Project realized in three communities in Jalisco (Cocula, Tala, and Ameba), where the inhabitants were trained and supervised during the first stage of the construction.

Photo credits: Isadora Hastings

The Apparatus of Ownership

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It is a well-known fact that Margaret Thatcher suggested the UK should renegotiate its EU membership and join NAFTA.¹ For her NAFTA was preferable, as it was neither a customs union, nor a political/administrative entity—it was simply free trade.² Yet, it is also well-known that free trade ideology and the whole neoliberal agenda is not a withdrawal of the state in favour of free-market individualism, but actually requires an intensification of governmental mediation.³ Indeed, NAFTA goes far beyond trade. It is a complex plan for general economic restructuring, which, in order to facilitate the movement of capital and commodities, indirectly expands its domain of operations: from international relations to domestic ones, from foreign trade to local social services, from corporate protection to self-entrepreneurship, from the wider territory to the realm of private property.⁴ What is more, the NAFTA world is one in which, more often than not, ties among individuals are loose; the identification of a society as an agglomeration of owners altogether changes the understanding of collective interest. No wonder Thatcher became a great sympathizer of such a world in which the free market and life become a single dynamic operation, where basic services, social institutions, and, at times, personal interests are treated as service commodities open to the dictates of the marketplace.

While the effects of the agreement are frequently discussed, the actual mechanisms that facilitate its reproduction have been less examined. In Mexico, NAFTA-like agreements tend to require an auxiliary site of intervention in which the effects of economic restructuring are made attractive and thus embraced by large sectors of the population. This essay argues that one of the most crucial sites of intervention is the realm of private property, the most intimate of all domains, where a shift in consciousness can be promoted with far-reaching consequences. At the centre dwells the figure of the home-owner, the main subject of this piece, who plays a crucial role not only in reaffirming the neoliberal agenda through the process of individualization, but also by driving urban development.

If the ratification of NAFTA became the international signature of President Carlos Salinas de Gortari’s administration (1988–1994), private property became his local strategy, as it facilitated the acceptance of the former. Since his presidency, the widespread desire across the entire population to possess private property has been heavily fuelled through a media campaign promoting the rights of property owners, and expedited by a set of economic mechanisms aimed at expanding the logic of capital accumulation to more spaces and human activities. Furthermore, since his administration, commercial real estate developers have mushroomed, mortgages for housing have become the norm, and property ownership is much more marketed than in previous decades. While housing shortages continue to be a real social concern in Mexico, with a deficit of about nine million homes according to recent government estimates,⁵ it also provides a convenient excuse for drastic economic transformation. Twenty years down the line, a series of mortgage-driven modes of urbanization—very common characters of the contemporary Mexican landscape—have left a curious mark on several Mexican cities. Throughout this process, housing developers have contributed not only by constructing houses, but also by erecting a self-perpetuating ideological apparatus centred around the desire for property ownership.

In this context of mortgage-driven urbanization, ownership is not simply an economic or governmental tool useful in
microeconomic development. Rather, ownership should be seen as an “apparatus” whose set of interrelated aesthetic, economic, social, and political strategies have the capacity to assist in the construction of public opinion, influence particular behaviours, and inculcate the desire to possess private property. In other words, ownership binds economic strategies to specific conduct through a set of visible, material cues mobilized through an architectural aesthetic. This structure traverses many scales, carried across not only architectural features and forms but also its media representations. While this apparatus might appear similar to the American suburban model of ownership promoted during the 1950s and 1960s, the historical conditions of the Mexican case are radically different. The American model was marked by the end of the war, the return to prosperity, and an ideological aversion towards city life. The Mexican case is not comparable in scale perhaps until the 1990s, during the first years of NAFTA when new financial systems were introduced to boost home ownership. And, unlike the American case, the move away from city centres was not a deliberate territorial tactic of distributing population to the suburbs following any specific ideology.¹ In the case of Mexico, most houses built en-masse were located on city outskirts as an ad-hoc strategy that ultimately failed to bring work and living together in a convenient spatial relation. In what follows, this apparatus will be unpacked through an analysis of the contemporary conditions of private property using two exemplary housing developments in Greater Mexico City. In this way, we can read the impact of the NAFTA regime not only as a collection of architectural styles, but in its impact on the urban scale through three actions: owning, possessing, and building.

Owning

The desire for home-ownership in Mexico is nothing new. In fact, it could be traced back to the revolutionary era, specifically with the Federal Constitution of 1917. Under article 123, which forms the basis for Mexican labour and social security law, housing was inscribed as a constitutional right, and provided by employers. However, in the original version there was no clear guidance for how housing was to be provided, only a suggestion that the employer could charge rent. It was not until the article was amended in 1972 that the true promotion of ownership took place; the National Fund for Housing was established, into which employers would make contributions to benefit individual workers and thus comply with their constitutional obligations. In the same year, INFONAVIT,² the institution that safeguards the fund, was created to establish a financial system to grant housing loans, followed by other funds such as FOVISSTE, the fund for state employers. Ever since, generations of institutions and financial bodies have been created to facilitate its provision.³ From this point until the late 1980s, the social housing sector was marked by the direct intervention of the State, which oversaw the construction, financing, and allocation of housing. Yet, by the 1990s the story began to change, with the presidency of Carlos Salinas de Gortari.

Salinas’ presidency was marked by a remarkable optimism. He saw Mexico at the cusp of a new and prosperous era, and his task the promotion of greater market competition. His administration was marked by a series of reforms of the most distinctive articles of the Mexican Constitution,⁴ and a strong belief that the massive expansion of credit would empower the population. Extending the “freedoms” of the neoliberal horizon, Salinas campaigned heavily for the right of workers to possess private property. In other words, the institution became entirely financial, investing funds in the stock exchange, and retreating from its role in the construction, design, and planning of housing units. These changes promoted the conditions that not only led to the rise of private developers but also provided a mechanism by which to solidify a generalized desire for home ownership in Mexico. Along these lines, we must recall two paradigmatic cases envisioned under Salinas with direct implications for the domestic landscape of Greater Mexico City: ejidos and the development of Santa Fe.

Ejidos are the traditional form of common agrarian land, originally separated from urban conglomerations and protected under Article 27 of the Federal Constitution. Curiously, around the same time of the NAFTA negotiations, the productivity of this system came into question, and in 1991 the article was reformed allowing ejidatarios—those who hold shares in common lands—to sell, rent or mortgage their land parcels. For the first time in history, ejidos were open to the market. This reform stimulated a creeping privatization of ejido land, which consolidated large sections in the hands of a few owners. Despite their remote location and lack of social and infrastructure services, some ejidos have been used for mortgage-driven urbanization. This form of development—more often referred to as “Casas Geo”⁵—the name of the largest home builder in Mexico—has been used, for the most part, for the construction of low-income housing backed up by the large amount of credit granted by the federal government agency INFONAVIT. These projects consist of compounds comprising hundreds of identical, single-family

¹ INFONAVIT—which had overseen the location, construction, design, pricing, and target group of its housing credit—was dedicated only to the administration of the fund. In other words, the institution became entirely financial, investing funds in the stock exchange, and...
houses with minimal social or infrastructural services. Despite their use of tropes like bright colours, ornamental motifs, and small recreational facilities, the overall appearance is not only to build houses, but also to construct an edifice of desire around them by mobilizing an aesthetics of ownership through a common portfolio, a private pension, etc. This tendency draws citizens to prioritize their own desires, focusing only on their own conditions rather than access to social services, social security, collective goods, etc. Indeed, a “society” based on ownership is something of an aporia.

Camacho Solís, the mayor of Mexico City at the time. Together, they envisioned a new urban centre that would render legible the economic phase that Mexico was about to enter because of NAFTA. In brief, Santa Fe provided a new model of private property at a scale rarely seen in Mexico City.

While independent analyses of these types of developments are indeed very important, what have been generally overlooked are the various relations between them. Both cases materialize territorial reforms and visions that were accelerated by NAFTA. Both were made possible through public partnerships. Both are strategies that bind urban development, private property, and credit into a single spatial process that cuts across all scales and socio-economic sectors in Mexico City. From the low-income Casas Geo to the exuberant housing developments of Santa Fe, neither of these projects could have been built, commercialized, or even imagined without a massive expansion of credit to the housing sector. As Maurizio Lazzarato has recently suggested, under the contemporary Western logic of capital accumulation, sooner or later, everybody will enter into a credit-debt relation. In other words, most subjects that play a part in the process of home ownership, independently of the particularities of the transaction, will become debtors at some point. Moreover, it is his hypothesis that such a relation could become an instrument of government. And, if so, all debtors—from the developer, to the sub-contractor, to the buyer—could be subject to governmental control independent of amount, or particularities of the situation. As such, both forms of urbanization bear witness to a mode of governmental intervention that encourages home-ownership not only to encourage general economic restructuring, but also to exercise a very subtle form of integration and control.

In this context, one cannot help but recall George W. Bush’s famous proclamation of the “ownership society.” Despite the infamy it acquired due to the subprime mortgage crisis in the US, and the bad reputation cheap, low-income credit is acquiring in Mexico with Casas Geo and other large housing developers declaring insolvency, the model is still at work today in many developments in greater Mexico City. Aside from the revenue that it generates, the emphasis on ownership has prompted a major shift in the collective consciousness, transforming the idea of a constitutionally protected worker receiving common social services into that of an amateur investor who owns a home mortgage, a stock portfolio, a private pension, etc. This tendency draws citizens to prioritize their own desires, focusing only on their own conditions rather than access to social services, social security, collective goods, etc. Indeed, a “society” based on ownership is something of an aporia.

Ideally, such a society would consist only of the figures of the owner and the enterprise, who see their world around them functioning also as enterprises, where basic services and social institutions become potential sites for accumulation and profit, and everything in society is measured economically. As for the State, its role involves securing the right conditions for the market to expand from its former, limited domain into all aspects of life. Not only has the role of the market changed, but so too its focus. It is no longer the “natural” tendency for human beings to exchange, as Adam Smith postulated, but to compete, and unrestricted competition has become the organizing principle of the market space. These drastic changes in consciousness and social formation, promoted in part through ownership, have played a crucial role in reaffirming the neoliberal agenda as a process of individualization, which regrettably tends to neutralize and make irrelevant any form of collective action.

As explained above, most housing developments of the last twenty years adhere to a single underlying logic of ownership (based in credit) central to the conceptualization, promotion, and materialization of their projects. This logic confirms that the developer’s task is not only to build houses, but also to construct an edifice of desire around them by mobilizing an aesthetics of ownership through a common
visible lexicon. This in turn, reproduces an ethics of desire around private property, both through its architecture and the media that advertise it.

**Building**

The owner provides a central figure for the neoliberal agenda, which Salinas capitalized on by promoting the momentum to another one: the developer. Under Salinas, the developer became a prominent intermediary figure, negotiating between financial systems, governmental organisms, and individual owners. This figure’s core task is to expand the realm of private property, securing the ground for the extension of economic plans into all aspects of life.

Several circumstances have facilitated this rise to prominence within the urban development of Greater Mexico City. To begin with, under Salinas, the housing market ceased to rely on local transactions, introducing instead a series of financial and banking systems that would transfer large sections of capital to developers. Secondly, as previously explained, Salinas promoted the privatization of large sections of land, either systematically, as with the ejidos, or prototypically, as in his vision for Santa Fe. Tellingly, Salinas seemed to have measured economic success by the number of mortgages granted, even if they were given with proud slogans such as “live in a separate world,” or “a place where life is rewarded,” together with idyllic names that refer to a cove in a lake, forests, a royal setting, or an outlook. Both forms of development refer back to basic characteristics of the proverbial single-family house from which an ideological apparatus of ownership draws its reference. These are but a few of the common traits and tropes that expose a certain aesthetics of ownership, a visible order that operates across class divisions and exposes a homogenous set of desires through the careful cosmetics of private property.

Possessing

The desire to possess a house continues to capture the imagination of many Chilangos. Yet it is here where a simple but important contradiction arises: to possess of course also means to be possessed or subjected to the conditions, behaviour or circumstances of a given object of desire. The possession of the house thus interrelates an ideological mechanism with a legal framework, a visible order, and an economic strategy into what I call an “apparatus of ownership.”
LA CASA QUE TE CAMBIA LA VIDA. EL CENTRO DE LA EXCLUSIVIDAD. EL MEJOR LUGAR PARA VIVIR. DONDE LA CIUDAD COBRA VIDA. AQUI SE CONSTRUYEN TUS SUEÑOS. VIVE EN UN MUNDO APARTE. LE FACILITAMOS EL CAMINO A CASA. SIEMPRE LO MEJOR. DATE VIDA DE DUEÑO. LA CIUDAD TIENE SUS PRIVILEGIOS. UN DESTINO UNICO, DONDE LA VIDA PUEDE VIVIRSE DE OTRA MANERA. UNA CASA QUE RESPETA LO QUE ERES Y LO QUE HAS LOGRADO. AHORA SÍ PUEDES. TODO A TU ALCANCE. UN ESPACIO RESERVADO PARA TU FAMILIA. TU CASA A TU ALCANCE. LA VIDA COMO TU LA QUIERES VER. UN LUGAR A TU ALTURA. QUE ESPERAS PARA VIVIR CONSENTIDO. AMA DONDE VIVES. EL LUGAR EN DONDE LA VIDA SE VE RECOMPENSADA. TU NUEVA DIRECCION. UN LUGAR EN DONDE SI SE PUEDIE CAMINAR EN LA CALLE ... Y SENTIRSE SEGURO. HAZTE DUEÑO. CASAS QUE RESPONDEN A TODAS TUS NECESIDADES. MAS QUE UNA CASA. LA MEJOR INVERSION DE TU VIDA. MI MUNDO IDEAL. VIVE LA VIDA DE VERDAD. PONTE LA CAMISETA DE DUEÑO. VIVIR NO ES SOLO ESTAR EN TU CASA. SOLO BUENAS EXPERIENCIAS. LA LLAVE DE TUS SUEÑOS. EL LUGAR PERFECTO PARA VIVIR. CAMBIA TU FUTURO.

A HOME THAT WILL CHANGE YOUR LIFE. THE CENTRE OF EXCLUSIVITY. THE BEST PLACE IN WHICH TO LIVE. WHERE THE CITY COMES TO LIFE. YOUR DREAMS WILL BE BUILT HERE. LIVE IN A WORLD APART. WE EASE YOUR WAY HOME. ALWAYS THE BEST. LIVE LIKE AN OWNER. THE CITY HAS ITS PRIVILEGES. A UNIQUE DESTINY, WHERE YOU CAN LIVE YOUR LIFE DIFFERENTLY. A HOUSE THAT RESPECTS WHO YOU ARE AND WHAT YOU HAVE ACHIEVED. NOW YOU CAN. EVERYTHING WITHIN YOUR REACH. A SPACE RESERVED JUST FOR YOU. A HOME WITHIN YOUR REACH. LIFE AS YOU WANT TO SEE IT. A PLACE WORTHY OF YOU. WHAT ARE YOU WAITING FOR TO SPOIL YOURSELF? LOVE WHERE YOU LIVE. THE PLACE WHERE LIFE IS REWARDED. YOUR NEW ADDRESS. A PLACE WHERE YOU ACTUALLY CAN WALK ON THE STREETS...AND FEEL SAFE. BECOME AN OWNER. HOUSES THAT RESPOND TO YOUR NEEDS. MORE THAN A HOUSE. THE BEST INVESTMENT OF YOUR LIFE. MY IDEAL WORLD. LIVE LIFE TRULY. WEAR THE OWNER’S SHIRT. LIVING DOES NOT ONLY MEAN BEING AT HOME. ONLY GOOD EXPERIENCES. THE KEY TO YOUR DREAMS. THE PERFECT PLACE IN WHICH TO LIVE. CHANGE YOUR FUTURE.

“Words that count.” Slogan compilation by the author.
external, affective environment in which Homo Economicus dwells.

In the world of Homo Economicus, aesthetics has become a fundamental ground for the production and reproduction of individual desires, and the possession of private property has become its official vehicle. Private property thus transcends individual desires, connecting instead with a wider economic and governmental strategy where the challenging aesthetic traits of developments are anything but innocent. In this post-NAFTA world, our interests have become part of double bind at once liberating us from and integrating us with a mechanism of great proportions. It is a new world, where living is constantly suspended between an economy of desires and their possible fulfillment via private property—yet it is not private property itself, but rather the environment of desires that private property puts in constant flux, motivating all our actions.

This apparatus operates indistinctly throughout the population, but it is flexible enough to cater to the personal interests of each individual and his or her socio-economic expectations. This apparatus also entails a particular subjectivity, and a particular form of governmental. It is a subjectivity anticipated by the Nobel laureate and influential American economist Gary S. Becker, which he referred to as the new Homo Economicus. This version of Homo Economicus is, according to Becker, a subject that looks to his environment to satisfy his interests, unquestionably accepting “reality” and embracing it as the totality of his given circumstances. With this concept Becker took the ideas of people like Friedrich Hayek, Walter Eucken, and Milton Friedman to a whole new level, envisioning a world in which impediments to the pursuit of self-interest would be removed and individual freedom would find no obstructions. And for this, he constructed a new political-economic model centered on “economic man.” At the core of his model is the suggestion that the task of government, in doing this, was to focus on providing stimuli to individuals through an environmental milieu—through the construction of “reality.” With this, he hinted that a government would not only help the individual achieve her interests, but in fact, by doing so, it would produce more of them. In other words, power could now be used to promote an economy of interests; a systematic way of placing the most individual of desires and behaviours (both rational and irrational)—and the complex, sensual environment in which they materialize—at the core of an economic model. Becker’s form of neoliberalism would go on to expand its domain to account for the mediation between personal interests and the composition of the concentration apparatus.
Mexico City is a highly complex urban organism. Sophisticated and harsh at the same time, the city poses different political challenges on every front. Since the city functions as the country’s financial, cultural, and political heart, every action, every protest, every deed that takes place within its streets resonates nationally. The political complexity in the city makes up a complex scene where emerging political figures from different corners of the country react to growing civilian engagement, the latter organized into many independent organizations working towards wider public scrutiny over the former. This was already beginning before 1997, under the PRI’s regime, but it became even more evident after the elections that year, when the leftist opposition party PRD took control of the city with ample support.4

The political reform that led to those elections, the first for the capital city, was bolstered by the economic changes brought in with NAFTA in 1994. But this did not occur as a natural political evolution. After the 1995 economic crisis (caused by internal economic and political complications), politicians were not fully aware of the political implications of the economic structural adjustments demanded by the international lending institutions financing the indebted nation. The economic treaty created a vastly different relationship with the US and the international community, to whom Mexican authorities wanted to appear more legitimate. Following the increasing liberalization of the economy, the government began accepting restrictions on its behaviour, allowing Mexico to be subject to the continuous scrutiny of the international community. The new economic environment thus granted new political freedoms as an involuntary consequence, rather than reasoned choice. As one analyst argued: “Fearing international repercussions, the Mexican government could no longer afford to repress a political movement, as [president] Salinas did in early 1994 with the Zapatistas, nor keep political participation an exclusive and exclusionary game, run unfair and predictable elections or offer loyalty and accountability in exchange for benefits.”5

It could be said that, in a way, democracy was involuntarily imported into the city. Without a deep-rooted tradition of democratic practices, nor the existence of strong democratic institutions that could channel disagreements, conflict, or dissent, the newly elected officials faced a much different political landscape. On the one hand, this implied an exercise in fine-tuning democratic objectives at the level of discourse, and sometimes even in concrete actions.6 On the other, it also encouraged politicians to master the use of the political tools at hand for their own survival, such as the construction and operation of new political platforms, the promotion of majority concerns, and the political use of economic resources. However, these arrangements departed at the same time from a simple and clear-cut understanding of transparent democratic practice, leading to the intrusion of a rather different political logic: a formulaic and mechanistic pattern of thinking deriving from a political rationale that, as we will see, focuses on discourse and the dynamic formation of identities through new forms and uses of local policies.7 In what follows, we will delve into these configurations to better understand how they have constructed a tangible political mechanism; specifically we will examine two case studies where this political rationale has resulted in a consistent policy with concrete urban consequences.

Understanding populism and the nature of the populist demand

Populism is a controversial term, and the diversity of its definitions is staggering. With