

THE UNIVERSITY OF CHICAGO

SETTLERS OF THE DEBTFARE SOCIETY:
HOME, PROPERTY, AND SOCIAL RELATIONS
AFTER MEXICO'S HOUSING REFORM

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To my parents,
who fed me beans and anthropology

To Diego, who brought the music

To Charlie, *con locura*
y con razón

La tierra que nos han dado está allá arriba.

Juan Rulfo
Nos han dado la tierra

– *Tuve que cerrar la puerta del pasillo. Han tomado la parte del fondo.*
Dejó caer el tejido y me miró con sus grandes ojos cansados.
– *¿Estás seguro?*
Asentí.
– *Entonces – dijo recogiendo las agujas – tendremos que vivir en este lado.*

Julio Cortázar
Casa Tomada

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Introduction

This dissertation is about people living in poverty in the twenty-first century, just as it is a reflection on the deeper structures that condition and, indeed, create poverty today. It is an account of current development policy, its ironies, and the social worlds it goes on to make. More specifically, this dissertation centers on the project of extending credit and mortgage loans to the poor and making borrowers and homeowners out of them. In the decade following 2001, Mexico did exactly this, as the country embarked on an ambitious housing reform that extended mortgage credit to masses of poor families who had been historically excluded from the flows of formal housing finance and formal homeownership. Delving into the domestic interiors and neighborhoods of Mexico's new homeowners, this dissertation uncovers how the people who were swept into this unprecedented reform are now faring, how they live, and how their lives changed.

Known by the name of financial inclusion, the practice of extending credit to the poor has become the cornerstone of poverty eradication and development policy across the world. Urging the need to cater small and large amounts of credit to the world's poorest, development by way of financial inclusion emphasizes the salubrious effects of microcredit and mortgages, and promises to eradicate or, at the very least, markedly alleviate poverty by facilitating unprecedented amounts of credit to those in need. In housing policy, development experts and policymakers have insisted that increased access to mortgage finance not only allows poor families to acquire homes, but, indeed, enables them to build assets. As poor families come to gain homes and assets by becoming borrowers of mortgage finance, they also attain the capacity to pledge collateral in the pursuit of additional and larger loans, with more credit further contributing towards the economic uplift of

poor families. Since the turn of the twenty-first century, a firm, global consensus has emerged around these principles and the fundamental need to financially include the poor (Roy, 2010).

This consensus emerged as the end of the twentieth century saw a dramatic restructuring of development policy and investment. The World Bank, its funders, partner agencies, and countries dependent on conditional development loans ceased to understand development in the old terms of social service provision and human capital investment. Instead, the development sector and its borrowers coalesced around the importance of promoting the growth of financial markets and, fundamentally, incorporating impoverished populations into their flows (Roy, 2010). This paradigm shift became evident as dramatically different projects began to gain investment and attention, but it was also observable in the details. Across the developing world, microcredit schemes and mortgage-based homeownership programs became normative (Roy, 2010), and the poor's lack of resources began to be described in terms of "asset portfolios" (Moser, 1998: 1). The path to development now passed through financial inclusion, which involved "identifying what the poor have, rather than what they do not have" (Moser, 1998: 1), and opening the doors of capital to allow the poor to become investors too.

Mexico became a prime site and showcase of financial inclusion. In 2001, the government of Mexico launched a series of policies and law amendments that resulted in the largest housing reform in the history of Latin America. The goal was to house millions of low-income families by blasting the legal and practical barriers that had kept mortgage finance out of reach for the urban poor; barriers that had maintained Mexico's majorities within the realm of informality and the confines of the informal settlement. The country achieved its monumental goal with tremendous success, relocating twenty million Mexicans (Marosi, 2017) from neighborhoods that had once been informal or illegal to enormous suburban complexes in the new urban periphery. In doing so,

the reform turned millions of poor Mexicans into borrowers of mortgage finance and formal homeowners. While, in 2001, the total mortgage loans granted in Mexico did not reach 300,000, from 2004 to 2009, newly issued mortgage loans reached 700,000 and 800,000 each consecutive year (López Silva, et al, 2011; Inter-American Development Bank, 2012; Marosi, 2017). In accordance with the new paradigm of development by way of financial inclusion, Mexico had been transformed. Policymakers and newspaper readers alike felt that finally, or, once again, the country was on its way to becoming fully developed.

While sudden, Mexico's transformation rested on adjustments that had been put in place in the nineteen-nineties. In 1994, the country's entrance into the North American Free Trade Agreement (NAFTA) had been conditioned on an increase in construction lending (Reyes, 2020). In response, Mexico's credit markets were liberalized through the creation and public funding of SOFOLES, or non-bank lenders specialized in single-purpose lending. These private lenders were to grant bridge loans to housing developers (Reyes, 2020), but they were also equipped to issue mortgage loans and engage in mortgage securitization and secondary trade (Soederberg, 2014). SOFOLES raised money through capital markets, but they received ample investment from the Mexican government while remaining unregulated (Reyes, 2020). When, in 2001, Mexico created its new Federal Mortgage Association (*Sociedad Hipotecaria Federal*, or SHF) by granting autonomy to a trust fund that was capitalized by the Bank of Mexico, SOFOLES gained a stable source of funding from SHF. Indeed, the SHF had been created in conformity with the 2001 housing reform to act as guarantor and provide liquidity to lenders, two roles which were crucial if SHF was to realize its primary objective of fostering a secondary mortgage market (Soederberg, 2014).

Mexico's 2001 housing reform finalized a transition towards the full expansion of housing credit. This involved overhauling the country's gargantuan Institute for the National Fund for Workers' Housing (*Instituto del Fondo Nacional para la Vivienda de los Trabajadores*, or INFONAVIT), which, since its inception as a "tripartite" organ in 1972, has had authority to collect contributions and administer a trust dedicated to procuring housing for Mexican workers. Amounting to five percent of all formal workers' salaries, the legally mandated contributions that masses of Mexicans must make to INFONAVIT are collected from three national "sectors:" workers, employers, and the state. In other words, INFONAVIT receives fifteen percent of all formal salaries in Mexico, making it an enormous trust fund with command over incomes, firm revenue, and state budgets. By the time the 2001 housing reform took place, this institution had already been significantly altered, in a process stretching back to 1992, when it was ordained that INFONAVIT cease to build its own housing stock and become a purely financial institution and mortgage-lending agency (Silva-Herzog F., 2009).

In 2001, however, INFONAVIT transformed itself to radically expand mortgage lending to first-time buyers with low to modest incomes. The institute's directors and administrators were reappointed, and their replacements now came from the domains of private finance and banking (Cerdán Verástegui, et al., 2006). Lawmakers rewrote the law that had regulated INFONAVIT, shredding clauses which had once been conceived to minimize financial risk. The institute would now allow Mexicans to withdraw their savings from INFONAVIT to obtain mortgage loans from SOFOLES and private banks (Reyes, 2020), just as it would drastically ease income requirements to qualify for mortgage loans and begin to engage in mortgage securitization and secondary trade (Cerdán Verástegui, et al., 2006). Privatized from the inside out, the institute was being severely

restructured to bring about greater “internal efficiency,” and yet, its full fiscal authority would be fiercely defended (Cerdán Verástegui, et al., 2006).

By 2004, Mexico’s Institute for the National Fund for Workers’ Housing had become the largest mortgage lender in Latin America and the fourth largest one in the world, boasting 70 billion USD in assets. While INFONAVIT had lent two million mortgage loans in the 28 years prior to 2001, from 2001 to 2012, it issued five million mortgages (World Finance, n.d.). Sebastián Fernández Cortina, who became the Director of INFONAVIT’s Business Sector in 2004, described his job in stark terms: “I’m a hedge fund manager with fiscal authority,” he said, and “I want to make INFONAVIT the Uber of mortgages” (S. Fernández Cortina, personal communication). Ultimately, the housing reform of 2001 allowed INFONAVIT to unleash the funds that generations of Mexican workers had amassed in its coffers, far outpacing investment in housing. While private banks would begin to enter the reformed Mexican mortgage market, public spending steered the way, and venture capital followed. After INFONAVIT, the recently created SHF provided the second largest investment in the country’s new housing market by, above all, financing SOFOLES (Reyes, 2020). If Mexico was to develop by financially including the poor, unregulated private lenders were its necessary allies.

Crucially, without the transformation of Mexico’s mortgage finance market, it would have been nearly impossible for low-income people to acquire formal property. For decades, the country had been defined by a permanent shortage of housing stock, a fact that made formal property prices expensive in relation to median and average incomes (González de la Rocha, 1994 [1986]). Indeed, the incomes of most Mexicans had drastically shrunk since the cataclysmic debt crises that convulsed the country in the nineteen-eighties, and they had not recuperated with the structural adjustment programs that followed. The waves of bankruptcy and destitution that the debt and

currency crises brought on in the nineteen-eighties and, again, in the nineteen-nineties translated into massive job losses and a staggering depreciation of wages (Escobar Latapí, 1988; Cordera Campos and González Tiburcio, 1991). As the country came to desperately need loans, these loans were granted only in exchange of a severe restructuring of the Mexican economy in the nineteen-eighties and -nineties. The economic restructuring that lenders demanded would further immiserate Mexicans, as the hasty move towards an open, export-driven, and streamlined economy did not replace the overwhelming majority of jobs that had been lost. Moreover, it made the Mexican economy necessarily dependent on keeping wages critically low to compete in global export markets (Cordera Campos and González Tiburcio, 1991). The decline in real wages through the decade of the nineteen-eighties had reduced Mexican's buying power by fifty percent (Cordera Campos and González Tiburcio, 1991), and real wages remained insufficient (González de la Rocha, Moreno Pérez, and Escobar, 2016) for most Mexicans to acquire formal property at the time of the housing reform in 2001. In other words, given a dearth of wage income, financially including the poor and radically increasing credit lending was not only enticing; it was the only available choice if the welfare of Mexicans was to be defended.

Funded with billions of dollars from the world's leading development banks and the Mexican government, and providing a solid investment opportunity to international flows of private capital, Mexico's housing reform promised to break the cycle of poverty and significantly improve people's livelihoods. It would do this by historically extending mortgage credit to the poor and facilitating the mass acquisition of formal homeownership, and that it certainly did. This ambitious project changed the course of Mexican history. It turned the country's poor, informal settlers into formal homeowners, metamorphosed the country's rural hinterlands into colossal suburban complexes to house millions, and brought about a housing boom that engendered new

markets, spiked economic growth, and created great wealth. It also made a new society marked by debt, dearth, and distrust.

This dissertation brings to the forefront the lives of people against the professed aims of development policy, and poses a sharp challenge to the existing consensus around financial inclusion. It argues that the beneficial effects of financial inclusion and mortgage-based homeownership for those who are poor have been assumed, and that the true consequences of these interventions are obscured to the benefit of a growing and highly lucrative poverty industry. While the development sector and the governments that depend on it have put in place the necessary reforms to extend increased amounts of credit to the poor, the business of extending high-interest loans, making securities out of poor people's debt, and trading with these securities has burgeoned (Roy, 2010; Soederberg, 2014). Indeed, the material interests of a lucrative poverty industry drive current development policy and the financial inclusion consensus (Roy, 2010; Soederberg, 2014), but they do not do so in a vacuum. As wages continue to deteriorate and growing numbers of people lose the capacity to materially and socially reproduce themselves through labor earnings, governments and households have become dependent on consumer credit to maintain the semblance of welfare (Crouch, 2009; Soederberg, 2014).

This dissertation examines the process by which governments and populations come to depend on personal debt to retain some degree of social and individual welfare, just as it explores the social worlds that emerge from this process. This political economic pattern is an apt depiction of Mexico's recent past and unfolding present, but it also represents a global phenomenon that has drastically restructured societies across the development chasm (Crouch, 2009; Soederberg, 2014). The tendency towards augmenting or, even, replacing labor wages through the extension of credit has become sufficiently general for scholars to propose that the welfare state has been fully

supplanted by a “debtfare state” (Soederberg, 2014). The world’s “surplus population” has been absorbed into extractive flows of consumer credit and debt that sustain the lucre of the poverty industry and are themselves the basis of a new model of “credit-led accumulation” (Soederberg, 2014). Similarly, if in less Marxist terms, other scholars have argued that the world’s national economies have turned to “a form of privatised Keynesianism,” as they try to reconcile “the uncertainties and instabilities of a capitalist economy with democracy’s need for stability for people’s lives and capitalism’s own need for confident mass consumers” (Crouch, 2009: 382). While postwar Keynesianism relied on increased public debt, augmented welfare services, rising wages, and public demand management to reconcile the contradiction between unstable, exploitative markets and the need for confident mass consumer demand, the nineteen-eighties and -nineties saw countries move towards becoming structurally dependent on the growth of credit markets for poor and middle-income people. This was particularly clear in, if not limited to, the mortgage finance market. Concomitantly, there was enormous growth in unregulated derivatives and futures markets for the very wealthy. “Instead of governments taking on debt to stimulate the economy, individuals did so” (Crouch, 2009: 390).

It is important to note that this narrative of political economic renewal and change bypasses the assumed centrality of neoliberalism, as it is typically understood. Scholars like Soederberg (2014) and Crouch (2009) emphasize the crucial role of the state and statecraft in this new paradigm, just as they emphasize the real and onerous structural dilemmas that financial inclusion has attempted, and attempts, to resolve. A mass liberalization of credit and a severe increase in individual debt have been absolutely necessary to maintain welfare standards, but they have also been paramount to maintain aggregate demand, supply, and stability. The growth of derivatives and futures markets has been equally crucial, as these financial markets have enabled banks, states,

and firms to distribute and share great risk widely, and to continue lending while generating more revenue from people's increasing debt. Indeed, the growth of ordinary people's personal debt and the surge in financial markets are two sides of the same coin. Through the links of these new risk markets to poor and ordinary consumers of mortgages, microcredit loans, and credit card debt, the dependence of the capitalist system on rising wages, a welfare state, and public demand management has been seemingly abolished (Crouch, 2009). In other words, in the world today, rising wages and social service provision are no longer determinant factors of mass consumer confidence; they have, in fact, become needless necessities. While neoliberal ideology has frequently accompanied this process of renewal and change, and, indeed, has come to make sense of it, it has not been its cause. Rather, its cause is to be found in real, structural dilemmas that require constant resolving.

While this dissertation challenges the existing development consensus around financial inclusion as a means to eradicate poverty, it is also an ethnographic portrayal of life in a debtfare society. Therefore, on the one hand, it traces how the lives of Mexico's poor have changed under financial inclusion, and demonstrates that mass mortgage credit, debt securitization, and secondary trade have indeed transformed people's lives, but this transformation has not been what was promised. Instead of breaking the cycle of poverty, Mexico's housing reform has made Mexicans poorer. Instead of creating stable and autonomous homeowners and property assets, it has fostered families that are increasingly precarious and necessarily dependent on debt. In doing so, the reform has indeed succeeded in its goal of financially including the poor, and keeping them inside. Now, however, many of those living in Mexico's new urban periphery long to escape the confines of inclusion. In telling their stories, this dissertation forces the reader to consider that which financial inclusion leaves unsaid: the poor need credit because they do not earn a living wage.

On the other hand, however, this dissertation does not stop at condemning contemporary development policy and showcasing its dire and ironic consequences. At heart, it is a thoroughly anthropological analysis of property and the social relations that coalesce in, and stem from, this property. Mexico's 2001 housing reform was put in motion to create property and turn people into homeowners. My research demonstrates how the housing reform did this, just as it demonstrates the fundamentally contingent and social qualities of property itself. This dissertation exposes the ways in which mortgage finance and the securitization and secondary trade of mortgage debt have restructured property and homeownership while facilitating it to the masses. It also exhibits how, in turn, new mortgage borrowers and homeowners go on to make and remake property today. In doing so, this dissertation takes up the mantle of generations of anthropologists devoted to understanding property in unlikely places and property relations amongst unlikely people, rendering the assumed stability and establishment of property strange.

The concept of property is as rich as it is classic in the history of anthropology. Property was a central object of the earliest studies that could be deemed somehow "anthropological," and, alongside the study of exchange, it cemented the nascent discipline's ability to talk back to political economy, and, in turn, economics. As an object of study and scholarly reflection, property allowed anthropology's forefathers to pinpoint, track, compare, and, sometimes, dismantle more elusive, abstract entities and trenchant hierarchies (Maine, 1982 [1861]; Morgan, 1964 [1877]); entities and hierarchies that sustained nineteenth-century preoccupations with civilization, similitude and difference across time and space, and social evolution. Afterwards, well into the twentieth century, anthropologists continued to study and mobilize property to understand societies from the bottom-up; grasp and ponder on social similitude, difference, and change; challenge the assumed principles of political economy and, progressively, economics, as well as question the established "savagery"

and inherent incapacity of the world's majorities under colonial rule (Mauss, 1990 [1925]; Malinowski, 1926; 1935; Gluckman, 1943; 1965; Leach, 1961).

Anthropologists outside of Latin America became markedly less interested in property in the nineteen-seventies and -eighties, but their interest was rekindled with the fall of the Berlin Wall and Eastern European societies' transition to capitalism. The subsequent privatization of socialist and "collective" property, expansion and growth of capitalist markets, alongside an upheaval of social relations and expectations inspired scholars to, again, think about the relation of persons to things and to each other by way of things. Scholars rediscovered the many ways in which these relations could be different and malleable; socially productive; determined by, and determinant of, wider societal patterns and particular notions of the self and personhood (Hann, 1998; Verdery, 2003). Simultaneously, as more and more things and, even, ideas were commodified and rendered property with the extension of intellectual property and copyright regimes at the turn of the twenty-first century, and as things as un-thing-like as genes began to be conceived in terms of property rights (Strathern, 2005), anthropologists were quick to expand their study of property to the sweeping currents of global trade, speculation, and mobility. Everything, in a sense, could now be property, which also meant that everything could now be the object of trade and speculation to be re-appropriated and removed (Scheper-Hughes and Wacquant, 2002).

In Latin America, the decades following the nineteen-sixties were marked by very different concerns, but these were concerns that were firmly rooted in property. Since the midcentury, cities across the Latin American subcontinent had continued to grow at great rates, receiving flows of impoverished, rural migrants looking to make home and find work in the city (Mangin, 1967; Leeds and Leeds, 1970; Lomnitz, 1977 [1975]; Perlman, 1976; Roberts, 1978). These migrants would eventually find their way to the peripheries of cities, where they built slums, shantytowns,

and neighborhoods that swelled and expanded with the recurrent economic crises and waves of economic restructuring that defined the nineteen-eighties and -nineties (González de la Rocha, 1994 [1986]). In this context of upheaval, urban growth, and rapid social change, Latin American and Latin Americanist anthropologists became acutely aware and fascinated by the problem of property, its contingent nature, and the social relations that make and unmake property itself. As rural migrants became informal settlers, they built, urbanized, and made life in new and growing peripheral neighborhoods that were, at once, within and without the law, just as they were within and without city plans and real estate markets (Mangin, 1967; Leeds and Leeds, 1970; Lomnitz, 1977 [1975]; Perlman, 1976; Roberts, 1978; Arias, 1980; Castells, 1983; González de la Rocha, 1994 [1986]). In the sprawling urban peripheries of Latin America, anthropologists found that property was constantly being made, but this was a form of property that challenged the idealized stability and liberal assumptions of the very concept.

Property in the urban peripheries of Latin America, alongside its owners and occupants, would go on to be qualified “informal” to suitably fit the development models of the era. As the idea of “informal property” was systematized into a dualist model that cleanly split the developing world into “formal” and “informal” sectors (Hart, 1973), Latin American and Latin Americanist scholars’ findings, debates, and nuanced contributions to the general understanding of property were domesticated and put in place. In the process, the existence of an ideal, true, and “formal” property was assumed and reinforced, central as it was for so-called informal property to make sense. Latin American scholarship on property in the urban periphery would, in the end, be mapped too neatly onto the developmentalist models, concerns, and anxieties of the period, and, in so doing, it often reified, rather than interrogated, the assumed chasm between formal and informal forms of property.

This dissertation follows the long anthropological tradition of examining property in and across place, as it strives to understand how landed property and property relations are conditioned, entwined, and transformed by structural reform and circuits of monies transcending territories and regions. To do this, it zeroes in on Hacienda Santa Fe, an enormous and populous suburban housing complex created by Mexico's 2001 housing reform. Hacienda Santa Fe is home to approximately 100,000 people in the southern outskirts of Guadalajara, Mexico's second largest city. It is a vast, phenomenal world of houses and homeowners, stretching deep into the horizon of the Tlajomulco de Zúñiga municipality, where it replaced leagues upon leagues of agricultural land. Hacienda Santa Fe was built at the height of the reform, between 2002 and 2006, by one of Mexico's commanding construction companies, Homex. As mortgage loans were quickly sold, and the principals of these loans were transferred to Homex, Hacienda Santa Fe came to be peopled by thousands of poor families anxious to have a place of their own. Now home to an unfurling debtfare society, Hacienda Santa Fe has become a prime example of the contradictions and ironies of financial inclusion and the eminently contingent nature of property.

The site of this research is representative of the social worlds that Mexico's 2001 housing reform, in the name of inclusion and development, brought to life. In 2004, President Vicente Fox presided over a ceremony celebrating the construction of the 9,000th home in Hacienda Santa Fe. As the first Mexican president to come from the ranks of the opposition after 71 years of single-party rule, the snipping of the ribbon in Hacienda Santa Fe was not mere ceremony: rather, it seemed to inaugurate a new era in Mexican history; an era defined by democratic empowerment and political and economic inclusion. Today, as residents of Guadalajara, wary Uber drivers, and even its residents themselves will tell you, Hacienda Santa Fe is a no-go zone; a place of crime and violence that few venture into; a "cage city" ("*ciudad jaula*") that thousands of increasingly

impoverished, precarious, and indebted families are forced to call home. This dissertation takes readers into the homes and streets of Hacienda Santa Fe to revisit the dream of financial inclusion and bring to the fore the societies and property that from it stem.

The dissertation is based on two years of ethnographic fieldwork over a three-year period, just as it rests on a lifetime spent in Guadalajara and Tlajomulco de Zúñiga. I first visited Hacienda Santa Fe in August 2015, and I was immediately captivated by the strange expanse of thousands of identical yet colorful houses, torrential mudslides, and ongoing construction in the unfolding periphery of my city. Having been born in Guadalajara and raised in a bourgeois gated community on the more affluent side of Tlajomulco de Zúñiga, I felt Hacienda Santa Fe at once intensely familiar and deeply foreign. The clusters of houses and boulevards that connected one cluster to the next were reminiscent of the suburban houses and tree-lined avenues of my childhood, but homes in Hacienda Santa Fe were diminutive and, although recently built, fast crumbling. Its boulevards were grand yet lacked sidewalks; the walls that lined them were covered with kilometers and kilometers of murals celebrating *cholos* in sagging jeans, futuristic Aztec warriors and curvaceous Mayan princesses, Mexican revolutionary heroes bejeweled in bling, and psychedelic virgins of Guadalupe winking to passersby. Moto-taxis sped away to the beats of reggaetón, deftly avoiding rivers and craters as the soil beneath paved streets turned to mudslides. Hacienda Santa Fe seemed to be a genuinely strange place well worth exploring, and one I felt compelled to get to know as a native of Tlajomulco de Zúñiga. Back then, I did not know that, in my curiosity for the uncanny side of home, I would be led to the high reaches of global wealth and finance, and then back again to Tlajomulco de Zúñiga.

To examine home, property, and social relations in the debtfare society of Hacienda Santa Fe, this dissertation is organized into four interrelated chapters. The first chapter, *From Informality*

to Inclusion: Hacienda Santa Fe and the Making of Mexico's Debtfare Society, situates Hacienda Santa Fe within the transition from a political economy structured by informality to one defined by new forms of financial inclusion. It follows the life history of a key informant, Hilda, and her family, reconstructing the conditions that her parents encountered when they migrated to Guadalajara from rural Mexico in the nineteen-sixties. The political and economic conditions that structured mid-century Mexico and the decades that followed were exclusionary and authoritarian, but they also allowed for the progressive consolidation of property by means of humble but real earnings and participation in rich networks of horizontal personal relations based on reciprocity and trust. The chapter contrasts this past generation's housing, labor, and political micro-histories and patterns with those of their descendants: Hilda, and the overwhelming majority of people that inhabit Hacienda Santa Fe today. In comparison with their parents and in the wake of inclusion, the inhabitants of Hacienda Santa Fe appear dislocated. As the reform relocated millions of Mexicans from once-informal neighborhoods to enormous housing complexes like Hacienda Santa Fe, it destabilized the social structures that underpinned the lives of these urban dwellers. Financial inclusion has undermined people's capacity to build and maintain networks based on mutual-understanding and material reciprocity. The rise of credit, alongside the decentering of wage labor, emerge as crucial processes behind this transformation.

Through the concept of imperfect homeownership, the second chapter of this dissertation, *Imperfect Homeownership: Holding Ground and Making Home in the Age of Financial Inclusion*, weaves together three distinct case studies of homeownership in Hacienda Santa Fe to show the eminently contingent and social qualities of property under the financial inclusion paradigm. The term imperfect homeownership articulates two theoretical propositions. First, evoking the normative charge of the qualifier 'imperfect,' it suggests homeownership is a moral category that

is as variable as it is platonic. Second, echoing the grammar of the imperfect tense (in which ‘imperfect’ denotes a past action in progress but not completed), the term emphasizes the processive-regressive character of homeownership in Hacienda Santa Fe – where homeownership is practiced but never completed. This chapter demonstrates how mortgage finance, securitization, and secondary trade have transformed and, indeed, ruptured homeownership while, unexpectedly, creating space for impoverished Mexicans to claim, make, and use property through a variety of inventive and productive practices of possession, occupation, and appropriation.

Building on the idea of imperfect homeownership while emphasizing the heteronomous condition of homeowners in Hacienda Santa Fe, the third chapter, *Political Clientelism, Redux? Heteronomous Homeownership, Participatory Citizenship, and the Promise of Change*, explores the political consequences of proprietorial heteronomy in contexts marked by debtfarism and new practices of democratic governance. This chapter is an ethnographic portrayal of political life, patronage, and brokerage relations in Hacienda Santa Fe, just as it is a heuristic analysis of political concepts and their associated practices. Bringing the concept and practices of political clientelism into conversation with the notion and practices of “participatory citizenship,” the chapter shows the structural similarity and discursive difference of authoritarian and democratic forms of rule in contexts of generalized heteronomy. Ultimately, this chapter argues that political clientelism can be potentially more democratic than previously proposed, just as emerging forms of progressive, democratic governance can contribute towards subjecting, regulating, and silencing marginal and impoverished populations today.

The final chapter of this dissertation, *Family and Gender in the Debtfare Society: Property, Credit, and the Project of Female Emancipation*, is an intimate portrayal of domestic life, kinship relations, and gender roles in the debtfare society of Hacienda Santa Fe. It traces how financial

inclusion policy has rendered women central borrowers of mortgage finance and microcredit loans in an effort to liberate women from the yoke of gender subordination, and argues that this increase in lending has burdened and indebted women while allowing them to claim independence from men and become heads of household and family. In other words, in the debtfare society, women are simultaneously more subordinated and seemingly autonomous than before. And, yet, as family becomes nuclear and households grow atomized, women become necessarily dependent on credit to maintain the illusion of independence and autonomy. In cases of domestic violence and abuse, women find themselves as indebted as they are alone.

This dissertation is the product of seven years of training, research, and reflection at the University of Chicago, where I was given the freedom, mentorship, and space to develop my own vision of the world and realize this project. Like all dissertations, it has been a personal object of labor and meditation, but one that I hope contributes to readers' understanding of the world we live in. Speaking for others and telling others' stories is a difficult and uncomfortable task, but it is a responsibility I have not taken lightly. I have written with the people of Hacienda Santa Fe in mind, including the many that patiently endured my intrusive presence and generously shared their lives with me. They, like us, have become deeply indebted in their constant attempt to build life, meaning, and a future for themselves and those they love. Like us, too, the people of Hacienda Santa Fe are in desperate need of a fairer and more rewarding political economy. Yet, unlike us, they bear the burden in destitution. This dissertation is for them.

Chapter 1

From Informality to Inclusion: Hacienda Santa Fe and the Making of Mexico's Debtfare Society

Doña Sofía's home stood out amongst the legion of boxy, crumbling houses of Hacienda Santa Fe. Sofía had done much more with her 45 square meters than others, and her neighbors silently knew it. No one could ignore the fine wrought iron gate she had had installed a few years back, currently painted white but subject to change depending on its mistress' whim. Sofía's husband had also built and plastered an elegant wall, alongside the gate, in a style reminiscent of the simpler structures of *mudéjar* Spain. The straight angles of the perimeter contrasted with the wall's vaulted window and the opulent curves of the wrought iron. From the sidewalk, Sofía's lush plants poked out and messed with passersby, much like her German Shepherd. That night, though, the dog was locked in a bathroom and Sofía's gate was open, as Sofía and her neighbors prepared the sidewalk and the street for an outdoor mass.

It was a chilly October evening. The sun had set past seven, a little over an hour ago, and had taken the heat with it. Guadalajara's Zona Valles region stretches south, through the fertile lands of Tlajomulco de Zúñiga and onto Cerro Viejo, a ridge 2970 meters high above sea level. Subtropical by definition, but treacherous always, this basin can at sundown feel colder than northern climes if one is not careful. Sofía was wearing a light blue sweatshirt, lining up chairs neatly in the absence of pews but with the help of her neighbors. The priest, wearing jeans and an old, brown sweater, coordinated a group of teenagers as they lassoed a rope around the two utility poles flanking Sofía's property. The rope would stretch right above the altar, a long pliable table Sofía had bought for special occasions, and from it would hang the crucifix the priest had brought

with him. “*Es nuestro retablo*, our altarpiece,” Father Marco explained, getting impatient and enthusiastically joining the young men at work. Makeshift, the church began to take shape and more and more people began to gather in and around it. It was a congregation.

Sofía’s neighbors had also taken out tables, but theirs were lined with bags of *churritos*, sliced jicama, and potato chips. For them, the mass also meant an opportunity for business. Children squirted streams of lime juice down the bags of salty fried dough, vigorously shaking bottles of *Salsa Valentina* as their parents found their place. Most men would stand, leaving to the women the privilege of sitting. At long last, Sofía and Alicia solemnly cloaked the plastic altar with a bright white tablecloth that was long enough to touch the ground and still warm from the dryer. Hilda asked if she could help them, and she arranged the plastic flowers at the center of the altar. A virgin of Guadalupe made of fiberglass looked on as, in a corner of Sofía’s one-car garage, Father Marco slipped into alb and chasuble with his acolyte’s assistance. The priest emerged, the cuffs of his jeans still visible from under his cloak, and announced it was time they begin: “*entonces comencemos*,” Father Marco said, clearing his throat.

The inhabitants of Cluster 305 shuffled into place. Over fifty of them had come out tonight and, counting with their eyes, Sofía and the other organizers looked relieved. They rarely managed to get their neighbors out, least of all to worship.

The mass proceeded swiftly, each of the readings rhythmically punctuated by song. *O Madre mía, o consuelo del mortal, amparadme y guiadme a la patria celestial*,¹ the neighbors sang as the priest arranged his altar. Father Marco had taken from his pocket a *pachita* of tequila, the kind 25 pesos will get you at the corner store, and poured some of its contents into a bronze chalice.

¹ Extracted from *O María, Madre Mía* (Anonymous; Traditional).

He then slowly unzipped his backpack and retrieved a small, rectangular Tupperware he handled with no ordinary care. Looking around, Father Marco wordlessly calculated how many of those present would take communion; he picked out a single wafer. The first song had concluded, its end marked by the signaling of the cross and the greeting of the eucharist: *En el Nombre del Padre, del Hijo y del Espíritu Santo. Amen.*

The main reading that night was taken from Chapter 24 of Matthew's Gospel. In her role as host, Sofía was asked to read from verse 32 to 44, and it was with reverent apprehension that she pronounced the Final Judgment:

32 Y de la higuera aprended la parábola: cuando su rama ya se pone tierna y echa las hojas, sabéis que el verano está cerca. 33 Así también vosotros, cuando veáis todas esas cosas, sabed que Él está cerca, a las puertas. 34 En verdad os digo que no pasará esta generación hasta que esto suceda. 35 El cielo y la tierra pasarán, mas mis palabras no pasarán. 36 Pero de aquel día y hora nadie sabe, ni siquiera los ángeles del cielo, ni el Hijo, sino sólo el Padre. 37 Porque como en los días de Noé, así será la venida del Hijo del Hombre. 38 Pues así como en aquellos días antes del diluvio estaban comiendo y bebiendo, casándose y dándose en matrimonio, hasta el día en que entró Noé en el arca, 39 y no comprendieron hasta que vino el diluvio y se los llevó a todos; así será la venida del Hijo del Hombre. 40 Entonces estarán dos en el campo; uno será llevado y el otro será dejado. 41 Dos mujeres estarán moliendo en el molino; una será llevada y la otra será dejada. 42 Por tanto, velad, porque no sabéis en qué día vuestro Señor viene. 43 Pero comprended esto: si el dueño de la casa hubiera sabido a qué hora de la noche iba a venir el ladrón, hubiera estado alerta y no hubiera permitido que entrara en su casa. 44 Por eso, también vosotros estad preparados, porque a la hora que no pensáis vendrá el Hijo del Hombre. (Matt. 24:32-44)²

² Matt. 24: 32-44 (King James Bible): 32 Now learn a parable of the fig tree; When his branch is yet tender, and putteth forth leaves, ye know that summer *is* nigh: 33 So, likewise ye, when ye shall see all these things, know that it is near, *even* at the doors. 34 Verily I say unto you, This generation shall not pass, till all these things be fulfilled. 35 Heaven and earth shall pass away, but my words shall not pass away. 36 But of that day and hour knoweth no *man*, no, not the angels of heaven, but my Father only. 37 But as the days of Noé *were*, so shall also the coming of the Son of man be. 38 For as in the days that were before the flood they were eating and drinking, marrying and giving in marriage, until the day that Noé entered into the ark, 39 And knew not until the flood came, and took them all away; so shall also the coming of the Son of man be. 40 Then shall two be in the field; the one shall be taken, and the other left. 41 Two *women shall be* grinding at the mil; the one shall be taken, and the other left. 42 Watch therefore: for ye know not what hour your Lord doth come. 43 But know this, that if the goodman [owner] of the house had known in what watch the thief would come [enter], he would have watched, and would not have suffered his house to be broken up [broken into]. 44 Therefore be ye also ready: for in such an hour as ye think not the Son of man cometh.

Father Marco thanked Sofía for her reading and told her to repeat verse 43. Having shown no small amount of relief at her task being over, she nonetheless followed instruction and repeated: “But know this, that if the owner of the house had known in what watch the thief would come, he would have watched, and would not have suffered his house to be broken into.” A short but uncomfortable silence took over as people’s nervous ticks came to bear. Some of the children giggled, Hilda sat on her hands, Lesley looked at me with humorously macabre eyes, and Father Marco began his homily:

There is the crux, in that very sentence. The owner of the house should never, never be complacent; never, never trust. The owner of the house must always be alert, careful, prepared in uncertainty. For if the owner of the house had known at what hour of night the thief would break into his house, he would have been alert and wouldn’t have allowed the thief to enter. It is in those that trust, it is in trust, that the enemy enters. It is from trust that sin is borne. For the enemy can enter your marriage, your life, your home. He can enter where you least expect him. So, do not confide, do not confide and always be alert, for in the same way that the thief arrives, in that same way the Son of man will come.

The attendants sternly nodded, and the priest broke the wafer in four.

The mass soon drew to a close. We had emphatically passed the peace, some had taken communion, and most had kneeled in prayer. Much like it had begun, the eucharist ended in song. The congregants jumped into verse with *La Guadalupana*, the people’s love song to Mexico’s symbolic mother, while Father Marco brusquely wrapped up his instruments. The ballad told the story of Juan Diego Cuauhtlatoatzin, the barefoot chichimecan Indian who in the sixteenth century witnessed the apparition of the *Virgen Morena*.³ As the neighbors crooned, the priest uncloaked, zipped up his bag, and quickly said goodbye to Sofía dragging his acolyte behind. The women had mobilized within seconds of Father Marco’s departure, transforming the church into a block party.

³ Juan Diego was beatified by Jean Paul II in 1990 and canonized in 2002. He is considered to be the first indigenous saint of the Americas.

One fetched plastic cups from her house, the other got the paper plates. Radiating wafts of *chile ancho*, another carried a pewter pot of spicy meat and potato stew from across the street. She was surrounded by a gaggle of children as she laid it down on the table that had once been an altar. Steaming saucepans of *atole* and *café de olla* miraculously appeared as if from nowhere, and the men rearranged the chairs, breaking the ceremonial lines into more festive groups of five or six. Hot tortillas replaced the chalice and, amongst *chistes y piropos* (jibes and banter), the neighbors of Cluster 305 broke bread.

We were still getting to know the physics of balancing food and drink on our laps when Margarita established the topic of conversation: just yesterday she had seen that *malviviente de siempre*, that well-known lowlife, prowling around their streets and homes. “The Man with the Glass Eye?” asked Hilda. “That same one. I heard he was asking people which houses are empty and which ones are not. He’s obviously going to enter, *obviamente se va a meter*,” Margarita knowingly declared. Lesley had put her plate on the ground and was now cracking her knuckles. “They say he’s from Cluster 304, and that he’s still carrying lightbulbs and glass bottles, throwing them at people. That you shouldn’t even look at him or he’ll fuck you up,” Lesley added, as if already wanting a fight. The neighbors relayed how, a few months ago, that same man had tried to break into an unoccupied house next-door to Verónica’s parents.

They had called the military commandants in charge of patrolling the area, but the security forces had been unavailable: “that they only had one patrol car, can you believe it?” Hilda jumped in: “Well, never mind, I’ll break into the house before he does, that’s what I’ll do. If he wants in, I’ll be there already.” Her neighbors laughed grimly, but they knew she would probably do just that. After all, Hilda already controlled four houses for the good of her family and neighbors. “You can’t trust anyone,” Margarita said, echoing the father’s sermon and shaking her head. “There’s

too much evil,” she concluded. But Hilda had had enough. “Don’t freak out, *amiga*. We won’t let him, we simply won’t,” she said, ending the conversation. Lesley got the message, picked up her plate again, and started cracking jokes at Margarita’s expense. They would deal with this tomorrow, but not tonight; tonight, they wanted to have a good time.

A year later, the Man with the Glass Eye was lynched.

Introduction

Hacienda Santa Fe, the largest housing development in the Zona Valles region of Guadalajara, is known as a place of malignant violence. Insiders and outsiders alike perceive and describe the housing development in terms of brutality and enigma, and it has become a no-go zone. Here, lynchings and other non-deadly forms of punitive physical assault are relatively common in comparison to the rest of the metropolitan area of Guadalajara. Social media accounts, particularly on Facebook, flaunt images of men being beaten with timber planks and begging for the forgiveness of Hacienda Santa Fe inhabitants; a man wearing nothing but a bloody white undershirt being forced into a ritualized run for his life on an Hacienda Santa Fe artery, as vigilantes who identify as “neighbors” and self-proclaimed “protectors” demand he confess to being a “dirty rat” while capturing his distorted face with their phones.

I did not witness the lynching of the Man with the Glass Eye, nor was it recorded and published on the internet, but I did personally hear about it many times after the fact. My friends, informants, and collaborators told the story with deep perplexity, ambivalence, and a measure of pleasure – indeed, a form of *jouissance*. The Man with the Glass Eye had at long last been killed, they said; he had had it coming for a while, they assured me. Shortly after, the body of a young woman who had been squatting a house in Cluster 305 was found dismembered in plastic bags in

an empty lot one mile away from her home. The body was so transfigured it was only identifiable by a tattoo the young woman had imprinted on her leg. When I was told about this incident, it was quickly reasoned that she had had it coming for, she too, must have been malignant (“*alguien con mal*”). Although people knew very little about her or the way she led her life, her murder fit the frame. As did the murder of two fifteen-year old boys, twin brothers, that happened a few months later. Their mother received their heads in a box with a note explaining her sons had been caught stealing; and Santa Fereños read about this latest event on WhatsApp.

In September 2018, a mural appeared on the walls of the pedestrian passage that connects Hacienda Santa Fe’s Cluster 305 with Cluster 304. It read, “*Ojo, Ratas: Al hijo de su puta madre que agarremos robando, asaltando, desvalijando casas, les vamos a mochar las manos, y si no la crees, calale. También va pa’ los ratas de aquí*” (“Watch it, Rats: To any son of a whore we grab stealing, assaulting, dismantling houses, we’re going to chop your hands off, and if you don’t believe it, try it. This also goes for the rats amongst us”). When I suggested that perhaps chopping off the hands of suspected thieves was extreme, violent in itself, even unchristian, my interlocutor replied that people had simply had enough and that they had the right to defend their houses. My interlocutor was Doña Alicia, a sixty-something mother of four who loved her two grandchildren dearly and was a self-proclaimed Catholic.

Around the same time that the mural was painted in the interstices of Cluster 305 and Cluster 304, two refrigeration trucks containing a total of three-hundred bodies were found next-door to Hacienda Santa Fe. The macabre discovery shocked the people of Guadalajara, who quickly demanded answers from the authorities. The answer they got would not alleviate the terror and disgust felt by the populace, as they were informed that the Forensic Science Institute of Jalisco (IJCF) was so overwhelmed with non-identified bodies that the city morgues were no longer

enough to store them. The choice of dumping the bodies in the hinterland of Hacienda Santa Fe, however, would not surprise anyone. After all, the housing developments of the Zona Valles region were already seen as a natural site of morbidity; an area few ventured into, even if it housed 300,000 living souls.⁴

There is turmoil in Hacienda Santa Fe; turmoil not dissimilar to what is unfolding in thousands of “clusters” across Mexico’s new urban peripheries. It is a disturbance clearly captured by the figure of carnage, but one rooted in changing relations of trust, fear, and moral panic. To understand this situation, the usual suspects will not suffice. This is not the drug war in itself. Acts of violence in Hacienda Santa Fe cannot be simply explained by reference to Mexico’s low-burning civil war: “The War on Drugs.” While a generalized climate of violence and the popular awareness of this violence sets the scene, the victims and perpetrators of interpersonal violence in Hacienda Santa Fe are not cartel members nor the army; and the reasons people give for retribution have little to do with drug trafficking and everything to do with theft, home invasion, and petty crime.

Nor is this “how it goes” in the slum. Because, crucially, Hacienda Santa Fe is not the slum; it is something new, drafted in the rooms of power by policymakers and bankers. To understand Hacienda Santa Fe’s current crisis, we must contrast it with what came before. For the precarious and acutely ambiguous hold on property, the progressive erosion of social relations alongside the

⁴ The Zona Valles region is the area of Tlajomulco de Zúñiga that holds the immense majority of housing stock associated with the 2001 housing reform within the metropolitan area of Guadalajara. Municipal government employees estimate that the Zona Valles region of Tlajomulco de Zúñiga is home to 300,000 people. They also estimate that Hacienda Santa Fe, the largest housing development within Zona Valles, is home to a third of Zona Valles’ inhabitants, housing an estimate of 100,000 people. Some municipal employees believe these approximate figures underestimate the population of Zona Valles and Hacienda Santa Fe, but these estimates are higher than the official count provided by Mexico’s federal census. Internal municipal counts are considered more trustworthy than those offered by the federal census given high population movement and the tendency of Zona Valles inhabitants to actively avoid federal census staff.

growth of personal debt, and the decentering of wage labor one witnesses in Hacienda Santa Fe stand in stark opposition to everything we learned from the informal city of yore. To guide us through this ethnographic contemporary history, I rely on one of my key informants, Hilda, and her family. Through them, we start to understand that violence in Hacienda Santa Fe must be located within the realm of political economy, not security itself. The financialization of social life has undermined the crucial social networks that the Mexican urban poor depended on, and their absence has kindled spreading mistrust.

The chapter presents the inhabitants of Hacienda Santa Fe as descendants of the informal settlers of the Latin American city from the nineteen-sixties to the -nineties. It does so for two interrelated reasons: on the one hand, the genealogy illustrates the role property has had in the structuring of sociality and morality amongst the Latin American urban poor; on the other hand, this periodization helps clarify the extent to which we are witnessing social change and establishes the relation between property, sociality, and morality at the center of that change. Through the course of the first section, *Children of the Informal Settlement*, I formulate an “informality paradigm” that acts as backdrop to the problem of social order and violence in Hacienda Santa Fe today. The overwhelming majority of Hacienda Santa Fe inhabitants hail from neighborhoods that were informally settled during the first wave of Latin American urbanization; neighborhoods that, against all expectations, became well known for exhibiting high levels of self-organization and collective cooperation in the name of property and subsistence (Mangin, 1967; Lomnitz, 1977 [1975]; González de la Rocha, 1994 [1986]; Roberts, 2015).

With this in mind, I argue that the groundwork of social order that characterized first-wave informal settlements was dramatically disrupted by Mexico’s 2001 housing finance reform. As property was individualized through debt, the reform inadvertently undermined people’s capacities

to build and maintain horizontal relations based on mutual understanding. In broad strokes, in the process of relocating close to twenty million Mexicans⁵ from once-informal neighborhoods to macro-housing developments like Hacienda Santa Fe, the reform destabilized the social structures that underpinned the lives of these urban dwellers. The second section of this chapter, *The Age of Financial Inclusion*, ultimately sets the context to argue that property form has become more ambiguous, social fabrics have been torn, and, in turn, moral panic has animated retaliatory practices and violence.

The overall purpose of the chapter is twofold. Firstly, in establishing the connection between economic deregulation and moral change, it aims to contribute to literature which explores the moral aspects and ramifications of “neoliberal” capitalist reform (Muehlebach, 2012; Freeman, 2014; James, 2015). The chapter shows that, while the targets of housing reform and mortgage finance expansion in contemporary Mexico share much with past generations, they have also developed a particular subjectivity that takes root in the fault lines of ambiguous property form and bourgeois homeownership ideology. As scholars have emphasized in relation to other contexts, political economic restructuring itself restructures the personal realm of intimacy, personhood, and social relations, to enduring and sometimes dramatic effect (Verdery, 2003; Muehlebach, 2012; Freeman, 2014; James, 2015). The intimate and personal effects of political economic reform, however, are not as global nor as generalizable as the just-add-water policy packages that circulate through the world development sector. Rather, these effects are anchored in place, and hold a powerful dialectic relation with the social, cultural, and historical structures of

⁵ In the absence of publicly-available official figures on this, I rely on the estimates provided by journalist and Pulitzer-finalist Richard Marosi (2017): <https://www.latimes.com/projects/la-me-mexico-housing/>

a given locality. In Hacienda Santa Fe, social practice and identity formation develop in the conjuncture of informality and neoliberal development reform, or debtfare.

Secondly, the chapter also aims to contribute to regionalist conversations on continuity and change in the Latin American “informal city” (Fischer, McCann, and Auyero, 2014; Ward, Jiménez, and Di Virgilio, 2015). Life in Hacienda Santa Fe exhibits the features of the archetypical informal settlement. The critical majority of its inhabitants are low-income people who, simultaneously, hold and lack legal property tenure and can be best described in the frame of ambiguity: in other words, Santa Fereños are at once squatters and homeowners.

And yet, in contrast to the paradigmatic informal settlement, Hacienda Santa Fe is not the result of land invasion, auto-construction and self-urbanization, and progressive regularization policies; rather, it is the product of government-led mortgage finance expansion, top-down mass construction, and formal real estate markets. Analyzing the subjectivity of the inhabitants of Hacienda Santa Fe, this chapter suggests that, while materially informal, their identity is violently defined in contradistinction to informality. Marking a new precedent, this case study forces us to reconsider the objective and subjective meanings of ‘the informal’ while contributing to a better understanding of the connections and interdependency between informality and the formal spheres of governmental practice, legal markets, and capitalist accumulation.

Children of the Informal Settlement

When, in the late nineteen-sixties, Hilda’s parents migrated to Guadalajara from a small town in rural Jalisco, they had little but “a handful of contacts and a want for hard work.” They had arrived in the city attracted by the prospect of money and modernity; they had been pushed out of their

home by a rural economy they found increasingly tough. Like many rural migrants of the period,⁶ Don Eugenio and Doña Marta mobilized their few contacts to find somewhere to crash while in search of a place of their own. Tired of stepping on other people's toes, the young couple would end up making a deposit and settling into a room in a tightly-packed *vecindad* (tenement) near the heart of Guadalajara's city center. Bashfully admitting to some ignorance of her parents' lives at this stage, Hilda recalls hearing stories: stories about their landlord, about how he was a *cacique* (local political economic boss) who controlled several buildings, about sleeping on *petates* (palm thatch mats) and watching out for vermin deep into the night. Hilda also remembers hearing that rent didn't come cheap, "*caro lo que es caro*," she would say; but that in this rented room her parents got their first break as an urban household of two.

The expanding industrial economy of Guadalajara, still under the spell of the Mexican Miracle,⁷ made room for Don Eugenio soon enough. While he exchanged his labor for a small wage in a shoe factory, Doña Marta found access to a series of money-making jobs in the *vecindad* itself. When Eugenio was not filing off the burr of freshly made shoes, he looked for construction gigs "to keep himself busy" (and to keep the pesos coming). And Marta never ceased to complement their household income *cosiendo ajeno* (peddling stitch-work) up and down the *vecindad*; selling *menudo* to her hangover-stricken neighbors on weekend mornings; and, in the early evenings, serving plates of *pozole* to anyone with an appetite and some change to spare. Marta, like her husband, did not stop there, as she engaged in domestic work "when things got

⁶ From the 1940s through to the 1970s, long before "the millennial urbanization of the global south," cities across Latin America were already growing at annual rates as high as 5 to 7 percent (Merrick and Graham, 1979: 194, as cited in Fischer, in press: 372).

⁷ The term "Mexican Miracle" refers to a period between 1940 and into the nineteen-seventies in which the Mexican state followed a developmentalist domestic agenda based on import-substitution industrialization, the fostering of internal markets, and public investment in infrastructure. It is subdivided into two stages: first, Import Substitution Industrialization (ISI), 1940-1955; then, *Desarrollo estabilizador* or "Stabilizing Development," 1955-1970.

really tight, which was almost always, *casi siempre*.” It was in this context, full of work and grit and tightness, that Hilda’s parents got pregnant and gave birth to Norma, their first child.

Not long after Norma was born, Eugenio and Marta began looking to get out of their current lodging arrangements. Like many before them, the couple heard in the birth of their firstborn a stern command: if they wanted to be decent parents, they would have to improve their situation. Luckily for them, their child carried the power of all Mexican babies: small as she was, Norma held the potential to make kinship relations through the act of *compadrazgo* (co-parenthood).⁸ Eugenio and Marta thought carefully if swiftly about who they could and would approach in search of godparents for their child. “They could not go far, but they didn’t want to go too close either:” they wanted someone who might open doors for them, but they did not want to seem too driven by interest, “*demasiado interesados*.” Ultimately, they settled on their upstairs neighbors, a couple older than them who came from a nearby rural town and had more experience and contacts in the sprawling city. It was through this new alliance that Eugenio and Marta went from *vecindad* renters to informal settlers – and, decades later, became official homeowners.

“There was talk of a large *baldío* (wasteland) in Tlaquepaque,” one municipality over, “that a group of people were thinking of taking over, and my parents’ *compadres* were in on it. They were organizing, and then they did it:” Hilda was explaining how it was that her parents ended up

⁸ *Compadrazgo*, or co-parenthood, is the most pervasive and significant institution of ritual kinship in Latin America. While technically mediated by the Church, the institution of *compadrazgo* is diverse and autonomous in its power to organize and nurture social relations across horizontal and vertical lines. Considered the “first distinctive aspect of Latin American social structure to be discovered by anthropologists” (Foster, 1969: 263), *compadrazgo* has received considerable attention from anthropologists both within and without the Latin American academy. While many scholars initially followed Robert Redfield’s hypothesis that *compadrazgo* would disintegrate with urbanization, much like all other “traditional” institutions (Redfield, 1934), it has continued to shape urban social relations in both predictable and surprising ways. The best account of *compadrazgo* in a rural context continues to be Nutini’s analysis of the institution in rural Tlaxcala, Mexico (Nutini and Bell, 1981; Nutini, 1984). For an analysis of *compadrazgo* in an urban context, see Larissa Lomnitz’ *Cómo sobreviven los marginados* (1975) or, in English, *Networks and Marginality* (1977).

colonizing land alongside a band of families not unlike them. The house they eventually, progressively, built on seized land in the then-outskirts of the city would become their family hearth; the house where Hilda and six more brothers and sisters were born and raised, and the place Hilda – years after leaving it to form a family of her own – still calls home (“*mi casa*”).

In line with the many voices that inhabit the tomes of literature on the Latin American informal city (Lomnitz, 1977 [1975]; Roberts, 1978; González de la Rocha, 1994 [1986]; Ward, 1999; Murphy, 2015), Hilda’s oral history narrates a seemingly unidirectional process of invasion, occupation, sub-division, auto-construction, self-urbanization, and, along the way, the making of legal claim. During our long conversations, she made it sound almost easy. In reality, of course, the operation was marked by decades-long struggle, complicated as it was by cons and brokers; an initial absence of public services; political threats and clientelistic ties; bad investments and bribes; a constant shortage of household resources; sickness; family and neighborly conflict, and three family deaths.

Yet, having visited Hilda’s childhood home to watch the much-expected boxing match between Saúl “Canelo” Álvarez and Gennady Golovkin on the night of Mexican independence in 2017, Hilda’s smooth and unidirectional narrative made sense. The long and narrow three-story house Don Eugenio and Doña Marta had slowly built with the assistance of friends, family, and neighbors was solid, its metal reinforcements (*castillos*) still reaching into the sky.⁹ The street on which it stood shined bright with public lighting and was decently paved. Far from a slum, this was a *barrio*, and the door was open for the neighbors and seemingly countless *compadres*, *primos*,

⁹ *Castillos* is the name given to metal construction reinforcements in Mexico. Given the progressive quality of informal house construction in the country, as elsewhere in Latin America, they are typically left exposed, poking out of the roofs of houses in anticipation of the future construction of another story or house level. They have become quasi-symbolic elements of working-class Mexican architectural design, as they have come to represent the aspirations and future-orientation of growing families and households.

and *compas* to step in for a cold one. That night, an extended network of thirty-odd people gathered around the large television screen and cheered on the red-headed boxer (“Canelo,” a proud native of Guadalajara) to the amusement of the now-widowed matriarch, Doña Marta. As I sipped my icy Coronita and watched two men bash each other on screen, I could not help but think Eugenio and Marta’s hard work had paid off.

Given due attention, Hilda’s family history illustrates key elements, relations, and processes present in the anthropological-sociological studies of urban informality and poverty during Latin America’s second half of the twentieth century, particularly in Mexico. Indeed, her family’s tales and life experiences could have been taken from the pages of exemplary texts, such as Oscar Lewis’ *Children of Sanchez* (1961) and Larissa Lomnitz’s *Networks and Marginality* (1977 [1975]). Hilda’s family trajectory is representative; analytically no different to the life histories of a critical majority of Hacienda Santa Fe inhabitants whom I got to know over the course of my research.

In what remains of this section, I tease out and develop these elements, relations, and processes with the aim of constructing an ‘informality paradigm’ or ideal type. This analytic construct serves to articulate property, sociality, and morality in the development of informal urbanization from the nineteen-sixties to the -eighties, while seeking to clarify the extent and character of deducible social change as compared to my observations of Hacienda Santa Fe in the second decade of the new millennium (2015-2019).

Labor and Income

Don Eugenio and Doña Marta’s livelihood and possibilities for generation of income, accruelement of savings, investment, and social advancement depended on a wide range of flexible if precarious

productive activities. These activities ranged from low-skilled, poorly paid, but formal (and thus stably remunerative) employment in the industrial sector to classically informal activities like petty capitalist enterprise in the home, amongst neighbors, and on the street, as well as intermittent domestic service work. The household also engaged in so-called intermediary activities, as the construction gigs Eugenio would sometimes procure were frequently under the command of formal firms who hired him without formal contract. While the arrangements ebbed and flowed (Eugenio did not keep the job in the shoe factory for life, and jobs depended on location), the couple's life cycle during the stages of expansion and consolidation was continuously structured and maintained by "occupational heterogeneity" (González de la Rocha, 2008); a constant engagement with an unwieldy and intermittent combination of income-generating sources spanning the formal and informal "sectors" (Hart, 1973; Bromley, 1978; Portes and Walton, 1981). Once their children reached working age, Hilda recounts, they would be progressively incorporated into the domestic economy in a similarly diverse manner, and resources would be pooled to maintain the growing household.

Hilda's family of origin was a household unit organized around labor and income. The household's main breadwinners had low, precarious, and unstable incomes, which rendered the diversification of income-generating activities the necessary norm. In other words, there was no such thing as a family wage or a belief in the "family wage" (González de la Rocha, 1994 [1986]) and Eugenio and Marta's poverty is best explained by the "poverty-in-employment" model (Portes and Johns, 1989 [1987]); but, importantly, labor could and did lead to real earnings.

Marta and Eugenio's diversification strategy had the effect of mitigating risk, even if most individual economic activities were risk-prone. Amongst these, a formal job was valuable, as it contributed a steady if thin flow of income into the family coffers, as well as occasional access to

social services (Lomnitz, 1977 [1975]). However, there was considerable “synergy” between the formal and informal realms of the economy (Fernández-Kelly and Shefner, 2006; Roberts, 2015): “Formal workers co-existed with street vendors, informal labourers, artisans, domestic employees, and the self-employed. Households acted as melting pots, where labour market segmentation vanished without producing social differences within the working class” (González de la Rocha, 2008: 51).

In an effort to maximize resources and further diversify sources of income, there was demand and expectation for younger members of the household to gradually incorporate themselves into economic activities of the same kind (González de la Rocha, 1994 [1986]). The household was a conflict-ridden unit, but an organized one (González de la Rocha, 2008). In spite of living in poverty (after all, as Hilda explained to me, consumption was always kept to a minimum), gradual physical and monetary investment in informal property led to the construction of humble but significant patrimony (Duhau, 2014): the house in Tlaquepaque.

Housing and Credit Shortage

Don Eugenio and Doña Marta paid steep rents for central but meager and low-quality sleeping quarters in the municipality of Guadalajara until their decision to informally invade and seize land in Tlaquepaque – one of three frontier municipalities in the Guadalajara metropolitan area during the nineteen-seventies and nineteen-eighties (the “first periphery;” Latin American Housing Network, n.d.). Their daughter reasons that the high rents in central Guadalajara were explicable by the figure of the *cacique*, a local political economic boss and landlord who Hilda implies was exploitative. This is not surprising and is supported by demographic growth figures and research on the subject. While the overall metropolitan area was demographically booming at average

annual rates of 6 percent during the nineteen-seventies, Guadalajara's municipal population clearly stagnated from the late nineteen-seventies onward (INEGI). Research on *vecindad* rents during the same period further corroborates Hilda's impressions, as it found renters in central Guadalajara were paying above market rates, partly as a result of the control exerted by strongmen (M. González de la Rocha, field and archival diaries, private communication). In short, by the time of Eugenio and Marta's arrival from rural Jalisco, the Guadalajara housing market within the municipal core was beginning to become saturated and expensive due to demographic growth and the control a handful of actors had over property. Saturation and high prices resulted in the mass expulsion of low-income inhabitants onto the (first) urban periphery.

After the birth of their firstborn, Eugenio and Marta began to actively search for alternative housing opportunities. Given their low-income, overall informal or unenumerated status, and the exclusionary structures of the banking and real estate markets, the couple did not have access to formal credit; public or "social interest" housing was inaccessible to them; and purchasing a home through the formal market was resolutely beyond their means. (Hilda explains that such a framework of investment would never have occurred to her parents.) Instead, their housing possibilities outside of the *vecindad* were limited to the realm of informality. Eugenio and Marta decided to illegally seize land through an organized *invasión*; land they would later subdivide and self-develop through their own labor, social relations, and by the intervention of political brokers and government actors in the span of three decades. This property, always theirs but without firm legal title, would be officially formalized in the early nineteen-nineties as part of the waves of property regularization policy under President Carlos Salinas de Gortari (1988-1994).

Hilda's family housing history is representative of the conditions experienced by low-income workers and migrants in Mexican cities during the period. Attracted by jobs and the

economic dynamism of industrial centers during the decades that comprised and followed the Mexican Miracle (first, Import Substitution Industrialization [ISI], 1940-1955; then, *Desarrollo estabilizador* or “Stabilizing Development,” 1955-1970), rural migrants in Guadalajara’s late nineteen-sixties and -seventies had few housing options. While they could, and most did, become renters in *vecindades*, this came at an inordinate cost and stopped short of satisfying urban (and urbane) expectations.

The formal banking and real estate markets were structured in such a way as to exclude the majority of the population, since the requirements for credit were high and a permanent housing shortage rendered housing in the formal market expensive. Moreover, public or “social interest” housing built by the Institute for the National Fund for Workers’ Housing (INFONAVIT) was in practice restricted to white-collar public sector employees and middle-income strata of self-employed traders and shopkeepers, often with ties to the government (González de la Rocha, 1994 [1986]).

In this context, one defined by an abundance of low-paying jobs and a scarcity of affordable housing options, informal urban development in the outskirts of the city became the only option. This is illustrated by the gargantuan growth of the first urban periphery during periods of overall demographic growth: from 1970 to 1980, the population of Tlaquepaque *alone* close to doubled, and it would double once again from 1980 to 1990 (INEGI).

Investment in informal property was always risky, tenure was subject to periodical and stressful political maneuvering, and families often poured more money into their informal holdings than the market valuation of the property itself (even if some would later benefit from rises in property values). That said, through the collaboration of kin and social networks, the pooling of resources, and the development and maintenance of mutual-help schemes, tens of thousands of

households in Guadalajara, like those in other Mexican cities, were able to hold on to their homes. Through government intervention, many would eventually obtain formal deed.

Politics and “Political Clientelism”

Hilda’s memories and oral history are speckled with anecdotes that suggest her household of origin became embedded in productive if exploitative arrangements with local political bosses and brokers during the lead towards formalization. However, it is also clear that her parents and older brothers kept Hilda at arm’s length from political play. Thus, when Hilda speaks of the way her childhood home began to acquire public services, it is not obvious how this actually came to materialize. While the electricity they used when she was a child was stolen through an intricate system of *diablitos*,¹⁰ Hilda remembers her house started receiving electricity bills (*recibos de luz*) around her early adolescence. As I indecently probed her on the subject, Hilda repeatedly acknowledged not really knowing how they had become connected to the electric grid, but she insisted that they had and that this was what mattered. The same went for moving from a latrine system to having working bathrooms, streets being graced by public lighting, and public schools and health clinics opening up in the neighborhood itself.

And yet, while Hilda may have been spared the strains of political reliance and need, she would sometimes encounter *licenciados* (licentiates) having conversations with her father and his *compadre*; remembers walking past buses taking people to political rallies as she made her way to and from school, and her childhood home becoming plastered with political propaganda posters before each coming election. (No one would remove these posters after the campaign season ended; over the years of corporate PRI rule, homes would become layered with the faces of

¹⁰ *Diablitos* is the Mexican popular term for the devices used to divert electricity from power lines.

political candidates and political party logos, as portrayed in Alfonso Cuarón's 2018 epic on the period, *Roma*).

A gendered sphere of the political is understandable, even if it is contradicted by research on the important role played by women in political brokerage systems across Latin America (González de la Rocha, 1994 [1986]; Auyero, 2000). Hilda may have just been too young, or even plain uninterested – after all, she loves confessing how, since the early age of seven, she had mind for “little else than boys.” It is safe to assume, however, that Don Eugenio and Doña Marta's informal property – like that of their neighbors – was precarious from the start, that they needed the state's “help” to urbanize and secure it, and that this made them and their whole settlement prey to state actors' conditional favor.

The literature on the situation of urban informality and informal urbanization processes during the nineteen-seventies and -eighties in Latin America is only artificially distinguishable from the analysis of patron-client relationships, particularistic targeting, and contingency-based political exchange (Portes, 1971; Cornelius, 1975; Hamilton, 1982; Castells, 1983; González de la Rocha, 1994 [1986]; James, 1994; Middlebrook, 1995; Auyero, 2000; Fischer, 2008). Manuel Castells put it succinctly in *The City and the Grassroots*: “dependency upon the political system is at the very core of [informal settlers'] social condition” (1983: 212). Which is to say that, politically, squatters are heteronomous by necessity and necessity is inherent to their situation.

Informal settlements' progressive incorporation into the city was part and parcel of their collective incorporation into transactional relations and hierarchical structures that rendered them an indebted and dependent political group. In Mexico, these arrangements were particularly explicit under the PRI's authoritarian, pyramidal, and corporate system of rule (*la dictadura perfecta*). Based on an organicist view of society, this system hierarchically governed through

complementary social factions (corporations) which consciously included the rural and urban working classes. Somewhat ironically, client-patron relations would only grow in importance – even if they would arguably become more complex – with the (always unfinished) processes of democratization that followed: as votes gained electoral importance, the stakes of cornering these votes only got higher. Therefore, by the time President Carlos Salinas de Gortari, the last of the *ancien régime priísta* kings, gave the order to regularize informal settlements, the inhabitants of these neighborhoods were already constitutive elements of the social-political body.

While Hilda’s oral history is riddled with silences on the subject of political clientelism, these silences speak volumes. It is clear, for example, that Don Eugenio and Doña Marta’s successful hold over their property and the gradual improvement of their housing and living conditions did not happen in a vacuum. Rather, they were the result of decades of collective demands and political maneuvering within a given system of rule. The system was structured along pyramidal party lines that incorporated social groups, factions, and “organs” in exchange of particularistic and personalistic favor. Thus, the eventual formalization of Eugenio and Marta’s property under the presidency of Carlos Salinas de Gortari was not an absolute and sudden victory, but is best conceptualized as the cumulus of political struggle-cum-cooperation; an established set of transactional relations marked by a system of personal-political patronage that was clearly understood by all (cf. González de la Rocha, 1994 [1986]).

Kinship and Social Relations

Upon their arrival in the city in the late nineteen-sixties, Don Eugenio and Doña Marta suffered from the perennial affliction of migrants: a dearth of social relations. While their initial contacts were enough to find them temporary shelter, they stopped short of much more. And yet, Eugenio

and Marta's relative isolation would not last long, as they entered a world driven by the construction and maintenance of social ties; indeed (given low and unstable incomes alongside minimal access to sources of formal credit), without these ties, one was toast.

The most symbolic and initially determinant of these relationships was their alliance with the upstairs neighbors. Through the ritual act of *compadrazgo* and the mutual acceptance of shared parental responsibility before god, Eugenio and Marta were able to transform a relatively casual relation into a bond of kinship. One could argue that, because both couples came from the same region to the south of Lake Chapala, they were preconditioned to hit it off. After all, their daughter recognizes that they knew the same landmarks, spoke in a similar lilt, and could relate to one another's childhood stories without much effort. But if regional affinities were present, it was the urban condition that really pushed and kept them together. As city dwellers, Eugenio and Marta needed their *compadres*. Auspiciously, it was through this union that Eugenio and Marta were effectively introduced to a large network of people with plans to seize land and claim it. And the *compadres* would come to need Hilda's parents too: as the strikingly Maussian popular saying goes, *hoy por ti, mañana por mí* (today for you, tomorrow for me).

Once in Tlaquepaque, the survival of these families depended on mutual cooperation. On the one hand, they had to build their houses, defend their unofficial claims to land, lay down their roads, and pull in public services collectively; on the other hand, they had to feed and clothe their growing dependents, and this was not feasibly done alone (Lomnitz, 1975 [1977]; González de la Rocha, 1994 [1986]). Their informal condition and the economic scarcity that defined their lives forced Eugenio, Marta, their *compadres*, and their neighbors into a pragmatic form of territorial communitarianism. When describing her existence in Tlaquepaque, Hilda could not help but wax nostalgic: "everyone would help each other, *éramos muy pero muy solidarios* (there was lots just

lots of solidarity amongst us), *éramos, pues, unidos* (we were, well, united).” While one could be tempted to accuse Hilda of a certain romanticism, every single one of my informants emphasized these qualities when discussing the informal settlements from which they sprung, and this is further corroborated by the sociological research from this period.

In her now classic in-depth study of an informal settlement in the periphery of Mexico City in the late nineteen-sixties, *Networks and Marginality* (1977 [1975]), Larissa Lomnitz gave a clear answer to a then pressing if paradoxical question: how do people so disarticulated from society and so lacking in clear economic resources *actually* continue to exist? Her answer may sound simple now (particularly in the age of World Bank ‘social capital’ discourse), but it was groundbreaking then: by forging articulations based on non-monetary networks of exchange amongst themselves, informal settlers were able to transform social resources into economic ones (1977 [1975]). In other words, in the late nineteen-sixties and into the -eighties (González de la Rocha, 1994 [1986]), the inhabitants and builders of the informal city developed and relied on personal systems of reciprocity not drastically different from the primitive institutions of exchange fervently documented by members of the *Année Sociologique* half a century prior. In a firm rebuttal of modernization theory, Lomnitz and others demonstrated that gift-exchange made urban life possible, for the urban poor could not carry on without the help of the other.

For Latin America’s majorities, social organization was fundamental to the formation and establishment of urban life into the nineteen-eighties. Kinship, affinity, and social relations at large were fundamental to the consolidation of property from the beginning of Eugenio and Marta’s lives as informal settlers. In other words, their property was best conceptualized as a nexus of personal social relations, a quality also present in socialist regimes of property relations (cf. Verdery, 2003). The importance of social relations in this model cannot be attributed to a lingering

rural “culture” (as argued by mid-century Simmelians in the Chicago School of Urban Sociology; Redfield, 1947), but was the result of the urban condition and scarce economic resources in a particular historical moment (Mangin, 1967; Perlman, 1976; Lomnitz, 1977 [1975]). The importance of social relations and organization only increased in the informal settlement, as the survival of settlers and their progressively successful hold on technically illegal assets crucially depended on networks based on reciprocity and mutual understanding (Lomnitz, 1977 [1975]; González de la Rocha, 1994 [1986]).

Collectivity and Moral Personhood

Like Hilda, scholars of the Latin American informal settlement have emphasized how the inner workings and maintenance of these places depended on inhabitants’ strong mutual identification, compliant interdependency or solidarity, and collective action. The invasion and acquisition of land, the slow process of self-constructing a house without much expendable income, the attainment of basic services for collective consumption, and the importance of social exchange within subsistence practices: these forces pushed people to become part of social organizations and arrangements which went beyond the sphere of domesticity and rendered them a community. As Mercedes González de la Rocha explained in her analysis of everyday subsistence strategies amongst informal settlers in the outskirts of Guadalajara during the late nineteen-seventies and early nineteen-eighties, a “‘collectivity’ is involved in the whole process: from invading the land, coping with police and repression, planning the streets, subdividing the land into plots, stealing electricity, and negotiating with a political party for obtaining public services” (1994: 230). Similarly, Manuel Castells argued that the “political evolution” of Latin America was fundamentally linked to the communal movements and collective demands of informal urban

settlers around questions of property and urbanization, a phenomenon he contrasted with the centrality of labor in processes of working-class politicization in the North Atlantic (1983).¹¹

While political activity and collective action were cyclical, as González de la Rocha (1994 [1986]) and Castells (1983) make clear in their respective analyses, a sense of shared political subjectivity was bolstered by a moral personhood which was itself collective. The systems of reciprocal exchange, mutual support, affinity and kinship in the realms of subsistence and ritual practice, as documented by Larissa Lomnitz (1977 [1975]) and González de la Rocha (1994 [1986]), were fundamental for survival, but they also imbricated informal dwellers in rich webs of social relations and meaning that contributed towards the constitution of a first-person plural.

It is undeniable that, in their efforts to effectively make claims vis-à-vis the state, informal settlers were frequently “co-opted” (González de la Rocha, 1994 [1986]) and became “subordinated” (Castells, 1983) to political parties that represented the interests of factions of the ruling class and the state itself – with relatively recent settlements usually exhibiting more political organization than consolidated ones (González de la Rocha, 1994: 229-255). But political action was not the only source of collective identification and personal interdependence, as chains of reciprocal exchange constituted the social fabric of informal settlements on a daily basis.

In conclusion, the basic categories of personhood and collective narrative within the informality paradigm, the *us* and the *them*, were not rooted in perceived internal divisions; if the potential for internal division existed, as it obviously did, it was downplayed for the sake of survival and preservation of home and livelihood – both of which firmly hung on mutual

¹¹ This does not mean, however, that the realm of work was absent from these collective strategies. Indeed, as many of my informants and collaborators emphasized throughout my research and as Lomnitz documented in her own (1977 [1975]), during the nineteen-sixties and into the -eighties, informal settlers got jobs, kept jobs, and earned wages through these networks of mutual support, even training one another in a given craft free of charge (Lomnitz, 1975: 71-99).

collaboration. In this social context, the *them*, or the other, was not inside, but, rather, lay clearly outside the informal city walls: they were the police or the army that repressed and harassed us settlers; they were the state or party that negated or granted demands; they were even the rich, who had it all (and held on to it). When internal differences emerged, as can be witnessed in the ethnographic accounts of the period (Lomnitz, 1977 [1975]; González de la Rocha, 1994 [1986]), their typical cause was individual households' inability or unwillingness to participate in collective strategies. Systematic failure in the return of favors – frequently to do with alcoholism, significantly fewer or more abundant household resources, or just plain arrogance – would have consequences, but these were only as violent as the breaking of ties and the costs of social isolation.

That these costs were grave for those living in conditions of scarcity is clear: they were materially damaging, and they struck directly at people's notion of personal dignity. And, yet, informal settlers' social responses to internal conflict in the nineteen-sixties and into the -eighties were qualitatively different to those of their descendants, which are now defined by internal divisions of "good" (*el bien*) versus "evil" (*el mal*), fear of the good suffering from contagion of evil, and the organization of physically violent counteroffensives in the name of salvaging the good.

The Age of Financial Inclusion

“¡Plusvalía! ¡Plus-valía! ¡Plus-va-lí-a!” The crowd shouted and sang, as if chanting a hymn before battle. Mothers mouthed the words for their children to see them and follow. Men, cigarettes dangling from their lips, crooned the word with masculine languor, gazing ahead from under their hats. Teenagers danced to the tune, punctuating their movements with laughter. *“Plus-va-lí-a, plus-va-lí-a,”* they motioned with their limbs, jumping up and down. The mayor, Alberto Uribe,

looked more than pleased. Here he was, before two hundred or so of his Hacienda Santa Fe constituents, successfully inviting them to think like homeowners – “like *proper* homeowners,” he would later say. “¡*Plusvalía!*” Uribe echoed with a smile. “We need your houses to have more *plusvalía*.”

The Spanish term for “capital gain,” *plusvalía* is a word that has historically been foreign to working class vocabularies in Mexico. Always the talk of the propertied middle and upper classes, capital gain was simply not a concept of the urban poor’s imagination. As historical inhabitants of informal settlements, the poor of Latin American cities and their urban peripheries had until recently been largely concerned with property outside of formal markets. Informal property does not accrue “*plusvalía*,” and informal homeowners do not pay taxes on “*plusvalía*.” This does not mean that informal property has not and does not experience “added value” or de facto capital gain. Nor does it mean that investment and speculation have been and are absent from informal real estate markets. Indeed, informal homeowners sometimes sold houses for more than they had bought them in informal markets, and scholars have actively traced and illuminated the flows of income and wealth stemming from informal property relations; relations that crosscut shantytowns and slums, connecting them to the larger socioeconomic worlds in which they are embedded (Roy and AlSayyad, 2004; Fischer, 2008; Fischer, McCann, and Auyero, 2014). In a sense, humble capital gains were possible for the poor owners of informal property, and the rich have always seen *plusvalía* in the land and property they hold in the shanty and the slum. But the poor, often without deeds and traditionally excluded from formal markets, have concomitantly been excluded from the spheres that coin, enliven, speculate, and barter with concepts such as *plusvalía*. Until now, that is.

When, in 2001, the Mexican government launched a series of policies aiming to restructure its national housing finance system, policymakers intended to dismantle the barriers that had kept housing finance in the hands of select actors, while enabling an unprecedented expansion of credit. Funded with billions of dollars from the World Bank's and Mexican government's coffers, in conjunction with global investment capital, the reform was meant to accomplish several things in a single movement.

Firstly, operating under the new development paradigm of financial inclusion, the liberalization of housing credit would give the poorest Mexicans the opportunity to become formal homeowners; to improve their lives and break the cycle of poverty through the self-realization of recognized assets. Secondly, from a national economic perspective, the flood of housing credit would drive much (and always) needed economic growth, providing the construction sector with millions of newly credited buyers, spiking its commercial activity, and creating a housing boom which would generate millions of jobs. And, finally, the markets would appreciate it, thus engendering a positive feedback cycle. Mexican construction companies' stocks would accrue value on Wall Street. And mortgages would be bundled, turned into new financial products to be traded in secondary securities markets in Mexico City and New York. The production of secondary revenue would, in the name of self-interest, continue to beget more credit and more housing opportunities for the Mexican urban poor.

Indeed, the story went, investors could do extremely well by doing considerable good. For, in the end, it was a matter of social justice. The reform would ensure that every Mexican family's constitutional right to "dignified and decorous" housing was at long last realized (Mexican Constitution, Chapter I, Article 4).

The reform went on to transform Mexico. As if overnight, the agricultural peripheries of Mexican cities metamorphosed into vast, suburban housing complexes. Housing credit almost tripled, as INFONAVIT, the National Institute administering the Workers' Housing Fund, liberalized its flows, and dozens of government-subsidized private mortgage lenders opened their new doors to masses of low-income buyers. Before the reform, the critical majority of Mexicans had been ineligible for housing credit. This changed: while, in 2001, the total mortgage loans granted to Mexicans did not reach 300,000; from 2004 to 2009, between 700,000 and 800,000 mortgage loans were granted to people across the country each year (Marosi, 2017). In other words, from 2000 to 2009, the number of housing mortgages issued each year close to tripled (López Silva, 2011; Inter-American Development Bank, 2012).¹² Economic growth ensued, with the construction sector's contributions to GDP becoming increasingly significant in each quarterly assessment. Housing became "a driver of the Mexican economy," Sebastián Fernández Cortina, INFONAVIT's Business Sector Manager at the time, explained to me on May 26, 2017. "From 2004-2014, it provided a 5.9% contribution to GDP; 3 million jobs; a 25.1 billion USD annual investment; and 5.5% of the national economy's growth in productivity" (Fernández Cortina, personal communication).

The groundwork for the Mexican housing reform transcended borders, as the gross annual investment that Fernández Cortina boasted derived from eminently global sources. Some of those millions came from Samuel Zell, a Chicago-based real estate magnate whose company, Equity

¹² The majority of these loans were federal housing loans issued by INFONAVIT. The organ emitted 205,000 loans in 2001 and 494,073 in 2008. And yet, an increasing proportion came from SOFOLES, a multitude of smaller private mortgage companies that, as explained in the Introduction, were unregulated and, yet, received considerable government subsidy in the name of financial inclusion. The same families that owned major construction companies often owned these private mortgage firms, and most of the firms that were set up in time for the reform had been dismantled by 2014. Such was the case of Crédito y Casa, for instance. A property of the de Nicolás family, who also owned Homex, Crédito y Casa was founded in 1997 and shut down by December 2009.

International Properties Ltd., makes money from real estate transactions in emerging markets. The company's Equity International Investment Fund I specialized in Mexican real estate, and, according to a fund profile by Preqin, promised a 20-percent annual rate of return for its investors. Zell, like others, saw a fantastic opportunity in the reformed Mexican housing market, as a guaranteed pipeline of pre-qualified customers meant developers could sell houses as fast as they could build them – or faster, since they were able to sell houses before these were even built (Marosi, 2017). His fund raised 368 million USD from, amongst many, the General Motors Investment Management Corporation and the MacArthur Foundation, and, in 2002, he used 32 million USD of that overall amount to buy a 26.5-percent stake in Homex, one of three major construction companies in Mexico at the time. Equity International executives groomed Homex for a first public offering on the NYSE: the company adopted American accounting standards, its executives took business English courses, and Sam Zell's chief executive, Gary Garrabrant, became Homex's new vice chairman (Marosi, 2017). Zell personally pitched the company as a one-of-a-kind investment opportunity in mahogany rooms in Boston and glass temples in New York. As the *Wall Street Journal* declared in 2005, "If Sam Zell is in, it must be good" (Lyons, 2005).

During this period, Mexican mortgage-backed securities and construction firm stocks soared in New York. The world press, along with financial consultancy firms in London and Hong Kong, celebrated this latest of global financial feats. From 2002 to 2008, Homex put its new cash flow to use, and went from building 5,000 houses a year to 57,000. Its revenue multiplied, as did the revenue of the other two big actors in the Mexican construction sector, Geo and Urbi. The families that controlled these companies, while intimately entangled, became embroiled in aggressive potlatches of luxurious consumption at the height of the boom. Over brunch in Mexico

City, a close acquaintance of these families recounted to me how the de Nicolás sons, of Homex, became obsessed with having better, newer private jets than those in the Geo Orvañanos hangar, that telephones and razors made of solid gold were not unheard of, as the families showed off their wares in lavish seasons spent abroad.

In 2004, President Vicente Fox attended a ceremony celebrating the construction of the 9,000th home in a Homex housing development in Tlajomulco de Zúñiga, to the south of Guadalajara: it was Hacienda Santa Fe. Rumor has it that his wife's children, the Bribiesca Sahagún boys, consolidated their wealth thanks to this moment. In 2006, the then president of the World Bank, Paul Wolfowitz, toured housing developments in the outskirts of Monterrey, and lauded this latest of Mexican miracles; a miracle he had helped fund with more than 1 billion USD, as the Bank provided investment and took stakes in mortgage lenders and construction companies across the country (Marosi, 2017). In 2007, *The Economist* magazine admired the “firm foundations for housing finance” which had been established under President Vicente Fox, foundations that Felipe Calderón's administration would now build on, turning Mexico's mortgage market restructuring into “a model for other emerging economies” (The Economist, 2007).

When Samuel Zell divested from Homex in 2008, his equity fund had topped 500 million USD in investor profits. Samuel Zell's wife, Helen Zell, was elected board chair of the Chicago Symphony Orchestra in 2015. Riccardo Muti, superstar conductor and infamous across the classical music world for his millionaire salary, was now named the “Zell Music Director” at the CSO. In a strange turn of fate, Muti's salary had roots in Hacienda Santa Fe.

The boom, however, would not last long. By 2014, Homex had filed for bankruptcy. Geo declared itself insolvent that same year. Making use of the freshly reformed Article 88 of the Mexican Constitution, the companies were salvaged through the intervention of the Mexican

government, Banamex (Citibank), HSBC, Santander, BBVA Bancomer, Inbursa (Carlos Slim's bank), and Banorte. By January 2015, Urbi had admitted insolvency too. The private mortgage lenders that operated in conjunction with these construction companies quietly sold off their loan portfolios and disappeared into the night. *Curtain!* "The show is over," the financial world seemed to say. And, yet, Mexico, the stage of that great drama, would never be the same.

Homex built Hacienda Santa Fe in stages from 2002 to 2006. The initial business model was simple: Homex would procure funds for construction as people signed mortgage-contracts and INFONAVIT (or a publicly funded, private mortgage lender, such as Crédito y Casa¹³) transferred the contract value to Homex. Therefore, the majority of Hacienda Santa Fe's inhabitants bought houses before these existed, based on the images displayed in company brochures and the tentative house plans vigorously peddled by salesmen in the wake of the 2001 reform. As Hilda, who bought a house in Hacienda Santa Fe in 2005, explained to me one sunny afternoon, "the house in the pamphlet was simply lovely! It had its garden, its hallway, its patio. It was already fully furnished, in the pictures, with its little living room-dining room (*sala-comedor*) and its two perfect bedrooms. ¡Ay no! It really was the stuff of dreams! ¡Bien, bien bonita que estaba la casa!" Hilda, like so many others, bought into the Homex dream with little more than a pamphlet in hand and an image in mind. This decision would go on to transform her life course.

The housing development is structured in numbered "clusters" of houses following a suburban urbanization model. In part, the architectural plan relied on these subdivisions given the nature of the construction process. Homex already owned the hectares of land in the southern

¹³ For an explanation of how this system of public-private partnerships and funding worked, see the Introduction of this dissertation.

outskirts of the city, but it lacked the necessary initial liquidity – or incentive – to build the development on its own. Construction thus depended on the progressive extension of mortgage credit and was, accordingly, organized into stages. As a result of this lurching process, Homex feared the development would look permanently unfinished. The company’s solution, then, was to erect seemingly standalone subdivisions one cluster at a time, beginning work on the first cluster in 2002 and eventually building a total of 48 clusters over a five year period.

But the architectural plan of the cluster, convenient as it was, also aspired to communicate a middle-class lifestyle. Evoking the single-detached dwelling and suburban way of life the planners consciously imitated, the cluster of Hacienda Santa Fe resembles a gated community. Not only is the zoning within clusters strictly residential, but each hosts a *caseta* or security booth at its entrance. Moreover, the residences look inward around a cul-de-sac, with a single artery connecting each cluster to a main boulevard, as if autonomous.

In Hacienda Santa Fe, each cluster holds around 300 houses, with these organized in ten blocks of 40 to 20 properties. The houses are small, 45 square-meters in size, and they follow the exact same floor plan: two contiguous bedrooms at the back, one tight bathroom to the side, a living and kitchenette area upon entering past a one-car garage, a tiny backyard. The houses are built against one another, sharing walls and belying the suburban ideal of the sales-pitch. With little room for inhabitants to make changes or extensions to their homes, the personalization of property tends to take the form of ornate gates, colorful walls, or humble gardening projects (cf. Miller, 1988).¹⁴ The *casetas* or security booths that guard the entrance of each cluster, moreover, are empty and functionless; they were built so that neighbors “had the option” of hiring a security

¹⁴ A minority of Santa Fereños have also turned their garages and backyards into bedrooms or built second and third storeys.

guard of their own and out of their own pockets, but few inhabitants have the possibility to pay for this service. As Hilda expressed to me, these clusters and the houses they contain can feel cramped and constraining. For, in many ways, the Homex business model succeeded by playing on people's imaginations and selling the immaterial and the potential; not by flaunting a desirable finished product.

Hilda and I were drinking horchata, perched on tall chairs in her permanently carless garage, and admiring her collection of plants, each potted in a repurposed container. There was a bougainvillea in a large plastic raffia sack, geraniums in paint buckets, and a mighty Mexican sage bush taking root in an old bag of quicklime. "I didn't want to live here, really. I didn't like it," Hilda made clear:

I had already been offered to buy some years before, and that salesman had given me a tour of the first cluster. But the houses were so small, with such low-ceilings. I was pregnant,¹⁵ and I felt locked in, like I was asphyxiating in those wretched little houses. Because those houses, the ones they built first, are even smaller than this one, and I love to feel free. Openness; breadth. I love the air to be able to move with freedom, the way it is meant to. And I was drowning in there, really drowning.

Hilda did not buy in then, but she would buy in later.

A woman selling houses in Hacienda Santa Fe approached Hilda a second time in 2005, and Hilda immediately communicated her lack of interest. "I don't like it over there, in Santa Fe, in Tlajomulco," I told her. "I just don't like it." But the Homex saleswoman insisted, and showed her a glossy brochure depicting the next stage of the housing development. "And I was, like, 'Wait a second.' This house was much, much nicer. And it had everything. It was kind of perfect. And I told her, 'They're beautiful. Your houses are just truly beautiful.'" Hilda's throat croaked with feeling, as she confessed: "But I told her I couldn't afford it. 'They're lovely, but, it's just that, it's

¹⁵ Hilda would have a miscarriage and did not become a mother until years later.

just that I simply don't have the money.' I was embarrassed, but it was the truth. I didn't have money."

At the time, Hilda and her husband, Ricardo, were not just economically tight; they were indebted. Years before, in the nineteen-nineties, Hilda had asked her father, Eugenio, for a loan in order to informally buy a property near her parents' house in Tlaquepaque. They could not afford it on their own, as the income they received from their jobs (Hilda was informally working as a secretary in a transportation firm at the time; Ricardo was in low-skilled construction work) was never quite enough. It was then that Eugenio decided to lend the young couple money and give them a head start. Hilda remembers the house they acquired in Tlaquepaque with her father's loan fondly. She put a lot of work into it, too, as Hilda described how she and her husband had personally retiled the kitchen in "the colonial style," and refurbished a central patio where the air would flow and her plants would thrive, "unlike here. I still think of that house, and, oh, it was just so gorgeous. And every weekend we would make it better."

Yet, Hilda and Ricardo's economic situation did not improve, and Hilda would come to feel increasingly stressed and embarrassed at her and her husband's inability to repay her father's loan:

I was also just angry at Ricardo. I pushed him to try and get into better jobs, to get out of construction, paving roads... his knees are just wrecked! He's always exhausted; he's aged so much: and for what? 'Do something where there's better money!' I'd say. But he never did and, I guess, never will. So, when that nice lady came to my office and showed me this house, the pamphlets, it felt a little like a god-send. And I kind of also felt like, well, this will be my house, not anyone else's. Finally, I'll have my house.

When Hilda explained to "that nice lady" that she could not afford to buy the houses she was selling, the saleswoman informed her that a lack of money was not an impediment, and that

the house could be hers either way. “The down payment was 5,000 pesos,¹⁶ and the *señorita*, right there and then, called her boss, explaining that she had an interested client who was really very interested but who didn’t have the money.” The boss asked when Hilda could have the money by, and Hilda, who had invested some money in a neighbor’s raffle, said she was not sure, that she may be able to come up with the amount within a month or two, once she had retrieved her investment from the raffle. The boss then relayed through the saleswoman that that would not be a problem:

“Ah, that’s fine,” he said. “I’ll personally lend her the money.” And he lent me the money! The girl’s boss lent me the money! And, that very same day, we did all the paperwork. They put my credit application in the Crédito y Casa system, and it came through! They even gave me payment facilities for being a single mom, even though, well, I’m married!¹⁷

Hilda laughs, “I was very courageous, when you think of it. The house hadn’t even been built when I signed.”

Like every other Homex buyer, Hilda was randomly allocated a house in the next stage of construction. She was excited, waiting to hear from Homex and, at times, calling the *señorita* to inquire about how the construction process was coming along. Within a few months, Hilda got the call, and they informed her that the house was ready and that her family should move in at its earliest convenience. Hilda had never seen her new house until the morning she showed up with Ricardo and her baby son, carrying their belongings with the help of Hilda’s brothers. It felt like a great break:

Well, now that I had a house, I could sell the Tlaquepaque one and pay my dad, so many years after [the loan was made]. I sold that [property] for not much, ‘cause I was in a hurry, but I got 40,000¹⁸ for it, which was enough to pay him back and have

¹⁶ Roughly, the equivalent of 500 USD dollars at the time.

¹⁷ I return to the question of “facilities” for female borrowers in Chapter 4.

¹⁸ Roughly, the equivalent of 4000 USD dollars at the time.

some left over [money]. And I felt like, you know, we could at long last start anew. I even had some money to maybe one day buy a truck.

Hilda and her family did not know anyone in their new surroundings, and she describes herself as a pioneer (“*yo soy de las pioneras*”). After all, her cluster was still unfinished. With only two rows of houses completed, it was a building site. Yet, that did not matter to Hilda. Without much irony, she describes her emotional state at the time as one of freedom. She experienced the granting of the loan as quasi-free money, and she felt her house had been given to her in a similarly free manner. She believed in Homex, a company she understood to be made up of the nice *señorita* and her generous boss, and whose slogan – *Homex es tu casa* (Homex is your house) – felt representative of her empowering experience. She had been exposed to radio ads too, and those ads spoke of a new process of inclusion for people like her: *ahora tú también puedes tener casa propia* (now, you too can have a house of your own). This process of inclusion felt particularly authentic in 2005, as many Mexicans were still riding the wave of “the democratic transition” following Vicente Fox’s success in the 2000 presidential elections. As the first opposition party candidate to be declared victorious after 71 years of uninterrupted PRI rule, Fox’s presidency (2000-2006) was widely seen as the dawn of a new age.

Hilda did not read every last letter on her mortgage contract, nor did anyone close to her. Upon first signing, she was given an amortization table showing monthly payments and interest rates that appeared to be fixed during a 30-year period. However, in small print, a key factor lay hidden: Hilda’s loan repayment scheme was tied to an index called *unidades de inversión*, or units of investment (UDIs), which tracked the Mexican Consumer Price index. Hilda’s actual monthly installments were determined by the multiplication of the “fixed” amount by the UDI rate, which grew each month. Between January 2005 and January 2019, the UDI rate increased by 76.22

percent (Banco de México). As Hilda's installments rose monthly, so did the total amount owed. Without missing a beat, Hilda would have to pay the original loan many times over during a 30-year period to own her house; how many times over, though, was unknowable.

Hilda's loan has no lifetime caps on interest rate increases. As she fell behind on payments, Hilda's interest rates increased further, and she discovered that she had barely made contributions towards the principal owed. The insecurity of her possession shocked Hilda, but above all confused her. She had felt the down payment to be the beginning of a purchase. She had quickly made sure to pay the saleswoman's boss back. She had believed the amortization table was in pesos, not in UDIs – a value she still struggles to understand in essence; just like she struggles to grasp why the payments she made over the years were not “real” (“*reales*”). Why did they not amount to a material contribution to the value of the house? “I didn't want to be in debt again, like with my dad, so I thought I was making sure to sort that out the best I could.”

When asked to retell her experience of homeownership during the fourteen years she has lived in Hacienda Santa Fe, Hilda now jumps to tell the story of how, during the first week they spent in the house, it was broken into while she and her family slept. This event now seems symbolic:

They took all our valuables. Our television, our stereo, our microwave. They left most of our furniture and clothes, but that was about it. I should have known it was going to be this way, but it had not really hit me just yet. I still felt lucky, lucky to have this house, even if I was angry at the thieves, of course. But now, that makes all the sense.

As she narrated that original housebreaking and her feeling of surprise at the time, Hilda smirked mockingly, and, yet, she became emotional in remembering her innocence. The symbolism of the break-in had developed over time, as Hilda began to discover her surroundings hostile and her house precarious. When the rainy season hit in the summer of 2005, she and her husband became

aware of just how vulnerable their property was: “it was like we had no ceilings. It just leaked streams. The first night, the first proper storm we had, we woke up to Juan [their son] crying. There was a river of water [flowing] straight into his crib.”

Her family’s exposure to an abundance of water during the rainy season contrasted with the scarcity of water they came to experience on a daily basis as the development became more densely populated. In the words of Gabriel Torres, a local anthropologist of the environment: “there was never going to be enough water there; not for the plans they had, but that didn’t matter [to Homex]” (personal communication). The inhabitants of Hacienda Santa Fe began to suffer from unannounced water cuts; there was not enough water to go around anymore, and now they had to make do with one or two days of water access a week. People started to hoard water in containers, which only made the problem worse. The municipal government failed to procure enough water pipes to satisfy demand. Hilda explains: “the worst thing is dirtiness (*la mugre*). The worst thing was realizing (*darnos cuenta*) we were not going to be able to bathe, to do the dishes, to clean the house. I was like, *ay dios mío*, this is a certain kind of hell.”

Hilda lost her secretarial job within a year of having moved to Hacienda Santa Fe. The distance from the city was too great, and public transport was meager. She had to walk for half an hour and take three buses to get “downtown, to Tlaquepaque,” which, depending on traffic, could take as long as three hours each way (tellingly, the first periphery of Guadalajara now seems central to Hacienda Santa Fe inhabitants). While transportation has somewhat improved in the last fourteen years, it still takes her up to two hours to get to Tlaquepaque, where most of Hilda’s extended family continues to live. Hilda has not received remuneration for a stable job in thirteen years, even if she tries to engage in petty capitalist practices without much success. She says she does not work to be a good mother to her youngest, eight-year-old Isabel. While Ricardo continues

to do construction work, at an average of 1000 pesos a week,¹⁹ his economic contribution to the household is “*muy poquito*” (very little). Ricardo’s salary places Hilda’s household of four firmly below the extreme poverty line calculated for urban contexts (CONEVAL). The family’s poverty has rendered the meeting of mortgage payments impossible, a secret Hilda and her family tend to keep to themselves, or talk about only in intimacy.

“*Le hago*, I make it as if I’m on schedule (*al corriente*). I just don’t trust people here with that. They’re all a bunch of finger-pointing gossips, even if I guess they’re all in a similar boat (*me imagino están en las mismas*).” When probed on the secrecy of her condition, Hilda admits to being ashamed, but emphasizes that she also sees no point in sharing something so personal with people that are “mostly strangers, really.” Hilda suggests and firmly believes that her mortgage debt, and her inability to repay it, is an individual and personal problem (“*un asunto personal*”). In Hacienda Santa Fe, Hilda’s precarity of property tenure is experienced as something that, while perhaps common, is not (to be) shared. This, too, contributes to Hilda’s feeling of estrangement from her neighbors. Hilda continues:

I actually stopped even trying to make payments when Homex went bankrupt. For a while, we heard nothing about it. We weren’t contacted by anyone, [to the extent that] I heard some people carried on making payments como si nada, as if nothing [had happened]. And, when we found out [Homex had gone bust in 2014], I sort of believed we would not have to pay for the house. ¿Cómo que por qué? Like, why would we?

Upon explaining her reasoning at the time, Hilda cackled as if anticipating the absurdity of her innocence. As she regained her composure, Hilda’s eyes saddened as she firmly looked at me and asked: “Because this house is not even worth that much, you know?”

¹⁹ Today, 1000 MXN pesos a week amounts to 50 USD dollars, or a 200 USD dollar monthly income.

Hilda explains that, once Homex went bankrupt, “things got weird” (se puso raro). “People started coming to the door saying we owed them money, but they weren’t Homex. They were other *licenciados*.” The actors demanding payment were as numerous as they were untrustworthy. “And then they said we owed our house to Muebles América,” a national chain of furniture stores that sells on credit and targets low-income people. “Then some said it was Elektra,” a similar chain that sells on credit and includes banking services. “And then we owed our house to Coppel,” another chain selling furniture, electric appliances, clothing, and banking services that specifically targets the poor, “or to a so-called ABC Bank. And Inés, I just don’t trust [these claims] *nadita*, not one bit.”

Hilda now refuses to attempt to pay her mortgage-loan, just like many of her neighbors whom I interviewed in confidence over the years. She explains that, if she wanted to, she would not really know who holds her debt. Indeed, Hacienda Santa Fe and other developments of its kind are peopled by hundreds of thousands of households that have not paid their mortgages on time, or at all, in years. In contrast to the United States, these families and individuals have not been evicted because, in part, the Mexican Constitution legally protects occupiers over and above *de jure* owners. And yet, the main reason behind Santa Fereños’ feeble right to remain may be economic rather than legal: as Hilda recognizes, the houses in which they live are relatively worthless; the owners of their debt can actually make more money by passing the debt along than they would if they were to engage in lengthy trials and eventually seize “assets.” In other words, given the poverty industry’s freedom to securitize mortgages and lucratively engage in secondary trade, debt is a more reliable asset than these houses.

Hilda’s refusal or incapacity to make mortgage payments, however, has not meant that she is free from making payments to credit-granting companies and banks. Hilda supplements her

meager household income through short-term, high-interest loans granted by a variety of formal actors. These include personal loans made to her by Nacional Monte de Piedad, which considers Hilda a “Platinum Client” given that she has had an “open account” – outstanding debt – with them for close to ten years now; and pyramidal group-loan schemes organized by Banca Afirme, a Mexican bank that specializes in microfinance services and receives governmental and international subsidies in the name of financial inclusion.

The Banca Afirme pyramidal scheme to which Hilda belongs illustrates some of the ironies at play. The financial product is titled “Mujer Sí” (Yes Woman), as it targets groups of “entrepreneurial women” looking to start a business and in need of seed capital. During the weekly meetings Hilda and her group held with the Banca Afirme liaison (meetings I was allowed to participate in as an “interested client”), I witnessed how Hacienda Santa Fe women pitched business ideas in exchange for regular monthly loans amounting to 2,500 pesos²⁰ per person at annual interest rates reaching 135 percent (excluding transaction fees). When I marvelled at the variety of investment ideas she and other group members had shared, Hilda chuckled and explained that the business pitches were above all a simulacrum: every woman in the group needed the money to feed and clothe her children²¹ – and the bank’s employee surely knew this.

On top of these liquid transfers, Hilda and Ricardo are embedded in medium term relations with furniture and electric appliance stores through which they have acquired the goods they hold, as well as goods that they have lost to theft but are still in the process of paying. Notable amongst these stores is Coppel, a nationwide department store that ranks amongst the largest retailers in the

²⁰ 2500 MXN is the rough equivalent of 130 USD.

²¹ As I elaborate in Chapter 4, Hilda is not the only woman that relies on the Banca Afirme credit scheme. Many of the women I got to know in Hacienda Santa Fe belonged to a *Mujer Sí* group.

world according to revenue (Deloitte, 2017). Like Homex, Coppel is predominantly owned by a prominent family of the Mexican state of Sinaloa. This company's business model and success is based on the extension of low-requisite, high-interest credit and its decidedly accessible 12-to-24 month payment plans. Hilda and her husband buy all their valuables and modern-day necessities through this kind of arrangement. Even if they end up paying much more than spot price for the objects that furnish and decorate their house, it is the only way they can afford them. From November 2007 to December 2009, Coppel briefly owned Crédito y Casa, the Homex mortgage-loan subsidiary that sold Hilda her house.

Even though they interact on a daily basis, Hilda insists that she does not trust her neighbors, nor does she consider her experience part of a collective one. She argues that, beyond the climate of crime and insecurity that characterizes Hacienda Santa Fe, part of the problem stems from the fact that they “never really knew each other.” They were randomly allocated pre-built houses through individual contracts, and that was it. Most surprising, though, is the way Hilda has continued to feel apart from her neighbors after fourteen years of cohabiting and interacting with them and being the subject of similar circumstances.

It is clear to me that, in contrast to the informality paradigm, Hilda and her neighbors feel estranged from another because, materially, they do not need each other. Horizontal social networks have been replaced by vertical financial ties, as increasingly accessible if expensive formal credit comes to underpin the lives of Hacienda Santa Fe inhabitants. Their houses, household appliances, clothing, and groceries: all of these they gain through credit; all of these they owe to abstract entities. For Hilda, this is no reason for empathy or a feeling of collective belonging; while she interacts with neighbors on a daily basis, she feels she shares nothing with them but a postcode.

The people of Hacienda Santa Fe feel permanently estranged and dislocated, and the ambiguity of their place in the world, their property, is felt to be fundamentally individual and permanently perplexing. They await to be evicted – *by whom? Who knows.* They speak of their houses as “borrowed,” and live on borrowed time that stretches on and on. Inhabitants experience the spaces they inhabit as places where evil lurks and grows – “there’s so much evil here, you can feel it” – and where mystery reigns – “they say this place sprung from nothing, and you can still feel that nothingness when you’re quiet.” The personal and reciprocal relationships that were constitutive of a social order have been replaced. In their stead, puzzling schemes and numbers that never add up and never go away; schemes and numbers on which families’ quotidian existence depends. These people are indebted, as they in some sense always were, but that indebtedness is of a fundamentally different character today. In Hacienda Santa Fe, people feel under attack, and act accordingly.

Conclusion

We are always in the middle of history; never outside of it.²² Moreover, as Stephan Palmié reminds us (2013), in the very act of trying to understand history, we may in fact be cooking up something other and, perhaps, altogether new.

In retracing Hilda and her family’s footsteps and life history, this chapter courted two risks. For one, I have suggested that previous experiences of informality differ sharply from life in the age of financial inclusion, but in arguing thus paradigmatically, it might be objected that I have placed analytic emphasis on social change at the expense of continuity. Indeed, one could retell

²² This is what Brodwyn Fischer never tires of telling her students, and it is apt here.

Hilda's story as one of persistent vulnerability and precarious (if existent) assets. Seen in this light, it would be fair to conclude that this is one more chapter in the Latin American urban poor's history "in the present tense;" a history only arrangeable by its latest links to dramatic contemporary crises (Fischer, 2014: 50).

One could also reasonably harbor reservations about the entire business of constructing analytic structures to elucidate partial truths. For, as any scholar versed in half-good epistemology can attest, ideal types sometimes obscure as much as they seem to illuminate. And yet, to quote Stephan Palmié: "Where, then, does that leave us? Have I managed to slay the dragons I set out to tackle? Maybe not. But perhaps I managed to put them in perspective" (2013: 253). In this chapter, too, establishing a sense of perspective has been deemed a worthwhile goal, in and of itself. For while stock explanations for the turmoil in settlements like Hacienda Santa Fe abound (drugs, the eternal poverty of the slums, social anomie, not enough green spaces, etc.), we remain critically lacking in perspectives that account not only for present problems, but also change over time.

In this chapter, I placed informality and financial inclusion in the same frame so as to see them in perspective. In so doing, I have attempted to stay close to the narrative of change and crisis that Hilda wove before me on countless occasions. My effort to stay close to Hilda's words and practice led me to the rich body of anthropological and sociological literature that sought to understand Hilda's parents' generation; a generation that built and settled the informal city in a historical period defined by cities full of migrants, exploitatively inclusive and protected labor markets, exclusionary housing policy, and inaccessible banking services. Importantly, however, it was also a period in which the urban poor's informal settlements were discovered to be thriving places of cooperation, organization, and relative peace.

My aim here has not been to suggest that the years spanning the nineteen-sixties and into the -eighties were a rosy time in Guadalajara (“The City of Roses,” as it was once affectionately known). On the contrary, I have underscored that it was an arduous period structured by scarcity and systematized by authoritarianism, as social reciprocity and political clientelism both make clear. But it is also undeniable that this was a society characterized by rich networks of horizontal social relations and effective social organization amongst informal settlers; features which were forged and nurtured by a political economic system that prioritized production and labor while fostering domestic markets. The availability of earnings within this political economy, one constituted by small- and medium-scale domestic firms that paid poorly but hired most, was real: it gave Hilda’s parents’ the opportunity to slowly consolidate a small but sturdy place in the city.

This world was shattered by the Volcker interest rate shock of June 1981, and then progressively dismantled by subsequent structural adjustment policies. A streamlined export economy would go on to replace “protectionism” and the Mexican peso would not gain back its lost value. Instead, over time, the very desirability of a gain in value would be called into question. After all, with democratization came membership to the General Agreement on Tariffs and Trade (1986), which paved the way for the now-infamous North American Free Trade Agreement (1994); accordingly, the Mexican peso had to be kept as cheap as the wages on which workers depended. During this transition, peoples’ capacity to survive was drastically undermined. Not only did incomes drop, but a streamlined production system caused unemployment to become a new, if seemingly permanent, fixture of life. As the economy that sustained Hilda’s family of origin ceased to exist, financial inclusion – the turning of banking on its head – was eventually embraced as the latest answer to the development dilemma.

And so, in this context, to say things were then as they are now would not just amount to censoring Hilda, her life course, and that of others like her; it would also ignore the massive economic and social change that Volcker's gambit semi-consciously unleashed (Levy, personal communication).

This chapter suggests that financial inclusion has not amounted to a development model. Inclusion's aspirations for holistic political economic uplift have not survived the actual implementation of its policies, revealing not so much a development model as a business model, built on a strictly pecuniary logic and unnervingly conducive to instability. Furthermore, the chapter shows that the rise of financial inclusion, coming on the heels of a restructuring and decentering of labor, have undermined the urban poor's capacities to construct social orders, cultivate reciprocal relationships, and manage conflict. This is observable in Hacienda Santa Fe, a housing development funded in the name of financial inclusion where inhabitants depend on microfinance for their basic subsistence. Foregrounding the anti-social violence that fractures social life within Hacienda Santa Fe, this chapter has made the case for a particular set of analytic perspectives and priorities that could be distilled in the following lesson: before arriving at security conclusions, we must consider the political economic factors of the present conjuncture. The 2001 housing finance reform in Mexico, and the larger overhaul of which it was part, is one of these factors.

As I discussed when framing this chapter, Santa Fereños have developed an anxious morality structured on good versus evil and rooted in estrangement, epistemic complexity, and spreading mistrust. Lynchings have become common, and torture abounds. To begin to explain this we must first know where to look, and this in turn obliges us to take into account the loss of social configurations that were effective and long-standing means of conflict resolution; a loss I

trace to the end of labor and the rise of credit. But these changes have also coincided with a new homeownership model based on critically unstable and purposefully complex financial security.

Chapter 2

Imperfect Homeownership: Holding Ground and Making Home in the Age of Financial Inclusion

Introduction

Since its inception in 2001, the property regime that underpins homeownership in Hacienda Santa Fe has been tied to low-quality, high-risk finance and inherently unstable financial arrangements and markets. Though the 2001 housing reform partly relied on the security of regulated INFONAVIT funds, the majority of people targeted by the reform continued to be ineligible for INFONAVIT mortgage-finance loans due to their informal labor status,¹ while their irregular and low incomes made them high-risk borrowers in the private sector. Indeed, this was the most significant change introduced by the reform: in order to realize universal access to mortgage finance and homeownership, the reform facilitated the creation and entry of non-bank private

¹ As explained in the Introduction, INFONAVIT is a legally mandated ‘tripartite’ fund with fiscal authority that is designed to facilitate homeownership to the Mexican working class. In typical corporatist spirit, the fund receives and brings together equal contributions from three socioeconomic ‘sectors:’ the government, the entrepreneurial sector, and the working sector. In reality, what this means is that every formal employer in Mexico is legally responsible to make contributions to the fund in the amount of five percent of every formally employed worker’s salary on his or her payroll, and that this sum must be matched by each employee and the government. Usually, the employee’s contributions are automatically taken away from his or her salary. The INFONAVIT law thus coerces workers to save money to eventually buy a house and mandates the subsidy of these savings by coercing the worker’s employer and the government to contribute to the fund in equal measure. In 1992, when it ceased to build its own housing stock, INFONAVIT became a purely financial institution and mortgage-lending agency. The fund offers workers mortgage-loans based on the amount they have already saved through fortnightly contributions. (Silva-Herzog, 2009)

Given this structure, only formal employees contribute to the fund and, therefore, only formal employees can draw resources from it. This means that, even after the reform, the majority of low-income Mexicans continue to be ineligible for an INFONAVIT loan.

mortgage-lenders specializing in subprime lending.² Thinly capitalized, these lenders relied on federal funding and international investment, as well as the constant circulation of funds and income stemming from quick sales, securitization, and secondary trade. While benefitting from significant governmental backing and subsidy (Reyes, 2020), subprime mortgage-lenders were largely unregulated and had direct links to the construction industry. In a very real sense, though, the government, the construction industry, and the reform itself depended on subprime lenders thriving, for no one else would act as mortgage-lender to the masses of risky borrowers the government had now legally deemed credit-worthy.

The socioeconomic characteristics of the majority of Mexicans translated into predatory lending practices and bad loans. In Mexico, the greater part of the population continued to work informally³ and, therefore, remained ineligible for INFONAVIT mortgage-loans. Given the share

² As explained in the Introduction, these subprime lenders were part of the larger category of non-bank financial entities known as SOFOLES (*Sociedades Financieras de Objeto Limitado*), Limited Scope Financial Holding Companies whose purpose was to obtain funds through the placing of financial instruments in the stock market while granting credits in a determined activity or sector (Comisión Nacional Bancaria de Valores, n.d.). In 2001, INFONAVIT authorized affiliated workers to obtain mortgages with private banks or SOFOLES using their INFONAVIT savings as a financial guarantee (Reyes, 2020). By 2013, SOFOLES had been legally banned.

³ Since its initial formulation within an International Labor Organization mission to Ghana in 1971 (Hart, 1973), informality has become a general notion depicting a conflictive relationship between some kind of social activity and the legally instituted social order. This conflictive relationship is normally characterized as being outside legal social frameworks, but not criminal. Informality can thus exist in many realms of social life, including labor. Within the realm of work and the economy, labor informality is a general category that is not fully subsumable into “the informal sector.” While the informal sector refers to a set of small, unregistered enterprises employing very few workers, exhibiting very low productivity, and paying very low wages (Tokman, 1978), labor informality refers to a denuded kind of labor nexus that may exist within those small enterprises or elsewhere. In labor informality, the relationship is devoid of the wage levels, benefits, hours, and security normally legislated and enforced in registered firms (Portes and Walton, 1981). Informal workers are often “off the books:” they receive economic remuneration for an activity or job that is not registered on official payroll lists, taxpayer lists, and labor benefits lists. However, this definition translates into various and contrasting activities and relations. A person can, for instance, be an informal laborer by working for a formally listed and recognized company that does not officially list the person as an employee, thus avoiding taxes and social service contributions. In other words, a person can be an informal worker within the formal sector. This form of labor has tended to be conceptualized as “precarious” by the International Labor Organization, in the sense that the person is unprotected, but the arrangement by which the worker is vulnerable has been built into legally recognized working conditions, whether in private firms or the public sector. Precarious employment, understood as informal and, indeed, casualized employment within the formal sector, is becoming the norm in both developing and developed societies (Standing, 2011).

of informally contracted labor within formal firms, labor informality figures are far from straightforward, but as of 2019, it was estimated that 58 to 52 percent of working Mexicans are informally employed (Alvarez and Ruane, 2019). Beyond this, the overwhelming majority of Mexicans engage in precarious work and earn unstable, low wages (González de la Rocha, Moreno Pérez, and Escobar González, 2016), thus restricting access to mortgage-loans in the banking sector, which, in Mexico, continues to be risk averse. To materialize its universalist and inclusive housing and development goals in this context, the reform relied on aggressive, for-profit market actors that specialized in subprime loans and were unregulated and dependent on secondary trade.⁴ The historically unprecedented feat of universal homeownership in Mexico necessarily involved the creation of an expansive, bottom-tier market of low-quality housing finance. Eminently profitable, this market would rapidly prove itself unstable.

And, yet, in contrast to the United States, where similarly exploitative real estate practices and cavernous property forms followed the legal ban of housing discrimination in the late nineteen-sixties (Taylor, 2019) and laid down the groundwork for the 2007-8 housing crisis, many of Mexico's new housing developments have not become sites of large-scale eviction and desertification.⁵ Rather, today, places like Hacienda Santa Fe are densely populated places

⁴ For an explanation of how the reform came to rely on private lenders (SOFOLÉS) and how this enabled an increase in unregulated mortgage finance, see the Introduction of this dissertation.

⁵ The reform did leave a significant number of deserted housing developments in its wake, many of which have attracted scholarly attention (Reyes, 2020). Yet, many of these vacant housing developments were not the product of desertification processes or mass evictions. Rather, they are housing developments that were built as part of a speculative housing boom in which supply outstripped demand and, therefore, remained largely uninhabited from the beginning. Other housing developments that have been used to argue for the predominance of property abandonment as a result of Mexico's 2001 housing reform are housing complexes that were so far removed from cities and transportation infrastructure (Reyes, 2020) that they were simply impossible to inhabit on a long-term basis. As this chapter goes on to show, this is not the case of Hacienda Santa Fe, nor is it the case of many other housing developments within the peripheries of Mexican cities. The dominant insistence on property abandonment resulting from Mexico's housing reform has led scholars to assume unfounded generalizations, while also impeding the understanding of homeownership and property practices and relations under the property regimes instituted by the reform. Moreover, scholarly assertions of mass property abandonment tend to be based on data provided by

characterized by inventive, if fundamentally precarious, occupation and appropriation practices. “Squatting,” as we know it, captures some of this story, but not all. Many in Hacienda Santa Fe have appropriated and come to occupy houses by breaking into them and making them home, just as many others continue to live in houses acquired through mortgage-loans that they have not paid in years. Still others attempt to keep abreast of mortgage payments, but consider themselves little more than “renters” or “borrowers” of houses they will never be able to pay off in full. While, in a sense, Hacienda Santa Fe is thus a site of assorted squatting practices, “squatting” here does not imply the “radical politics” and “counter-cultural” attitudes that scholars of squatting have found and imputed elsewhere (Starecheski, 2016; Kadir, 2016). Rather, much as Mangin (1967) and Portes (1971) argued long ago, inhabitants of Hacienda Santa Fe are as conservative as they are precarious.

This chapter analyzes patterns of occupation and appropriation and introduces the concept of ‘imperfect homeownership’ to underscore the quality, temporality, and practice of homeownership in Hacienda Santa Fe. In Hacienda Santa Fe, homeownership is shown to be far from the moral and social ideals that are typically associated with the institution of homeownership itself. Homeownership is continuously enacted, practiced, conjured, and, yet, never completed. This chapter contends that the case of ‘imperfect homeownership’ practically questions the ideal of the homeownership model while simultaneously reinforcing central aspects of homeownership ideology. In other words, in Hacienda Santa Fe, inhabitants continuously strive for individual dignity and virtue and are actively concerned with the value, protection, and upkeep of property.

INFONAVIT itself, not on-site research. Importantly, INFONAVIT lists properties as vacant when mortgages go through the process of foreclosure (Reyes, 2020). As my research shows, however, this does not mean that the properties are in fact vacant or abandoned.

Indeed, people in Hacienda Santa Fe understand themselves through their property, thus building a sense of personhood and identity that is rooted in the belief in homeownership and the defense of home and neighborhood. And yet, the context in which this system of meaning and practice takes place is equally structured by an ambiguous and contingent property regime. In Hacienda Santa Fe, ownership is not granted but must be constantly performed and actualized.

The aforementioned contrast with the U.S. housing crisis should not suggest that evictions simply do not happen in Hacienda Santa Fe, for in some way they do, even if they are usually the result of intimidation tactics and threats carried out by rogue or dubious actors, rather than the legal conclusion of formal procedure. The absence of formal evictions must be understood within the Mexican constitutional framework, which, as explained in Chapter 1, legally protects *de facto* occupants over and above the rights of *de jure* owners. Importantly, however, opaque actors perform officialdom to intimidate occupants into abandoning their homes, and their success in so doing depends on their capacity to convincingly portray formal authority and legal claim while preying on occupants' precarious hold on property, which is itself a daily source of apprehension. Typically, these situations of displacement constitute a stage in a cycle of occupation and appropriation: once the property is vacated by the displacement of its original occupants, the house is appropriated by the evictors, sold in the often grey market, informally rented out, or left vacant to be appropriated by newcomers with no legal claim beyond occupancy.

Thus, more than evictions, expulsion in Hacienda Santa Fe can be best described as part of forced, or pre-conditioned, patterns of property abandonment that then give rise to new cycles of precarious occupation and appropriation, frequently through less-than-legitimate sales, informal renting schemes, or squatting. Indeed, the very ambiguity of the underlying property framework in Hacienda Santa Fe, and other housing developments of its kind, has set the stage for the

emergence of “floating” or, rather, unsteadily rooted forms of inhabitation that depend on the enactment and daily practice of ownership, occupation, and appropriation.

If one were to walk through Hacienda Santa Fe in search of the signs of “dispossession,” “blight,” “debris,” and “ruination” that have come to define landscapes of foreclosure elsewhere (Fennell, 2018; Stout, 2019), one would find only a partial picture. In Mexico’s new housing developments, there are indeed boarded-up houses, and yet, in contrast to the United States, “board-ups” there do not serve to readily identify dispossession or “Real Estate Owned” properties (REOs). Rather, in Hacienda Santa Fe, windows and doors are boarded-up by locals attempting to guard property against outsiders and home invaders, and must be understood not merely as abandonment, but also in terms of appropriation and occupation. Moreover, while empty homes exist in Hacienda Santa Fe, vacant houses rarely remain empty objects, vulnerable to the effects of the passing of time and ruination. Instead, vacant houses are quickly reoccupied and refurbished, and can best be understood as part of a material infrastructure that is constantly re-appropriated and recycled by inhabitants and newcomers alike. Hacienda Santa Fe is indeed characterized by a quiet, fundamental insecurity, but, to the surprise of first-time visitors who have heard only tales of social collapse and degradation, it is a densely populated, richly inhabited neighborhood that tens of thousands of families call home. Social life there is underpinned by a radically ambiguous security of tenure, but this ambiguity is endured and countered on a daily basis through the enactment and practice of ownership and the fragile, but persistent, occupation and appropriation of space.

In the previous chapter, I situated Hacienda Santa Fe and Mexico’s 2001 housing reform within the transition from a political economy structured by informality to one defined by new forms of inclusion. Tracing the life history of a key informant, Hilda, and her family, I

reconstructed the conditions that her parents encountered when they migrated to the city of Guadalajara from rural Mexico in the nineteen-sixties and compared them with those that shape the lives of Hacienda Santa Fe inhabitants today. In comparison with their parents and in the wake of financial inclusion policy, I argued, the inhabitants of Hacienda Santa Fe appear dislocated. To put it more precisely, people's mass relocation and swift incorporation into predatory financial arrangements have undermined their capacity to reproduce a preceding social order dependent on the building and maintaining of networks based on mutual understanding and material reciprocity. The rise of defensive and retaliatory forms of interpersonal violence and acts of vigilantism, I contended, can be better understood once embedded in this history of political economic change.

In this chapter, I build on this history to focus on the quotidian ways in which people not unlike Hilda practice homeownership and, in so doing, feel compelled to occupy and appropriate space. Close analysis of these processes gives insight into the concrete experience of proprietorial ambiguity and contestation in Hacienda Santa Fe, and sheds light on the way in which proprietorial anxieties and desires animate seemingly peculiar behavioral practices that have come to define life in the housing development. Through the concept of 'imperfect homeownership,' I bring together a variety of social actions and events which demonstrate the unstable, contingent, and assertive character of homeownership in the housing development. The practices of imperfect homeownership, I suggest, help us to understand the transformation of property as it becomes embedded within political economic arrangements driven by bad debt, unregulated financial markets, and secondary trade. In the ethnographic textures of daily life, this chapter traces the imprint of property form.

Demonstrating the processive-regressive or, rather, suspended and recurrent temporal character of homeownership in Hacienda Santa Fe, this chapter contends against the analytic

universalism of the progressive property-construction model and, instead, argues for the analytic validity of deadlock or impasse. While history may well prove this proposition wrong, scholars, governments, and development agencies have too readily embraced and naturalized the capacity of the developing world's poor to build patrimony, slowly but surely, through their own sweat and tears. The case of Hacienda Santa Fe calls this thesis into question, much as it grants insight into the emerging nature of homeownership and the homeowner in a risk-driven political economy built on mortgage-backed securities markets and dependent on financial (inclusion) frontiers. The 'progressive' conception of occupation and appropriation practices in Hacienda Santa Fe and other places of its kind, as exposed by this chapter, will only be possible if and when actual outcomes – such as property regularization or debt restructuring – come to bear. For now, this is and can only be a case of 'imperfect homeownership.'

The term 'imperfect homeownership' aims to articulate two theoretical propositions. First, evoking the normative charge of the qualifier 'imperfect,' the term posits homeownership as a moral category that is as variable as it is platonic. Second, echoing the grammar of the imperfect tense (in which 'imperfect' denotes a past action in progress but not completed), the term emphasizes the processive-regressive character of homeownership in Hacienda Santa Fe – where homeownership is practiced but never completed. The concept thus underlines the conflicting relation between homeownership ideology and practice, while demonstrating the proprietorial desires and anxieties behind occupation and appropriation practices in the housing development.

Doña Alicia and the Mortgage

Doña Alicia had been living in Hacienda Santa Fe for thirteen years, since her husband signed a mortgage-loan contract in 2005 and acquired the house on Tegucigalpa Avenue that would become

their home. Alicia and her husband, Francisco, moved into their house in Hacienda Santa Fe with three children in tow and, soon after, discovered that they were expecting a fourth. The narrow, two-bedroom house that they had bought began to feel “somewhat crowded” with her household of six, but the family got by in good humor, grateful to the stars for the opportunity of becoming homeowners. When I first asked Alicia to explain the reasoning that had motivated them to purchase that house, she gently giggled at my knack for asking self-evident questions. As I pressed her to respond, she looked at me with some annoyance and, as if getting it out of the way, said: “well, to stop paying rent; to start paying for something that felt like a future for us.”

Before moving to Hacienda Santa Fe, Doña Alicia and her family had been jumping from one place to the next far too frequently. “Sometimes, they would only raise the rent 100 pesos, but 100 pesos⁶ was enough for us to have to move out, to find somewhere else. We just couldn’t pool enough [money] anymore.” Alicia and I were sitting in the small den that was now her sewing room, as had become our habit. While Alicia mended strangers’ clothes and kept me busy with chores, we would spend hours discussing the meaning of homeownership, or what homeownership had meant for her and her family. Alicia and her husband had built that room at the very back of the house many years ago, when they decided to forego their tiny backyard to construct a bedroom for their eldest son, Diego. The room had passed on to their son José Manuel when Diego moved to Mexico City, but José Manuel was now living in the house next door, “taking care” of it since the neighbors had moved away. Unprompted, Alicia readily insisted that the neighbors had given her son permission to occupy their house, and it was clear that she was happy with the arrangement. The neighboring house now felt “like another part” of her own, and José Manuel’s move had

⁶ At the time of fieldwork, 100 pesos (MXN) were roughly equivalent to 5 USD.

allowed Alicia to take over his bedroom, filling it with her mountains of fabric scraps, a desk for embroidery work and ironing, and her much-cherished sewing machine.

As Alicia put together a unicorn costume for a neighboring girl's birthday party and I went through her patches of cloth to arrange them by color, Alicia described the hardship her family had experienced throughout decades of forced itinerance. She was listing the numerous addresses they had lived in as renters – places they never quite managed to call home, for they were often forced to move out just months into their tenure – when she took her foot off the sewing pedal, fixed her glasses and, turning her chair so as to take a good look at me, said: “Exactly, that was it, Irene, I mean, Inés. After all that moving back and forth, we wanted to begin to make something ours, *empezar a hacer algo nuestro*, so much that we left the city to live here. Because, back then, we were practically next-door to the Plaza Tapatía!” A wide, tree-lined boulevard running through the very core of Guadalajara's historic center, the Plaza Tapatía was here synonymous with sociality and urban life. “Now, well, we're in east-bumfuck, *al otro lado de la chingada*,” Doña Alicia said, as she returned to her sewing, torn up with laughter.

Alicia and her husband, Francisco, bought their house in 2005 by directly presenting themselves at a Homex office, where they put down Francisco's housing fund and quickly took out a mortgage. Indeed, many years before the purchasing of their house, Francisco had shifted careers to acquire the right to an INFONAVIT housing fund, when he quit his off-the-books construction job to become an employee in an electromechanical maintenance firm, Asmi de Occidente. While Francisco disliked his new line of work, felt aggravated by the chain of command, and “earned little” after taxes, Alicia and her husband were convinced that having access to the INFONAVIT savings scheme was well worth the sacrifice. Through the course of

one of my many visits, Alicia described how, many years later, they were encouraged to put Francisco's housing fund to use:

We found out that with Homex there was a promotion, people knew as much, la gente lo sabia, pues, but they'd also announce it on the radio and in people's jobs there was talk of the promotions Homex was offering. So, we went with them, to their offices, and well, they handled it for us. Processed all the paperwork for us. Back then, en aquellos tiempos, they were inviting workers to buy [houses], something I feel doesn't happen as much anymore. And, to tell you the truth, a decir verdad, pues, they made us dream. We had been paying rent for 15 years, and, so, the illusion of having something that would be ours, ours, of being owners, it won us over. And it's that, es que, it was something very new, that people like us could afford, pudiera costear, a house of their own, that didn't used to be the case, it was impossible. And, well, it was with Fox, ¿no? Under his presidency, it was his policy. He was the one that was always going on about how he wanted everyone to have their casita, their own little house. It was him who made it possible.

Doña Alicia and her husband seized the opportunity to become homeowners in an attempt to attain dignity and stability. With the birth of each child, the couple gained a dependent, and their ability to support themselves was fast deteriorating. The last address they lived in before taking the plunge to buy a place of their own was a *vecindad*, a tightly packed tenement building in the Colonia Santa Rosa where the then family of five shared a single bedroom and a minute bathroom. “We didn't last long, less than a year, tops. But, it's that, it's that I had never lived in a *vecindad*. That, I hadn't done! *¡Eso sí que no!* It was the first time,” Alicia looked at me with embarrassment. “I promise you, Irene, it was the first time and, oh, I so hope the last. But that's what really pushed us to buy, to risk it all for the sake of getting out of there. Yes, because, before then, things might've been tight, but we had always lived apart, in houses.”

When I asked Alicia to describe the benefits of being a homeowner over a cake I had baked for Alicia and her youngest daughter, Paz, Alicia's response underscored uncertainty and a painful amount of wishful thinking. She said, “well, you now have the hope to aspire to one day probably having your house, and so, little by little, you put into it all of your illusions.” Alicia added that,

to be totally frank, she felt good when she made payments towards her mortgage, just as she felt good paying her property taxes and her water and gas bills. “Because, that’s how it goes, we no longer live in a *ranchito*, we’re no longer *gente de rancho*, and I remember what that was like, growing up in the countryside.” Alicia gazed up as she remembered her childhood in rural Jalisco, picking a sprinkle off the cake’s frosting. “To have a log fire (*fogón*) instead of a stove, making tortillas by hand (*torteando*) all day, cooking with a *molcajete*. I mean, I now have a blender, you know! And, all that costs money, but, really, with all these services, I feel like I live in a palace sometimes.” Laughing at the folly of having just equated her modest home with a palace, Alicia continued:

I would feel panic, pure panic, if I ever stopped making payments towards the house, paying the mortgage, paying the fees. I would really feel that, ahí sí, I’m losing my home. All the effort of so many years, all the work that it has cost us. You know, there are lots of people around here, people that just stop paying their mortgages. People that get too confident, that are too bloody clammed-up, enconchados, I say. Those people believe that, because they’re being abused, that because of abuse, they deserve to then have everything for free. But, no, Irene, everything has a price. All this has a price, and you just have to gird your loins and figure it out, but you have to pay the price.

Alicia and I remained silent for a while, as we slowly ate our cake and Paz asked for seconds. As I cut into the cake to give Paz a second slice, I asked Alicia if she could describe what was that price that she mentioned, what the price of homeownership might be. Alicia told her daughter to go to her room to carry on with homework, gently demanding she close the door behind her. As Paz shut the door, Alicia looked at me and replied:

Well, essentially, the price here is that you lose your husband. First, because the husband has to run around like crazy working all day and night to try and pay the house. To make the payments, cover the monthly installments, the fees. And, then, because, well, because the man dies, they die as soon as the house gets paid, if it gets paid. The husband dies, and that’s it. I know a lot of people like that. And, well, they were never able to enjoy their house, their family, all their effort, and the women just end up widows, there, little widows in their little house. And, of course, over the course of the 25 or 30 years, or more, that it takes to pay for the house, well, [it makes sense]. Because they told us we’d pay it in 15

[years], and, my oh my, we were so excited, so full of illusion, but we didn't read the small print, see? That's what they say, the small print? The truth is that this [homeownership] is like another rent. This [house] is not ours, not really, and we always have to keep paying. This house, well, it's just a drug, es pura droga. But the day I stop paying, that day, I'll feel like, like it will be another loss. Just another loss.

By the end of my fieldwork in Hacienda Santa Fe, Doña Alicia and her husband still owed the lion's share of their principal. Francisco was 52.

Don Carlos, The Owner-Squatter

A native of the arid state of Zacatecas, Don Carlos was a mannered, private man with a bitter temper. Now in his sixties, he had joined the Mexican army at a young age, reaching the rank of first captain before being discharged unexpectedly. Don Carlos had a reputation for castigating neighboring kids and young men who got on his nerves, usually when they smacked a football against the wall across the street from his home, as if it were a soccer field, or when they failed to treat him with the deference Carlos felt he deserved, “because I am their senior in rank.” Gaining his trust took a great deal of insistence, patience, and gifts of *pan dulce*, till one Saturday morning in July he opened his door, demanded I wait “right there” while he put his pit bull away, and minutes later returned, stiffly asking me to come in and sit down. Of course, I did as he directed, and tried my best to show no signs of apprehension as he closed the door behind us.

Don Carlos lived on Hacienda Santa Fe's Santiago de Chile Avenue in an ocean blue house that he kept in excellent condition, but inhabited austerely. He made a point of carrying himself like he had never left the army, and his home was severely clean and well-appointed. Ribbed, upholstered sofas the color of speckled peacocks with Victorian legs gave Don Carlos's small living room a certain yesteryear weight and dignity. The small television was perennially on, rasping the sounds of newscasters and game shows as Carlos went about his day. Carlos's wife,

Cristina, was rarely in the house. Twenty years his junior “give or take,” Doña Cristina was currently supporting her husband by cleaning other people’s houses, engaging in occasional nursing gigs, and taking care of an ill, elderly woman on the other side of town.

In the course of making each other’s acquaintance that July morning, as I described my research project and interest in learning more about the property regime (*sistema de propiedad*) of Hacienda Santa Fe, Carlos told me he “approved of the importance of the research.” Unprompted, he declared that he owned the house that he and his wife lived in, but that many people lived in houses they did not in fact own. He had bought his house some years ago, he explained, with the INFONAVIT savings he had amassed in his military career of twenty-three years and the credit this work had entitled him to. At the time, his insistence on the role played by INFONAVIT in the acquisition of the house confused me, for I was under the understanding that military personnel were ineligible for INFONAVIT funds and instead depended on ISSFAM, the Social Security Institute for the Mexican Armed Forces. Loathe to turn our conversation into a cross-examination, however, and fearful of wrecking a rapport I still felt nascent, I took his word for it and carried on.⁷

Thus, when our conversations evolved as I began to gain his trust, I was not very surprised to learn that Carlos did not in fact own his house. One day, with squinting eyes and an aslant smile, he disclosed he was a squatter, and explained that he had been so for years. More than that, Don Carlos made clear to me that he willingly chose to squat, rather than rent or purchase a dwelling,

⁷ Beyond these admittedly self-interested concerns, I had also begun to realize the metonymic quality that INFONAVIT had acquired amongst the inhabitants of Hacienda Santa Fe; the organ was frequently conjured up and enunciated to symbolically express the complex system underpinning the condition of the housing development’s inhabitants, and it frequently stood in for anything related to governmental housing policy, however small or large.

for he did not believe any of the property arrangements available to him were in his interest or that of his family. It was equally clear to me, however, that Don Carlos also considered himself an owner in some shape or form. He took proud, rigorous care of his home, and performed and enacted ownership of his house before his neighbors and others with whom he interacted. In a sense, then, he was both.

Don Carlos's story is one of dispossession and dishonor. Twenty years before our meeting, in 1997, Carlos had arranged to visit his brother in Guadalajara in search of stability and some much-needed rest. Just three years prior to this visit, Carlos had been dishonorably discharged from the army after clumsily, if heroically, stepping on the toes of military corruption and the drug trade, when he problematically ordered his men to seize a rich poppy and marijuana ranch in Mexico's Golden Triangle, apprehending its keepers. Carlos had spent the three years following his discharge in a high-adrenaline state of fear and paranoia for, having unknowingly stumbled upon a hornet's nest connecting the powerful interests of the Mexican military, drug cartels, and, even, the grandson of a former president of the United States, he was convinced that all kinds of henchmen and hitmen were after him. In this runaway period, Carlos led an itinerant life determined by survival, spending his savings on motel rooms and bus fares up and down the country, in a constant search for safety. Carlos's situation was so severe and perilous at this time that he admits to having killed two hired guns ("*matones*") who had caught up with him in the chase.

Upon his arrival in Guadalajara in the nineteen-nineties, Don Carlos immediately chose to stay. His swift decision to settle down in the city was straightforward: "I just liked it enough here. I liked the city and the people were alright and my brother's life was decent. I also felt they'd lost

my trace, so, I made up my mind on the spot, and,” Carlos explained to me, laughing at his own resolve, “got a job the very next day.” Carlos started driving buses for a local public transportation company (a job he would keep until he was forced to retire on his 60th birthday, for the company considered him “too old” to continue), and Carlos’s brother and his family gave him refuge while he found a place of his own. Three weeks after his arrival in the city, Carlos had moved into a rented apartment in the Sector Libertad, Guadalajara’s cardinal working-class district.

From 1960 to 1985, the Sector Libertad was an important site of informal urbanization and progressive regularization processes, absorbing much of the city’s demographic growth and becoming a nucleus within the periphery, or the “first ring of expansion,” given its privileged location just north of the city center (Ward, Jiménez Huerta, and Di Virgilio, 2015). By the time Carlos moved into the northern district in the late nineteen-nineties, the Sector Libertad was home to numerous, well-consolidated *colonias populares* that had been the object of a generation’s work, organization, and investment. The neighborhood had also benefitted from significant state expenditure, and had been the object of several waves of land titling policy.

Don Carlos speaks affectionately of the Sector Libertad, recalling the many ways in which neighbors would come together to aid each other in times of need, or gather around a couple of cold forties (*caguamas*) on hot, social sidewalks in the sweltering weekends of summer. It was there that Carlos met his wife, Cristina, and, after three years of renting, bought a land lot and built his own house “with the skills [he] had acquired in the army.” In 2002, just two years after the acquisition of the lot, Carlos and Cristina were forced to sell their house in the Sector Libertad to cover urgent medical care for which they had no other way of paying. They did not get much for the house, “basically enough to cover the hospital bill, in fact.” Once again, the couple was pushed into the anxious situation of having to figure out their housing.

Carlos and Cristina's exact movements in the immediate wake of the loss of their home in the Sector Libertad are somewhat unclear, but Carlos describes being approached and courted by salespeople trying to sell him a property in the burgeoning housing developments that were beginning to define the new, post-reform urban periphery. He nearly bought a house in Hacienda Santa Fe itself, but, when the salesperson asked him for a bribe, alleging that the "fee" ("*cuota*") would allow Carlos "to recover [his] housing fund in full," Carlos got suspicious and backed out. Yet, in this aborted purchasing process, Carlos and Cristina had become enticed by the housing opportunities opening up in the new development to the south of the city. In 2003, they decided to move to Hacienda Santa Fe, despite their failed homeownership venture. They would rent a house in the meantime and, if they were to like it there, eventually buy themselves a house.

Carlos and Cristina found a place to rest their feet just a few blocks away from their current address on Avenida Santiago de Chile, in an empty house with a "For Rent" sign listing only a phone number. When they called to make inquiries, Carlos remembers that "the owner said she was renting it out to help pay the mortgage. She told me she'd bought the house for when her kids grew up, and just needed to keep it safely occupied till then." She was looking for trustworthy people, the owner insisted.

Carlos and Cristina were surprised to find out they could somewhat easily afford the rent, which was "not much, only a few hundred a month." They asked the landlady if they had permission to take initiative and make improvements to the property – after all, the house needed re-plastering and a fresh coat of paint on the walls, new bathroom furnishings, and, as they would later discover, significant waterproofing. When the owner reassuringly accepted and encouraged Carlos and Cristina to take control of the property, this gave the couple confidence, as all they truly wanted was to settle in and focus on rebuilding their lives after displacement. The owner was

relaxed and sufficiently clear, only asking the couple to be prompt in their monthly rent payments, “making deposits into a Banco Famsa⁸ bank account,” the details of which she calmly passed on. Carlos and Cristina say they never missed a payment, “always paying on, or even before, the first of the month.”

One day, when the couple had been living in this rented house for some time, a man and a woman “pulled up in a black car” and, while the man waited in the car, the woman knocked on Don Carlos’s door to inform him that he “had 24 hours to vacate (*desalojar*) the property.” When Carlos asked her to explain why this was the case, Carlos recalls that the woman put it simply: the house he was living in “did not belong to [him] but was, supposedly, the property of the construction company, *que dizque pertenecía a la constructora, dijo.*”

Carlos kept calm and measured her up, analyzing the car from the corner of his eye. When he had confirmed there were no official insignia on the vehicle and the woman refused to produce any formal means of identification, Carlos took a gamble. Even though he was merely renting the house at stake, Don Carlos claimed ownership, declaring: “I have [evidence of] the transfer of ownership rights from the construction company to the INFONAVIT, from the INFONAVIT to the city council, and from the city council to me. I have the paperwork. If you want to see the documents, I’ll see you in the courthouse in an hour. But there is no way I am vacating,” he told her, “*yo de aquí no me voy.*”

Don Carlos and I were sitting in his living room one murky, late summer afternoon, chuckling as he relived his bluff that day. Carlos explained to me how, the more the woman

⁸ Famsa is a Mexican retail company selling household appliances, electronic goods, furniture, clothing, and other consumer goods. The company has hundreds of outlets across Mexico, and a few dozen in the United States (mainly, in Illinois and Texas). Like other companies of its kind, such as Grupo Coppel and Grupo Elektra, Grupo Famsa has specialized in the low-income consumer market, basing its retail strategies on high-interest, in-store credit schemes. In 2007, Grupo Famsa began to offer banking services and inaugurated its own bank, Banco Famsa.

hesitated, the more resolute he became. He says he quickly realized that her claims were as spurious as his own; that she was fundamentally incapable of knowing whether he actually had proof of ownership. Carlos's emphasis on the paperwork forced the evictor to pursue a different strategy. "When I told the lady that she'd see my documents in the courthouse and nowhere else, she claimed I had to meet her in a Guadalajara tribunal. I don't really know why she wanted that, but I was not going to let her have it just like that, *así como así*." Carlos doubled down, saying he would only present his ownership documents before a Tlajomulco judge, "for this was a matter that concerned the municipality of Tlajomulco and was Tlajomulco jurisdiction only."

Insisting on "the paperwork in [his] possession" ("*los papeles en mi posesión*") and overwhelming the evictor with obtuse technicalities, Carlos gave the woman little choice but to get in her car and drive away. "She never came back," Carlos told me, pausing to savor his own cunning, "and that's when I knew something was very wrong here."

Carlos and his wife would spend the better part of a decade living in that rented house. They continued to pay rent on time, Carlos claims, preferring not to question their landlady's legitimacy even after the incident with the woman in the black car. It was in 2012, nine years after having first moved to Hacienda Santa Fe, that the couple decided it was time they cease being renters and pursued homeownership. Having by then built a life in Hacienda Santa Fe, and wary of the costs of relocation, Don Carlos and Doña Cristina were determined to stay in the neighborhood. Yet, by the decade of the twenty-tens, the cracks and cons of the housing reform had become far too apparent to ignore, particularly to the inhabitants of the enormous housing developments that the reform had left in its wake.

While Homex, the construction company that alone built Hacienda Santa Fe, was yet to declare bankruptcy in 2012 (it would do so in 2014), its mortgage-lending subsidiary, Crédito y

Casa, had filed for insolvency in December 2009, leaving many of its borrowers in Hacienda Santa Fe and elsewhere in a baffling state of limbo. As the mortgage company's operations came to a halt, an ambiguous power vacuum developed, with numerous, fraudulent, and opportunistic actors descending upon residents to demand mortgage payments, seize houses, and make a buck.

“It became like a no man's land, *como una tierra de nadie*. The Wild West, even,” Don Carlos was describing Hacienda Santa Fe to me, attempting to explain his fears and doubts as he and his wife prepared to buy a house. “One did not know who to trust, and, simply, I just didn't want to get conned, *nada más no quería que me vieran la cara*.” Wary of entering the market, Carlos felt he needed to better inform himself, and reasoned that he should start by consulting the municipal authorities. He booked an appointment in the municipal land registry (*catastro*) offices, presenting himself as an “honest citizen and inhabitant of Tlajomulco” in need of information. “I told them I wanted to make good, that I wanted to make a good investment.”

The bureaucrats in the office were somewhat confused by his visit: “they first didn't know what to do with me, but they ended up taking out an enormous map, a *plano* of the whole of Santa Fe, and we got talking. I told them I wanted to buy somewhere near to where I was already living, but that I simply needed to know who to contact to start the paperwork (*trámite*), right? Legitimately.” “Where'd you live now?” they asked Carlos. “And when I pointed to my house, to the lady's house, they weren't too pleased, let me tell you. The *licenciado* looked at me closely,” Carlos paused, stressed to remember his embarrassment before the government employees, “and asked if I was sure, if I lived there, really. And I said I was absolutely certain, I even showed him my Banco Famsa deposit slips, but he just stared on. He said, ‘Those houses have no owner, *señor*. That row of houses was never sold.’ And I said that of course they did, that I knew the owner, that I paid her rent, I showed him the slips again,” Carlos explained to me, exasperated once again. In

a frantic attempt to prove his legitimacy and his very status as a man of dignity, Carlos insisted on the deposit slips “in his possession.” “But it had dawned on me. I was a squatter (*paracaidista*), an informal. A squatter that paid rent but a squatter nonetheless.”

After the meeting, Carlos and his wife were morally devastated and painfully ashamed to realize that, in their attempt to avoid fraud and deception, they had been duped all along. Over the course of nearly ten years, they had paid a small fortune to a woman claiming to be the owner of a house that, they were now told, had never had an owner. They had followed the rules only to discover they were illegitimate. Feeling like criminals, deplorable and scathed, they were determined to escape their fraudulent arrangement as soon as possible. They would no longer pursue the arduous path to homeownership, nor would they remain renters, for, they now believed, there was simply no way of doing so honestly and with dignity. Don Carlos and Doña Cristina had lost faith in the system. If there is no true life within a false life, then let it be appearance.

“I didn’t even tell the woman I knew what she’d been up to, the goddam ‘land lady.’” Carlos said, as his face mimicked respect and deference. “No, no, why bother; why waste my time. That same day, when I got home, I started walking around, looking for a house.”

A study in street semiotics, the house Carlos was looking for had to have the necessary signs of abandonment, had to be sufficiently run-down, while remaining inhabitable. It had to appear to have no owners, for Carlos “didn’t want to steal from nobody. It was the other way around. *Al revés*, I wanted to restore my dignity, *quería recuperar mi dignidad*.” But the house also had to be in sufficiently good condition to allow Carlos and Cristina to move in quickly without grave discomfort, making improvements as time and money came along.

That evening, Carlos noticed a house on Avenida Santiago de Chile which fit these criteria. It was unoccupied, just a few blocks away from his current place, and appeared to be ownerless,

as far as he could tell. It was also in decent enough shape to inhabit. Preferring to err on the side of caution, however, Don Carlos would keep an eye on the house and surrounding people's movements for the rest of the month. After all, while he may have been desperate to leave his shameful housing situation, he was not about to walk into a more shameful one.

One night, having confirmed that the house seemed up for grabs, Carlos and Cristina broke into the house, quietly transferred their belongings, and settled in. The next morning, they would introduce themselves to the neighbors as the new, rightful owners. Their ownership was not questioned, and they made the place their own. Five years later, when I met Carlos and Cristina, this house was their home.

On my last meeting with Don Carlos, as we said goodbye and I thanked him for his time and patience, he told me, "Now, go on and remember:"

All this, this whole process, has represented a grave loss for all of us, for the nation. What was lost here was, firstly, productive agricultural land, federal ejido land (tierra ejidal federal). Before, instead of all these little houses, whether abandoned or not (que si abandonadas, que si no), these were agricultural lands that produced nourishment for the country. And one simply has to look at the rise in the cost of the basic basket of goods (la canasta básica) to become aware of how we have lost. Everything is more expensive now, and, of course, how else would it be, if we have transformed our agricultural fields into this, into little, worthless houses. Afterwards, when this was built, the people (la gente) also lost out. Those who lost the most were the persons who initially bought in, who bought in with their savings and their housing funds, only to then give up and leave, to abandon what they had bought with their life savings. All those people are gone; they surrendered themselves and left. And now, the only ones that live here are those that have been rejected by everywhere else (personas que han sido rechazadas por todas las otras colonias). People that had no other place to go. Maybe those, maybe I, have gained a little, but, really, not much at all.

Hilda's House Scheme

One early summer morning in 2017, Hilda was taking out her trash “and, as always, checked out the block to see if everything was in order.” Hilda had become habituated to scanning her cluster in search of anything she might deem unusual or compelling, taking notice of people’s comings and goings, the state of homes, sidewalks, and streets. She was a hands-on, intelligent woman who was permanently engrossed in keeping her neighborhood clean, safe, and pleasant. Determined to improve her surroundings, she would constantly conceive of new plans of action and never stopped pestering her neighbors, demanding they put more time and effort into her vision of “the common good” (“*el bien común*”). Shortly before our first meeting, Hilda’s neighbors had named her “president” of their cluster. The title testified to her tenacity and desire for leadership. It also underscored the neighbors’ exhaustion with Hilda’s constant demands for collective action and cooperation.

That fateful day, as Hilda threw out her garbage bags and surveyed her surroundings, she noticed that the house three properties away from her own had begun to acquire signs of dereliction. “It just looked it. It looked like the owners had left, and had left for good – you know?” Hilda told me, as I asked her to explain how she could know that her neighbors had definitively vacated. “I peeked through the windows and saw a bunch of rubbish and some old, broken furniture, stuff they clearly hadn’t wanted. Just, trash. And, one doesn’t leave a house you’re going to return to all trashed up, ¿no? Not like that, it was ugly.” Hilda continued, “but, it was when I saw they’d taken their protections (*protecciones*) with them, and hadn’t put up any boards or anything, that’s when I knew, well, was almost certain, they weren’t coming back.”

Hilda was referring to the wrought iron structures that residents get made and fitted onto doors and windows to protect their homes from entry. In Hacienda Santa Fe, *protecciones* are

considered a crucial safety mechanism, and have become a symbol of inhabitation, stability, and responsibility. Neighbors are celebrated by friends and family when they take the plunge and go to the expense of getting them made: “Oh, well done! You’ve even installed protections already!” (“¡Ay, muy bien! ¡Ya hasta pusiste protecciones!”), I often heard people remark to one another, approvingly observing the milestone. A valuable possession, *protecciones* can be repurposed, or even smelted into new shapes. When people move away, they thus have ample motivation to take their iron barricades with them, to be installed in their next home. The demand for these expensive devices is so high that blacksmiths in Hacienda Santa Fe have become the object of envy and scorn, and the municipal government has felt compelled to run workshops teaching inhabitants to forge their own iron.

For Hilda, the discovery of her neighbors’ sudden and seemingly definitive departure was far from advantageous. In fact, it left Hilda full of apprehension. While she confessed to “not really” knowing her recently departed neighbors, she had known them “well enough” to consider them “good” (“*gente de bien*”), and Hilda dreaded the thought of who might come to take their place. After all, as another inhabitant of Hilda’s cluster put it to me, empty houses tended to attract pernicious and corrupting presences:

Abandoned houses are focos de infección, sources of infection. As soon as one’s empty, as soon as a house becomes empty, it gets filled up, but it gets filled up with addicts, with petty drugdealers, narquitos, with delinquents, gente de mal, bad people, not good people. They don’t last a day; an empty house won’t last alone more than 24 hours around here. They just break in and, then, then there’s no getting rid of them. The block, the street changes, then the whole cluster changes, and then your kids are running around with them or girls are getting raped or you’ve got a kidnapped man, un secuestrado, next-door. The municipality, the police, the feds, they won’t do anything about it. They say they can’t. That supposedly they, those people, have ‘the right,’ that’s what they say. That they can’t be evicted. Just a bunch of excuses, nonsense. So, um, to protect us, we have to, well, we have to take them over; occupy the abandoned houses, get in there, before they do. We do this for our safety, for the good of our children – you know? We have to.

Hilda sprang into action the very same day she determined that the nearby house was empty. Going door to door, she gathered her most reliable neighbors, whom she had begun to call her “council” since becoming president of the cluster. Convoking an emergency meeting, Hilda presented her case: it was paramount they do something about the “solitary house” (“*casa sola*”), Hilda exhorted, and particularly urgent that they do so before “the others” did. Hilda insisted that the safety of their community depended on their next steps, and concluded that, if they were to protect themselves and the neighborhood, they would have to break in and take over the house themselves. Her neighbors, while apprehensive of the potential consequences of this latest call to action, understood what was at stake.

The council was made up of four other women who had bought homes at the height of the housing reform; people who considered themselves “original” occupiers of the cluster and felt responsible for its upkeep. Hilda had attempted to involve male residents in her council activities as well, but men had shown little interest, and tended to drop out after a meeting or two. Thus, while men were sometimes recruited and pressured into engaging in occasional work for Hilda and her “common good,” council activities were eminently female. By the time they started taking over houses, the cluster’s council members were all mothers in their thirties and forties who, if perhaps not as willful as their leader, were equally concerned by the arrival of “bad people,” “*gente de mal*,” into their “zone” (“*zona*”), just as they were interested in organizing better-attended *posadas* (traditional Christmas parties) and rosary readings for the Virgin of Guadalupe, or advocating for “green areas” that might allow their children to play off the streets.

“We had never done it before, breaking in, taken a house. But we voted on it that day and we all agreed, by majority, that it was the way to proceed,” Hilda said, as she recalled how her council had agreed to start taking over houses. The very same day of the meeting, as night fell, and

enlivened by the council's mandate, Hilda took a pair of bolt cutters from her husband's toolbox. Not without effort, she cut open the shackle of the master lock that had been keeping the vacant house's front door shut, and replaced it with a lock of her own, pocketing the key. "Ay no, Inés, I slept like a baby that night! Just to know my kids were safe, it was really... really exciting. I felt," Hilda paused, remembering herself going to bed the night she first "took" a house, "I just felt good."

Verónica, a mother of two in her early thirties and the youngest member of the council, explained that the months following the break-in and take-over of the house were "really cool, *muy padres*." "We had, like, our own council offices, our headquarters, in that house. We cleaned it together, we made it nice, it didn't even smell [of sewage] anymore." In the days following the break-in, Hilda and her team devoted themselves to cleaning and conditioning the house, making it respectable. The previous occupants had taken the bathroom furnishings with them, they noticed, so the women covered up the ducts, and painted the walls white with some paint one of them had, sweeping, dusting, and mopping until the place sparkled.

Hilda and her council considered that they needed to "use" the house frequently in order to send a message to anyone who might have been considering moving in. "We took in some furniture we could each spare, *muebles que no estábamos ocupando*, and we'd have coffee there, smoke our cigarettes without anyone bothering us. We even got support from the municipality and started to offer courses." Verónica eagerly continued, saying:

Courses open to all who were interested, y'know, 'cause the house was for the good of all, para el bien de todos, supposedly. That was our thing. What we wanted was that the house could serve the good of the cluster. So, a lady was coming in to give a baking course – we learned to make cupcakes, Inés! Like, real cupcakes with frosting and sparkles and everything! And a self-defense course too, only for women, you know, where municipal employees taught us, well, lots of things. We learned about equality, sobre la igualdad,

about how to deal with our husbands when they've had a few, sobre cómo reaccionar cuando nuestros maridos andan tomados, how to protect ourselves, pues.

Much to their disappointment, however, the women would not get to complete their baking and self-defense courses. Halfway through the series, just weeks into their occupation of the house, “they took [the house] away.” Hilda retells how this happened: “One day, some people from the IR mortgage company (*hipotecaria IR*), that’s what they said they were, who knows, I’d never heard of it. Well, anyway, these people showed up and told us to vacate, they said that the house had been sold.” Hilda went on, “they even told us that they’d sold it to my cousin – can you believe it? And I was, like, ‘What cousin? *Pues, ¡sabrá!*’ Like, who knows it? But we realized we were done. Like, the whole thing was kind of odd, but whether they were real or not, *hayan sido de adiverzas o quién sabe*, we weren’t about to go against some mortgage company.”

Over the next week, the house would be revamped for sale in a hurry. Construction workers came in and quickly re-plastered and re-painted the walls, put in a new kitchen and bathroom, and planted some fresh grass out back. Hilda remembers:

They left it lovely, wonderfully nice. And, to be honest, I was happy to think the house was in good hands. But, then, they put up a ‘For Sale’ sign, and, oh, my blood could boil. I was so, so angry; so, upset. Los canijos, the bastards, they had lied to us, that ‘they’d already sold it!’ yeah right. That ‘the house had an owner, now!’ They took it from us. I just laugh to think of it, for what use are tears now. No, no, nomás me río de pensarlo, porque ya ni llorar es bueno.

After they lost the house to developers, Irma and her council did not back down. Rather, they became more aggressive and determined in their desire for control over space. The dishonesty of the developers in declaring that they needed the house because it had been sold, when it had not, compounded by the absurdity of the alleged sale to a relative of Hilda’s, cast enormous doubt on the developers’ legitimacy. The more the women mulled over the facts and analyzed how they had come to “lose the house,” the more convinced they became that outsiders, regardless of their

proclaimed identities or status, had no rightful claim over the houses in their cluster. Indeed, the rightful claim was theirs and theirs alone, for it was they who had to live with the empty houses and endure the permanent threat of dangerous, “evil” strangers coming into their “zone.”

The women continued to survey their blocks, regularly taking notice of houses that seemed empty and ownerless. As they did this, they began to conceive of their ambitions to occupy houses as a kind of “project.”

“We realized that, if we wanted our project to succeed, we had to change strategy. We had to appear more formal, more institutional, as they say, and make it clear to the rest of the cluster, to the municipality, too, that we were doing this for the good of all, *para el bien de todos*, not just ourselves.” Verónica was smoking a menthol cigarette outside her house, watching over her two children as they frolicked on the street. Describing the change in their attitudes after they lost that first house, she said: “So, we started wearing same-color t-shirts when we carried out council activities, *que un día azul, que otro día rojo, y así*. And we even got letterhead paper (*papel membretado*) made, for our council affairs, for our official business.”

Thinking hard about the nature of their mission and how they would want to label their formal correspondence, the women designed the letterhead themselves. After several meetings and brainstorming sessions, they decided that they ought to present themselves as their cluster’s “Social Council,” and chose to decorate the letterhead with the image of two hands jointly making the shape of a heart. Below this, the letterhead read: “*Bound Together by the Heart*” (“*Entrelazados con el Corazón*”).

The women’s emphasis on the social spirit of their enterprise was unsurprising. After all, as they prepared to take over more houses, they were acutely aware of the risk of appearing individually interested. At the time, they controlled three empty houses, and would go on to occupy

eight. They wanted – indeed, they needed – their actions to be understood as those of official representatives acting in the interest of their neighbors and vying for the common good. The highly gendered choice of graphics, moreover, cohered with how they had come to see themselves. As they explained to me on several occasions, above all, they were “caretakers” (“*cuidadoras*”). In occupying, repairing, and maintaining “solitary” and “abandoned” homes, they were “caretakers” to the houses, just as they were “caring” for their families and neighbors in the act of doing so.

We were sitting in a house Hilda and her council had recently come to occupy, just a row down from the first house they had taken over, on Avenida Lima. A week before, we had cleared out debris and painted the inside walls, first using makeshift tools the women already had at home, then using a paint roller and mixing tray that I bought “as contribution.” The house was unrecognizable from how we had “found it.” The paint on the walls was thin – we had diluted the paint with “*tíner*” (thinner) so that there would be enough to cover most of the interior of the house – and there were still some piles of trash we had swept into a corner of the bedroom. Still, the house felt pristine. As I sat on the ground and admired our work, Margarita fetched mugs from her house, Verónica balanced herself on a broken chair and played with the screws, and Hilda waited for the mugs as she proudly held a pitcher of hot water she had carried over.

Once we each had steaming cups of Nescafé in our hands, having taken a seat in that spell of a living room, Hilda looked at me, and said: “What we want, and want your advice on, is, well, it’s two things. First, we want to have our own, how do you say,” Hilda looked for the word, gazing upwards, “oh, yes, *catastro* survey, a property registry of the cluster, listing who owns what, listing the owners of all the houses here.” Verónica jumped in, “with phone numbers,” she said. “Well, yes, that would be best,” Hilda went on. “Because, what we have been discussing in the council

is, um, that we want to start renting the houses we're taking over, the houses in our control, and," Hilda stopped to breathe. She was noticeably nervous when it came to the delicate subject of money, but carefully continued to explain their plan to me. "We want to charge a monthly installment (*mensualidad*) for them, to good people we know would be interested, people that need a house, but we don't want to get into trouble or rent houses that have owners, really. Or, well, if we do, we'd like to be able to contact the owners to ask their permission."

Hilda wanted me to go to the municipal offices and get her the property registry of the cluster. "The idea, you see, is that we, well, not so much rent the houses, but lend them, asking for a contribution," she paused to emphasize the distinction, "so that we use those contributions for, well, for the good of the cluster." When I asked her to explain what that might be, she responded: "Like, as an example, we could buy the sweets for the *piñata* the kids break in the *posada*, instead of asking people to pitch in, they simply never do and, really, it's a pain to chase them around. Or, we could buy paint and another paint roller to cover up the graffiti, or make the sidewalks nice, things like that."

I told Hilda I would think about it, but that, at first glance, I considered it a good idea. I would get in touch with the municipal government employees I knew, I assured them, and see where that took me. In truth, by the time Hilda proposed I do this for her, I had already spent months repeatedly trying to get access to similar information. It had been to no avail, however, and I very much doubted that I could in fact deliver what was being asked of me. As I picked my words with caution and did my best not to promise too much, the mood in the room sunk into one of quiet sadness and disappointment.

I fixed myself, and insisted I would try, but that I could also help with other tasks. I asked them if they were thinking of using a contract in the lending of the houses, and they told me that

they thought they necessarily would, for how else would they protect themselves against people simply using them to fix up the houses, only to then occupy them and never make a payment. I promised them that I would take a look at a contract when they had it.

Two weeks later, Irma sent me a personal WhatsApp message with the occupation contract the council had drafted for their house-lending scheme. It read:

To whom it may concern,

By means of the present documentation, the neighbors of the cluster (...) address your person, whom we appreciate, to grant you permission to inhabit a house in this cluster on the condition that you maintain it tended-to and inhabitable and that, when INFONAVIT, owners, or the property development company present themselves, you leave without problem, hereof to avoid vandalism of our environment and take care of the empty houses; we also ask of you a recovery rate of \$500.00 pesos, which will be utilized for the improvement of the cluster itself.

In the name of the acquired commitment and in good faith, without more to say, I now take leave.

SINCERELY

Social Council of the neighbors of the cluster (...)

The wording of the contract was startling. All along, Hilda and her council had emphasized the ownerless quality of the houses they broke into and occupied. However, now faced with liability, the women had drafted a contract that underscored the possible – even inevitable – arrival of actors with an effective claim over the properties, and asked people to leave “without problem.” Moreover, as the women began unfolding their project and showing the houses to potential clients, they told them to minimize investment and “make as few improvements as possible.” On one of these occasions, as we showed a new house to a pregnant woman and her sister, they questioned Hilda as to why they would be advised against repairing the place. “The place needs work, clearly,” they said, “so why can’t we do it?” Hilda put it bleakly: “well, we simply do not recommend you

spend too much effort here, given the, um, temporary nature of things. You're asked to just keep it as it is." In an attempt to protect themselves through full disclosure, Hilda and her council were forced to acknowledge the ambiguity and transience of their arrangements.

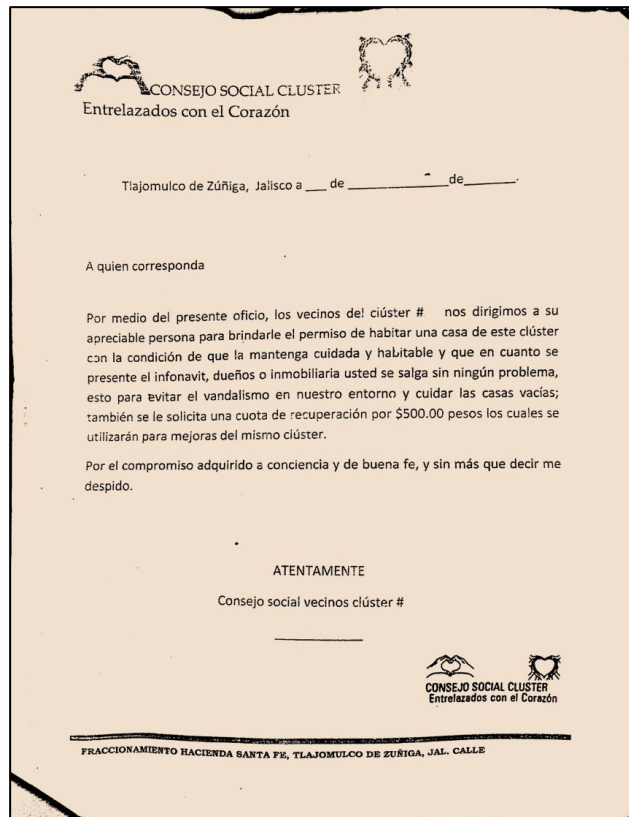


Figure 1. House-occupation contract drafted by inhabitants of Hacienda Santa Fe

Growing increasingly suspicious, the interested clients asked if the house “really had no owner.” Hilda’s reply left no room for doubt: “This house has no owner,” she declared. “So, who used to live here, then?” the interested party inquired. “A family, but they were not the owners.” As the prospective occupiers continued to inspect the house, fiddling with its dangling electricity cables and opening the tap to check for water, they asked: “Rent is 500 pesos, you say?” Hilda was quick to clarify this, saying, “It’s not rent, it’s a contribution that will be used to make

improvements to the cluster. But, if you're interested, we're going to need you to sign a contract.” The prospective renters were startled by the mention of this, “A contract?” they asked, concern taking over their faces. Hilda quickly corrected herself, and explained, “No, it's not a contract. It's an agreement in which you commit to taking care of the property, contribute to the community with 500 pesos, and, if INFONAVIT, or a mortgage company, or the owner shows up,” but Hilda was unable to finish her explanation. Upon mentioning the potential existence of owners, she was immediately interrupted by the prospective renters. Jumping in delight to having found their suspicions confirmed, the pregnant woman and her sister exclaimed in unison, “So, it does have an owner!” Hilda's response could not have been more insightful: “No, this house does not have an owner. Maybe someone somewhere believes himself the owner of this house, but, really, this house has no owner.” And, yet, to the women, the owner of the house appeared to be Hilda.

In December 2017, six months into the house-occupation project, Hilda messaged me to let me know that a municipal employee we both knew, Ruth, was interested in “borrowing” one of the houses under the council's care. Ruth was the head of INDAJO, a municipal government organ that aimed to cover the municipality's housing developments with 43,000 square meters of mural art (El Informador, 2017). Part of an ambitious “urban art” agenda, the project conceived of Hacienda Santa Fe and its neighboring housing complexes as a “canvas” upon which “color” and “emotion” could coalesce to express and bring forth “new community forms.” INDAJO, Hilda explained to me, was bringing in artists from across the country to conduct a mural art “intervention” that would be part of this larger effort, and Ruth was interested in potentially housing the artists in Hacienda Santa Fe itself.

As Hilda eagerly relayed to me on the phone, if they were to deem the house appropriate, the municipal government was offering to give the council “more than the 500 pesos” they had been requesting for the occupation of the house. Ruth had also expressed interest in exploring the option of “borrowing” more houses to accommodate the entirety of the artist retinue during the span of the art intervention, and she seemed excited by the arrangement’s possibilities. Housing the artists in a real Hacienda Santa Fe home would give the intervention an air of authenticity and “street cred;” inspiring the artists and enabling the organ to save money while simultaneously helping inhabitants of the urban development with some cash.

Hilda and the council were palpably keen on snatching up the opportunity. In the last few months, they had struggled to find tenants for the homes under their care, and, with the Christmas season fast approaching, they were worried they would be unable to meet the cost of the *posadas* they had been promising to the neighborhood children. Moreover, the prospect of having artists from “abroad” staying in one of their houses felt awfully glamorous, and they were convinced that the act of renting a house to the municipal government could consolidate their role as official representatives, potentially bringing in municipal support and resources for the cluster and for themselves.

Well aware of my friendship with Ruth (a friendship that went back well over a decade), Hilda asked me to be present in the showing of the house. On the morning of the showing, I had aimed to get to the address early enough to assist Hilda and her associates with any last-minute cleaning or chores. As I turned the corner onto the street of the house in question, however, I noticed Ruth’s Mazda was already parked out front. Two tall, bearded men in graphic t-shirts and baseball caps were leaning against the car, as one finished smoking a cigarette and Ruth, with her recognizable blue hair, talked to Hilda on the sidewalk. I could see Lesley and Verónica were in

the house, sweeping. The posse had been waiting for me to show the inside of the house, but the artists already exhibited clear signs of discomfort and doubt. As they noticed me approaching the house, Hilda greeted me emphatically, almost making a show of familiarity, and Ruth nodded and winked, well amused by the scene.

We walked into the house together, as Hilda led the way and Lesley and Verónica, still holding their brooms, smiled welcomingly to the strangers. The showing, however, would not last more than a second. Just after walking in, with the smell of wastewater invading our nostrils and the sad state of the house all too apparent, the artists simply walked out. Saying nothing, Ruth followed them.

Hilda, Lesley, and Verónica were startled and did not quite understand what was happening, or why the artists had cut short the showing. The women asked me to go talk to the newcomers and inquire after their thoughts on the property. I did as they requested, only to be met with the two men's murmurs, distorted faces, and stunned stares. Momentarily collecting themselves, one of the artists looked at me quizzically, and asked, "Who lives like this? I mean, no-one can live like this." The other, languidly lighting up a second cigarette and sleepily cracking his neck, added, "It's, um, nauseating." Ruth remained silent, I shrugged, and asked Ruth what I should say to the women. "Tell them 'thank you,'" Ruth said, carefully. "But that, well, that it's just not gonna work out." I nodded, they got in the car, and left.

When I went back to the house, the three women were on the brink of tears. They demanded I report to them exactly what had been said, to spare them nothing, and so I did. Upon hearing the exchange, Lesley retorted, "That who lives this way? We live this way. We do." Locking the house behind us, Hilda took a deep breath and said, "Well, at least now they know the conditions in which we're in here."

A year later, in December 2018, I received a phone call from Verónica. As we caught up and joked around, she informed me that the council had fallen apart in a crisis of trust. Though they had been somewhat successful in renting out the houses they controlled, there were growing disputes over the use and purpose of the money generated by the scheme. Hilda was “more beautiful by the day,” Verónica pointedly reported, wearing more expensive clothes and always sporting a new pair of sunglasses. She was also spending increasing amounts of time with municipal officials, but the cluster, Verónica insisted, “was worse than ever.” Dryly, Verónica delivered her verdict: “So much for the common good, eh?”

Stasis

The occupation and appropriation practices analyzed in this chapter could, at times, be deemed part of a ‘progressive’ construction of homeownership, much like scholars of informality have reasoned in relation to the occupation, appropriation, and ownership practices that characterized twentieth-century irregular settlements (Duhau, 2014; Ward, Jiménez, and DiVirgilio, 2015). One could argue that, in occupying their homes, taking care of them, and defending their right of occupation, Santa Fereños are solidifying their claims to property. One could equally imagine that, one day, these claims will be regularized and sanctioned by the state, and, much like their forebearers, the people of Hacienda Santa Fe will gain security and become perfect, rather than imperfect, homeowners.

While one could argue thus, here, I have purposefully abstained from an emphasis on progressive process, insisting instead on the processive-regressive – indeed, suspended and recurrent – temporal character of homeownership in Hacienda Santa Fe. In Mexico’s new urban

peripheries, people do, in fact, actively attempt to take control over their lives, or gain ground, by pursuing practical control over their property and environment on a daily basis. And, yet, these efforts contrast with those of their forebearers, as they take place within a property regime that few understand, on the margins of state prescription, and in the face of a future that feels remarkably uncertain.

My informants frequently discussed the possibility of land regularization or debt relief, as well as the ways in which they could personally and collectively act in order to potentially bring about these outcomes. These efforts were by no means limited to discourse: the people I worked with organized neighbors, designed plans of action, wrote letters to municipal and state authorities, and requested and attended meetings with actors they considered somehow capable of improving their situation as homeowners and squatters. They did not operate in a vacuum, as their actions continued to be informed by the life experiences of their progenitors in the informal settlement. Critically, however, they did so fully aware that their struggle was not that of their parents. My informants had come to realize the novelty and force of their financial entanglements, and how these new relations were fundamental in the making of their condition.

As I demonstrated in the previous chapter, Santa Fereños' life histories are marked and structured by narratives of land and property regularization, or of formalizing the informal and gaining ground. This is neither surprising nor general, for it hearkens to a specific historical moment when irregular urban peripheries and so-called *colonias populares* across Mexico were documented, titled, and legalized. While state-led land and property regularization attempts and programs occurred throughout the country's twentieth century (Azuela, 1989; Jones and Ward, 2002; Varley, 2016), much as they did across Latin America (Azuela and Tomas, 1997; Fernandes, 2011; Ward, Jiménez, and DiVirgilio, 2015) and other regions of the developing world (Durand-

Lasserve and Royston, 2002; Roy, 2005; Payne, Durand-Lasserve, and Rakodi, 2009; Durand-Lasserve, A., Durand-Lasserve, M., and Selod, 2015), the decades of the nineteen-seventies, -eighties, and -nineties saw Mexico's largest concerted effort to formalize urban and peri-urban land and housing. Granting title to millions of families by the end of the millennium, these efforts were extraordinarily effective.⁹

The government's land and housing regularization agenda reached its apex under the umbrella of the *Programa Nacional de Solidaridad* (Pronasol), during the presidency of Carlos Salinas de Gortari (1988-1994). The Salinas administration sought to liberalize the national economy and open it to international investment, but, in so doing, was concerned with the consolidation of a "basic social ground" ("*piso social básico*") rooted in "material wellbeing and legal certainty" ("*bienestar material y seguridad jurídica*") (Cordera Campos and Lomelí Vanegas, 1999). My informants' parents and their families benefitted in this historical conjuncture, as their households gained property deeds and, with these, went on to secure firmer property rights and recognized assets. Their gains would stop there, however, as the progressive liberalization of the national economy and the reorganization of the labor market into a streamlined, export-driven one gradually eroded working-class people's ability to meet their basic subsistence needs through labor (Cordera Campos and González Tiburcio, 1991), or to build and consolidate future patrimony.

⁹ From its inception in 1973 to 2001, the Mexican Commission for the Regularization of Land Tenure (CORETT) had regularized more than 2.5 million land lots, the bulk of which were sites of irregular housing in the outskirts of cities. In the mid nineteen-nineties, the federal government expropriated an average of 5,000 lots per year to grant legal title to occupants. Between 1974 and 2001, more than 140,000 hectares had been expropriated for this purpose. (Clichevsky, 2003)

The mechanisms by which people's irregular holdings were rendered regular from the nineteen-seventies to the -nineties were far from simple, even if they may seem straightforward now. Through the mediation of a handful of governmental actors that included local, state, and national members of federal commissions (such as CORETT, or the Mexican Commission for the Regularization of Land Tenure) and labor-related clientelist organs (such as the CTM, or the Mexican Labor Federation), the state ultimately expropriated land considered to be irregularly occupied and sold it back to its occupiers, who were required to pay a variety of fees and permits in order to be granted legal title.

For regularization even to be deemed a possibility, however, several contingencies had to be resolved. Informal settlers or *colonos* had to organize and hold meetings with their neighbors in an attempt to build and present a regularization case as a strong, cohesive collectivity. In their strategizing, they were generally guided by some form of state official, or by several. State officials had agendas of their own, however, and regularly vied for political support against one another. As a result, their advice and guidance were rarely forthright. Often enough, neighbors had to determine a way to inquire after the identity of the *de jure*, absentee owner of the land, find this owner, and establish negotiations with him. The owner was seldom a single individual and frequently took the form of an *ejido*, or a cooperative of agrarian working families, which had its own specific hierarchy and power structure. Endless meetings were held, often leaving participants with little more than confusion and frustration (González de la Rocha, 1994 [1986]).

Moreover, alongside official regularization procedures, neighboring informal settlers slowly worked on, arranged, and paid for the urbanization of their settlements. The installation of infrastructure (such as roads, electricity, running water, or a sewage system) had to be demanded and negotiated; though materially, monetarily, and politically costly, it allowed for a stronger

titling case to be made before the state. The system was far from fair, for the majority of occupiers were not sheer land invaders, but buyers who had been left little choice but to purchase land in the black – often, gray – market. Informal households, therefore, were regularly forced to pay for land and public services many times over – first, to the informal sellers and developers; then, to the expropriating state. Nevertheless, the regularization system ultimately worked, largely due to the fact that it depended on a relatively stable and controllable network of actors operating under the dominant order of a federal state apparatus that did not shy away from the use of force. This playing-field allowed irregular settlers to gain firmer property rights and consolidate their holdings, much as it allowed scholars, social leaders, and politicians to claim and validate the model of progressive property-construction and, indeed, the very idea of progress itself.

As this dissertation demonstrates, today's political economic context is different. In a very real sense, the current inhabitants of Hacienda Santa Fe are descendants of the informal settlers of yore. They grew up within households that enacted and experienced the process of cumulative property-construction and came to mentally visualize – indeed, to conceptualize – the possibility of progressive homeownership. And, yet, my informants recognize that their situation diverges from that of their parents. The means by which they acquired property to start a family and build a home contrast with those of informal settlers, and the regularization policies that permitted and sanctioned cumulative property-construction processes took place within a drastically different context to their own. Their past was dictated by autocratic, if sometimes magnanimous, single-party rule and scarcely mediated by international and national financial markets. Their present, they believe, is significantly more perplexing.

The mechanisms by which regularization was executed in the late twentieth-century are no longer viable. For, while one could reasonably argue that there is simply no political will to

undertake property regularization or debt relief in benefit of the inhabitants of Hacienda Santa Fe and others like them, it is also undeniable that, if any such process were to take place, it would necessarily be a messier affair than the system that Pronasol and other similar programs across the developing world instituted and came to rely on. The now crucial, mediating role played by mortgage finance, and the fundamental power of those who own, trade, and vouch for the debt that finance is based on (LiPuma, 2004; Sassen, 2009; Poon, 2012; Fligstein and Goldstein, 2012; Aalbers, 2016; LiPuma, 2017), render expropriation and unilateral state intervention risky and extreme, if not plainly ruinous.

Supposing that, today, the Mexican government were to expropriate the land on which Hacienda Santa Fe is built in order to sell it back to its current occupiers, what would become of the loans with which that land was originally bought? Conceding that the state would then mandate universal or, even, considerable debt relief, what would become of the country's credit rates and currency value? For, as the NYTimes columnist Thomas L. Friedman succinctly if rather glibly put it, while the United States "can destroy a country by leveling it with bombs; Moody's can destroy a country by downgrading its bonds" (*The New York Times*, 1995). Though my informants may not know the history of Moody's rise to power (Lowenstein, 2008; Poon, 2012) or understand the structure of mortgage-backed security markets (Lewis, 1989; Lowenstein, 2008; Fligstein and Goldstein, 2012), they fully grasp that there is no easy way out. The state is not coming to the rescue, and their fate is in the hands of (many) others. In this context, as this chapter shows, Santa Fereños consider themselves left to their own devices, and act accordingly.

Conclusion

The three cases discussed in this chapter reflect three particular positions and trajectories. And yet, the three sets of actors also speak to each other, as if intertwined. Are the actions of Hilda's council or Don Carlos what Doña Alicia was imagining when she castigated those whose disillusionment had transformed into entitlement, or the pursuit of a life free of charge? Yes, and no, for Alicia too has taken over the house next-door and does not consider herself a free rider. Is Carlos the dangerous newcomer that Hilda and her council fear will infect their cluster by colonizing its unclaimed homes? As Carlos himself admitted, his past is checkered with violence, but he has also led his life driven by the constant pursuit of dignity and respect. How, moreover, would Carlos react to the self-appointed Social Council's renting scheme, given the anger and shame he felt upon discovering that he had paid rent for an ownerless house? These people, and the double-binds that bind them, together constitute a social world of imperfect homeowners.

Hacienda Santa Fe was built to create homeowners, and it did. When aspiring homeowners began abandoning their homes, this project to create mass homeownership was widely announced to be a failure, even though, of course, many people stayed, and many others were still to come. Policymakers, journalists, and scholars now acknowledge what residents learned firsthand: homeownership has not provided a nucleus for growing assets or an engine of accumulation for homeowners themselves. And yet, as this chapter has demonstrated, homeownership in Hacienda Santa Fe continues to unfold, being practiced and enacted on a daily basis. Even – perhaps, especially – as they become all too aware of the illusory quality of the homeownership model they once bought into, Santa Fereños continue to appropriate and occupy space in an active attempt to assert their claim on property and personhood.

In a very real sense, disillusionment has not led to inertia, nor has the peril of desertification destroyed social creation. To the contrary, as they make home, hold ground, and appropriate the spaces that financial speculation left behind, the inhabitants of Hacienda Santa Fe have proved to be extraordinarily resourceful. Ironically, the very forces that have undermined their aspirations to perfect homeownership have also provided them with ground to assert themselves, at least temporarily. The unsold houses and abandoned homes that surround them, for instance, are simultaneously the source of their own fragility and insecurity, and a pool of resources to be “looked after,” “cared for,” “occupied,” “protected,” and taken. Similarly, the plight of Hacienda Santa Fe’s inhabitants is directly tied to the unaccountability of the economic powers that fueled the growth of their housing development. And yet, that very unaccountability now emboldens inhabitants to advance their claims and proclaim themselves legitimate owners. After all, in many ways, what happens on the ground in Hacienda Santa Fe is immaterial to the owners of their debt. The mortgage debt has been bundled into financial commodities that are traded without regard for the houses that those instruments pretend to represent, and the ground itself has become divorced from the exchange values circulating elsewhere. Having been defrauded by finance, inhabitants now have a chance to claim new ground. As a contract of legitimacy is shredded, fragments of legitimacy remain to be picked up, played with, and reassembled. Inhabitants make homeowners of themselves, however imperfectly.

In arguing for the case of imperfect homeownership, this chapter has aimed to contribute towards a better understanding of the meaning, form, and implications of the institution of homeownership within a messily financialized political economy that is dependent on collateral housing assets. In contrast to the terms suggested by the literature on the “financialization of housing” (Sassen, 2009; Aalbers, 2016; Stout, 2019; Reyes, 2020), however, the case of Hacienda

Santa Fe demonstrates that increased financialization does not necessarily nor neatly lead to desertification, dispossession, and displacement. While financialization has enabled the annexation of housing funds and savings and has introduced mounting debt and new anxieties to family life, it has also given way to new forms of inhabitation, occupation, and appropriation. Resourceful and assertive as they are, Santa Fereños' face constraints that are obvious to anyone willing to look, and which will likely remain without debt restructuring or effective state intervention.

Chapter 3

Political Clientelism, Redux? Heteronomous Homeownership, Participatory Citizenship, and the Promise of Change

Introduction

One day, as I paced the streets of Hacienda Santa Fe not long after I had begun my fieldwork, a woman I had never met approached me and said, “I’ve heard you are working with Hilda and that Hilda is working with you, and I think that’s good, but I want to tell you that I, too, am interested in working with you.” While confused by the woman’s directness, I was immediately overcome by excitement at her willingness to work with me and potentially aid my research endeavors. Her proposition led me to believe that my research was making progress. After all, the first few months had been tremendously challenging and my efforts to make contacts and gain people’s trust had often felt like treading water. Yet, a few months in, it seemed as if potential informants were now directly approaching me to offer their help – their “work,” even – and openly expressing their interest in my research.

The stranger continued to justify why she would be a good person to assist my project. “My name is Ana María,” she asserted. “I live in Cluster 346, and I carry lots of people with me. Just ask them, they know me. I know Quirino.” The woman looked at me as I looked at her, and she tried to gage my reaction to the quasi-familial mention of the PRD’s municipal *regidor* (alderman) and candidate for state congress at the time, Gerardo Quirino Velázquez Chávez. Mistaking my stunned silence for hard-nosed politics, however, Ana María continued to deliver

her pitch. “I know how we’re going to vote already,” she reassured me. “I know we’re voting *Movimiento Ciudadano* for state governor and municipal president, and that we’re [voting for] PRD in state congress. Just ask them, they know I bring support, my people are very organized.”

Embarrassed by my own naivety and self-importance, I quickly explained that I had nothing to do with the government, but that I was an anthropologist. Ana María appeared deeply perplexed by this new piece of information, and pressed me to explain myself, asking, “but, then, what are you doing here?” When I told her that I was researching Hacienda Santa Fe, “the way of life” there, for my doctoral dissertation, for I was a PhD student, Ana María was clearly irked by my response. She looked me up and down derisively, communicating a deep annoyance at having wasted her time and effort, and walked away. Ana María never offered to assist my inquiry again; of course, she had never been offering to assist my inquiry in the first place. Our paths would cross again, but only when I began attending political rallies, meetings, and events that were organized by “Quirino’s people” and the party in control of the municipality, *Movimiento Ciudadano*.

My exchange with Ana María disclosed an element of social life in Hacienda Santa Fe that had previously escaped me: political clientelism. As she insisted on her ability to “carry” and “organize” people and boasted insider knowledge on how it was that “we” were going to vote in the then upcoming 2018 elections, Ana María’s readiness to establish herself as a capable political broker at the service of power and the state was evident. At the same time, however, Ana María’s failure to deliver her pitch to the right person – after all, she had wasted it with me, an anthropologist – communicated that she was also a willful novice, or that the political landscape of Hacienda Santa Fe was sufficiently peopled or disorganized, perhaps even un-clientelistic, to render her brokerage ambitions difficult to realize.

Ana María's advances, and the way in which she had positioned Hilda as a competing political broker in relation to herself, compelled me to consider the role of political clientelism in the organization and daily life of the housing development, as well as to reconsider the extent to which Hacienda Santa Fe was truly a "no-man's land," as so many of my informants had insisted. Indeed, the exchange made apparent that Hilda, her council, and their role in the consolidation of space and the organization of their cluster could very well be politically motivated or politically organized. Henceforth, I would have to pay closer attention to the wider political arrangements in which my friends, collaborators, and informants were embedded, and recognize the possibility that they were part of a network of political patrons and brokers engaging in the quasi-traditional Mexican practice of "carrying" votes and people for political support.

In this chapter, I mobilize the concept of political clientelism with two main aims. Firstly, I rely on the framework developed by the literature on clientelism in Latin America to illuminate the extent to which Hacienda Santa Fe is governed by, and enveloped within, transactional and personalistic political practices of rule, cooptation, and governance. Building on the previous chapter's analysis of "imperfect homeownership," property form, and proprietorial anxieties and desires, this chapter begins from the premise that inhabitants of Hacienda Santa Fe are heteronomous homeowners. In other words, Santa Fereños are fundamentally dependent on the interests, wills, and actions of others for their capacity to dwell in their homes, secure property, and build and imagine a future on the basis of that security. Promised autonomous and unqualified homeownership, they instead found profound heteronomy.

If, therefore, homeownership in Hacienda Santa Fe is rooted in heteronomy, not autonomy, it would follow that homeowners in Hacienda Santa Fe stand to be the apposite objects of clientelist politics and political cooptation. For, and recalling the line of argument of Chapter 1, the material-

political logic that Manuel Castells identified in the case of informal settlers – that “dependency upon the political system is at the very core of their social condition” (1983: 212) – would equally apply to the inhabitants of Hacienda Santa Fe. Much like informal settlers and almost by definition, that is, Santa Fereños would need the favor of political protection given the ambiguous legality of their occupation and their holdings. In other words, Santa Fereños proprietorial heteronomy necessarily makes them precarious and dependent on the assistance of interested and exploitative political forces.

In employing the concept of political clientelism in the analysis of political relations, practices, and stakes in Hacienda Santa Fe, however, this chapter does not take the existence of political clientelism as a given, or stable, fact of Mexican or Latin American politics. As this dissertation has argued, in Mexico, the last two decades have seen sufficient social, economic, and political change to discourage the quick transposition of twentieth-century conclusions to twenty-first-century premises. Rather, the chapter employs the analytic heuristically to better comprehend the political interests, dilemmas, and projects of inhabitants of Hacienda Santa Fe, actors within the municipal government of Tlajomulco de Zúñiga (the municipality in which Hacienda Santa Fe is located), and the political party holding control over the municipality, *Movimiento Ciudadano*.

At the same time, this chapter employs the conceptual framework of political clientelism to test the limits of its assumptions and propositions, and to analyze the extent to which clientelism is an apt heuristic tool in explaining socio-political life and the political conditions of possibility of impoverished and marginal populations today. In so doing, it suggests that there are two, often interwoven analytic layers, or separable sets of claims, in the literature on political clientelism. First, the concept posits the existence of particular interest and private, personal forms of self-interested exchange in a political field governed in the name of public interest and universal

wellbeing. Second, there is the allegedly objective and eminently normative claim that asserts the clientelist quality of certain forms of self-interested, personal exchange, while denying the clientelist quality of other comparable forms of self-interested, personal exchange. That these “exchanges” are politically clientelist to the extent that they concern the poor is not accidental, but an expression of the liberal (and classed) fear and mistrust of the heteronomous subject within democratic political theory (Fraser and Gordon, 1994; cf. Mazzarella, 2010).

Going along the grain of political clientelism, this chapter engages with the propositions of this conceptual framework while placing them in conversation with the tenets and practices of an alternative political model, “participatory citizenship.” Fervently adopted and advertised by the party in control of Tlajomulco de Zúñiga (*Movimiento Ciudadano*), the beliefs and practices of “participatory citizenship” openly structure politics in Hacienda Santa Fe today. By pointing out the objective similarity and normative contrast of political clientelism and participatory citizenship, this chapter seeks to transcend the moralization of poor people’s politics, while understanding them and placing them in context. This chapter suggests that the heuristic weakness attributable to our political concepts stems from the foundational problem of democratic politics in an unequal world; a world that is governed at the conjuncture of public and private interest and rooted in heteronomous forms of citizenship.

The Question of Political Clientelism

“Political clientelism” has been defined as “the distribution of resources (or promise of) by political office holders or political candidates in exchange for political support, primarily – although not exclusively – in the form of the vote” (Gay, 1990: 648). Since the nineteen-seventies, this analytic construct has been a helpful and persistent framework through which to understand

political life, socio-political arrangements, and the relations between poor masses and political elites in Latin America (Portes, 1971; Cornelius, 1975; Hamilton, 1982; Castells, 1983; González de la Rocha, 1994 [1986]; James, 1994; Middlebrook, 1995; Auyero, 2000b; Fischer, 2008), as well as the means by which people living in conditions of extreme material deprivation get by and survive (González de la Rocha, 1994 [1986]; Auyero, 1999a; 1999b; 2000a; 2000b). Political clientelism underscores how systems of representative democracy can continue to be undemocratic through manipulative and coercive practices that tarnish the purity and autonomy of the vote and other forms of political support, while appropriating public resources for private ends, particularly as political patrons and brokers come to coopt the poorest and neediest members of society into relations of material and political dependence. In a sense, therefore, political clientelism is the Latin American term for “poor people’s politics” (Auyero, 2000b).¹

While the political clientelism framework developed around a concern for the political practices and democratic possibilities of the materially impoverished and marginal, the framework was particularly apt in the study of informal settlements, the strategies of informal settlers, and the political consequences of insecure property regimes. As recounted in Chapter 1, in Latin America, the literature on the situation of urban informality and informal urbanization processes during the nineteen-seventies and -eighties was intimately tied to the analysis of patron-client relationships, particularistic targeting, and contingency-based political exchange. In this period, informal settlers were understood to be the ultimate “clients” within exploitative political arrangements that gave

¹ In the Indian context, Thomas Blom Hansen refers to the “plebianization of the political field” that Indian society has experienced since the nineteen-sixties, as politics have become seemingly profane and dominated by lower-caste and rural styles, language, and practices while moving away from “the sublime qualities of the cultural realm,” long the purview of the middle and upper classes (Hansen, 1999: 56). While the wider process documented by Hansen is not reducible to political clientelism, political clientelism is part of it, just as Hansen aptly represents and analyzes the socially classed anxieties that help us to contextualize the emergence of the political clientelism framework and its normative association with “poor people’s politics.”

with one hand and took away with the other (Portes, 1971; Cornelius, 1975; Hamilton, 1982; Castells, 1983; González de la Rocha, 1994 [1986]; James, 1994; Middlebrook, 1995; Auyero, 2000b; Fischer, 2008). Informal settlers' ambiguous and precarious legal claim on land and property, their marginalization from the structures of middle- and upper-class civil society, and their pressing need for state services, infrastructure, and state protection, rendered them the paragon of clientelist politics. Indeed, the progressive incorporation of informal settlements into the city, as recalled in Chapter 1 and developed in Chapter 2, was part and parcel of the collective incorporation of informal settlers into coercive relations and hierarchical structures. In this history, the meeting of settlers' political demands was always transactional, as it pulled them into webs of personal indebtedness, structural dependence, and political compliance.

The broad definition that scholars have ascribed to political clientelism, however, makes the phenomenon a widespread if not universal one. Political clientelism asserts the existence of a political field within which government actors or political parties strategically employ the resources of the state to target and benefit particular constituencies, groups, or individuals in the consolidation and maintenance of their own political power.² Following this definition, it is clear that clientelist politics cannot be limited to the political life of the economically disadvantaged, Latin American informal settlers, or politics in the developing world. Certainly, the notion can

² While differing in perspective, this notion is similar to what Partha Chatterjee calls "political society," as opposed to "civil society," and the "politics of the governed" (Chatterjee, 2004). Political society is constituted by the nexus of power and the actions, practices, and political relations of underprivileged populations, all of which oppose civic norms of good citizenship and are grounded in subjection and dependence. In Chatterjee's framework, political society emerges and proliferates as the various branches, agencies, and actors that make up the developmental state are compelled to descend "to the terrain of political society in order to renew their legitimacy as providers of well-being" (Chatterjee, 2004: 41), thus enlivening sets of shifting, popular, and populist politics based on strategic alliances and transactions. Chatterjee argues that this framework, in contrast to the framework provided by conceptions of civil society, defines and structures the Third World, or, in his own words, "most of the world" (Chatterjee, 2004).

provide structural clarity to our understanding of politics and governance in general (cf. Roy, 2005), and shed light on the operational structures and networks of North Atlantic democracies.

Clientelism's emphasis on the structural, economic, and political importance of patron-client relations and exchange, for instance, can enable scholars to analyze and better contextualize "pork-barrel" and "special interest" politics in the United States (Stein and Bickers, 1995; Frisch, 1998), affirming the widespread mechanisms by which "political parties and their representatives can obtain political support in exchange for selectively allocating benefits through state institutions" (Hopkin, 2006: 16). Scholars have also illuminated the role played by particularistic targeting, exchange, and patron-client networks in the consolidation of modern political parties in the United States, demonstrating how, for example, African-Americans were coerced and coopted into the ranks of the Democratic Party in cities like Chicago, as well as the larger constitution of hierarchical and discretionary networks of "machine politics" (Gutterbock, 1980).

Beyond the urban poor, the Latin American subcontinent, or the developing world, the framework of political clientelism, broadly construed, can offer necessary insight into politics at large and politics in developed societies. Political clientelism brings forth understandings that radically contrast with how "First World" societies and states are perceived, idealized, and conceptualized by their own constituents, the media, and political establishments. The framework can allow scholars to better comprehend the history and conditions of possibility for the emergence of contemporary "lobbies," "stakeholders," and "identity politics," and can explain how the (now) hegemonic value of these categories and arrangements was built and reinforced, while shedding light on the interests, networks, "bases," "communities," and "constituencies" that politics depend on, and that politics ceaselessly make and remake. Indeed, ambitious and large-scale structural

analyses have shown political clientelism to be sufficiently global and widespread to argue that, empirically, it is the very essence of how the world works (Knoke, 1990).

But an exhaustive review of literature on the subject would have to conclude that, however widespread or universal, political clientelism is a heuristic, sociopolitical concern, and an empirical phenomenon that is concentrated and regional. As the institutionalization of “postcolonial” – or post-nineteen-sixties – comparative politics took root in the developing world, political clientelism came to have many homes, with South Asian, Middle Eastern, and Latin American academics diving into the act of mapping, tracking, and comparing their own political systems and relations to those of other societies and regions. The concept of political clientelism, however, became particularly hegemonic and, indeed, ensconced in Latin American and Latin Americanist progressivism, as political clientelism came to represent the central challenge and one of the main “societal ills” to be overcome in the process of the “democratic transition” or “democratic consolidation” across the subcontinent (O’Donnell, 1993).³ In advocating and stewarding a successful transition from authoritarianism to democracy and democratic institutionalization, the Latin American intelligentsia made political clientelism a dominant concept from the nineteen-seventies onward, rendering it a hegemonic frame through which to understand, critique, and disparage Latin American societies and their democratic “shortcomings” (O’Donnell, 1996; Auyero, 2000a).

Scholars have pushed back against the idea that clientelism is a system to be “overcome” as societies become fully “modern” or “democratic.” They have done so, for instance, by

³ Some of the other, if tightly related, concerns of this scholarship involved the role of “personalism,” “familism,” and “prebendalism” in Latin American political life (O’Donnell, 1993). That said, the concern with political clientelism trumped these, and, indeed, became metonymic of them all.

identifying the persistence of clearly clientelist practices despite considerable social change across time and space (Roniger, 1983). Nevertheless, clientelism has continued to be seen as a democratic hindrance or a source of democratic fragility, an anti-democratic institution, and a predominantly, if not definitionally, Latin American phenomenon. Latin Americanists' wide reliance on the concept has driven some scholars to qualify the concept as an Appaduraiian "metonymic prison" (Auyero, 1999a), while the simultaneous insistence on the widespread existence of actual clientelist practices across time and space has given credence to the suggestion that the concept is indeed devoid of heuristic value altogether (Hilgers, 2011).

Of course, every contrasting position on the question of political clientelism is in some sense correct. Political clientelism, qua the practice of coercing the powerless, but numerous, into subjection by delivering much-needed resources in exchange for votes and mass political support, is an apt way of understanding the political lives of the urban poor across Latin America. Political clientelism, qua the system in which highly personalistic and transactional relations of patronage and brokerage play a fundamental role in the constitution and function of a given political field, is an apt way of understanding Latin American politics. Political clientelism, qua the generalized system through which public resources are appropriated by particular interest groups and mobilized in circuits of self-interested exchange that act to consolidate the power of some over others, is an apt way of understanding politics at large. Notably, the overwhelming majority of political clientelism scholars insist on the fact that, while all three propositions reasonably hold, political clientelism best conceptualizes the political life of those who are poor. This insistence, I argue, denotes a concern with heteronomy and its uncomfortable, but necessary, role in all modern forms of democratic politics. Constituting a paradigmatic "clientelistic" subject, political clientelism displaces the universal anxiety of heteronomy onto the poor.

Through the analysis of political relations, practices, and interests in Hacienda Santa Fe, this chapter aims to elucidate the conundrum and potential of democratic politics in contemporary contexts marked by generalized heteronomy. In probing the heuristic value and analytic stability of the political clientelism framework, however, this chapter resists the embrace of conceptual relativism or nihilism. Instead, it argues that, in Hacienda Santa Fe, new forms of financialized homeownership have conditioned the emergence of a political clientelism that is also a participatory citizenship. In other words, new masses of heteronomous homeowners are objectified and used as political capital in *Movimiento Ciudadano*'s own consolidation of power. Simultaneously, however, Santa Fereños have become active, if illiberal, citizens within a field of underdetermined, but promising, political possibility. Yet, in contrast to its twentieth-century, Latin American forms, the political clientelism that emerges from this analysis is not dependent on a powerful state, nor does it strengthen the state. The political relations, practices, and discourses that uphold the *Movimiento Ciudadano* project suggest the emergence of a “neoliberal,” or civil, political clientelism in which the state is no longer the central, defining actor. In Tlajomulco, state action effaces state responsibility, state responsibility fades into civilian concern, and politicians render themselves equal, and equally powerless, to their constituents.

***Movimiento Ciudadano*: A “New” Political Party for a New Kind of City**

The political grouping now known as *Movimiento Ciudadano* has held Tlajomulco de Zúñiga since January 2010, after winning the July 5th, 2009 election with an unexpected 12-point lead. The current *de facto* leader of the *Movimiento Ciudadano* party, Enrique Alfaro, won the Tlajomulco

de Zúñiga 2009 mayoral election⁴ as the candidate of a coalition between the *Partido de la Revolución Democrática* (PRD) and the *Partido del Trabajo* (PT), Mexico's traditional left-wing alliance. While these two political parties are now practically extinct, they served Enrique Alfaro sufficiently well in 2009, allowing him to climb the ranks and be on the ticket in spite of his notorious history as a militant member of the *Partido Revolucionario Institucional* (PRI), Mexico's twentieth-century authoritarian apparatus of rule.

Once mayor of Tlajomulco de Zúñiga, Enrique Alfaro would not be a loyal militant of either of the two parties that had enabled his electoral win. Instead, in 2011, Alfaro participated in the overtaking of a small and defunct political party, *Convergencia por la Democracia*, renamed it *Movimiento Ciudadano*, and appointed himself its moral leader. The new political party's choice of name, "Citizens' Movement," was profoundly evocative and strategic. At the time, the streets of Mexican cities were brimming with protestors demanding true change and civil empowerment. The first decade of "democracy," which had been inaugurated by the end of the PRI's seventy-one-year rule and a new respect for the electoral process in the year 2000, had proven disappointing and frustrating. The "War on Drugs," a nationwide military campaign which President Felipe Calderon had personally willed in 2006 in his attempt to transform the country, already felt disastrous in its escalation of violence and spurious gains.

Representative democracy seemed far less democratic now that the political opposition, formerly considered an extension of civil society, was in power. Or, as *Movimiento Ciudadano's* self-written history of Tlajomulco de Zúñiga states, "the representative system would begin to lose

⁴ The building block of Mexican polities is the *municipio*, or municipality. Mayors are also known as municipal presidents. Large and medium-sized cities are typically made up by several municipalities, and, therefore, have several – often, competing – "mayors."

legitimacy once the results of the much-hoped [democratic] alternation became clear” (Cervantes Rivera, et al., 2017: 20). In 2009, the *Movimiento Ciudadano* narrative continues, “the vote would be re-signified as an instrument through which to express critique of the representative system, as the movement of invalidating one’s own vote gained force” (Cervantes Rivera, et al., 2017: 20-21). *Movimiento Ciudadano* presented itself as a civil movement or non-political party that aimed to transcend the traps of representative democracy and foster actual civil empowerment.

Yet, Enrique Alfaro’s and *Movimiento Ciudadano*’s new position of power would be far from comfortable. Or, as the Mexican popular saying goes, in winning the mayoral seat of Tlajomulco de Zúñiga, *se sacaron la rifa del tigre*.⁵ The municipality they now had to govern was a politician’s nightmare. In the last thirty years, its population had more than octupled, from 50,697 inhabitants in 1980 to 416,626 registered inhabitants in 2010 (INEGI, in Cervantes Rivera et al., 2017: 31). The overwhelming majority of Tlajomulco’s demographic growth was concentrated in the 2000-2010 decade, and was directly caused by the liberalization of subprime credit to impoverished Mexicans and the unplanned housing construction boom that the housing reform had set in motion in 2001. By the time Alfaro took office in 2010, municipal demographic growth was still surging. A mere five years later, in 2015, the municipal government estimated that Tlajomulco had become home to approximately 600,000 people (Gobierno Municipal de Tlajomulco, in Cervantes Rivera et al., 2017: 31).

The demographic and sociological transformation of the municipality was dire. Tlajomulco went from harboring 29 historical villages and a handful of upper and upper-middle class gated

⁵ This popular saying, “you won the raffle of the tiger,” evokes an old-fashioned circus or carnival raffle to suggest that the act of winning a prize or achieving success may often come with unforeseen risks or burdens which are inherent to the prize itself. The tiger is beautiful and valuable, but it is also wild and unpredictable. While the keeper of the tiger may attempt to domesticate the creature, the creature will always be wild.

communities to housing more than 200 new housing complexes inhabited by masses of low-income people. The construction of these enormous housing complexes had not been accompanied by sufficient investment in infrastructure, and the majority of the new housing stock, while inhabited, was closed off from roads or public transportation and often lacked water altogether. The new inhabitants were angry, felt swindled, and refused to pay property taxes (Cervantes Rivera, et al., 2017). They had migrated with the promise of homeownership; they had never imagined homeownership could resemble this. Moreover, they did not even know where they were.

Enrique Alfaro recalls his shock upon taking office:

When we got to the municipality, we found that 85% [of inhabitants] did not know the name of the municipal president. But even more severely, there was another piece of information that forced me to understand the dimension of the problem, and that was that 72% of the population did not know they lived in Tlajomulco. The majority of the people that had just arrived did not know that the place they lived in was called Tlajomulco. (Alfaro, in Cervantes Rivera et al., 2017: 34)

The political conundrum that Enrique Alfaro and *Movimiento Ciudadano* inherited ran deep. Alfaro's campaign had promised change, but they were now faced with governing a frontier marked by an angry and dispirited population, a dramatic need for expensive infrastructure, and, as they would soon realize, empty municipal coffers. Indeed, the municipality was broke. The previous municipal administration had stolen several hundreds of million pesos and destroyed the municipal accounts' records, and the new inhabitants' continued refusal (or incapacity) to pay property taxes further complicated matters. The municipal government would have significantly more expenses than it could expect in revenue, and the municipality's credit ratings were then "negative" (Standard & Poor's, 2012). While the Alfaro administration vowed "austerity" in an

effort to distinguish itself from its notably corrupt predecessors, austerity was arguably their only choice.

Perhaps more significant, however, was the fact that Tlajomulco was bereft of any cultural symbols of collective belonging in the eyes of its new inhabitants. Members of the *Movimiento Ciudadano* administration repeatedly complained that they had no “foundational story” or “myth” to work with; no ready symbols to put into play and latch onto (Cervantes Rivera, et al., 2017). Indeed, the majority of the incoming administration was also new to Tlajomulco. “What citizens had expected and hoped for upon their arrival in Tlajomulco,” the *Movimiento Ciudadano* handbook explains, “was a basis through which to build signification and social imaginaries in this new territory, [a sense of meaning] that would allow them to endure and upkeep their homeownership aspirations” (Cervantes Rivera et al., 2017: 33). The handbook continues, “Nevertheless, the material edification of a city does not necessarily entail the construction of meaning and sense” (Cervantes Rivera et al., 2017: 33). The *Movimiento Ciudadano* official narrative describes the situation that the administration came to encounter in Hacienda Santa Fe and all other new housing developments as a kind of “atopia,” or non-place. “From utopia, we now were atopia.” While hundreds of thousands of people had moved to Tlajomulco with the (“utopian”) dream of homeownership, they were now “located in this space without a sense of belonging” (Cervantes Rivera et al., 2017: 34). For the governing, Tlajomulco was not a people, but a population.⁶ For the governing and the governed alike, Tlajomulco was not a place, but something other.

⁶ The distinction between “population” and “citizens” is critical to Partha Chatterjee’s argument in *The Politics of the Governed* (2004). While, as citizens, people are rights-bearing subjects who ought to govern themselves, as a population, people become the targets of policy and are governed. In what remains of this chapter, however, it becomes clear that the distinction which Chatterjee establishes between rights-bearing, self-governed citizens and dependent,

Movimiento Ciudadano considers Tlajomulco to be a “postmodern city.” The ideologues of the political party reason that, if the modern city was the result of structure (“*ordenamiento*”) and territorial planning, Tlajomulco is the result of the rupture of order and equilibrium that came to define modernity. Citing Joan Subirats, a Catalanian scholar of governance, public policy, and social exclusion, *Movimiento Ciudadano* asserts that “what was conceived [in Tlajomulco] was a postmodern, diffuse, split, ‘fragmented, precarious, and, consequently, increasingly unintelligible city from [the perspective of] the ordering will of the old modernity’” (Cervantes Rivera et al. 2017: 26). In striking Derridean terms, the narrative continues, “Tlajomulco lost its center, was born from its folds and margins, and for this reason it emerged without foundational stories – or, if it had stories, these did not extend themselves as quickly as its sprawling edifices” (Cervantes Rivera et al. 2017: 26). Citing Manuel Castells and Saskia Sassen, *Movimiento Ciudadano* goes on to affirm that, in being a “specter of globalization,” Tlajomulco was altogether new (Cervantes Rivera et al., 2017: 26).

How to Govern a Place Like Tlajomulco

A propensity for “postmodern,” theoretical language should not obscure the practical problem the municipal administration now faced. However “postmodern” this “city” could be deemed, and however much it could be seen to escape the traditional “ordering will” of “modernity,” Tlajomulco had to be governed. Moreover, Tlajomulco had to be governed well enough to allow the most ambitious members of *Movimiento Ciudadano* to use it as a steppingstone. After all, as his fiercest critics and closest friends knew, Enrique Alfaro had always considered himself

governed populations is by no means stable nor discrete. The principles of self-government and government can become intertwined and, in Tlajomulco, they are in fact interdependent.

destined to be more than the municipal president of a peripheral and poor municipality. In a sense, this was a destiny that he had inherited, as he was raised in a prominent political family with ties to the Jalisco and national establishments. The transformation of Tlajomulco would thus become Alfaro's personal project, much as it would come to be his calling card in future, bigger campaigns.

Enrique Alfaro, his administration, and the *Movimiento Ciudadano* party went on to conceive a strategy to organize and govern Tlajomulco that openly incorporated, rather than avoided, the municipality's central challenges. This strategy would form the basis for a new model of "participatory citizenship," a model that is still implemented to this day, as the political party has continued to win elections and retains control of the municipality. That said, Tlajomulco's award-winning, "pioneer" model of participatory citizenship would also necessarily rely on older, clientelist political forms.

In this section, I analyze three fundamental aspects of the participatory citizenship model which are also central to dominant understandings of political clientelism. These are, firstly, personalism and immediacy; secondly, hierarchical structures of personal brokerage and political incorporation, and, thirdly, transactionalism. This section thus demonstrates the persistence of political clientelism and its necessary role in the governance of heteronomous, impoverished populations. In exhibiting the enduring practice and value of clientelistic political forms and practices, however, it also argues that "political clientelism" can indeed be deemed part of a participatory citizenship that is well attuned with the aims of contemporary – arguably "neoliberal" – progressivist politics. In particular, these politics aim to shorten the distance, or disturb the distinction, between the governing and the governed, to move towards "deliberative" and interactive, as opposed to "delegative," democracy, and to promote accountability and co-responsibility.

An Affective (and Effective) Politics: Personalism and Immediacy in Hacienda Santa Fe

According to the literature on the subject, political clientelism is associated with “strongman” politics, personalism and paternalism (Auyero, 2000b), and the cultivation of a certain kind of “affective” and personalized politics that promote a feeling of immediacy and identification between politicians and their constituents (Lazar, 2004: 236). The importance of these political forms and attitudes in clientelistic political regimes and relations marks a contrast with the “public code of sober, rational, representative democracy” (Lazar, 2004: 236), as the latter has been typically coupled with the emergence of impersonal bureaucracies and mechanisms alongside the institution of distance between the state and its citizens.

Scholars have demonstrated that the authoritarian tendencies of political clientelism are manifest in the sphere of political ritual and representation, as the system has often depended on the strategic evocation of feelings of “personal connection” between constituents and political leaders in political rallies and other public performances (Lazar, 2004). Scholars have, for instance, analyzed the dramatic role of Eva Perón in the constitution of Peronist clientelism, whose ritualized public presentation “excluded all bureaucratic distance between her and her people” (Auyero, 1999a: 481), and emphasized that she was “one among others” (Auyero, 1999a: 479) as she kissed “the leprous” and “the shirtless,” sacrificed herself, bestowed favors, and willingly took “maternal care of the poor” (Auyero, 1999a: 484).

In this vein, personalism and the enactment of immediacy and affection are crucial to the establishment of political clientelism, as they obscure the institutional obligation of politicians to provide and govern, while simultaneously effacing the rights of the governed masses to that same provision and governance. Instead, political clientelist systems personalize the act of government, rendering it a question of spontaneous or paternalistic kindness, personal affection and generosity,

and familial and social bonds. In so doing, politically clientelist regimes foster the expressive and affective dimensions of politics at the expense of the institutional public sphere, or due to the very weakness of the public sphere itself (C. Lomnitz, 1995). Voters are deprived from “soberly” assessing the merits of different political parties or the basis of politicians’ proposals and policies (Lazar, 2004), and are instead moved by the stirring of their passions – pleasure and hate – and the pressure exerted through apparently unmediated, personal relations with politicians and political brokers.

Since Alfaro took office in 2010, an affective, personalist, and immediate, or seemingly unmediated, form of politics came to define the political project in Tlajomulco, in general, and in Hacienda Santa Fe, in particular. In fact, the importance of governing with “emotion” and “personality” became an explicit element of the *Movimiento Ciudadano* handbook, which openly disparaged the “rationalism” of “technocracy” and instead celebrated the “anger,” “empathy,” and affective qualities of municipal presidents and their constituents (Cervantes Rivera, et al., 2017: 42). In the words of *Movimiento Ciudadano*:

That which came to happen [when we took office] was a battle for the return to feeling, to make decisions from the basis of sentiment, from enjoyment, from that which is repellent. It is in this way that (...) the behavior of Enrique Alfaro, as he presented himself in the political field, came to make sense. The affective became the core of politics, [as we moved away from] the rationality that we had become accustomed to with the technocrats. (Cervantes Rivera, et al., 2017: 42)

Almost by definition, the *Movimiento Ciudadano* politician is not mildly benign nor kindly merciful, but angry, irascible, and gruff. Every mayor of Tlajomulco under *Movimiento Ciudadano* – Enrique Alfaro (2010-2012), Ismael del Toro (2012-2015), Alberto Uribe (2011-2012, interim; 2015-2018), and Salvador Zamora (2018-) – has been described in official publications and presentations as notoriously “ill-tempered,” always “scowling” with “furrowed eyebrows” and a

“harsh” or “severe” voice. Enrique Alfaro, mayor from 2010 to 2012, is depicted by the official narrative as having “a harsh tone of voice, furrowed eyebrows, and angry, scowling gestures that accompany the delivery of phrases charged with that once-lost political morality: ‘govern with shame,’ ‘do not steal,’ ‘do not lie’” (Cervantes Rivera, et al., 2017: 41). Alberto Uribe, who was interim mayor from 2011 to 2012, went on to be elected mayor in 2015, and was still in power during the fieldwork for this dissertation, is described as being “of tough character, with his decisions reflected in his furrowed eyebrows: severe, strong. Always holding his hand in a fist when he speaks in public.” The official narrative continues, “Uribe’s character is necessary given the circumstances. He has embodied the preoccupations of the community, translating them into decision-making” (Cervantes Rivera, et al., 2017: 94).

These characteristics are celebrated by the party propaganda as well as by inhabitants, for they are examples of empathy, personal concern for the people of Tlajomulco, and political will. Moreover, systematically presenting mayors as “angry” politicians allows the political party to continue distinguishing itself from the rest of the political establishment, as they perform shock, horror, and rage in witnessing the deplorable life conditions of their constituents, yet simultaneously refuse to take any responsibility for the making of those conditions. *Movimiento Ciudadano*’s narrative asserts that they arrived in Tlajomulco once the political establishment had allowed and participated in the unplanned and disastrous urban development of the area, enriching itself as it took bribes and hefty license fees from the corrupt construction companies that built Hacienda Santa Fe and hundreds of other housing complexes. In this narrative, the politicians that now rule over the municipality arrived late, but they were enraged by what they came to find. Now, their sole concern is to do everything in their power to make life better for these people they have

come to care about, for they “embody” the people’s preoccupations and dreams (Cervantes Rivera, et al., 2017: 94).

In the course of my fieldwork, I attended several political rallies and public events in the streets of Hacienda Santa Fe; events which were directly organized by *Movimiento Ciudadano* and the Uribe administration. On these occasions, I was struck by the quasi-ritualistic impersonation of anger displayed by Uribe himself, as he repeatedly described the aberration that Tlajomulco had become in the hands of unregulated, “unhinged” (“*desbocado*”) corporate greed and a corrupt, immoral, and lackadaisical political establishment. His hand in a fist, Uribe narrated this story of ungodly origin time and again, severely scolding the audience for their apathetic entitlement and misbehavior, and demanding they join him in “battle.” Though he belittled attendees like an angry patriarch would scorn his failed children, he also told them that they were better than their actions and current condition. Commanding Hacienda Santa Fe inhabitants to act like “true homeowners,” Uribe promised his constituents that, if they were to take better care of home and neighborhood and discipline their children away from vandalism, their property values would rise. The mayor’s enactment of anger and calls to “battle” would transform into personal concern and hopeful promise, to which audiences reacted with somber self-reflection, earnest celebration, and emotional displays of relief.

Despite appearances, these staged events did not mark a return to authoritarian forms of government. Rather, they reflected the political party’s explicit ambition to shorten the distance between the sphere of politics and the sphere of civil society, disturb the distinction between the governing and the governed, and instill a sense of co-responsibility and horizontality between politicians and citizens (Cervantes Rivera, et al., 2017). Indeed, the party’s official denunciation of “technocracy” and “technocrats” stemmed from the latter’s association with a “rational,”

professional, and vertical politics, and away from the humanist, affective, and conflictive bonds that hold society together. “Conflict can never be uninhabited,” *Movimiento Ciudadano* explains (Cervantes Rivera, et al., 2017: 89). “Society exists because conflict exists, because the world is in motion, to be misunderstood, to be made, and remade. Tlajomulco de Zúñiga is the land of conflict” (Cervantes Rivera, et al., 2017: 89). Echoing Schmitt’s conception of the political (2007 [1932]), *Movimiento Ciudadano* believed that “addressing conflict meant bringing back politics” (Cervantes Rivera, et al., 2017: 89).

Beyond the public rendering and presentation of *Movimiento Ciudadano*’s political project, however, the immediate, personal, and affective quality of politics was part of daily life in Hacienda Santa Fe. Uribe and his team were seldom in their offices and could frequently be found in casualwear on the streets of Hacienda Santa Fe. As they marched the streets and knocked on doors, they were remarkably friendly and affectionate. Every single one of my female informants and collaborators emphasized that “Tlajomulco politicians” were “different from the rest, *no son como los otros*. Here, they greet you with kisses and hugs, *aquí, te saludan de beso y abrazo*.”

This active demonstration of personal affection and familiarity was an important part of the job description of *Movimiento Ciudadano* politicians and municipal employees. As a lower-level municipal agent in charge of odd-jobs and infrastructural problem-solving, Don Gregorio, disclosed to me, municipal workers are asked to treat citizens with familiarity and affection. Don Gregorio’s domestic life had fallen apart “as a result of his job,” he told me. He was pressured into being physically “affectionate” (“*cariñoso*”) with female inhabitants of Tlajomulco, “to kiss and to hug,” “to act as if they were my girlfriends, *como si fueran mis amigas*.” Gregorio’s affective labor had driven his wife into anger and jealousy, and she had demanded he quit his job for the sake of their relationship. When he refused, “for it was their income,” she left him and filed for

divorce. As I expressed my commiseration for Gregorio's story, he widened his eyes and replied: "it's part of politics here, it's how it works."

Movimiento Ciudadano's emphasis on horizontal, personal, and affective sociality extended to mobile telephone communications between politicians, municipal workers, and inhabitants. In the impoverished housing complexes of Tlajomulco, it is remarkably common for politicians to give out their phone numbers to inhabitants, and to engage in casual Whatsapp exchanges with constituents. In these exchanges, politicians would typically "send" their affections, as they texted that they were "sending a hug" ("*te mando un abrazo*") and civilly asked their civil interlocutors to "take good care of [themselves], please" ("*cuídate mucho, por favor*"). Politicians would use "hug" emojis and smileys, relating to constituents as if they were friends or, even, family. Constituents would respond in a similar manner, "sending" their feelings of care, affection, and good wishes to the people that governed them.

Movimiento Ciudadano's affective, personal, and seemingly unmediated⁷ style of interaction between politicians and constituents is an effective means of gaining popularity and loyalty, as well as an efficient mode of governance. Inhabitants found the level and quality of interaction remarkably generous, and felt personally cared for in the act of greeting politicians, conversing in person on the street, or holding textual exchanges over Whatsapp with them. But it was not only a matter of making voters feel indebted to the party and its members with unusual displays of care, generosity, and concern. Importantly, my informants also found texting to be a more effective means of communication with the government than more traditional or institutional

⁷ Linguistic anthropologists and linguists would rightfully insist that these exchanges are instances of highly mediated forms of communication, particularly given the role of "new media" in facilitating, shaping, and constraining the message and dialogue (Gershon, 2010). Nevertheless, my informants considered and felt that their exchanges with politicians over social media and mobile applications were an essentially unmediated and, even, immediate form of communication, and that these means of communication allowed "direct contact."

forms. When inhabitants wanted to report a crime or something they found suspicious in their vicinity (such as a break-in, or “vagrants” roaming the streets), for instance, they found that calling the official number of the municipal police achieved little. Instead, sending a courteous message to the police chief’s personal Whatsapp account was considered much more effective and, of course, pleasant.

This pattern of behavior occurred even when inhabitants did not have the personal phone number of a political leader or decision-maker, as inhabitants sought to establish personal communication through Facebook. For example, when the mothers at the local primary school became frustrated at the principal’s sluggish inability to hire a 5th grade teacher (the school had not had a 5th grade teacher for two months, and 5th graders were being taught alongside 4th graders), they strategized and decided that their best course of action would be to find their *regidor* (alderman) on Facebook, befriend him, and send him a “courteous” personal message on the application’s messenger service. The alderman accepted their friend request, responded to their message, and said that he would “personally take care of it,” not before affectionately thanking the mothers for reaching out.

The public image, civil engagement, and political practices that *Movimiento Ciudadano* cultivates in the housing complexes of Tlajomulco expose the conundrum of democratic practice in a context marked by limited resources and weak institutions. These politics can simultaneously be seen as old-school clientelism and innovative approaches to new forms of democracy, such as “participatory citizenship.” Indeed, this affective, personalistic, and seemingly horizontal mode of governance has been an effective strategy in dealing with the gaping problem *Movimiento Ciudadano* faced when it came to power in 2010. It has given a political identity to masses of people who “did not know where they lived,” creating a genuine constituency (of homeowners)

out of angry individuals. That said, the act of being present and at hand, dressing down, and behaving as friends or family also contributes towards the justification of austere, often impotent, government. These political practices communicate a horizontal and constant concern with putting in the work to progress, foster future change, and gain loyalty, while allowing political humility and horizontality to translate into a vindication of human powerlessness and stasis. After all, if politicians and citizens of Tlajomulco are (seemingly) equal and alike, politicians can only do so much for citizens.

Political Hierarchies of Civil Incorporation: Pyramidal Patronage and Brokerage

Latin American political clientelism, it has been argued, is an integral part of the process by which formal structures of authoritarian bureaucracy come to incorporate and coopt civilian groups and populations. In this sense, political clientelism can be understood as a form of corporatist politics: a system of rule based on expansive political hierarchies of civil incorporation and control, where citizens are grouped into bodies or organizations (corps) that are themselves part of the larger hierarchical, bureaucratic structure.⁸ In Latin America, corporatist politics were dependent on formal and informal pyramids of patronage and brokerage relations, as lower classes came to be integrated into the purview of the state through relations with state officials and membership in state organs, as well as other, seemingly voluntaristic associations (Cornelius, 1975; Hamilton, 1982; James, 1988; Middlebrook, 1995; Auyero, 2000b). Fundamental to the study of politically clientelist relations, the corporatist bureaucracies were an important part of Latin American

⁸ Corporatism is analytically close to some aspects of fascism, but the role of pyramidal patronage and brokerage relations in Latin American political clientelism has been typically interpreted as a sign of objective political weakness or a lack of “state autonomy” (Hamilton, 1982), not totalitarianism.

authoritarianism, and were considered particularly central in the consolidation of the Mexican post-revolutionary state (Hamilton, 1982; Middlebrook, 1995).

From the nineteen-seventies to the -nineties, Mexican authoritarianism was defined in comparison to authoritarian regimes in other Latin American countries, especially Brazil, Chile, and Argentina. Scholars believed most “developed” Latin American countries were somewhat predetermined to engender “bureaucratic-authoritarian states,” and explained the predominance of authoritarian political regimes in Latin America in terms of the economic hardship, political unrest, and popular mobilization that had resulted from lengthy economic stagnation (Hamilton, 1982). While import-substitution industrialization (ISI) had fostered growth in its earlier, expansionist phase, the economic “bottlenecks” that eventually came to define the ISI model, and its reliance on “populist alliances,” heralded the emergence of social uprisings and political disruption. The economic, social, and political instability of Latin American societies in the advanced stages of ISI economic policy, and the countries’ pressing need to secure their path to development, led to the justification and consolidation of authoritarian, if developmentalist, regimes that politically repressed those suffering from the effects of economic “exclusion” and stagnation (Hamilton, 1982: 34-35).

In this period, Mexico distinguished itself from the other dominant Latin American countries by avoiding military dictatorship. In Brazil, Chile, and Argentina, civilian political regimes were understood to be incapable of ensuring “the level of political stability believed essential to attract the foreign capital and the technology needed to overcome economic bottlenecks” (Hamilton, 1982: 34). Across the Southern Cone, civilian regimes were thus succeeded by military regimes, led by developmentalist military “officers who projected a long-term tenure in order to firmly establish their specific models of development” (Hamilton, 1982:

34). The military dictatorships instituted in Brazil, Chile, and Argentina – alongside those of Uruguay, Paraguay, Bolivia, Peru, Colombia, Venezuela, Nicaragua, Cuba, Dominican Republic, and Haiti – gave rise to the conception of a Latin American “tradition” of dictatorship that spanned Right and Left.

In contrast, while the Mexican state had “many similarities to the bureaucratic authoritarian state” of the dictatorships of the south, Mexico was considered able to “maintain the desired social and political stability for private accumulation without recourse to military dictatorship” (Hamilton, 1982: 35). The continuity of Mexico’s civilian government was partly attributable to the pre-revolutionary exclusion of the masses of workers and peasants, the subsequent Mexican revolution, and, crucially, the post-revolutionary state’s “‘pre-emptive’ incorporation [of workers and peasants] into state-controlled structures” – specifically, the Institutional Revolutionary Party (PRI) and its “sectoral organizations” (Hamilton, 1982: 35). The government party and its sectoral organizations were chief instruments of “controlled inclusion,” as they came to incorporate workers, peasants, and the “popular” classes into hierarchical, state-controlled confederations (Hamilton, 1982: 35). This sectoral structure reinforced “the state’s ideological use of the Mexican revolution to present itself as defender of the interests of the working class, peasants, and marginal sectors” (Hamilton, 1982: 35), and functioned as a dual mechanism of representation and restriction.

In this period, scholars documented how the government and party structures came to hierarchically permeate, organize, and control all levels of Mexican society (Cornelius, 1975; Hamilton, 1982; Middlebrook, 1995), as the party’s “monopoly” on economic and political resources limited “the ability of local communities and groups to effectively resist their political control” (Hamilton, 1982: 36). Scholars of political systems and political clientelism also exposed

the way in which formal structures were “reinforced through informal mechanisms of vertical clientele relations,” as government and party officials and political brokers provided “limited favors for specific groups [and] communities” in return for support (Hamilton, 1982: 36). These vertical, if voluntaristic, clientelist relations – both formal and informal – enfolded diverse and numerous groups of people into the state, and also served “to obscure the more basic division in a society characterized by sharp contrasts between in the living standards of the wealthy and the poor” (Hamilton, 1982: 36).

Importantly, other Latin American societies were also defined by comprehensive systems of hierarchical sociopolitical incorporation and the cooptation of political resistance, just as they were maintained through structures of pyramidal and expansive political patronage and brokerage (James, 1988). In midcentury Argentina, for example, the formal ideology of Peronism effectively preached the virtue of class harmony and a united national community. The Argentinian working class adhered to a movement that exhorted “the need to subordinate the interests of workers to those of the nation and the importance of a disciplined obedience to a paternalistic state” (James, 1988: 262). While this by no means eliminated the possibility of working-class resistance, this resistance “inevitably contained strong elements which promoted integration and cooptation” (James, 1988: 262). In other words, in Peronist Argentina, class resistance typically occurred within the institutional and discursive frameworks of the authoritarian state.

And, yet, it is undeniable that the twentieth-century Mexican state was able to consolidate firmer control and stability than its South American counterparts. In contrast to countries marked by considerable political alternation and change, in Mexico, the continuous hold on power exerted by the PRI from 1930 to 2000 facilitated remarkable stability and cohesion in the consolidation of these structures of incorporation and control. As mentioned in Chapter 1, Mexico’s civilian regime

was sufficiently authoritarian and consolidated to be labelled a more “perfect dictatorship” (*dictadura perfecta*) than the military regimes of the Latin American south. Crucially, the PRI’s permanence in power not only depended on the incorporation and cooptation of the working and popular classes into its corporatist structure. Equally fundamental to Mexican authoritarianism was its capacity and willingness to incorporate and coopt the intellectual and professional elite into its political project and, in so doing, to integrate and coopt the critique that these intellectuals and professionals could exert. While Mexico would famously open its doors to the intellectual and professional refugees of the South American dictatorships, it did not generate its own diaspora. Under PRI rule, Mexican intellectuals and professionals were at home.

This tacit alliance and internalized critique was on vivid display in 1990, when the Peruvian Nobel laureate, Mario Vargas Llosa, was invited by Mexican Nobel laureate and intellectual *cacique*, Octavio Paz, to speak in a televised debate on the nature of democracy and freedom. Transmitted in the PRI’s quasi-official television channel, *El Canal de las Estrellas*, the debate would feature the voices of the region’s most famous public intellectuals, as they reflected on the democratization process in Eastern Europe and, in passing, Latin America. As the country hosting the debate, Mexico was presented as a sufficiently democratic society interested in fostering dialogue on democratization processes elsewhere. The event, however, would not go as planned.

Guest of honor Vargas Llosa made jaws drop when, firmly addressing his host, Octavio Paz, he asserted that Mexico could not “be exonerated from the Latin American dictatorship tradition.” “I believe that the case of Mexico,” he continued, “fits into this tradition with an important nuance, which is rather an aggravating fact.” Staring at Paz, he declared, “Mexico is the perfect dictatorship.” As a furious Paz nervously caressed his neck, the softness of his famously gentlemanly features now stern, his blue eyes glistening, Vargas Llosa, continued his attack:

Mexico “is the dictatorship that is camouflaged in such a way so that it appears not to be a dictatorship.” In this arranged debate, Vargas Llosa went on to accuse Paz, and every other Mexican intellectual in the room, of having been systematically coopted by the state.

I don't believe that, in Latin America, there is any case of a dictatorial system that has recruited the intellectual field so efficiently, bribing it in such a subtle manner, with jobs, through appointments, public positions, and without demanding systematic adulation, as do vulgar dictators. On the contrary, asking [that you display] a critical attitude, for that is the best way to guarantee the party's permanence in power.

Vargas Llosa, the now uncomfortable guest, ravaged Paz for his role in the incorporation of the intelligentsia into the hierarchies of authoritarian power. When the Peruvian's address was at long last over, Enrique Krauze, disciple of Paz and moderator of the debate, concluded: “we must very much thank Vargas Llosa for this valiant intervention on dictatorship, *sobre la dictadura*.” Mildly smirking, Krauze punned, “or, perhaps, we should call it *dictablanda*.”⁹ But Octavio Paz would not remain silent. In an unusually anxious delivery, the Mexican poet laureate demanded the last word:

I would very much appreciate to make a small rectification, for the love of intellectual precision. I speak of hegemonic system of domination, for I, as a writer and intellectual, do appreciate intellectual precision. One cannot speak of dictatorship. Mario Vargas Llosa spoke of military dictatorships, that is how he began his intervention. In Mexico, it is a fact, there have not been military dictatorships, but, I would add, we have experienced the hegemonic domination of a party. This is a fundamental distinction, one of essence. Everything else Vargas Llosa has said is a matter of discussion, but we must necessarily have clarity on [the fact] that we have had a system of hegemonic dominance by one party. That is not, my dear Enrique Krauze, dictablanda nor dictadura.

The spotlight of *El Canal de las Estrellas* may seem far removed from the clusters of Hacienda Santa Fe. And, yet, the relation between political clientelism, authoritarianism, and democratic possibility that was disputed in the memorable exchange between Mario Vargas Llosa and Octavio

⁹ Playing with the “-dura” (hard) in “dictadura,” the word “dictablanda” evoked a soft (“-blanda”) dictatorship.

Paz, that once “young barbarous poet” (“*joven poeta bárbaro*”) turned loyal public servant, shed light on the current political stakes and structures in Tlajomulco de Zúñiga. Since 2010, *Movimiento Ciudadano* has developed a “hegemonic system” of rule, to quote Octavio Paz, that is both authoritarian and democratic. This system of rule relies on a comprehensive bureaucracy put in place and articulated by *Movimiento Ciudadano*, and aims to incorporate every inhabitant of Zona Valles, the area where the overwhelming majority of new housing complexes was built. A central part of the *Movimiento Ciudadano* participatory citizenship model, this new bureaucratic structure evokes the old corporatist organization of the PRI, as it organizes the municipality’s inhabitants into pyramidal, territorial confederations and merges these bodies into one overarching, hierarchical system. *Movimiento Ciudadano* is a quintessentially post-democratic transition party, with a rhetoric of governance that could have emerged from a theoretically cutting-edge university seminar. Its practices, however, hark back to the old days.

Through this system, resources are distributed and discretionally allocated, and citizens are recruited into performing administrative and collaborative functions in the interest of government, while keeping the municipal government briefed on the needs and concerns of their localities and neighbors. In the making of this bureaucracy, *Movimiento Ciudadano* has rendered its particular party structure the backbone of governance in Tlajomulco, simultaneously representing and conditioning civil participation while turning citizens into volunteer brokers. Moreover, much like the PRI before it, *Movimiento Ciudadano* incorporates the voices, ideas, and work of local and national civil society leaders. Granted consultancies and public positions, and invited to design and improve the structures of governance and citizenship in Tlajomulco’s destitute housing complexes, prominent members of the Jalisco and Mexican civil society establishment have been rendered innovators, advocates, and custodians of the party’s political project.

Under *Movimiento Ciudadano*, the municipal government of Tlajomulco divided the municipality into a tiered system consisting of six administrative zones, 32 territories, and 479 localities or “urban settlements” (Cervantes Rivera, et al., 2017). While the six zones are under the general purview of top-level party officials who work directly under the Director of Participatory Citizenship and the municipal president himself, these officials are kept abreast of “territorial” matters by a small army of “social coordinators” who administer and oversee the 32 territories that partition the six zones.

The social coordinators in charge of each territory, in turn, work with the “social councils” and “social council presidents” of each of the “urban settlements” in their territory. Made up of volunteering inhabitants, the social councils and their presidents are responsible for administering and overseeing their “urban settlements” or clusters, holding meetings and organizing neighbors, while synchronizing with the social coordinator of their given territory. Social council presidents typically feed information upstream, while receiving and distributing information and resources in their specific neighborhood or locality. Hilda, as explained in the previous chapter, is a social council president; her council is one of the 479 social councils in the municipality.

Social coordinators are paid civil servants with strong ties to the party who reside in the territory in their control. They function as “a liaison between the population and the government in order to establish a firmer nexus between government and citizens” (Cervantes Rivera, et al., 2017: 103). Mary Rojas, one of *Movimiento Ciudadano*’s social coordinators, explains:

As social coordinator, my job is to drive the participation of citizens, support, advise, and guide the petitions of the locality’s inhabitants in my charge. As a citizen, I am a social worker leading small projects that can benefit my neighbors. (Cervantes Rivera, et al., 2017: 103)

Social coordinators tend not to be recruited from the pool of original inhabitants. Instead, they are brought in by the party and given room and board within the territory in their purview. The official party-line in Tlajomulco insists that the imagined “task” of a social coordinator is to:

recognize the space upon arrival, its customs, traditions, people, interactions. [The social coordinator] must come to empathize and recognize himself with the community, while deconstructing his own aspirations and ideals to rebuild himself within the community and its sensorium and sensations, sus sentires. For that, the coordinator goes through several phases that must lead him to recognize himself a builder of educational processes [that bring about] the quotidian quality of participatory citizenship. This leads the social coordinator to experience a process of awakening and come to consciousness, configuring his being in the community. (Cervantes Rivera, et al., 2017: 103)

Therefore, while social coordinators are territorial administrators charged with the organization of inhabitants through the act of managing and collaborating with social councils, they are ultimately understood to be a kind of spiritual “guide” and “educator” responsible for the absorption of affect, the nurturing of sentiment, and the transmission of civil inclinations. In the *Movimiento Ciudadano* vision, social coordinators are more than social organizers or teachers, for they must, in a spirit reminiscent of Rousseau’s *Emile* (2009 [1762]), fully educate and empower inhabitants to retain human and civic goodness while remaining part of a potentially corrupting collectivity. Indeed, the coordinator is responsible for taking courses in *Movimiento Ciudadano*’s Mexican School of Participatory Citizenship, where he is taught to “deconstruct his [self-interested] self and being, to subsequently rebuild himself in the other, see himself in the other, and accompany the other in a path that is mutual” (Cervantes Rivera, et al., 2017: 105). Beginning from self-interest, coordinator and inhabitant eventually come to jointly see themselves equal and merged; “changing in perspective,” they together move towards the participant understanding “of that which citizenship means” (Cervantes Rivera, et al., 2017: 105).

In practice, however, even the party handbook admits that the role of social coordinator lends itself to “traditional politics,” or political clientelism. “In general,” they explain with resignation, “the first encounter between the coordinator and the population will be one of control and *asistencialismo*,” or self-perpetuating assistance (Cervantes Rivera, et al., 2017: 104). In “delivering services that the population considers lacking or in bad condition” the coordinator “becomes enveloped in a self-perpetuating routine of assistance, whereby he provides services” and allows himself to be overcome by his own “political aspirations” (Cervantes Rivera, et al., 2017: 104). The *Movimiento Ciudadano* handbook concludes that, initially, this is largely inevitable. The “community comes to recognize [the social coordinator] as the agent that links them with the municipal government, and that may lead him to think that those people belong to him in the materialization of his own [self-interested] aspirations” (Cervantes Rivera, et al., 2017: 104). In practice, to put it another way, social coordinators become political brokers.

The social coordinator charged with the observation and administration of Hacienda Santa Fe, Alex, worked with neighbors and social councils, including Hilda’s, to monitor inhabitants’ needs and concerns while brokering municipal resources in targeted form. Alex was considered a friend by many inhabitants of Hacienda Santa Fe, and could be seen at social occasions and rallies, dashing from cluster to cluster, affably participating in a local child’s birthday party, for instance, while resolving a water shortage crisis on his permanently buzzing mobile phone. Alex regularly brokered and delivered public services and investments that numerous inhabitants considered necessary and desirable, and was celebrated when he did, as he was “helping” communicate their concerns by bringing them to the attention of his superiors and negotiating the allocation of resources.

When, for instance, Alex got the municipal government to pave the street and install a sidewalk in front of the primary school on Boulevard Belice, the inhabitants of the area voiced their emphatic approval and celebrated Alex for meeting a general need. Since the educational facility had been built many years ago, the neighborhood's children, their parents, and caregivers had been exposed to danger and injury in their walks to and from school. Without a sidewalk, and with cars, buses, and moto-taxis zipping by, mothers and fathers felt compelled to shield their youngsters from the lawless traffic, sacrificing themselves for their children's wellbeing. In the rainy season, the lack of pavement brought about soil erosion, opening a menacing chasm to the side of the school, and causing flashfloods and mudslides. It was "thanks" to Alex's intervention that, after many years of suffering, inhabitants' concerns had finally been heard and, their demands, met.

That said, Alex's role was not free of conflict. As Santa Fereños knew all too well, he was as beholden to them as he was to others. Inhabitants of Hacienda Santa Fe were studiously observant of government investment across the housing development's many clusters and beyond, and, to them, it was a zero-sum game. "Did you see that Cluster 312 got a football field?" asked Doña Vera, a mother of two. "I haven't seen," her neighbor would respond. "I haven't been that way of late, but can't say I'm surprised. They get lots of patronage, *reciben muchos apoyos*. I wish our kids had a football field." Often enough, such seemingly petty exchanges carried the seed of conflict. Social coordinators, like Alex, had the difficult job of facilitating resources in a context marked by scarcity and resentment.

"It's hard," a municipal employee told me, as she gave me a ride to a political rally one spring evening. "People here are, well, really entitled, and it's hard to get them to understand that we're not here to just, um, serve them, to give handouts. This is not a charity." When I asked her

to explain what she meant, she replied: “Well, the whole point of *Movimiento Ciudadano*, why we’re different, is that we want the people to participate, to collaborate, to do things for themselves.” She paused in thought, and said:

It’s not, like, a question of saying ‘I want a mural in my cluster. Now, you, government, come here and paint it.’ No, it’s about organizing your neighbors, discussing with your neighbors what it is that you want the mural to be [about], together, and, then, together, organizing the whole cluster to come out and paint it. So, then, if they do that, y’know, we’ll happily give them the paint, and advice, and all that. We’ll even bring artists. But people don’t get that. People are selfish.

Encouraging and organizing people to “learn” to govern themselves was an important part of the social coordinator’s job. Throughout the course of my fieldwork, I participated in the painting of sidewalks and crosswalks; the covering up of graffiti; the watering, weeding, and planting of shrubs and flowers in the scarce and beloved bits of public, green space; the cleaning and sweeping of walls, streets, and boulevards; the organization of public fundraisers for earthquake victims, and many other actions that, in theory, fell under the formal responsibility of the state. In Tlajomulco, social councils turn residents into unpaid civil servants.

Indeed, given the limited resources of the municipal government, and the discretionary, particularistic quality of resource allocation, Tlajomulco social councils compete against one another to showcase themselves as good citizens and worthy recipients in the eyes of the municipal government. When I collaborated in the refurbishment of a street block in which we swept and painted the walls, sidewalks, and street, weeded and picked out trash from the grass, planted flowers, and restored the street altar of a consecrated virgin, Hilda had me pose constantly, as if in action, holding and displaying the tools we were using. “No, but smile wide, like if you were really happy about it, *como si estuvieras contenta, pues,*” Hilda jokingly instructed as she held her phone in an attempt to capture the scene. Hilda was clearly dissatisfied with the photo, and she asked

some passers-by if they could please momentarily join me for a couple of photographs. Handing them a machete and a pair of gardener's scissors she had just received from the municipal government, byway of Alex, the bystanders posed with me "at work." Hilda would send the photo to Alex, via Whatsapp, and post it on the municipality's Participatory Citizenship Facebook account – itself a hive of activity, exchange, posturing, and personalities. She explained that it was important to document and demonstrate the good use of resources and goods she received from the municipal government. For her and her cluster, such displays were key to gaining a "good reputation."

To be clear, social councils do many other things beyond handiwork and self-promotion. In a real sense, statehood flows through them. The councils notify people about available healthcare services, such as immunization campaigns; they negotiate with public service providers, such as garbage men; they cajole neighbors into attending meetings to discuss their needs, desires, and apprehensions, crafting proposals that they pass on to social coordinators; they arrange transportation to help neighbors attend government events, such as Children's Day festivals, collective mural art interventions, or political rallies; and they encourage people to get out and vote. As this roster of responsibilities should suggest, their role is simultaneously neo-clientelist and participatory-democratic. In a "postmodern city" marked by remarkably scant public services, resources, and infrastructure, they both contain and empower their fellow citizens. In so doing, they are the foot-soldiers of a quasi-stateless, but hegemonic, system of rule – to recall Octavio Paz's description of the PRI – put in place by *Movimiento Ciudadano*.

Tlajomulco's medley of neo-corporatist, participatory-democratic, and clientelist politics were on full display in an assembly I attended in the municipal government's headquarters on September 24, 2018. Carefully planned by *Movimiento Ciudadano*, the event was designated "the

first Constituent Assembly of Participatory Citizenship in the history of the municipality.” That day, party operatives had bussed social council presidents, members, and neighbors to the government headquarters, a half-hour drive from Hacienda Santa Fe, in repurposed American school-buses. Wearing color-coordinated t-shirts and baseball caps, residents murmured with excitement on their way to the highly anticipated event. Their social coordinator drove at the front of the bus, fully clad in party insignia, and politely explained that he would give them further instruction upon arrival.

We clambered out of the bus into the government offices’ parking lot, and an organizer respectfully asked me to step aside, informing me that someone would soon guide me to my seat. Raymix’s *Oye Mujer*, the electro-cumbia song that had been inescapable all summer, filled the air, and our bodies inevitably swayed to its sticky rhythms, while some gave, and others followed, instruction. Amidst the hustle and bustle, I noticed organizers were lining up citizens and giving them placards with the word ‘YES’ (“SÍ”). There was no ‘NO’ card, nor would it be necessary. As I was escorted to my seat in a cavernous basketball court turned auditorium, a banner with the words “Constituent Assembly: Participatory Citizenship,” emblazoned with the party’s and the municipality’s logos, welcomed me in. The Director of Participatory Citizenship was in deep discussion with a group of men to the side of the podium, all wearing identical vests. Dozens of other men and women awaited the kickoff while organizers ran back and forth.

That night, as we took our seats and social coordinators solemnly entered the auditorium followed by hundreds of their color-coordinated constituents, Tlajomulco’s Participatory Citizenship bureaucracy came to ritual life. They appeared to be enacting a medieval procession, each guild united, momentarily merging into one collective body. The Council of Participatory Citizenship presided on stage, as countless actors, small and large, spoke of the importance of

citizenship, participation, and action. Social council presidents told stories of struggle and triumph, and social coordinators narrated how they had come to understand the importance of community, participatory citizenship, and collective decision-making. Tlajomulco had been a non-place, but inside the gym it appeared to have become a loosely interwoven collectivity of participatory citizens working together to bring about union and change.

As the evening drew on, the emcee ceremonially listed the numerous councilmen, social coordinators, social councils, and urban settlements in the room. The *regidores* (aldermen), he said, were to be “witnesses of honor” of the Constituent Assembly. “The minutes record the presence of five registered councilmen and 837 citizens, members of this assembly,” he asserted, as he ceded to the Technical Secretary of the municipal government, who took the floor and announced the order of the day. The “assembly members (*asambleístas*) are to take oath (*toma de protesta*),” he said. The assembly members were the residents of Tlajomulco’s many housing complexes. “We put to the consideration of the assembly members here present the approval of this order of the day, lifting your vote.” As the emcee asked the audience to take a stand, the President of the Municipal Council proceeded to swear them in:

Assembly members, do you swear to abide by, and ensure others abide by, the Political Constitution of the United Mexican States, the federal laws, the Political Constitution of the State of Jalisco, the bylaws of Participatory Citizenship for Governance of the Municipality of Tlajomulco de Zúñiga, Jalisco, and the laws and bylaws that from these stem, as well as to undertake, faithfully and freely, the office of assembly members within the Municipal Assembly of Tlajomulco de Zúñiga, Jalisco?

In response, the crowd of 837 placard-waving residents displayed a single word: ‘YES.’ The moment had been historical, the party assured us.

Transactionalism and the Participatory Budget: Exchanging Money for Government

Ultimately, the concept of political clientelism is based on the existence of transactionalist politics, or the observation of self-interested forms of exchange that substantially “privatize” a professedly public, political field governed in the name of public interest and universal wellbeing. Scholars of political clientelism have typically identified this transactional quality in cases analogous to “vote buying,” where public resources, or the promise of these, are distributed by political officers or candidates in exchange for political support, such as the vote (Gay, 1990: 648). Indeed, “vote buying” is deemed the definitive exercise of political clientelism (Auyero, 2000b).

In its broadest definition, however, political clientelism may be observed in the transaction of private monies in exchange for the specific, particularized delivery of public resources. These exchanges are different from the model of clientelism typified by “vote buying,” but they are structurally comparable to such an extent that they might be considered fundamentally clientelist. For instance, an individual or group may extend money – or a ‘bribe’ – to a government representative or government agency, and request that public resources be specifically and particularly allocated in return. While such an instance is not an example of “vote buying,” it is an example of private interest buying public resources, and, as such, reasonably fits the transactionalist framework that scholars of political clientelism propose. Importantly, in these cases, the patron-client relation is reversed, as the government becomes the client of the particular individual or group extending the payment. In contrast to instances of “vote buying,” clientelist relations based on “public resource buying” render the state the heteronomous, or purchasable, actor, while making the citizen the patron.

In Tlajomulco, under *Movimiento Ciudadano*, this is how fiscal contributions are made and public resources are allocated. When citizens residing in the Zona Valles region of the municipality

pay their property taxes to the municipal government each year, citizens are asked by the government to “vote” on a specific public investment project, and to rank a list of possible projects to be delivered the upcoming fiscal year. If their main concerns are not listed, property-taxpayers are asked to submit personal requests, which are subsequently added to the list of projects that taxpayers will vote on and rank the following year. This mechanism, known as “*Presupuesto Participativo*” or “Participatory Budget,” has been in operation in Tlajomulco since 2011.

A popular, progressive policy in several Latin American countries, participatory budgeting was first implemented in Porto Alegre, Brazil in the nineteen-eighties, and went on to restructure fiscal spending and governance in municipalities across Brazil, Argentina, Colombia, and Peru. Participatory budgeting has also been instituted outside of Latin America, particularly in Spain, and has been associated with the experimental forms of governance and civil reorganization that were famously developed and implemented in Barcelona, Spain and Bologna, Italy in the nineteen-nineties (Genro and de Souza, 1997). While participatory budgeting is widely considered to be a progressivist, democratic, and empowering mechanism, it first developed and took root in contexts that were particularly marked by shrinking, or simply austere, state provision, structural adjustment policies, and “neoliberal” reform.

To its enthusiasts, participatory budgeting represents a more “effective,” “local response” to address “new urban problems,” particularly as policies dictated “from above” have become increasingly “impotent” in their growing distance from “the quotidian life of the population” (Genro and de Souza, 1997: 15). In allowing citizens to request and choose what the government does with their taxes, the policy, advocates claim, is on the right side of the “struggle for a free public opinion,” “democracy,” and “freedom,” and has been celebrated as a powerful engine of “decentralization” and “democratization” that bolsters local autonomy and civil rights (Genro and

de Souza, 1997). In Tlajomulco, where taxpayers have been ranking and choosing from lists of possible projects of government investment for almost a decade, the *Movimiento Ciudadano* narrative has emphasized that participatory budgeting is much more than a “fiscal collection tool.” Participatory budgeting is a generator of “co-responsibility, transparency, and the formation of a new participatory culture” (Cervantes Rivera, et al., 2017: 51).

In effect, it is a tool that directly makes the citizen feel linked to administrative decisions. Public policies that do not have this capacity to make people feel in association, and that do not generate this direct link, do not work, they are merely discursive. (Cervantes Rivera, et al., 2017: 51)

Precisely because of its capacity to make citizens “feel” in association with government and, in a sense, to become government, participatory budgeting has been an important part of the *Movimiento Ciudadano* participatory citizenship model. The municipal government is convinced that its increased capacity to collect property taxes, which tripled from 2011 to 2015 and has continued to grow (Cervantes Rivera, et al., 2017: 55), is a direct result of the mechanism’s implementation. Granted the opportunity to decide how public resources are spent, inhabitants were motivated to become fiscal contributors and encouraged to feel part of government. In 2013, for instance, 30,071 taxpayers decided that they wanted sidewalks and better pavement on Adolf Horn Avenue, a pedestrian bridge to cross that same avenue, and the re-pavement and widening of Prolongación 8 de Julio Avenue. A majority of taxpayers also voted for the construction of a Fire Brigade and Civil Protection station in Rancho Alegre (Cervantes Rivera, et al., 2017: 55), a gated housing development on the edge of the municipality, halfway between the Guadalajara periphery and the lakefront town of Chapala. The municipal government made these investments the subsequent year.

Of course, in one light, these projects were victories in the campaign to empower citizens to govern themselves. At the same time, however, the kind of projects that were available to be chosen by taxpayers, and that were subsequently delivered by the municipal government, is remarkable. After all, the first three items selected by the population – sidewalks, street re-paving, and a pedestrian bridge in the core of the Zona Valles area – are clear examples of basic maintenance and services that would already fall under the obligation of government. The last item, a first-responder station in a gated housing development in the furthest outskirts of the municipality, is an outlier, and can be seen to represent extremely particular and highly localized interests. These projects, in other words suggest that participatory budgeting is as much a matter of civil empowerment as it is a mechanism by which the government justifies low, targeted investment, and a means of “capturing” state funds away from the general interest. The latter aspect – general interest funds being canalized to particular ends – comes more clearly into view when one considers the extremely limited rates of participation. Of the hundreds of thousands of people residing in the Zona Valles area and beyond, only 30,071 people participated in the participatory budget. In other words, few people pay property taxes, and even fewer weighed in. As a result, residents of gated-off Rancho Alegre wound up with disproportionate power.

Across the world, targeted, “bottom-up” modes of decision-making and public investment have become an important part of contemporary forms of governance. Tlajomulco, long seen as a non-place, or a periphery’s periphery, is no exception, and mechanisms like participatory budgeting have been accompanied by vigorous promises of democratic and civil empowerment. And yet, by obscuring the motivations behind low public investment and, increasingly, state disinvestment from civil wellbeing, such modes of governance have, in a critical sense, circumscribed political horizons. In the name of democracy, directness, and efficiency, the idea of

government has been shrunk to the size of its instruments. In giving Tlajomulco's citizens the freedom to "vote" on their needs and desires, the state becomes little more than a contractor; its responsibility limited to the particular delivery of particular resources demanded by particular (taxpaying) people. Citizens' needs and desires, in short, are literally reduced to sidewalks. Cluster by cluster, the sidewalks are being built, but the participatory citizenship model has manifested little political will to revisit the path that led Santa Fereños to their current predicament in the "postmodern city," let alone to build the paths that might lead them out, whether these pass through debt forgiveness, regularization, or something else altogether.

Conclusion

In 2018, Enrique Alfaro won the governor's seat of Jalisco and, in doing so, officially became one of the country's most important political figures. *Movimiento Ciudadano* candidates won control of 92 municipalities across the country, gained 41 seats in state legislatures, 28 in the national congress, and seven in the senate. The party's base had extended from the municipality of Tlajomulco to the entire state of Jalisco, as the state held 71 of the 92 municipalities that *Movimiento Ciudadano* had won. Today, 88 percent of Jalisco's population lives in municipalities governed by *Movimiento Ciudadano*. This was, undoubtedly, a remarkable political achievement. Just seven years after Enrique Alfaro had begun the small political party with a handful of others in a poor, peripheral municipality of the city of Guadalajara, *Movimiento Ciudadano* had become a political force with national reach. Against the odds, they had accomplished their goal of using Tlajomulco as a steppingstone. *Movimiento Ciudadano*'s rise to power filled its first supporters – the hundreds of thousands of residents of Tlajomulco's destitute housing developments – with pride and, certainly, hope. The inhabitants of Hacienda Santa Fe and other places of its kind

sincerely felt they now had a chance, for their political leaders – indeed, their friends and allies – were in power.

Five days after he was declared governor-elect, Enrique Alfaro called a press conference and renounced his adherence to the party that had enabled his triumph. In the party's Guadalajara headquarters, he declared: "This is the last press conference I will be giving in *Movimiento Ciudadano*. *Movimiento Ciudadano* will have to continue on its path, and I renounce to any ties [or] political relations with what has been the platform for this great project that the people of Jalisco have together built." When questioned by the press, Alfaro clarified that he had "never been a militant of *Movimiento Ciudadano*," and that the party had merely served as "a platform for his own project." To everyone in the room, Alfaro's was a shocking move and a disconcerting sentiment; for the people in Hacienda Santa Fe, it was absolutely infuriating.

Sitting in an abandoned house, drinking coffee and chattering as usual, I told Lesley what had just happened: Alfaro had left the party. This was only the latest, notable departure from *Movimiento Ciudadano*, as mayor Alberto Uribe had recently announced he would be leaving the party to secure a post in the administration of Mexico's incoming president, López Obrador. Still, Alfaro's abandonment was the most painful. After all, Alfaro had, in a very real sense, been the founder and father of *Movimiento Ciudadano*. His people had mobilized Lesley and the other hundreds of thousands of residents of Tlajomulco's housing complexes to get out and vote, and vote for him. Lesley and her neighbors felt Alfaro had their back, until he declared that he did not.

Upon hearing the news of Alfaro's renunciation, Lesley's sculptural features creased into a knot as her body leapt into a menacing pose, knocking the picnic chair behind her. She looked straight into my eyes, her own eyes tearing up in pain and anger, and said:

I became black! Black! Look at me, I'm black from going all over the fucking place so much, working, sweeping, pestering, and fucking with people under the sun – everything for them! Black, and now, it turns out, he tells us, that no, not anymore, ahora sale con que siempre no, that he's of no party, that he doesn't belong to any! Fucker! Now, he better deliver, the bastard! In the end, he made himself here. Here, in Tlajomulco, we made him. He would not be governor without us.

To Lesley, her neighbors, and the hundreds of thousands who call Zona Valles home, there was no doubt that they had been used. Having served their purpose, the people of Tlajomulco were now to be left behind, with cavalier honesty, to figure out their own problems. To date, the situation of Tlajomulco's inhabitants has not been central to Governor Alfaro's administrative agenda, nor have any substantive plans for debt relief or regularization been advanced.

This chapter has sought to revisit the concept of political clientelism and evaluate its heuristic value against the rapidly evolving political landscape of the new urban periphery – the “postmodern” city. In the process, it can be observed that neo-clientelist politics and participatory citizenship bear more in common than might be assumed at first glance. The objective similarities of the two political structures lend themselves to an understanding of political clientelism that is potentially more democratic than previously proposed, just as they suggest the ways in which new forms of progressive, democratic governance may contribute towards the regulation and silencing of marginal and impoverished populations today. In Tlajomulco de Zúñiga, Mexico's new urban periphery, political clientelism is celebrated as participatory citizenship; in the name of transparency, accountability, and co-responsibility, political clientelism is now considered good governance.

And, yet, the political clientelism that is observable in Hacienda Santa Fe, and that underpins participatory citizenship in Tlajomulco, is no mere replica of the political clientelism that scholars of twentieth-century political practices, relations, and systems observed and

conceptualized in Mexico and the rest of Latin America. In Hacienda Santa Fe, the state is no longer the central actor of clientelist relationships and practices, nor does clientelism contribute towards the strengthening of the state. Instead, the clientelist practices and discourse of *Movimiento Ciudadano* render the governing and the governed one, and efface the power, responsibility, and identity of government. In this context, political clientelism has simply become clientelism, as hierarchies fade into horizontal forms of governance, politics become civil, and structure turns to civil society.

Chapter 4

Family and Gender in the Debtfare Society: Property, Credit, and the Project of Female Emancipation

Introduction

The problem of gender, or the objective and normative inequalities that structure the relationship between women and men in society, is central to questions of the home, property, housing, and urbanization. While the inequalities glossed under the category “gender” have informed scholarly and societal approaches to questions of citizenship, democracy, liberalism, and justice since at least the eighteenth century (Wollstonecraft, 1891 [1792]; Engels, 1902 [1884]; Mill, 1870 [1869]; de Beauvoir, 2011 [1949]), and were in origin centered on the right and freedom to elect government, the nineteen-eighties and -nineties saw a dominant concern with gender in housing policy and property at large (Watson, 1988; Chant, 1991; Moser, 1993; Webuye, 1993; González de la Rocha, 1994 [1986]; Kabeer, 1994; Keulder, 1994; Chant, 1996; Schlyter, 1996; Chan, 1997; Chant, 1997; Moser, Tornkvist, and van Bronkhorst, 1999). Responding to decades of “gender-blind” urban scholarship and development policy (Kabeer, 1994), a newly urgent concern with the problem of gender inequality in the late twentieth century also prompted the interrogation of how it is that we build and inhabit cities, and to whose benefit the urban condition coalesces (Little, Peake, and Richardson, 1988; Greed, 1994; Zillmann and Decker, 1999).

Indeed, the work of feminists in the later decades of the twentieth century suggested that representative democracy had not resolved the inequality of the sexes, and brought renewed attention to the material importance of gendered property relations and female dispossession. For

the most part, these scholars did not follow Engels in attributing the inequality of the sexes to the very essence of property and, by extension, the marital bond (1884), but instead advocated for a more equitable distribution of property and rights within the liberal framework. Interestingly, the concern with female dispossession and gendered questions of property and housing took flight in the study of the developing world and the urban poor. While women in developed countries and bourgeois households continued to be dispossessed of house, deed, and self, as the overwhelming majority of them inhabited houses owned or leased by male heads of household, the situation of Third World women in poor urban areas would become a crucible for scholars, policymakers, and the development sector at the end of the millennium.

The increasingly hegemonic concern with low-income, urban women in the developing world was not driven by a preoccupation with gender inequality alone. In the later decades of the twentieth century, amidst the urban revolution which would go on to restructure the developing world and capture the world's attention (López Moreno, 2003; Davis, 2005; Horwood, 2007; IMF and World Bank, 2013), scholars found that rural-urban migration was becoming “majority female,” particularly in Latin America and Southeast Asia (Chant, 1996). Moreover, in high-migration countries like Mexico, cities were losing men to flows of international migration, as dwindling incomes and work opportunities pushed men to join the undocumented workforce of more developed economies (Appleyard, 1999; Escobar and Martin, 2008; Castles, De Haas, and Miller, 2013). From this perspective, cities in the developing world were becoming cities of women, particularly in countries with high rates of male emigration, such as Mexico at the time, and in low-income neighborhoods, as were informal settlements.

Additionally, but relatedly, the proportion of female headed households was growing. In the developing world, scholars found that more households depended on the labor, organization,

and leadership of women without a male counterpart (Chant, 1991; González de la Rocha, 1994 [1986]; Chant, 1996). The constitution of larger, extended-family households proved fundamental to the strategies that poor families developed as they came up against the challenges brought about by the economic debt crises of the nineteen-eighties and the structural adjustment programs that followed. Increasingly, however, it was women who were the main nodes of survival networks (Chant, 1991; González de la Rocha, 1994 [1986]; Chant, 1996). Adult women joined the workforce in overwhelming numbers (González de la Rocha, 1988; García and de Oliveira, 1994; González de la Rocha, 1995), and those who already engaged in remunerated labor began working for longer and longer hours (González de la Rocha and Escobar, 1988). Meanwhile, older daughters and female kin were seen to be mobilizing themselves to facilitate their female relatives' work schedules, engaging in childcare and other forms of reproductive labor, while also partaking in economic activities to generate income for the household. By the end of the twentieth century, the development dilemma appeared female, and people began to speak of the "feminization of poverty" (Chant, 2006) and to predict a "feminised urban future" (Chant and McIlwaine, 2016).

And, yet, as women were observed to increasingly constitute the urban majority and to be a growing proportion of heads of households, they continued to suffer from particularly limited access to housing and property. In 1996, the background paper on "Gender, Urban Development, and Housing" for Habitat II concluded that government or agency-sponsored housing programs excluded the poorest of the poor, and, in so doing, particularly excluded poor women and low-income female-headed households (Chant, 1996). Female heads of household were often denied access to formal housing schemes, as was the case in Guyana, where women's low and irregular incomes were found to restrict their access to government rental accommodation (Peake, 1987, in Chant, 1996). Scarce and fluctuating incomes also contributed to barring women from sponsored

self-build shelter projects, as these programs were typically limited to those able to prove some degree of economic capacity or stable waged labor (Chant, 1996).

Nor were the barriers to subsidized housing limited to income and labor. In the case of sponsored self-build shelter projects, the exclusion of women was reinforced by normative assumptions about women's lack of time, resources, and skills to construct dwellings as proficiently as their male counterparts (Chant, 1996). Moreover, when it came to subsidized housing-provision programs at large, women were further excluded by the normative definitions of envisioned beneficiaries under which housing programs operated. The designers of subsidized housing-provision policies specified that their targets were family units, but the implementers of these programs frequently equated family units with male-headed households and discriminated against those headed by women (Moser, 1987; Machado, 1987; Momsen, 1991; Rakodi, 1991; Rasanayagam, 1993; Vance, 1987, in Chant, 1996).

Beyond formal housing programs, in Mexico, scholars found that women were more likely to rent or share housing than own "self-help" or informal dwellings (Varley, 1993; Chant, 1996). This was partly explained by customary inequalities, as men were frequently given preference by parents in property sharing and inheritance arrangements, with married sons often being given their own piece of land on plots large enough to accommodate two or more dwellings at the expense of their sisters (Varley, 1993; Chant, 1996). In contrast to their brothers, single daughters with children were typically forced to rent or live within the parental household. This proved a disadvantage in the struggle for present autonomy, but also curtailed their prospects of gaining future autonomy, as plot subdivisions and plot sharing were observed to be the first step towards informal homeownership (Varley, 1993; Chant, 1996).

Besides discriminatory inheritance and family inhabitation patterns, women often lacked the money to gain entry into informal settlements, which generally involved various forms of payment, including payments to community leaders and state officials (Ward and Chant, 1987; González de la Rocha, 1994 [1986]; Chant, 1996). Studies found that women did not have sufficient access to savings or recourse to loans to meet these payments, and that they were more unable than men to obtain credit through formal banking channels (Moser and Chant, 1985, in Chant, 1996). In short, women were customarily and, often, formally excluded from rights to property and housing. Increasingly, their layered plight was seen in terms of financial exclusion.

The importance of financially including women was underlined by the apparent failures of legislative initiatives attempting to eradicate the observed gender “bias” in housing. In Costa Rica, for instance, the Law Promoting Social Equality for Women, which lawmakers passed in 1990, ordained that property acquired during marriage should be registered in the joint names of husband and wife, and in the woman’s name in cases of common law or consensual unions (Chant, 1991, in Chant, 1996). Yet, continued attention to the Costa Rican case did not find that this ambitious legal effort had indeed met its aims of protecting women. Instead, in its wake, scholars found alarming levels of domestic violence, male abuse of wives, and physical intimidation of women (Chant, 1996).

When women who ask their husbands to leave home are subject to threats and actual violence, their only options are to forfeit their assets and leave (Chant, 1996), or, indeed, to remain. In Mexico, studies found that women frequently moved considerable distances and, even, relocated to other cities in order to protect themselves and their children from domestic violence and menace. As they moved in search of protection, they were observed to “slip down the housing ladder, from owning to renting or sharing” (Chant, 1996: 37). Researchers concluded that, without firmer rights

to land and property and actual economic capacities to acquire and hold on to these assets, women were inherently dependent or, alternatively, close to destitute (Moser, 1987, in Chant, 1996).

In this context, a consensus began to emerge across the development sector. Major funding organizations, amongst them the World Bank and the United Nations Programme for Human Settlements (UN-Habitat), started to encourage and conditionally fund governments into assuming the role of facilitator, as opposed to producer, of housing (Chant, 1996). Governments were tasked with enabling the growth of functional markets that would supply critical housing components, such as land, finance, and infrastructure. These measures clearly implied decentralization and the liberalization of markets, gave greater freedoms to the private sector, and came with the risk of speculation (Chant, 1996).

Policymakers would increasingly rely on mortgage-finance as a mechanism of housing provision, but mortgage-finance would now include an important gendered component. Crucially, as the gender tide came to envelop the upper echelons of development policymaking, it was resolved that women should be amongst the main beneficiaries of housing finance. Habitat II, which in 1996 ordained governments to financialize, privatize, and expand housing provision, also called for “gender equality in policies, programmes and projects for shelter” and to “recognize the particular needs of women” (UN-Habitat, 1996: 8). As the poor gained access to housing credit, women would be particularly targeted. Development lenders charged mortgage-finance lenders in Mexico and across the world with facilitating the empowerment of women, and deemed that this empowerment would come from new forms of mortgage-based homeownership.

In the United States, where many of these mortgage-finance tactics were designed and put to use, women were the majority of subprime and “super-subprime” mortgage-credit recipients in the years leading to the 2007-8 financial crisis. This was especially marked amongst African

American and, to a considerable but lesser extent, Hispanic women, as racial and ethnic minority women took out significantly more mortgages than their white counterparts and were observed to be more vulnerable to predatory lending practices. While, in 2005, half of African American mortgage-loan borrowers and a third of Hispanic borrowers were women, white women made up a quarter of white home-purchase borrowers (Fishbein and Woodall, 2006). Interestingly, while women were much more likely to receive subprime mortgages than men, women with the highest incomes exhibited even larger disparities, relative to men with similar incomes, than women at lower income levels (Fishbein and Woodall, 2006). African American and Hispanic women exhibited the highest rates of subprime lending amongst all borrowers, but upper income African American and Hispanic women were, respectively, nearly five and four times more likely to receive subprime mortgages than upper income white men. Controlling for income, African American and Hispanic women were also more likely to receive subprime mortgages than African American and Hispanic men (Fishbein and Woodall, 2006). In short, when predicting the quality of mortgage-finance loans, scholars found that gender was a more important factor than income and, even, race. Conjoined with racial or ethnic minority status, gender trumped income by an astounding margin.

In the United States, these lending patterns resulted in a disproportionate loss of female wealth in the aftermath of the housing crisis – a loss of wealth that continues to unfold to this day. As the financial inclusion of American women materialized into predatory and subprime forms of lending, a “mirage of opportunity” came to restructure “new forms of gender inequity” (Castro Baker, 2014: 59). In the early two-thousands, single women represented the fastest growing group of homeowners in the United States. After the housing crisis, their wealth had been extracted and their housing assets vanished or, rather, were seized (Castro Baker, 2014). Female homeowners

typically foreclosed within five years of buying modestly priced homes, and they were much more likely to foreclose than other homebuyers (Lichtenstein and Weber, 2015), for they would have to pay an additional \$85,000 to \$186,000 USD more than the average borrower over the life of their mortgage (Fishbein and Woodall, 2006). Thus, while it is well known that the subprime crisis precipitated an enormous loss of home equity among African Americans in the United States, it can be argued that, in fact, it above all eroded the wealth of women, in general, and African American and Hispanic women, in particular (Phillips, 2012). These lending disparities, grounded in terms of financial inclusion, outlived the financial crash and continued to condition access to credit (Phillips, 2012).

In Mexico, as in the United States (and elsewhere), women began to be particularly targeted to take out mortgage loans and purchase houses during this period. In the wake of Mexico's 2001 housing reform, women were expressly encouraged to become homeowners. Remarkably, there are no available studies on the subject of how and to what extent women were especially sought in the process of extending housing credit to low-income households in Mexico. During the fieldwork for this dissertation, however, I found a considerable number of cases in which mortgage-loans had been procured through the apparent "facilities" ("*facilidades*") offered to "single mothers" ("*madres solteras*") by the Homex mortgage-lender, Crédito y Casa. While Crédito y Casa salespeople told prospective borrowers that the terms of the loans offered to "single mothers" were "better" ("*mejores*") and "easier" ("*más fáciles*") than those offered to others, they were in fact indistinguishable from the subprime loans that Crédito y Casa granted to hundreds of thousands of Mexicans in the wake of the housing reform.

The promises of special loan terms, moreover, were as illusory as the "single mother" status of borrowers. Indeed, none of the interviewed inhabitants of Hacienda Santa Fe who had been

granted special “single mother” loans were single mothers. Rather, they were married women or women in stable and consensual unions with a man. These women explained that they were advised and, sometimes, badgered into self-identifying as single mothers in the process of applying for housing credit, as salespeople convinced them that this would earn them special financial treatment. The determination of mortgage-lenders to list “single mother” borrowers even in cases in which borrowers actively contended that they were not single mothers, alongside the indistinguishable quality of the loans granted, suggests that the interest of mortgage-lenders may have originated elsewhere. It is highly probable that mortgage-lenders were pursuing subsidies conditioned on their ability to loan mortgages to “single mothers” or female-headed households, and that these company subsidies were the root of the incentive to report a high number of mortgages granted to “single mothers” or female-headed households, even if that meant falsely inflating numbers.

Amidst the smoke and mirrors of borrowers and lenders, new housing developments were springing up. These were housing developments in which women, whether single mothers or not, would have the benefit and burden of unprecedented ownership. Just as the macroeconomic consequences of this gendered expansion in mortgage finance have gone critically understudied, so too have the household relations and dynamics of these new subjects of credit. This chapter centers on the situation of households and women in Hacienda Santa Fe, and examines processes of change and continuity in gender, household, and family relations amongst the beneficiaries of Mexico’s 2001 housing reform. Delving into the intimacy of domestic life, this chapter illuminates the consequences of female-empowerment efforts via mortgage-finance extension. It begins by revisiting the role of gender in the organization of Mexican informal settlements of the recent past, to then develop three themes that have proved crucial in the formulation of gendered perspectives

on development, urbanization, and political economy: namely, the themes of household, property and household headship, and domestic violence.

Firstly, the chapter proposes that the influx of housing credit reinforced the segmentation of extended-family housing arrangements, and gave rise to increasingly atomized, nuclear-family households. While the constitution of extended-family households was understood to be a crucial arrangement in the study of low-income responses to economic crisis and structural adjustment policies in the nineteen-eighties and -nineties (Chant, 1991; González de la Rocha, 1994 [1986]; Chant, 1996), Mexico's urban poor now live in small and detached households typically consisting of parents and children, as is clear in Hacienda Santa Fe. This change is significant, particularly as real wages and labor opportunities have continued to deteriorate (González de la Rocha, Moreno Pérez, and Escobar, 2016), while credit has spiked. In other words, the consolidation, maintenance, and mobilization of extended kinship and affinity ties no longer provide considerable resources to cope with crisis and ongoing poverty, as today's urban poor are growing poorer, more atomized, and credit-worthy. While access to mortgage-credit allowed nuclear families to establish themselves as independent households, this independence has been riddled with new constraints.

Secondly, the chapter explores the situation of female owners of property, as considerable numbers of households in Hacienda Santa Fe inhabit homes that were purchased and are formally owned by women. These women can indeed be deemed "heads of household," but their headship does not result from the absence of a male counterpart, for the immense majority of them inhabit their dwellings with a man (cf. Chant, 1991; González de la Rocha, 1994 [1986]; Chant, 1996). As scholars and policymakers advocating for female access to mortgage-finance had hoped (Moser, 2007), female property-holders in Hacienda Santa Fe are assuming additional responsibilities in the consolidation and defense of their property and household. And, yet, the situation of these

transformed women rarely radiates a sense of empowerment or freedom, as they face increasing pressures within and without the home, burdensome conflicts between their private and public roles, and frequent domestic violence and abuse. As specious promises of special “facilities” and ownership produced physical, if inherently feeble, assets, female property-holders in Hacienda Santa Fe often find that they can only hold on to property at the expense of themselves and their families.

Finally, this chapter ends by reflecting on the experience of domestic violence in a context marked by atomized, nuclear families and weakened kinship ties, as beaten women come to recognize themselves alone and with nowhere else to go. Relating the cruelty and pain of marital conflict and violence to credit access and credit flows, the chapter demonstrates how “easy money” can indeed mediate violence and protect women in the short term, even as the quick cash of microcredit comes to engender vicious cycles of female indebtedness and long-term abuse. By pointing to the importance of money for people’s wellbeing, this chapter does not seek to suggest, cynically, that women and the world’s poor cannot but remain the wretched of the earth. Women, in particular, and the poor, more broadly, can certainly be empowered, granted freedom, dignity, and wellbeing. It simply has not happened, and will not happen, through the “financial inclusion” mechanisms that the development, banking, and business sectors have come to rely on. Domestic violence, as hoary an issue as it is, is no exception. Suffering from violence at home, women have only microcredit to defend themselves, and this is not enough.

A conjunction of factors led development scholars and policymakers to attempt to improve the lives of women – and their families, by extension – by granting them access to mortgage finance and credit. In a number of demonstrable ways, the project of gender emancipation via financial inclusion has fallen short of its aims and, in some cases, created loathsome consequences.

Indicting this project's shortfalls is fairly straightforward, but ethnographic research forces us to recognize that, beyond failure or success, the project of gender emancipation by way of financial inclusion has created a new landscape – material, financial, and ideological – through which women and their households have to tread, and on which they make their lives. This chapter thus takes up the questions posed by the under-explored conjuncture of mortgage-finance and gendered empowerment. How have the meaning and the structure of family and household changed with new access to mortgage finance? How have relations of power, gender, and household been remade in a world where women have been granted the opportunity to become homeowners and heads of house?

The Gendered Structures of Informal Credit and Informal Homeownership in Pre-Reform Mexico

In the decades that preceded Mexico's 2001 housing reform, from the nineteen-seventies to the -nineties, gender was central to the structuring of informal credit and informal homeownership. In informal settlements, the division of labor, the assumption and allocation of responsibility, and people's socialization into roles and varying forms of status were, of course, by no means akin to a staged dance of the sexes. Nevertheless, customary and practical understandings of maleness and femaleness, and the expectations and hierarchies that stemmed from these, crucially informed the organization of social and domestic life, from the generation and distribution of resources to the constitution of home and property.

In this section, I synthesize the ways in which gender roles, gender relations, and divisions were structural in the organization of the Mexican informal settlement in the final decades of the twentieth century. In recalling this recent past, I aim to shed light on the crossroads of current

gender dynamics in Hacienda Santa Fe and other housing developments of its kind. The recent history of gendered relations in the Mexican urban periphery affords a useful framework for understanding the emergence of particular forms of conflict and negotiation between women and men in Hacienda Santa Fe today. It also gives insight into that which development scholars and policymakers saw as the foundations of their actions and interventions.

In the informal settlement of the late twentieth century, women were overwhelmingly in charge of social reproduction, but “taking charge of house” (“*encargarse de la casa*”) was not reducible to the domestic labor of caring for children, cleaning the home, cooking and shopping for meals, and administering the money that a male breadwinner would earn and provide through his waged labor. Rather, alongside these traditionally acknowledged domestic tasks, women would typically generate income for the household by actively engaging in various forms of remunerated labor and, importantly, taking part in informal credit schemes with neighborhood acquaintances, relatives, and friends. Women’s cottage-industry work and other, similarly flexible economic activities were crucial for the wellbeing of families, as were the informal credit schemes that women set up and of which women were the main participants and contributors (González de la Rocha, 1994 [1986]).

The most prevalent informal credit schemes in Mexico’s informal settlements were known as “*tandas*” (Lomnitz, 1977 [1975]; González de la Rocha, 1994 [1986]), which translates to “series” or “relays” in English, and are comparable to the “tontines” of eighteenth- and nineteenth-century France and England (Weir, 1989) and to the “rotating credit associations” that Clifford Geertz studied in East Asia, South Asia, and Africa in the nineteen-fifties and -sixties (Geertz, 1962). In the informal settlement, *tandas* were a central component of domestic economies, as they enabled households to save and procure funds outside of waged labor (Lomnitz, 1977 [1975]).

While *tandas* can be described as “savings groups” (González de la Rocha, 1994 [1986]: 109), they can also be understood as closed credit systems. These informal, socioeconomic arrangements of mutual support expanded a household’s consumption possibilities, or widened the consumption “yield” of wages (Portes and Walton, 1981, in González de la Rocha, 1994 [1986]: 109), by mobilizing social relations and turning these into “reciprocal exchange networks” through which capital was jointly raised (Lomnitz, 1977 [1975]: 94).

The institution of a *tanda* depends on the organization of a high-trust, low-risk horizontal network of individuals who know each other and can vouch for each other’s reliability and capacity to pay. *Tandas* consist in the periodic transfer of a fixed, stable amount of money to a collector who is also a horizontal part of the network, and who is charged with the keeping of records. Upon gathering the money from participants, the collector and record-keeper disburses the total amount collected in that period by handing it to a single, but alternating, participant. The scheme subsequently repeats itself, with another participant receiving the total amount that was collected in that period. Given the importance of trust and participants’ concern with the mitigation of risk (Lomnitz, 1977 [1975]), *tandas* are often small, but they can sometimes be large enough to involve dozens of people. To the extent that *tandas* grow in number of participants, these schemes can come to incorporate people who may not know one another directly, but who are articulated by a third person who knows both of these persons and can thus vouch for either of them.

Just as they can vary in size, *tandas* can vary in structure. The collection of money transfers in a *tanda* can occur on a weekly, fortnightly, or monthly basis, and the logic of disbursement depends on the arrangement participants agree upon. While the amount of collectively amassed money can be turned over following the same time schedule of particular contributions, and this money transfer usually follows a fixed, rotating schedule of recipients, a *tanda* may also function

in a way that is reminiscent of horizontal, small-scale credit. Participants can, for example, agree on an arrangement in which the turning over of money occurs following a fixed but longer time schedule than that set for particular contributions, or in which the schedule is underdetermined and negotiable. In these cases, for instance, participants can decide that the allocation of jointly raised money ought to be based on need. If so, the members of a *tanda* may put money into the collective pot without knowing exactly when they will be the recipients of the amassed amount, but as a kind of insurance. In contexts where people are excluded from banking and formal credit networks, as was overwhelmingly the case in Mexican informal settlements, *tandas* help people save and potentially create capital.

The institution of the *tanda* became crucial to addressing material strategies of survival in the Mexican informal settlements of the late twentieth century, but *tandas* were also fundamental to understanding how these strategies were deeply gendered. In the peripheries of Mexican cities, it was women – and not men – who typically instituted *tandas* and were active participants in *tanda* networks. The female quality of *tanda* participation in Mexico was understood within the division of labor in the home, but was also tied to the importance of socialization and social relations in the *tanda* system itself (Lomnitz, 1977 [1975]).

Firstly, *tanda* participation was motivated by the need to procure resources that were fundamental to social reproduction (González de la Rocha, 1994 [1986]), such as the purchasing of food, school supplies, and the meeting of other, similarly domestic expenses for which women were usually responsible. Even if the resources that were saved and garnered through a *tanda* also contributed towards larger investments, it was women who put in the time and organizational labor to make *tandas* function and last. Secondly, the *tanda* system relied on weaving and maintaining social ties. Fundamentally, *tandas* relied on trust, and this rendered the system dependent on daily

socialization and the active preservation of social relations and kinship and affinity networks (Lomnitz, 1977 [1975]). In Mexico's informal settlements, women were typically charged with this social role (González de la Rocha, 1994 [1986]), and, in consequence, women instituted and gave life to *tandas*.

Beyond the practical involvement of women in the *tanda* system, however, married women in male-headed households seldom had the power to unilaterally decide how to spend the money that they acquired through their own involvement in a *tanda*. Instead, it was common for their male domestic partners to track and inquire after the *tanda* schedule, and to demand the money on the day of disbursement. As has been well documented, male heads of household can spend money in ways that do not always coincide with what might be considered the more general needs of the household (Chant, 1996). In moments of marital conflict, particularly, women are often wary of their male partners spending the household's money on alcohol, cigarettes, social ventures outside the home, and extramarital affairs. Older informants with a firm memory of *tandas* explained how, in these situations, it was not rare for women to forego their money on the set disbursement date and to continue saving it to collect twice the amount in the following period. This was done in the hope that the home would become more cooperative in the near future, and that the money would be accordingly spent.

Therefore, while women were typically and overwhelmingly in charge of these informal saving and credit schemes, and indeed generated important resources through their involvement in these schemes, they were neither financially autonomous, nor necessarily empowered as a result of them. Ultimately, in homes with a male head of household, the exertion of control over resources continued to be male, as women were charged with making ends meet, but frequently suffered from violence and intimidation when they attempted to use money in ways opposed by their

domestic partners (Chant, 1996). Instead, women were forced to be creative and flexible, procuring and foregoing funds for the sake of domestic peace and, hopefully, wellbeing. In this context, women's involvement in *tandas* was a central part of their "second shift," as they participated for the sake of bringing in resources to the household, sometimes against their own interest, and often without recourse to individual autonomy. In the informal settlement, while informal saving and credit arrangements may have been predominantly female, the ultimate say over money was not.

The process of building a house and progressively laying claim to informal – and, for many in that period, ultimately formal – homeownership was also structured and defined by gender roles and relations. While married women or those in consensual domestic partnerships frequently devoted significant amounts of work to the construction of "self-help" or informal dwellings, their contributions were not always recognized and were often limited to the arduous, but subaltern, task of carrying brick and other heavy construction materials to the building site (González de la Rocha, 1994 [1986]). In other words, when building their house alongside male partners and kin, adult women were frequently seen and treated as little more than "peons," or "*peonas*," low-level assistant workers to their male counterparts.

The more central tasks of planning and designing the house, and laying brick and plaster – or, in their absence, assembling cardboard, bamboo, and tin roofs – were regularly carried out by men, which traditionally meant the male head of household, but could also include male kin, male neighbors, and paid, male day-laborers (González de la Rocha, 1994 [1986]). Beyond customary understandings of the division of the sexes, this gendered division was strongly reinforced by the fact that, often enough, male inhabitants of informal settlements had a long history of working as bricklayers or masons in the construction industry (González de la Rocha, 1994 [1986]). Once these skills were transferred to the process of building one's own house, the very act of

construction laid down the foundations for the emergence of a sense of property and propriety. While, of course, women shared in the pride and material advantage of having a roof over head (González de la Rocha, 1994 [1986]), the engendering of a sense of property was predominantly male, to the extent that men considered themselves, and were recognized by others as, makers – and, thus, owners – of self-constructed dwellings.

Men also tended to assume and be granted leading roles in the establishment and maintenance of relationships with community leaders and political brokers – crucial actors who were, themselves, mostly male. These relationships were considered fundamental in the effort to safeguard and strengthen informal property claims, and to render these formal. Women were also observed to be active participants in neighborhood meetings and political negotiations, pushing for the legalization of property and the installation of infrastructure (González de la Rocha, 1994 [1986]), but it was their male counterparts who were traditionally assumed and recognized as leaders. In the informal settlement, the material erection of property and the negotiation of property rights were a joint effort, but they also presented trenchant barriers to women, particularly as women came to “bear the daily brunt of (...) living” (Chant, and McIlwaine, 2016: 11).

Women consistently took responsibility for ensuring the daily social reproduction of their households, and the labor of home and sidewalk, just as they generated income through their engagement in diverse, if largely flexible, economic activities and informal credit schemes. And, yet, when home became property and social reproduction came to be political economy, matters entered the realm of men. The division and hierarchy of the sexes in questions of property repeated itself to the extent that families held on to property, as sons overwhelmingly benefited from the flows of inheritance and patterns of property transfer (Varley, 1993; Chant, 1996), while daughters were encouraged to marry and join their husband’s household, or to rent or share a dwelling in its

absence. In late twentieth-century Mexico, as in many other corners of the world (Chant, 1996), women were rendered inherently dependent, if highly useful, organizers and members of their households.

Research into the growing phenomenon of female-headed households challenged many of these assumptions and observations, above all by demonstrating how women were, in fact, central actors in informal urbanization and property consolidation processes. Women played a key role in the acquisition of land and the political bargain for public services and legal protection, as they were directly interested and invested in the improvement of their house and neighborhood. This was particularly the case given that the majority of women engaged in remunerated labor practices within the home (González de la Rocha, 1994 [1986]), for, in protecting and fighting for property consolidation, they were also defending their livelihood. Women were an active part of social and political movements, and politics were far from reducible to “men’s business” (González de la Rocha, 1994 [1986]). Indeed, those interested in understanding informal settlements and the social and political organization that these were built on, had to study the role of women or risk enormous and erroneous bias. Women were material providers and house builders, political participants and leaders, and makers and breakers of social relationships (González de la Rocha, 1994 [1986]; Chant, 1996; Chant and McIlwaine, 2016).

And, yet, the cultural, political economic, and personal consequences of the division and hierarchy of the sexes were undeniable. The stigma that female-headed households carried, in the eyes of insiders and outsiders alike, betrayed the ongoing vulnerability and subjection of women in relation to men. Female-headed households often faced tougher challenges and more precarious conditions than other, similar households (González de la Rocha, 1994 [1986]; Chant, 1996; Chant and McIlwaine, 2016), and, when there was a man in the picture, women went out of their way to

give their men credit outside the home. Male heads of household were treated and publicized as family providers even when they were not quite this, as households worked hard to hide material truths and uphold the gendered norm upon which dignity depended.

Many of the characteristics of gender relations in the Mexican informal settlement live on today. And yet, in Hacienda Santa Fe and developments of its kind, *tandas* are few and far between. Its houses, moreover, were built rapidly by construction companies now long gone. Inside them reside nuclear families, for extended family relations are not close – indeed, no one is close except one’s neighbors, because Hacienda Santa Fe sits isolated in the remote valley in which it was brought to life. Nor, however, is Hacienda Santa Fe barren. In place of dwellings built brick by brick are mortgages paid installment by installment – if, often enough, without any end in sight. In place of *tandas* are pyramid schemes and microcredit opportunities. And if, as in the recent past, women still march the streets, tending to a million things as they go, it is a striking characteristic of life in Hacienda Santa Fe that, as discussed in the previous chapter, the politicians and brokers not only shake their hands, but hug and kiss them as they go.

Coming, and Coming Back, to Hacienda Santa Fe: The Making of Nuclear Households

The current inhabitants of Hacienda Santa Fe moved to the burgeoning housing development seeking independence and distance from extended families and relatives who had come to feel oppressive and abusive. In this vein, Hacienda Santa Fe presented people with the opportunity to render nuclear families households, divorcing themselves from the housing arrangements based on extended kinship in which scholars had observed a bulwark against economic crises and diminishing resources in the previous generation (González de la Rocha, 1994 [1986]; Chant, 1996). Stories of familial break-up and conflict, and the hard lessons learned while living under a

single roof with a sundry of relatives, structured inhabitants' narratives as they made sense of their life in Hacienda Santa Fe. Troubled relations with extended family explained why they had first moved there, why they had remained, and why, even when they had left Hacienda Santa Fe in search of "somewhere else," they had chosen, or felt forced, to return to it.

Stories of struggle and discord with extended kin were never anecdotal, but drenched with meaning and momentum, as women and men chronicled their lives and emphasized particular events and memories within them. Episodes of familial betrayal and strife were told spontaneously and upon reflection, remembered in laughter and in silent pain, and shrewdly mobilized in defense and justification of the present state of affairs. In retelling these events, the inhabitants of Hacienda Santa Fe together wove an account of household nuclearization that captured the material process of coming to live alone "with one's own" (*con los suyos*), but that also bore upon changing, conflictive, and normative definitions of "family" and "house."

Sonia had been dating her husband, Arturo, since the two of them were teenagers. Both natives of Tlaquepaque, their families knew each other distantly but "respected one another," for each had played a part in regularizing their neighborhood. In the nineteen-eighties, when Sonia and Arturo began seeing each other, Sonia worked in the now-defunct General Instruments factory, where she "coiled wires all day, the kinds of coils they use in airplanes, but also welded." Sonia was "a very good welder." At the time, Arturo worked in Guadalajara's biggest shoe factory, Canadá, which was "a good job," even if the company would soon face bankruptcy after Mexico hastily joined the General Agreement on Tariffs and Trade, forcing a severe drop in commodity prices. "But we both had our jobs, and we were doing well, and my husband said, 'y'know, let's get married,' and I was, like, 'alright.'"

When Arturo and Sonia casually agreed to marriage, Arturo suggested that they skip the honeymoon to, instead, invest the little they had in property. “Because that way, we’d be avoiding trouble, we’d have our own house.” After all, Sonia insists, they wanted “to be a formal, married couple.” We were sitting in front of Sonia’s home in Hacienda Santa Fe one morning, as she recalled their decision to purchase a property long ago. “Thing is, his mom had just bought land in *La Duraznera*, the Peach Grove. You know the Peach Grove? Where that [famous strip club,] Boom Boom is, on the highway?” I nodded, and Sonia continued, “well, not there, but all the way to the very back of there, very much behind the Boom Boom, that’s where the Peach Grove is.” When Arturo asked Sonia if she would agree to buy a lot in the new, informal compound his family was planning to build behind the legendary strip club, Sonia readily agreed. ““But of course, go ahead!” I told him. I don’t need a honeymoon. I want a house! My own house!”

Sonia and Arturo would not go on honeymoon, nor would they ultimately have their own house until Sonia’s desperate decision to purchase one in Hacienda Santa Fe many years later. “Well, after that, after we decided to give his family money for a lot, our house, our supposed house, *pues*, it was not ready yet. It was still being built.” Without a place to make home, the young couple asked the groom’s family for assistance. “We ended up moving into the second floor of his brother’s house, with his brother’s wife. But, no, no, no, it was horrific. That’s why, I’ve told myself, I will never, ever live with others again!” Sonia describes her husband’s sister-in-law to be “a bad, bad woman, a bitter woman.” Upon reflection, Sonia explains that “the thing was that her husband, my husband’s brother, cheated on her, on his wife, so she was angry to the bone. She was one of those truly dry women, *de esas señoras secas, secas.*”

It was in this shared arrangement that Sonia and Arturo got pregnant, and, like many others, Arturo felt forced to migrate to the United States to “try and make some money” after he lost his

job in the Canadá factory. In Mexico's late nineteen-eighties, as the young couple faced the task of becoming parents and the pressing need to generate resources in a context marked by vanishing work opportunities and dwindling incomes, Sonia was left to live with her in-laws as Arturo tried his luck "on the other side" (*del otro lado*). In her husband's absence, the situation at home went from being unpleasant to becoming aggressively inhospitable. "One night, I was already super pregnant, my belly real round, so pretty that my belly was. And I'd been out running some errands and was getting home already late. I remember it was raining like it rains here." A pregnant Sonia was not allowed to step into her home in the pouring rain. "The bitch, my husband's sister-in-law, she locked me out. She was inside the house, but she didn't open the door for me! I knocked and knocked, yelled, even, and the bitch stayed mum. She played the idiot. And she left me out there, she left a pregnant woman out in the rain in the dark of night."

Sonia, pregnant as she was, was able to jump into her upstairs room from the neighbor's window unscathed, "like a cat, like a pregnant cat!" she laughingly remembers. Yet, she was profoundly hurt and, even, scared by her sister-in-law's actions. Accepting herself categorically unwelcome in the place Arturo had deemed their temporary home, Sonia called her brothers the next day and told them what had happened. "They drove up [to the Peach Grove]. They all have trucks, tall and handsome as they are, and the hypocrite opened the door for them, of course." The men announced that they were there to pick up their sister and would be taking her belongings with them. Overnight, as she pondered over the evening's events and dried her hair and clothes, a proud and vengeful Sonia had decided it was time to claim "her house" in the compound, even if it was still unfinished, and to assert herself amidst her in-laws. Sonia's brothers helped her by putting in enough work to make the house inhabitable, and Sonia was content to finally have a place of her own.

But Sonia's newfound independence would not last long. Shaking in anger, she remembers: "One day, soon after that, my parents-in-law showed up with another brother of Arturo's and his wife, 'cause there are several of them, eh! And they simply said, my in-laws announced that they were going to be sharing the house with me." Sonia could not believe it. "My house, Inés! They told me how I was to share my house! The house I'd given money for, the house my husband and my brothers had built." That same day, as Sonia's father-in-law drew an imaginary line down the middle of the central room with his index finger, Sonia was instructed to move her belongings to the right. Sonia's father-in-law explained that, henceforth, they would have to be careful of how they inhabited the place "to avoid problems," and sternly looked at Sonia in demand of agreement.

As the weeks turned to months, Sonia gave birth to a stillborn, Arturo returned from "the North" (*el Norte*), and the couple came to feel as if their house was not their own. The relatives with whom they shared "their house" were increasingly proprietorial, aggressive, and expansive in their use of space. "When I would mop, my sister-in-law would ash her cigarette on the floor, as if to test me. She'd move my stuff around, putting it in a corner, taking my clothes out of the drawers, leaving it on the floor." The two brothers were also having problems. "Arturo and his brother always fought, and the fights got worse. We were, well, we were just really unhappy, we weren't comfortable, *nomás no estábamos agusto*." Sonia's parents-in-law refused to intervene, "beyond a talk here and there, which did little," and Sonia and Arturo "lacked papers" to prove that the house was their property. "In the end, it was *ejido* land," Sonia remembers with sadness. "We ended up losing the house, because we left, we gave up and walked away. And, after that, we didn't stop, *fue puro seguir y seguir*, always looking for a place to live. Until we got here, really. Until I bought our house here, in Hacienda Santa Fe."

Stories like Sonia's demonstrate the material pressures and intimate abuses that the current inhabitants of Hacienda Santa Fe experienced while sharing life and home with affines and kin. These conflicts over space, resources, and independence contribute towards inhabitants' growing emphasis on the necessary autonomy of nuclear families and households. Yet, the redefinition of who and what constitutes "family," or what is nuclear, has not been free of discord.

The uneasy assertion of the nuclear family and the changing, conflicting, and destabilizing definitions of kinship were no less clear when Gerardo, a now-single man in his forties, related to me how he had "lost [his] family" in a failed attempt to negotiate domestic independence from his wife's parents. Gerardo arrived in Hacienda Santa Fe without his wife and daughter, as his wife had kept their daughter when she chose to stay by the side of her own parents in a dispute that was ultimately rooted in contrasting definitions of family. Before moving to Hacienda Santa Fe on his own, Gerardo had lived with his wife, Dulce, and their daughter, Sabrina, in a house that belonged to his parents-in-law in the "Talpita" quarter of Oblatos, the traditional working-class district to the north-east of the city. The couple had lived in this house for sixteen years, ever since they became incapable of paying rent when they both lost their jobs in a small, polyethylene factory in central Guadalajara in the nineteen-nineties. After Gerardo and Dulce were simultaneously dismissed, they came to the bitter realization that they would soon have to give up the rented apartment they called home. Dulce's parents, however, advised the young couple to avoid rushing into a bad housing situation and, instead, invited them to move into a house that Dulce's parents owned but did not use.

The house was decently well equipped, Gerardo's parents-in-law insisted, and it would be a good arrangement for all involved, particularly as Gerardo and Dulce would be within walking distance to Dulce's parents, and they would help each other. The young couple excitedly accepted

the generous offer, for they “didn’t have much choice,” Gerardo admits, but also because they imagined that the new arrangement would allow them to “put away money, *hacer un guardadito*, towards the future.” Gerardo and Dulce soon moved in and, two years later, became parents to Sabrina. With their daughter’s birth, a wistful Gerardo explains, he and his wife “really became, well, a family.”

As Gerardo, Dulce, and their daughter continued to live in this borrowed house, it began to feel very much their own, and the young family was able to construct a new stability from within its walls. Gerardo looked for work, eventually got a job as a chauffeur with the state government, and with this gained an income and access to the generous savings plan that is reserved for state government employees. Gerardo and Dulce began to save money, much as they had imagined they would, and to animatedly discuss what they might one day do with their incipient savings. “We had a lot of plans,” Gerardo told me, years later, with a lump in his throat.

Yet, as time went by, the couple repetitively came up against the fact that the property they called home was not in fact their own, but ultimately belonged to Dulce’s parents. In an attempt to gain independence, Gerardo approached his father-in-law with an offer to buy the house from him, but his father-in-law plainly refused. “Why would they bring money into family?” he questioned his son-in-law, and dismissed the conversation altogether. Dulce’s parents would come to exert increasing control over the couple’s lives, however, and the situation turned into a source of marital conflict. The ownership of their home and home life “became always a motive of difficulty, almost inevitably. They, her parents, began demanding more, and more, calling her over all the time.” Gerardo explains that, “at any time of day, any day, they’d call her up, demanding she go help out, go take care of them, be there with them.”

One Sunday morning, as Gerardo, Dulce, and Sabrina were setting the table for breakfast, the phone rang, Dulce hastily rushed to pick it up, and Gerardo knew it would be his father-in-law on the line. “We were setting the breakfast table, to have breakfast as a family,” Gerardo emphasized, with tears in his eyes. “When my father-in-law called my wife, well, my ex-wife now, demanding she go to them immediately. She explained, I heard her, that we were just sitting down for breakfast, and asked if she could go after, but her dad said, ‘no,’ he said, ‘no, come now.’” As he remembered that fateful day, Gerardo contended, “I told her to not go, that we were having a family breakfast, that they could wait, but she didn’t listen to me. She couldn’t not go, she said, that her father was feeling ill and he’d feel worse with the anger, *que se iba a poner peor del coraje*. And she left. She left pissed off, pissed off with me, with her dad, but she left anyway.”

A furious Gerardo grabbed the phone as his wife walked away, and he called his father-in-law. When I asked Gerardo why he had decided to call him, Gerardo insisted, “I wanted to tell him that we were having breakfast as a family, and I did.” What followed was a bitter dispute over the meaning of family itself.

He questioned how our breakfast could be a family breakfast if it was only the three of us. He felt that, in saying that the three of us were having breakfast as a family, that saying that the three of us were a family, that that meant I was excluding them, my in-laws, rejecting them. He felt that I was saying that they were not part of the family, and he was angry, really. He got deeply offended.

Gerardo attempted to explain what he had meant by family. “I told him that the family, *la familia*, is the nuclear one, and that after that there’s the relatives, *los familiares*, different tiers of relatives, but relatives.” Reliving his exasperation, Gerardo continued to insist on his definition of family and kinship, as he explained,

There are relatives of the first tier, like them, or like my own parents, but the family is nuclear. I told him that, when someone gets married, when someone has children, that someone forms a family, sand of a different sack, arena de otro costal. That that’s what my

parents taught me, I said. You are now sand of a different sack, ya son arena de otro costal. You are making your sack apart, están haciendo su costal aparte. And, so, I told my father-in-law that my sack, mi costal, were my wife and my daughter. But he just disagreed.

Gerardo's father-in-law rejected this understanding of family, as a series of autonomous if related sacks of sand, and ferociously responded that, since his daughter had married Gerardo, he had felt that the house in which they lived, "which was actually his property, was no longer his. He felt that he could no longer go to his own house." The men did not resolve their fundamental clash, and Gerardo would end up losing his wife and daughter to it.

When my wife got back from theirs, de con ellos, I told her that we should leave. I told her that I was leaving, that I couldn't live in a house that belonged to my parents-in-law. A house that would never really feel, never be, my own, our own. I told her that that arrangement, that the simple fact that our house was theirs, always gave ground for them to tell us what to do, and for us to never be respected as a family, as an independent family.

Dulce told her husband that if that was how he felt, he was free to leave, but that she was staying. "She chose her parents. And, so, I left. In truth, I thought things between us would fix themselves, that my family could endure more than that. But I was wrong. Just the other day we signed the [divorce] papers." At the time of this conversation, Gerardo lived alone in a house in Hacienda Santa Fe. He told me that, without his wife and daughter, he has "not found" himself, "*no me hallo, no me he hallado.*" Yet, now alone, Gerardo insisted on his rightful definition of family.

Having experienced the difficulty of transitioning to adulthood within a house that was not fully their own and had to be shared with relatives, many inhabitants of Hacienda Santa Fe arrived in the housing development seeking independence for themselves. Younger inhabitants who came of age in Hacienda Santa Fe, however, have attempted to mobilize their extended kinship relations to find a home outside of the housing development, only to return to it. This has been the case of Verónica, who moved into the housing development when she was only fourteen and has tried to leave Hacienda Santa Fe many times. Having spent her childhood and early adolescence in the

Hermosa Provincia neighborhood, “right where the Temple of *La Luz del Mundo* is,” Verónica was forced to leave her neighborhood when her parents decided to take out a mortgage and purchase a house on the opposite side of town, in Hacienda Santa Fe. While Verónica’s oldest sister, Tatiana, refused to go along with the family, instead choosing to move into her boyfriend’s apartment, Verónica and her two younger siblings were far too young to have a choice.

Verónica did not find room for herself in Hacienda Santa Fe. Her family discovered the house far too small upon arrival. With her parents in one of the two tiny bedrooms, Verónica and her siblings shared and slept in the other, alternating with the cramped living room that was quickly turned into an extra bedroom, television and dining room, and daytime space. That first summer, as Verónica prepared to start school, the school’s administrators told her mother that there would be no room for her daughter, as the school was at full capacity with the influx of new inhabitants. While Verónica’s mother asked the administrators of the school to put her daughter’s name on the waitlist, the administrators contended that there would be little point, for the waitlist was already long, and there would be no openings.

It was then that Verónica and her parents decided that she would be better off returning to Hermosa Provincia to live with her grandmother, for the house was overcrowded and Verónica faced few prospects in Hacienda Santa Fe. In Verónica’s own words, “my life ended when we moved here.” In exchange for a room in her grandmother’s house, who suffered from kidney disease, Verónica learned to operate her grandmother’s dialysis machine and took charge of her treatment. She did not manage to get back in school, for the academic year had already begun, but she enrolled in “open school” (*escuela abierta*) and continued to follow the public education curriculum, making swift progress towards her secondary degree from the comfort of her grandmother’s vast home.

Verónica, however, escaped her grandmother's house within the year. Verónica's uncle, a regular visitor to her grandmother's house and overnight guest, began to sexually abuse his niece. When Verónica reached out to her father's sister in search of help and protection, her aunt downplayed the abuse, telling Verónica that "a little spanking here and there was just a game." Realizing herself alone amongst her relatives, a scared and embarrassed Verónica felt forced to return to Hacienda Santa Fe and asked her parents if they would have her, "if they would accept me back, *pues*." Verónica would never go back to her grandmother's house, but, while Verónica's parents indeed welcomed their daughter back into the home, the conditions that had originally pushed Verónica out of there had not changed.

Years later, tired of her tight existence and looking to emancipate herself from her parents, Verónica moved into her boyfriend's house in Hacienda Santa Fe. Verónica's boyfriend, Fabián, lived in the same cluster as Verónica and her parents, in a house that he had acquired through a mortgage years before. Verónica's parents firmly opposed the match, but they could not stop their daughter from leaving. Fabián was twenty years older than their daughter, divorced, always lacking money, and had a violent temper. Yet, as Verónica insisted, he had a house and they needed space.

A year into Verónica's union with Fabián, the couple became parents to Jessica and "got on with things." Yet, Verónica and Fabián would begin to be afraid in their Hacienda Santa Fe home. The couple's neighbors, who many describe as having ties with organized crime and are deemed to be "dangerous" and "powerful," had approached Verónica and Fabián to ask if they would be willing to rent out the "surplus" ("*el excedente*") strip of land by their house, a small section of land between the house and the sidewalk. The neighbors explained to the couple that they wanted the space to store their food carts overnight.

Verónica and Fabián agreed to renting the strip, negotiating the price of 100 pesos per month as they looked forward to some cash. They would soon come to regret their decision. The couple never received a rental payment and, instead, began to receive threats and aggressions when they demanded that their neighbors honor the rental agreement.

They started throwing dead animals into our interior patio, from their house. Someone broke into our house and didn't steal anything, but just broke things, broke all our things. They yanked and loosened the protections of our house, and we started getting threatening phone calls. Then, one night, as Fabián was coming back from work, the neighbor and his thugs beat him up, like in the movies. They beat him up so badly, he couldn't even see. And, so, we decided that we just had to leave, we couldn't carry on like this, it was too dangerous.

That same night, Verónica and Fabián left for Fabián's mother's house, with their baby daughter Jessica and a handful of their remaining possessions. As they went over the events and explained the situation to Fabián's mother, Verónica and Fabián decided that they would be leaving Hacienda Santa Fe for good. The next day, when they returned for the rest of their belongings, they found their house had been "dismantled" overnight. "It was an empty shell, *un cascarón*, they had stolen everything. They had even yanked the electricity cables out of the walls, and taken the whole bathroom with them, the toilet, the sink. They left my house, well, nothing more than a shell."

Shortly after moving into Fabián's mother's house, the young family moved again, this time to the home of Fabián's sister. In the meantime, as they tried to start saving money for a new place of their own, they sold everything they had. This housing arrangement, however, did not last long either. Fabián and his sister, Verónica remembers, got into a vicious argument, and, in the heat of it, Fabián's sister kicked her relatives out. From there, the couple and their baby daughter moved back to Fabián's mother's house, but the mother only agreed to having them there in exchange of rent, "like with her other tenants." Fabián's mother rented the spare rooms of "her

very large house” to strangers, and her son and daughter-in-law would now pay a monthly fee for the right to a room.

It was horrible, I hated it. My mother-in-law would always complain, yell at me, about the baby girl, about her crying, about how her crying was going to bother the other tenants. And his mom also demanded I work as her maid, basically, giving me orders, she made me clean the house and the other rooms, as payment, for being there. Even though we were paying rent, we gave her money, she demanded I work for her. And she never even as much as gave us a plate of food. Well, one time she did, but it was rotten. It was us or the garbage.

Verónica and Fabián quickly spent the little money they had managed to make from selling their belongings, as most of it went into the rental payments they gave to Fabián’s mother. As the months went on, Fabián was unable to generate income, for his sister had kept the car that he used as his taxi “locked up in her own garage,” and repeatedly refused to give it back. Their only choice, Verónica recalls herself insisting, was to return to their house Hacienda Santa Fe. “But we have nothing there, nothing but a shell,” Fabián would say. Yet, without the assistance of family, a shell was all they had.

When they fully ran out of money, Verónica and Fabián made their way back to Hacienda Santa Fe. They slowly bought back the possessions that had been stolen from their dismantled house, and those they had sold in an attempt to find somewhere else to live. “There’s a man that sells everything that gets stolen around here,” Verónica explained, “he buys it from the thieves and sells it back to the people. But he gives us a very good price, and it’s much cheaper than Coppel.”¹ Verónica and Fabián continue to live in Hacienda Santa Fe with their daughter, Jessica, and their second child, Cristóbal. They still have the same neighbors.

¹As mentioned, Coppel is a nationwide department store that targets low-income consumers by offering easy, high-interest credit and facilitating installment payment plans. Coppel also offers banking services. From 2007 to 2009, Grupo Coppel briefly owned Crédito y Casa, the Homex mortgage subsidiary that lent mortgages to many in Hacienda Santa Fe. Coppel is a central actor of the Mexican poverty industry and a world leader of retail (Deloitte, 2017). It is where the people of Hacienda Santa Fe acquire most of their electric appliances, clothing, and furniture, as well as where many of them bank.

Women in Hacienda Santa Fe: Owners, Heads of Household, and Homemakers

In Hacienda Santa Fe, women are frequently the owners of the house that a household inhabits. While their homeownership is, indeed, qualitatively imperfect, as was argued in Chapter 2, many of those who moved into the housing development following the 2001 reform did so after a woman acted as borrower and buyer. Often enough, this process was not merely nominal, for it was women who decided to acquire a house in Hacienda Santa Fe and who had the capacity to do it. This shift has had consequences which, however much in flux, are visibly restructuring gender and family relations at the heart of households, as women have gone on to assume themselves responsible. In Hacienda Santa Fe, many women understand themselves responsible for the decision to acquire a house and relocate their families, just as they feel increasingly responsible for their household's wellbeing and the need to secure property and home.

It should be noted that the majority of households encountered over the course of this research did not live in homes that had been acquired by a female borrower, but were, rather, more traditional households in which a man had acted as the official borrower. Male ownership was chiefly the case amongst households with INFONAVIT loans. The Mexican housing institute and fund did not operate under any kind of positive gender discrimination policies following the 2001 housing reform. Moreover, given that access to INFONAVIT loans continued to be conditional on having a history of formal employment, the INFONAVIT indirectly discriminated against women. In Mexico to date, men are much more likely than women to be formally employed (ENOE, 2019), as women continue to find that they cannot meet the more arduous demands of full-time, formal employment while fulfilling their customary role of caregivers and homemakers.

A smaller but considerable proportion of the households studied in Hacienda Santa Fe, however, had been recipients of Crédito y Casa “single mother” loans, the mortgage loans that

were especially offered by Homex to women in the years following the 2001 housing reform. While the study supporting this dissertation never intended to be based on a sample that was large enough and sufficiently randomized to be statistically representative, the cases of women-owners were, on average, one in six. Therefore, it can be argued that a significant if underspecified minority of Hacienda Santa Fe inhabitants currently live in houses acquired by a female borrower and under a woman's name.

Households with female property ownership tended to have a more precarious history of employment than other households, and were typically constituted by two, female and male, informal breadwinners and, frequently, their children. The contrast between female- and male-ownership households is explicable by the fact that Crédito y Casa loans, which included "single mother" loans but were not limited to these, were universally accessible to low-income borrowers, and tended to be taken out by people who did not have access to INFONAVIT loans. In other words, Crédito y Casa loan-recipients tended to be informal, insecure workers. This meant that, overall, households who were beneficiaries of gendered, female-targeted mortgage finance received lower quality loans than those offered by INFONAVIT, just as they were dependent on more precarious sources of income if not altogether poorer.

It was Hilda who bought "her house" in Hacienda Santa Fe, and she has owned her decision to become a homeowner much like she has come to understand herself responsible for her property. "I bought it, not my husband." "I signed the papers and it's under my name, *está a mi nombre.*" "This is my house, not his," Hilda asserted on countless occasions, with a stern – if, sometimes, proud – look upon her face. Indeed, Hilda's decision to take out a loan and purchase the house they live in was no small fact. Neither Hilda nor her husband had had the right to an INFONAVIT mortgage loan, neither had they ever held the right to mortgage finance.

Informal workers, Hilda and Ricardo had been toiling off the books and without benefits throughout their working lives. When Hilda was approached by a Homex saleswoman and offered to purchase a house, Hilda was an employee in her brother's small shipping company, as she had been for a handful of years, but her brother had never registered his sister as a formal employee before the state. As a result of her brother's decision to keep Hilda off the books, Hilda did not have access to social security or a housing fund in the INFONAVIT system. Meanwhile, Hilda's husband, Ricardo, had worked in the construction industry for decades, paving roads and building just about everything, but he had never held a formal, registered job. Thus, when the Homex saleswoman approached Hilda and insisted that she could get her credit to buy a house if she bought it "with them, with Homex," Hilda understood the value of the opportunity all too well. The saleswoman added that, if Hilda were to self-identify as "a single mother" ("*madre soltera*"), she would get special treatment and gain further "facilities" ("*facilidades*").

"The *señorita* noticed I was nervous, she could see it, *se me notaba, pues*. I didn't want to lie, and I wasn't a single mother, we were already married. And I told her that." Hilda explained to me how, even though she insisted she was not a single mother and considered that, perhaps, she should abstain from the loan, the saleswoman convinced her. "She told me that just about everyone was doing this, the single mother loans. She said that that's what all the other women, *las demás*, were doing. '*Así están todas, eh!* Don't worry about it!' she told me. And, so, in the end, I did as she told me." Hilda applied for a Crédito y Casa mortgage loan claiming to be a single mother.

"She explained how to do it right there, the *señorita*, how to do all the single woman paperwork. It wasn't so hard, you just ticked a box and didn't submit your marriage certificate with your application, and that was basically it." Indeed, Hilda was not alone in agreeing to the scam. Just on her block, in Hacienda Santa Fe, at least two other married women did the same, as

they assumed themselves “single mothers” in exchange for what promised to be an “easier” (“*más fácil*”) and “more assured” (“*más asegurado*”) mortgage loan. As Hilda concluded, “these days, they give you a lot of support as a woman.”

Through this scheme, in which the Crédito y Casa mortgage-lender and its parent company, Homex, encouraged women to self-identify as single mothers by promising them better or, at least, easier loans, a significant number of women would become homeowners and move their families into properties that were under their name. Thus, while the supposed “facilities” for single mothers did not materialize into better loan terms for women, and the scheme may have indeed been rooted in the company’s incentive to acquire subsidies of its own, the company’s strategy resulted in a significant increase of female property ownership. In Hacienda Santa Fe, it is common for a house to be owned by a woman, and for women to consider themselves responsible for their property and household. As Hilda remarked to me, “this is my house, where my children live. And I don’t want to lose it.”

When she is not taking care of her two children, Hilda now devotes her life to politics and neighborhood organization. As Chapter 3 demonstrated, she is a zealous participant and organizer within Hacienda Santa Fe’s network of political governance, volunteers to be “president” of her cluster, and engages in *Movimiento Ciudadano*’s webs of civil organization on a daily basis. As described in Chapter 2, Hilda is also the organizer of a house-occupation scheme. Hilda often complains about the amount of time and personal resources that she feels compelled to invest in her engagements in the public sphere. When asked why she felt compelled to do it, however, Hilda never harbored doubt. “If I don’t do it, who will? My husband’s not going to.” Hilda is an active, public woman “for the good” of “my family, my children,” and to “safeguard my house.” She also feels responsible to devote herself to neighborhood improvements “for a better future.” While

Hilda piquantly admits that she gets personal pleasure from her activities, for she loves “to be out,” is “not a homebody,” and feels the “need to be free,” it is clear that she is also burdened by the responsibilities she has assumed in Hacienda Santa Fe.

Hilda’s husband, Ricardo, strongly disagrees with his wife’s choices, just as he is deeply uncomfortable with her increasingly public life. “Our husbands, mine, above all, *la verdad*, do not like us being on the streets, always up and down, organizing, interacting with others,” Hilda told me, as we smoked a cigarette outside one of the houses she occupies and manages. “He says that it’s all for nothing, that it’s all worthless, that my house is worthless.” Ricardo is known to have a violent temper with his wife, “mostly when he drinks.” As a neighbor of the couple remarked, “it is hard for Hilda, for she has to defend her house and neighborhood, but she has to defend herself too. He’s, um, a violent man. He can get angry.”

“He always tells me ‘*te la van a quitar*,’ ‘they’re going to take away your house,’” Hilda unexpectedly blurted out one day, as I admired her plants and patio furniture and remarked on how well maintained her property was in comparison to the rest of the neighborhood. “He makes fun of how much time I spend trying here, making things better. He says that, one day, they’re going to just show up and take everything away from me.” Hilda paused as I looked at her quizzically, and with sad, fierce eyes resolved her own silent doubts. “But I don’t think so. I don’t think they’re going to just take it away. I mean, maybe so, but maybe not.” Hilda considers that, in throwing herself into political and civil organization and investing increasing amounts of time and resources in Hacienda Santa Fe, she is making her claim to ownership stronger. “After all, it’s my house. He says ‘*tu casa*,’ ‘*te van a quitar tu casa*,’ and I’m like, that’s right, my house.”

In her role as cluster president, Hilda organized a *Mujer Segura* workshop with the help of the *Movimiento Ciudadano* municipal government to “teach us how to defend ourselves from our

husbands, how to manage situations when they get violent.” Verónica, who was one of the workshop participants, describes the experience as “empowering” (“*empoderante*”) and deeply “inspiring” (“*motivadora*”), as the workshop taught them that they “deserve more” than violent homes, “that we are more than that, that we are worth more” (“*que somos más que eso, que valemos más*”). “Now, when mine starts to get violent,” Verónica says, “I use the *violentómetro*, the violence thermometer that they taught us about, and I’m like, ‘you’re in the yellow now, eh!’” Verónica laughs, and Hilda joins in, “we can’t let them, *no podemos dejarlos*. They have to treat us better. They have to learn to control themselves.”

Always with her young daughter, Isabel, in tow, Hilda had begun to spend growing amounts of time outside her house. If she was not attending political rallies and organizing neighborhood meetings, she was painting sidewalks and walls, trimming hedges, and negotiating the provision of services. Hilda and her two children were now going to Hilda’s mother’s house every Friday, on the other side of town, and remaining there till Monday. Ricardo would stay in Hacienda Santa Fe, “to have his space and do what he wants without us bothering him.” One evening, as we waited for the bus to return home from a rally, Hilda looked at me very seriously, and said, “You know, I’ve come to realize that I don’t love my husband. I’m not sure if I ever did.” When I asked why she felt that she had never loved her husband, Hilda replied, “well, back then, I needed a place to live, we both did. But I don’t know if I truly loved him.”

As female ownership comes to reshape the traditional assumption and allocation of familial responsibility within households, women come to take an increasingly public role in their attempt to secure property. Yet, female owners can be also observed to experience high levels of conflict, domestic violence, and doubt within the home. Husbands frequently blame their wives for the family’s misfortunes in Hacienda Santa Fe and, derisively referring to the house the family inhabits

as “your house” or “her house,” come to understand themselves free of obligation or, at the very least, as separate agents from their households. Men’s withdrawal of responsibility, as self-annulling as it may be, is ambivalent and can be violent in its assertion, as men simultaneously come to demand submission within the home in the act of recognizing their women’s greater role outside of it. Domestic violence and male demands of female submission put women at a juncture. Women must do as they are told, or they can become ever more public persons, as the public sphere is seen to offer women a source of protection. They can also, with great difficulty, attempt to do both.

Domestic Violence and the Mediation of Credit

Verónica first introduced me to the *Mujer Sí* (Yes Woman) microcredit pyramid scheme of Banca Afirme when, having noticed my interest, she negotiated that I be allowed to attend one of her group’s closed meetings. Verónica was hopeful that I would join the microcredit group, prompting an increase in her credit ceiling in compensation for bringing in a new member. Verónica explained that the *Mujer Sí* microcredit group was a useful and reliable source of money for women, for it allowed them to have a completely independent source of income. Verónica often used the money to buy food for her household and to clothe herself and her two children. She also enjoyed taking her husband out for sushi or to the movies on rare nights out, “we sometimes need to do something cool just the two of us,” while she promised her fellow *Mujer Sí* group members that she would soon start investing money in a business.

Verónica had for years worked in the Sabritas (Frito-Lay) factory until her first child was born. She began working in the factory when she was a teenager and still single, as her father lost his job and Verónica felt forced to join the workforce to generate income for her household.

Verónica was good at her job, moved through the ranks, and enjoyed the sense of self and independence waged labor gave her. After Verónica got together with her boyfriend, Fabián, she quit her job because she found it impossible to be “a full-time mom and a full-time employee,” but also because Fabián demanded it. When I met her, Verónica sold women’s high-heeled shoes to acquaintances, family, and friends through the Andrea catalogue, and bartered with her family’s possessions to make a buck or two at the local *tianguis* (market). Yet, she explained that she had always wanted, but never quite managed, to devise and develop her own individual enterprise. At the time of our first meeting, she was trying to put together some money to buy a hotdog and burger cart. When we parted ways, she was beginning to speak of a fruit stand, “I’ve come to realize that fruit always sells, so that’s where the money is.” The cash she received through the *Mujer Sí* scheme, which was conditional on pitching a business idea and reached far over one hundred percent annual interest rates, was always crucial for her and her family to survive, but it also allowed Verónica to dream of independence.

Verónica was able to keep up her involvement in the *Mujer Sí* scheme by constantly engaging in her shoe and clothing trade, but she also frequently sold off her and her children’s possessions, pawned objects, and relied on the money she got from her partner, Fabián, who continued to work as a “pirate,” or unlicensed, taxi driver. Yet, although she considered the *Mujer Sí* scheme an important and, overall, promising source of money, Verónica was becoming quickly indebted, as the scheme allowed her to borrow more money without having paid off the total amount owed, and she often had just enough to keep the cycle going.

While the gendered, microcredit scheme was a crucial source of money for Verónica, as it was for many of her neighbors, she also felt enormously pressured into staying a participant. If she dropped out, not only did she fear they would be able to repossess her house, which she had listed

as collateral, but she would also be negatively affecting the other women in the group, who were her friends and neighbors. Banca Afirme would charge Verónica's co-participants with her outstanding debt and fees, lower the credit ceiling of the group, and everyone's credit scores would take a hit. In this bastardized *tanda* of the twenty-first century, women are horizontally enchained to a vertical master.

Over the years, Verónica was unable to turn her engagement in microcredit into a sustainable business. While she continued to borrow money in a permanent attempt to gain freedom, Verónica remained inherently dependent on her partner for money and a roof, for, not only did she not own the house that she shared with her family, but she was not legally married to Fabián. One day, as she told me about the latest beating she had suffered at the hands of Fabián through WhatsApp, Verónica explained that she was trapped, for she had no legal claim to the property her children called home. "I have nowhere to go," she typed. "The house is under his name, and it's not even paid for anyway." She went on, "we are not legally married, and he takes advantage of that." "It's a free union, I've been in free union for eight years."

Fabián had been physically abusing Verónica, on and off, for as long as they had been together. The beatings were, in Verónica's eyes, painfully tied to money problems. When Fabián was violently mugged one December night, losing his car and a bag of money Verónica and him were keeping in the car's glove compartment in an attempt to protect the cash they had saved for their children's Christmas presents, Verónica reemerged from her house with a black eye and an ocular hemorrhage. When Fabián was incapable of working and making an income because he did not have a car, the beatings became regular. When Fabián's business was doing well, however, or when Verónica was able to provide money to the household, the beatings waned. Verónica had

strong reasons to remain an active participant of *Mujer Sí* meetings, and to continue borrowing money. She also justified Fabián's abuse, for, in the end, he was in a tough spot. They both were.

"He humiliates me. He makes fun of me, because he knows I have nowhere else to go," I read on my phone, with dread and desperation. I quickly replied to Verónica's text, asking if her family could not help. I was back in Chicago, and could do little more than put Verónica in touch with a lawyer, which she had repeatedly refused. "My parents don't know," she texted, "they have a lot of problems of their own. My siblings, they all have problems, and I don't want to encumber them." Verónica concluded, "I want to do this alone, I have to." "I'm scared, Inés." "I'm scared because my children's life is here, because here, I know how to move, because I don't have the support of my parents, least of all, that of my siblings." "I don't have a job and I won't have one, not one that's Monday to Friday, not with the kids." "A job that can enable me, *un trabajo que me facilite*."

Verónica continues to borrow money through the *Mujer Sí* scheme. She still dreams of owning her own business.

Conclusion

Hacienda Santa Fe is an overwhelmingly feminized place. Walking through its streets at any given moment of any given day, men are conspicuous in their absence. It is women who are seen fetching groceries or sweeping streets, painting sidewalks and trimming hedges, walking children to and from school, organizing neighborhood events, attending political rallies and group meetings, and gossiping, laughing, and fighting on street corners. Women make Hacienda Santa Fe work, just as they are its principal homemakers and place-makers. They take out chairs to sit in front of their

houses as they watch their children play on the street, and they take out micro-credit loans to pay for the food that those children eat.

As Chapter 2 recounted, women organized break-ins into “abandoned” houses to “occupy” and “take care” of them, mobilizing themselves and each other to keep “criminals,” “delinquents,” and “lowlifes” out of their clusters and the “zones” of influence they guard. Moreover, as Chapter 3 demonstrated, while *Movimiento Ciudadano*’s political leaders are typically male, and highly masculinized figures, the networks of volunteers and social workers through which governance in Tlajomulco is instituted are largely made up of women. As this chapter has argued, women own and consider themselves responsible for property in considerable numbers, just as they can be seen acting in the name of their households and their futures. And, yet, women continue to suffer from alarming levels of domestic violence and abuse, and cannot be said to be emancipated in their new, increasingly credit-worthy lives.

The women that take part in these activities and constitute these crucial social relations are mothers and wives who act in the name of “house” and “family.” They are not single mothers nor childless women acting in their own name. In other words, women in Hacienda Santa Fe are not only makers of home and place, but they are also people who are increasingly assuming themselves to be heads of household outside the home. This context prompts the question of how gender, household, and family relations have changed, if at all, and how traditional power structures have been inflected by relocation to Hacienda Santa Fe. These questions are particularly significant given that a gender empowerment agenda contributed towards, and shaped, the emergence of Hacienda Santa Fe. After all, many of its current inhabitants moved into the development having been sold and received loans that were said to be especially for women.

Granting insight into the ways in which wives and husbands, women and men, come to grips with being alone – together – for the first time in their lives, the process of household and familial nuclearization has fundamentally conditioned relations of gender and family in Hacienda Santa Fe and Mexico's new debtfare society. The relativization and distancing of extended kinship that co-constitutes the crystallization of nuclear households has restructured gendered, household relations by questioning older arrangements and their implicit power relations, even as the actual experience of nuclearization has been immensely lonely and disappointing. Verónica may have learnt the price of extended kinship in her grandmother's house, and found independence in Fabián's, but she now longs for her parents and her siblings to be there for her, and they are not. In Hacienda Santa Fe, nuclearization is not a triumphant process of embourgeoisement. Rather, it is the result of immense pressures, abuses, and unfulfilled promises.

Marriages and couples come to grips with the strain of being alone, shoulder their loneliness, and the burden of the ideal, nuclear family. They own their troubles, and they own them alone. These processes have indeed allowed women to be freer, in a sense, and to become public persons. However, as Hilda's husband withdraws from his family and beats his wife, the freedom of Hilda's ownership of self and house becomes a burden. Somehow, emancipating women has not lightened the loads they carry. No one could, in good faith, advocate a nostalgic return to the gendered orders of the informal settlement, or the potentially oppressive ties of the extended family that Sonia so vividly remembered. Nor, however, can one deny that in granting women and their families the freedom to acquire a house free of kinship and turning women into free subjects of credit, the Mexican housing reform has also rendered women unfree. Now central actors of the debtfare society, women are today necessarily dependent on credit to maintain their families and the semblance of independence and autonomy.

Conclusion

Reform and the Debtfare Society

Hacienda Santa Fe was designed to enact phenomenal social, economic, political, and cultural change. Its houses and the mortgages that built them can be seen as a massive technological arrangement put in motion to transform a country and make a new society. Envisioned as an instrument that could transcend informality, Hacienda Santa Fe was to remake property in the image of the formal, private, and individual. Its inhabitants were to become undisputed and rational owners of clearly demarcated and sanctioned housing assets, purchasing and selling houses in the sphere of formal real estate markets. This new property regime and market was to be built through the device of the mortgage, which would allow poor Mexicans to slowly, but surely, build patrimony, all while enabling the Mexican state to fund lenders and extend new home-purchasing loans by making money through secondary trade. In displacing and distributing the risk of loaning money to the poor and previously excluded, the mortgage, now sliced, diced, and bundled, would give security to investors and new homeowners alike. In this visionary feat, asset-backed securities and secondary trade markets would contribute to the forging of stable private property in Hacienda Santa Fe, and to the making of new places of its kind.

The trust put in property was monumental, as were the consequences that the designers and makers of Hacienda Santa Fe envisaged in setting up the production of this property. The poor masses of the informal past would become homeowners and, thus transformed, would also become citizens and consumers of a new tomorrow. Which is to say, the poor would at long last become middle class. For low-income families that had grown up in the squalor and grit of the informal

settlement, decent homes in decent surroundings would grant a new ontological security. In giving them control over their physical space and the capacity to soundly invest their wages in stable and reliable assets, Mexico's housing reform would also give poor families control over their present and their future. In doing so, homeownership would not only come to anchor a new middle class, but, indeed, make it. In turn, this middle class promised to bring political and civil stability, as poor Mexicans would come to experience a strengthened commitment to property rights and greater civic engagement, thus turning into a democratic and highly civil society.

Hacienda Santa Fe also held the means to bring about cultural change. This technological arrangement of houses, mortgages, and markets would allow poor Mexicans to become consumers of goods and services that had been previously far from reach. These new Mexicans would go to the cinema on weekends, eat sushi off conveyor belts, purchase clothes in Zara, and enjoy the thrills of the latest electronic gadgets. Kinship would be rendered nuclear, and women would be at long last empowered, equal contributors and consumers alongside the men they chose to love. The children of these women and men would receive an education and, now holding the magic key, go on to become professionals. The sons and daughters of Hacienda Santa Fe would have the freedom to choose if they were to become dieticians or lawyers, entering the community of money armed with salaries and credit cards, and, down the line, inheriting the property their parents had acquired. Women would even have the power to divorce those men who refused to jump on the train of this new society, for they, too, would be homeowners with rights over property and life. In this Mexico of the future, freedom triumphs over tradition.

Of course, as this dissertation has demonstrated, this did not and will not happen. And, yet, it is undeniable that the making of Hacienda Santa Fe went on to create a new society. The debfare society, however, is not the society of pristine and stable private property, civilized politics, and

personal consumer freedom. Rather, it is the society of lynchings, vigilantism, and fear; imperfect homeowners, mounting debt, and contingent claims to ownership; opportunistic politics marked by old and new forms of clientelist subjection, and atomized households ridden by economic dearth and anxiety, existential angst, and domestic violence. This society contrasts dramatically with that which the designers and makers of Hacienda Santa Fe envisioned, and this contrast is rooted in a fact that is as simple as it is painful. The impressive machine they planned and built needed fuel to run, and that fuel could not be anything other than sufficient wages. The inhabitants of Hacienda Santa Fe do not earn a living wage.

It is perhaps naïve, even, insulting, to think that the Mexican state, the development sector, and the experts that give life to these powerful bureaucracies did not know that the poor in Mexico, as elsewhere, are poor because they do not earn a living wage. How could they not? Indeed, they surely did.

In the nineteen-eighties, Mexico was brought to its knees by recurrent economic crises, a cycle that would continue well into the nineteen-nineties, drastically shaping Mexico's precarious foothold in the new millennium. While scholars can trace elements of Mexico's political economic transformation to the decade of the nineteen-seventies (Cordera Campos and González Tiburcio, 1991), as the country's establishment attempted to ease the creases of the models based on Import Substitution Industrialization (1940-1955) and *Desarrollo estabilizador* (1955-1970), Mexico's transformation was drastically accelerated by the severe debt crises of the nineteen-eighties and the aggressive conditional loans that the country grew to depend on, as it attempted to weather the storm of economic catastrophe. This transformation can be narrated in the cold terms of political economy: it included a redefinition of relations between the public and private sectors of the economy and the forced development of a non-oil-based export economy with its own spatial and

sectoral dynamic, all within a new framework of productive, financial, and, in fact, political relationships with the rest of the world. In human terms, however, this transformation immiserated the majority of Mexicans (Cordera Campos and González Tiburcio, 1991).

The redefinition of relations between the public and private sectors of the economy meant the privatization of public patrimony, with public patrimony often passing to foreign hands and filling the coffers of a growingly powerful (and rich) Mexican oligarchy. From 1983 to 1988, hundreds of public industrial, agricultural, and infrastructural firms were rendered private (Gasca Zamora, 1988), with these frequently sold at desperately low prices. This privatization trend would continue into the nineteen-nineties, laying down the material groundwork for the consolidation of figures like Carlos Slim, who amassed his personal fortune in the state sales of the nineteen-eighties and -nineties. In contrast to the few fortunate individuals like Carlos Slim, their families, and associates, however, the majority of Mexicans suffered from an unprecedented drop in wages and a violent reduction in their standard of living.

As public patrimony became private fortune, waves of economic crises and conditional reforms bankrupted domestic industry, while the hurried development of a non-oil-based export economy quickly became the country's sole priority and hope. Across the board, Mexicans were made unemployed and became drastically poorer. The masses of formal and informal workers who had labored in the small and medium sized firms that catered to domestic markets soon lost their jobs, just as they suffered from sharply depreciating wages if they held on to employment. While, from 1983 to 1988, manufacturing exports emerging from the recently set up in-bond processing plants (*maquiladoras*) and large foreign-owned, multinational, and Mexican firms saw a twenty-percent rise in production (Tsunekawa, 1988, in Escobar Latapí, 1988), in the same period, the manufacturing workers of Guadalajara experienced a forty-percent drop in real wages (Escobar

Latapí, 1988). As the Mexican state became absorbed into satisfying its debt-servicing obligations and implementing the drastic “structural adjustment” reforms that were being demanded by its lenders, the Mexican economy shrunk, GDP dropped, economic opportunities foreclosed, real wages and per capita consumption decreased, living standards drastically declined, and the numbers of people living in poverty soared (Escobar Latapí, 1988; Cordera Campos and González Tiburcio, 1991). Now, a permanently undervalued exchange rate, a “streamlined” labor market, and critically low salaries were indeed absolutely necessary for producers to price export goods competitively, but the decline in real wages would reduce Mexicans’ buying power by fifty percent (Cordera Campos and González Tiburcio, 1991).

Today, Mexico’s comparative advantage continues to rest on the guarantee of cheap labor. In addition, scholars have observed that the country’s political economic transformation has been accompanied by an overall process of deindustrialization (Cypher, 2001; Soederberg, 2004, in Soederberg, 2014). In other words, Mexican manufacturing jobs are not only critically low paying, but they have become few and far between. Service jobs have outstripped manufacturing jobs, yet these pay even less, and, more often than not, are informal and very insecure. The offerings of the Mexican labor market remain drastically insufficient for the material and social reproduction of the Mexican people. Mexicans are increasingly educated, but their skills are undervalued, if required. Mexico’s growth rates since the debt crises of the nineteen-eighties and the restructuring that followed have been resolutely below those registered under the periods of Import Substitution Industrialization, *Desarrollo estabilizador*, and until 1981, the year prior to the first debt crisis. Moreover, the distribution of these decreased economic gains is extremely unequal. In 2019, 38.5 percent of Mexicans could not afford the basic basket of goods with their wages (CONEVAL,

2019). In turn, debtfarism has become the short-term solution, and the poverty industry has thrived (Soederberg, 2014).

It is in this context that we must understand financial inclusion, Mexico's housing reform, and the society that these gave birth to in Hacienda Santa Fe. The majority of people that I got to know over the course of my research did not have what could be deemed 'jobs,' least of all employment. They made a living by engaging in highly precarious, ad-hoc economic activities while supplementing their meager and unstable incomes with extremely-high-interest microcredit loans. Most, like Verónica, Hilda, and Alicia, bartered with their possessions in the local *tianguis*, sold cosmetics and shoes by mail order catalogue, peddled stitch work, and pawned away their children's toys to feed them and pay for a constant cycle of microcredit loans. Alicia had spent her adolescence working as an apprentice in a renowned, but long-gone, fashion house of Guadalajara. She now collected scraps of cloth and string to make and mend clothes, offering her "*hechuras*" to her neighbors. When Hilda was not selling by mail order catalogue, or offering her basic sewing skills while she ran around servicing her debts, she turned one of the occupied houses under her control into a "showroom" of costumes and gala attire. She procured these garments from the hand-me-downs of her better off relatives, renting them to acquaintances in Hacienda Santa Fe for a small fee. Hilda admitted that she only really "moved" these rental garments, if barely, during the Christmas and graduation seasons.

Others with more secure sources of income, like Fabián and Felipe, Margarita's husband, were "pirate" taxi and Uber drivers, but they did not own the cars they used for work, and, in turn, did not own their earnings. Rather, Fabián, the "pirate," was a low-paid, informal employee. He had been hired by the owner of a large fleet of cars and eked out a living while struggling to pay for gas, particularly after Mexico's consumer fuel prices began to skyrocket in 2017. Felipe, the

Uber driver, was more comfortable than Fabián, but he rented his vehicle from a usurious car owner. The car rent was steep and Uber's remuneration program was tricky, forcing his wife, Margarita, to constantly engage in microfinance, borrowing at extremely high rates to keep up their household expenses. Carlos' wife, Cristina, cleaned houses and looked after an ill, elderly woman on the other side of town in exchange of low, informal earnings. She had no other choice.

A very small minority of my friends, collaborators, and informants in Hacienda Santa Fe had managed to stay employed in the manufacturing sector of Guadalajara's new, export-driven economy, or, as it was once ambitiously called, "the Silicon Valley of Mexico." Verónica's mom, Sandra, worked from 10 pm to 6 am "wiring chips and motherboards" in an electronics factory. She insisted that, without engaging in extra hours and suffering from severe sleep deprivation, her salary was barely enough to survive when taking into account the costly, daily bus fares. Sandra explained that she was "in it for the [healthcare] insurance." Alicia's husband, Francisco, had lost his job in Asmi de Occidente when the company shut down its facility in Guadalajara. Francisco now spent half the month camping out in the port of Manzanillo, where he gave maintenance to containers and container ships. "It doesn't pay much," Alicia told me, but he had not found work in Guadalajara. As I said goodbye to Lesley, I noticed her arms had become covered in severe skin burns, with some infected and in need of medical attention. When I asked what had happened, she explained that her new job "cooking the grills" in an oven factory came at the price of swinging plates of red-hot metal. Lesley did "not mind them" if they brought some steady cash, she said, for her family had become "too drugged up" with debts to carry on.

The people of Hacienda Santa Fe were poor when they became borrowers and beneficiaries of Mexico's housing reform. Indeed, every single one of them explained that they had bought into the dream and taken out a mortgage because, poor as they were, they had had no other choice.

Perhaps the gravest irony, therefore, is that they are poorer today than they were then. Indeed, a closer look into the design of the mortgage loans that underpin Hacienda Santa Fe suggests that these loans were not quite the devices of development and welfare that they were promised to be. These mortgages do not facilitate the slow consolidation of patrimony and assets for Mexico's poor majorities, but are in fact tools of extraction and further immiseration. Not only did they facilitate the mass annexation of decades of amassed workers' savings (INFONAVIT) and syphon away rivers of fiscal contributions (SHF). They also continue to extract Mexicans' scarce incomes by demanding mounting interest rates, service fees, and late fees, as Mexico's poor majorities all but give up in their attempt to consolidate a permanently retreating project of homeownership.

The Mexican housing reform created great wealth, but only for the few and far removed. It also created dividends, which nourished the coffers of First-World magnates and investment groups, and kept large pension funds afloat. Much like the structural reforms that came before it, the Mexican housing reform also created a fresh crop of Mexican oligarchs while promising much needed and long-awaited development. Like Slim, the de Nicolás (HOMEX) and Orvañanos (GEO) families owe their fortunes to the experts in the World Bank, the IMF, and the Inter-American Development Bank, who, much as they had done before, dictated the terms of this reform. But, like Slim, they also owe their fortunes to Mexico's people, who paid dearly for it, and who will continue to pay for it. The same goes for Samuel Zell, and the many bulls and bears of the world's leading financial institutions, who saw – in fact, manufactured (Soederberg, 2014) – a golden opportunity, and took it.

The paradox of debtfarist development, built as it is on the wings of unnervingly unstable finance and usury now revamped into development policy and social welfare, is clear in Hacienda Santa Fe. As bundles of low-quality and high-interest mortgages continue to circulate in the orbit

of voracious, if fickle, secondary trade, and as the returns of these transactions come to fund the operations of governments, banks, and investment groups around the world, the inhabitants of Hacienda Santa Fe stay put. They inhabit dwellings that feel only somehow theirs, but not. They refuse to pay for houses that they have come to accept are worthless, but not sufficiently worthless for them to give up. They break into empty houses and occupy them, claiming their right to control Hacienda Santa Fe against the spurious and spectral claims of finance and an unverifiable array of pretenders speaking in its name. They live on borrowed time, and wonder what, if anything, will come. They make and remake property, but not as they were meant to do.

The situation of Santa Fereños is a cruel game of scales of subjection. As they attempt to consolidate and secure their property against the owners of their debt, and desperately try to come up with solutions for their pressing problems, they become strands and subjects of a clientelist web of exploitative political relations. In the name of *Movimiento Ciudadano* and new democratic governance, the people of Hacienda Santa Fe's precious votes are cornered and put to political use. In exchange, Santa Fereños get little else than hope, sunburns, and, sometimes, sidewalks. The powerful political network that controls Hacienda Santa Fe, and the many other impoverished housing developments in the Zona Valles region of the Tlajomulco municipality, mobilizes personalist and populist rhetoric to coopt Santa Fereños into becoming loyal supporters and foot soldiers, while Santa Fereños are made into a self-governing populace that is easily abandoned. *Movimiento Ciudadano* politicians must know that, if the inhabitants of Hacienda Santa Fe were to acquire relative autonomy and a firm hold over their houses, they would no longer be as easily exploited into giving the party their votes and labor. Indeed, how could they not. Those in power have little interest in pressing for regularization or debt relief in benefit of their constituents, for that might come at the cost of their political capital. As Enrique Alfaro, now Jalisco's governor,

becomes an increasingly likely and popular contender in the next presidential election, he continues to use the apparatus of *Movimiento Ciudadano* while claiming to be yet another citizen. In doing so, he takes growing distance from Hacienda Santa Fe.

Women have become pivotal in the debtfare society. Not only did the Mexican housing reform turn women into homeowners, mortgage debtors, and heads of household in unprecedented numbers. Their access to microcredit loans also far outstrips that of men, as microcredit becomes overwhelmingly targeted to female borrowers, and female borrowers only (Soederberg, 2014). It is women who can easily plug themselves into the flourishing flows of quick cash that promise to lift poor families out of poverty and make entrepreneurs. It is also women who are now burdened with the individual responsibility of owning up to, and defending, their feeble and treacherous assets as they service the expensive loans that they acquire through microfinance schemes. Trying to figure out how, without the income of wage labor, they are to somehow pay back the growing debts their families depend on, women become the most active members of the *Movimiento Ciudadano* system of governance and rule. Now central actors of the debtfare society, they are not so much empowered as they are on all sides indebted.

Hacienda Santa Fe is a phenomenal place, but it is not extraordinary. Since the nineteen-nineties, the practice of lending to the poor has become an immensely lucrative and expansive industry around the world. Mexico has been particularly marked by the increased casualization of its workforce and the violent depreciation of wages, but these processes do not describe Mexico alone. In the name of financial inclusion, the reliance of the poor on credit to augment or, even, replace their wages has become a worldwide phenomenon (Roy, 2010; Soederberg, 2014). Yet, in Mexico and the rest of the Third World (as well as the Second World of yore, Eastern Europe),

financial inclusion has been particularly celebrated and sanctioned, for it has become the only path to development.

Financial inclusion is now the cornerstone of poverty reduction agendas, and, as such, is the basis of contemporary development policy (Roy, 2010; Soederberg, 2014). The origin of this paradigm is often traced to the microfinance dream of Bangladesh's Grameen Bank. In fact, its origins lie elsewhere. The Grameen Bank's mission of extending credit to the poor as a means to development emphasized the fundamental importance of regulated, low-interest rates (Roy, 2010). The much-respected if humble mission of the Grameen Bank, however, was soon coopted and disarmed, as the World Bank set up the Consultative Group to Assist the Poor (CGAP), and the world's leading financial institutions, venture capitalists, and investors came to readily capitalize on new masses of bankable, destitute people (Roy, 2010; Soederberg, 2014). Now, going against the very essence of the Grameen Bank's mission, the "real value of money" is to be respected (Roy, 2010). In other words, poverty capital has become speculative, as the World Bank, the CGAP, and their financial inclusion framework of "good practice" ordain that the loans the poor receive must reflect the "risk" that the poor pose as borrowers (Roy, 2010). Today, in Mexico, the poor must pay annual interest rates that range from 88 to 229 percent (Soederberg, 2014). These rates are not only cruel, but crucially ironic, when one considers that, in fact, the poor are excellent payers compared to wealthier economic groups (Soederberg, 2014).

Microfinance has become one of the most lucrative and "resilient" sectors of the new world economy. In periods of economic crisis, stagnation, and immiseration, investment in microfinance can give even higher returns than average (Roy, 2010). Yet, as this dissertation has demonstrated, financial inclusion has not been limited to the microcredit industry. It has also included – and, indeed, gone hand-in-hand with – the extension of "subprime" and "super-subprime" mortgages

to the world's poor, all in the name of development and welfare. Low-quality and high-interest mortgage loans have become a pillar of development-oriented housing policy. The upper echelons of the development banks and agencies have forcefully advised and demanded governments fund and implement these unstable and usurious extensions of credit, and governments like Mexico's have come to depend on the revenue of mortgage-backed securities trade (Soederberg, 2014).

The global economic crisis of 2007-8 was the result of financial inclusion. This does not mean that the economically disadvantaged are to be blamed for the crisis. Rather, it means that the global trend of replacing labor income with low-quality, high-interest loans in order to keep up the appearance of welfare, all while making commodities from these loans, incentivizing speculation, and making huge amounts of money from their trade, is always a crisis in the making. This trend was not curbed by the 2007-8 financial crisis and the global recession that followed. Instead, it intensified (Soederberg, 2014). While the global recession went on to further deteriorate the wages and livelihoods of the world's majorities, many more of us came to depend on whatever loans we could get to have a roof over our heads, pay the bills, and feed and educate our children. As another economic crisis churns beneath our feet in the midst of a viral pandemic and a globally enforced shutdown, this trend will almost certainly continue.

In the words of Michael Bloomberg, "It all started back when there was a lot of pressure on banks to make loans to everyone" (Slodysko, 2020). The billionaire wizard of finance who sought the United States presidency in 2020 had reflected on the financial crisis in 2008, and concluded that financial inclusion was at fault. When Bloomberg's comments resurfaced and made headlines, well-heeled and educated progressives were celebrated – indeed, celebrated themselves – for their displays of disgust and rejection. How could "the end of redlining" be to blame, if it is good in and of itself? How could financial inclusion be wrong if it is the end of cruel, barbarous,

and irrational discrimination? How could it be condemned if it is progress? Michael Bloomberg had pierced the bubble, and it was deeply uncomfortable for many.

And, yet, the people of Hacienda Santa Fe would not be so uncomfortable, nor would they feel disgust, dread, and alarm in hearing Bloomberg's declarations. Indeed, far from the echoes of the United States news chamber, their life is a constant reflection on the true meaning of financial inclusion, its consequences, and that which it tries, and fails, to cover up. In Hacienda Santa Fe, people live by financial inclusion, but they know that what they really need are jobs that pay a living wage, just as they need public access to good and reliable housing, healthcare, education, and childcare. Santa Fereños have made a life by becoming borrowers of houses, goods, money, and time. In doing so, their life grows increasingly unstable, insecure, and precarious. This is precisely because of the debts they acquire in an attempt to carry on; debts that, without wages, however, they cannot live without. In Hacienda Santa Fe, people became borrowers because they were destitute, and they continue to borrow because, indebted as they are, they remain so.

The seeds of contestation, criticism, and change are not to be found in the tired pantomimes of self-declared progressives and conservatives, but are perhaps in the exhaustion, disillusion, and sagacity of those who know themselves deceived and beguiled. The world's poor have been turned into the celebrated fodder of an extractive and laurelled industry that sells dignity and livelihood at the cost of dignity and livelihood. This is not just morally wrong, but macroeconomically stupid. As we enter yet another global economic crisis, we should ask ourselves and others how and how long this sham can last, at the expense of what it will continue, and what can be done to reclaim and defend human dignity and livelihood. In the process, we might just build a better and, indeed, stronger political economy for the benefit of all.

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