "people might come out [to mobilize] if something big comes up," for the moment "everyone is focused on expanding their houses."[21]

These shifts from collective claims-making to individual investment reveal the curious way in which Chile's welfare state promotes practices associated with neoliberal citizenship. At its inception, the subsidized housing system promised to remake poor city-dwellers into self-responsible homeowners, and the moralizing project of transforming clients into "empowered consumer-citizens" continues to pervade Chilean social policy (Schild 2007). In this context, residents' adoption of private improvement strategies appear neatly aligned with a state project of neoliberal subject-formation. However, it is vital to note that residents' strategies represented practical (and often critical) responses to the state's shortcomings, rather than subjective adherence to state-sponsored neoliberal morality. While many saw private improvement as their only viable path to dignified housing, few espoused investment in notions of personal responsibility emphasized by theories of neoliberal governmentality (Rose and Miller 1992; Schild 2007).[22] Instead, improving one's home was envisioned as a practical way to compensate for the state's incapacities, or claim dignity against its denigration of poor clients. Thus, if agents of Chile's welfare state were able to foster practices of neoliberal citizenship, they did so not by inculcating an ethic of private responsibility, but by constructing images of an injurious and limited state in the eyes of its citizens.

Conclusion

With the recent proliferation and expansion of distributive programs, states across the global South have offered unprecedented inclusion to poor and historically marginalized groups (Ferguson 2015; Harris and Scully 2015). Increasingly, this raises the question of what inclusion means – materially, socially, and politically – to citizens of these twenty-first century welfare states. The widely touted promises of enhanced security through decommodified access to basic needs (Harris and Scully 2015), and experiences of belonging and empowerment associated with full social citizenship (Ferguson 2015; Hunter and Sugiyama 2014) represent one optimistic possibility. However, this study of housing provision in Chile reveals how even programs that achieve broad distribution can produce what I have called "inclusion in indignity" for poor clients. As poor city-dwellers in Santiago claimed and inhabited subsidized homes provided by Chile's welfare state, their material conditions and routine interactions with state actors conveyed a stigmatizing sense of relegation to substandard housing. Put simply, their inclusion in a vital social right was transmuted into a state-sponsored humiliation.

Highlighting the need to move beyond questions of distributive breadth or policy design to understand twenty-first century social provision, this study contributes to a growing ethnographic literature that examines how welfare states shape the meanings

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[21] Interview, Jessica, January 11th, 2014.

[22] The only notable exception in my data comes from Victoria, a Condominio Maitén resident. Describing plans to repair her home, she affirmed: "I don't need someone to come and say: 'You know what? I'm going to fix it for you,' because if one has something of one's own, one wants to take care of it" (Interview, November 20th, 2013).

of inclusion through on-the-ground state practices and routine state-citizen encounters. Much of this research points to the prevalence of what poverty scholars call "adverse incorporation" (Hickey and du Toit 2007), a concept which calls attention to how "the terms of inclusion can be problematic, disempowering, or inequitable" (3). Critical housing scholars, for instance, have found that expanding social housing programs in Southern cities often generate perverse dynamics of what Levenson (2018) calls "dispossession through delivery." Across South African, Brazilian, Mexican, and Indian cities – as well as in gentrifying districts of Santiago (Pérez 2017) – the provision of low-income housing in remote peripheries effectively displaces the newly included poor from more central urban areas, exacerbating their social isolation and curtailing access to basic services and employment (Levenson 2018; Rolnik 2015).

Here, however, I have developed the notion of "inclusion in indignity" to capture how the everyday workings of welfare states can link distributive inclusion with experiences of social and symbolic degradation for poor subjects, rather than spatial displacement (although these may well go together in some cases). This concept can be extended, beyond housing, to multiple contexts in which welfare clients are subjected to routine forms of disrespect, denigration, and subordination by state agents. For instance, studies of welfare offices in Argentina (Auyero 2012) and CCT programs in Peru (Cookson 2018) have shown that everyday impositions of long waits, arduous journeys, or arbitrary dictates of street-level bureaucrats convey a sense of social subjection and second-class citizenship to poor subjects. What makes this subjection particularly perverse is that it is not a reflection of exclusion from social rights but rather a product of inclusion in social programs that poor citizens often desperately need.

Finally, I have demonstrated how responses to "inclusion in indignity" are shaped by lived perceptions of the state that emerge from state-citizen encounters. Centering everyday state-images was crucial to understanding the changing political dispositions and practices of social housing residents, as they shifted from mobilizing to demand redress from a "denigrating state," to using private home improvement to compensate for the shortcomings of an "incapable state." While other scholars have found that clients often perceive welfare agencies as arbitrary or injurious, I have shown how negative state-images can elicit critique and contestation, rather than fostering compliant submission (Auyero 2012; Cookson 2018) or abandonment of claims for assistance (Eiró 2019; Gupta 2012). Paying close attention to the contingent and negotiated nature of state-images suggests the multiple political possibilities that arise from poor people's experiences of inclusion in indignity. While they may experience social policies as ill-intentioned state efforts to "put them in their place" (Cookson 2018, 95) as second-class subjects, they may also develop new critiques of the welfare state and press claims for more just forms of inclusion.

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