

Housing Crisis and Urban Inequality in Latin America

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Submissão: 05/06/2025

Aceite: 05/09/2025

GODOY, Jeane Aparecida Rombi de; BENINI, Sandra Medina; GULINELLI, Erica Lemos. Crise habitacional e desigualdade urbana na América Latina. **Revista Nacional de Gerenciamento de Cidades**, [S. l.], v. 13, n. 90, p. e2503, 2025. DOI: [10.17271/23188472139020256258](https://doi.org/10.17271/23188472139020256258). Disponível

em: https://publicacoes.amigosdanatureza.org.br/index.php/gerenciamento_de_cidades/article/view/6258.

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Crise habitacional e desigualdade urbana na América Latina

RESUMO

Objetivo – Analisar criticamente a crise habitacional na América Latina como expressão estrutural da desigualdade social e urbana, demonstrando como a habitação, em vez de promover inclusão, tem operado como dispositivo de exclusão e reprodução de hierarquias socioespaciais.

Metodologia – O estudo adota abordagem qualitativa, de caráter crítico-interpretativo, fundamentada em revisão bibliográfica e análise documental de organismos multilaterais, articuladas a uma estratégia comparativa de estudos de caso (Brasil, México e Colômbia), mobilizando categorias como colonialidade, direito à cidade, urbanização desigual, financeirização e interseccionalidade.

Originalidade/relevância – O artigo se insere no debate crítico ao deslocar a compreensão da crise habitacional de uma perspectiva técnico-quantitativa para uma leitura estrutural, evidenciando seu vínculo com a colonialidade, a financeirização e a reprodução das desigualdades urbanas. Contribui ao articular teoria social crítica e evidências empíricas comparadas na América Latina, destacando lacunas nas abordagens tradicionais das políticas habitacionais.

Resultados – A análise evidencia padrões comuns na região, como periferação, captura das políticas habitacionais por interesses mercantis e produção de soluções precárias, além de especificidades nacionais: no Brasil, a produção de novas periferias; no México, o abandono massivo de moradias; e na Colômbia, a precariedade associada ao deslocamento forçado. Conclui-se que a habitação social tem reproduzido desigualdades em vez de mitigá-las.

Contribuições teóricas/metodológicas – O estudo propõe a compreensão da habitação como categoria analítica central na produção das desigualdades urbanas, integrando diferentes matrizes teóricas (colonialidade, financeirização, urbanização desigual e interseccionalidade) e demonstrando a potência da análise comparativa para revelar padrões estruturais na América Latina.

Contribuições sociais e ambientais – O trabalho evidencia a necessidade de reorientação das políticas habitacionais para a promoção do direito à cidade, defendendo a regulação do solo urbano, a captura da valorização fundiária, a produção de moradias bem localizadas e a incorporação de perspectivas de equidade racial, de gênero e ambiental, visando reduzir a segregação socioespacial e melhorar as condições de habitabilidade.

PALAVRAS-CHAVE: Habitação. Desigualdade urbana. Política habitacional. Direito à cidade. América Latina.

Housing crisis and urban inequality in Latin America

ABSTRACT

Objective – To critically analyze the housing crisis in Latin America as a structural expression of social and urban inequality, demonstrating how housing, rather than promoting inclusion, has operated as a mechanism of exclusion and reproduction of socio-spatial hierarchies.

Methodology – The study adopts a qualitative, critical-interpretative approach, based on a literature review and documentary analysis of multilateral organizations, combined with a comparative case study strategy (Brazil, Mexico, and Colombia), mobilizing categories such as coloniality, the right to the city, uneven urbanization, financialization, and intersectionality.

Originality/relevance – The article contributes to critical debate by shifting the understanding of the housing crisis from a technical-quantitative perspective to a structural interpretation, highlighting its links to coloniality, financialization, and the reproduction of urban inequalities. It articulates critical social theory with comparative empirical evidence in Latin America, revealing gaps in traditional approaches to housing policies.

Results – The analysis identifies common patterns across the region, such as peripheralization, the capture of housing policies by market interests, and the production of precarious solutions, as well as national specificities: in Brazil, the

production of new peripheries; in Mexico, the mass abandonment of housing units; and in Colombia, precariousness associated with forced displacement. It concludes that social housing has reproduced rather than mitigated inequalities.

Theoretical/methodological contributions – The study proposes understanding housing as a central analytical category in the production of urban inequalities, integrating different theoretical frameworks (coloniality, financialization, uneven urbanization, and intersectionality), and demonstrating the analytical strength of comparative approaches in revealing structural patterns in Latin America.

Social and environmental contributions – The study highlights the need to reorient housing policies toward the promotion of the right to the city, advocating land regulation, the capture of land value increments, the production of well-located housing, and the incorporation of racial, gender, and environmental equity perspectives, aiming to reduce socio-spatial segregation and improve living conditions.

KEYWORDS: Housing. Urban inequality. Housing policy. Right to the city. Latin America.

Crisis habitacional y desigualdad urbana en América Latina

RESUMEN

Objetivo – Analizar críticamente la crisis habitacional en América Latina como expresión estructural de la desigualdad social y urbana, demostrando cómo la vivienda, en lugar de promover inclusión, ha operado como un dispositivo de exclusión y reproducción de jerarquías socioespaciales.

Metodología – El estudio adopta un enfoque cualitativo, de carácter crítico-interpretativo, basado en revisión bibliográfica y análisis documental de organismos multilaterales, articulado con una estrategia comparativa de estudios de caso (Brasil, México y Colombia), movilizandocategorías como colonialidad, derecho a la ciudad, urbanización desigual, financiarización e interseccionalidad.

Originalidad/relevancia – El artículo se inscribe en el debate crítico al desplazar la comprensión de la crisis habitacional desde una perspectiva técnico-cuantitativa hacia una lectura estructural, evidenciando su vínculo con la colonialidad, la financiarización y la reproducción de las desigualdades urbanas. Contribuye al articular teoría social crítica y evidencia empírica comparada en América Latina, señalando vacíos en los enfoques tradicionales de las políticas habitacionales.

Resultados – El análisis evidencia patrones comunes en la región, como la periferización, la captura de las políticas habitacionales por intereses mercantiles y la producción de soluciones precarias, además de especificidades nacionales: en Brasil, la producción de nuevas periferias; en México, el abandono masivo de viviendas; y en Colombia, la precariedad asociada al desplazamiento forzado. Se concluye que la vivienda social ha reproducido desigualdades en lugar de mitigarlas.

Contribuciones teóricas/metodológicas – El estudio propone comprender la vivienda como una categoría analítica central en la producción de las desigualdades urbanas, integrando distintas matrices teóricas (colonialidad, financiarización, urbanización desigual e interseccionalidad) y demostrando la potencia del análisis comparativo para revelar patrones estructurales en América Latina.

Contribuciones sociales y ambientales – El trabajo evidencia la necesidad de reorientar las políticas habitacionales hacia la promoción del derecho a la ciudad, defendiendo la regulación del suelo urbano, la captura de la valorización del suelo, la producción de viviendas bien localizadas y la incorporación de perspectivas de equidad racial, de género y ambiental, con el objetivo de reducir la segregación socioespacial y mejorar las condiciones de habitabilidad.

PALABRAS CLAVE: Vivienda. Desigualdad urbana. Política habitacional. Derecho a la ciudad. América Latina.

1 INTRODUCTION

The housing crisis in Latin America constitutes one of the main drivers of the reproduction of social and urban inequalities. More than a numerical deficit or a technical problem of supply and demand, it is a structural phenomenon linked to coloniality, uneven urbanization, and the contemporary financialization of cities. In recent decades, this process has deepened socio-spatial segregation, expanded housing precariousness, and normalized the exclusion of broad social groups—especially women, Black and Indigenous populations, and informal workers. Thus, housing emerges as a central domain for understanding the dynamics of inequality production and for rethinking the possibilities of realizing the right to the city in the region.

The objective of this article is to critically analyze the housing crisis as an expression of social and urban inequality in Latin America, highlighting the structural mechanisms that produce and reproduce it. The study seeks to demonstrate how housing, far from functioning as a policy instrument for correcting inequalities, often operates as a device of exclusion, subordinating vulnerable populations to precarious territories, regulating their urban permanence, and transforming their needs into commodities. The analysis is grounded in key theoretical frameworks—such as the coloniality of power (Quijano, 2005), the right to the city (Lefebvre, 2001), uneven urbanization (Santos, 2023), the financialization of housing (Rolnik, 2019), the coloniality of gender (Lugones, 2010), and accumulation by dispossession (Harvey, 2005; Sassen, 2016)—to support a critical interpretation of housing as a field of political, economic, and social dispute.

Methodologically, a qualitative, critical-interpretative approach was adopted, based on a literature review and documentary analysis of multilateral organizations. The analytical categories mobilized—coloniality, the right to the city, uneven urbanization, financialization, intersectionality, and exclusion—enabled the construction of a transversal reading of housing inequalities. A comparative case study strategy was used as the central methodological resource, examining paradigmatic experiences in Brazil (Minha Casa Minha Vida Program – PMCMV), Mexico (housing developments by the Instituto del Fondo Nacional de la Vivienda para los Trabajadores – INFONAVIT), and Colombia (housing for forcibly displaced populations in Bogotá and Cali). This empirical framework makes it possible to demonstrate how different national trajectories, although heterogeneous, converge toward the same rationale of reproducing inequality through housing.

The relevance of this study lies in two dimensions. First, by offering a critical interpretation that connects social theory with empirical evidence, the article contributes to denaturalizing the housing crisis as a “technical deficiency” and repositions it as a product of persistent colonial, economic, and social structures. Second, by analyzing concrete cases in three countries, the study sheds light on common patterns and national specificities, making it possible to identify both the limits of dominant housing policies and the potential pathways for addressing them. In this sense, the central contribution of the article is to demonstrate that housing should be understood not

merely as a sectoral policy, but as a strategic field of dispute over the right to the city and urban justice.

2 FUNDAMENTAÇÃO TEÓRICA: HABITAÇÃO, COLONIALIDADE E DESIGUALDADE URBANA

A crise habitacional na América Latina não pode ser interpretada apenas como um desequilíbrio entre oferta e demanda, ou como falha técnica das políticas públicas. Trata-se de um fenômeno estrutural, vinculado a processos históricos de exclusão que articulam a lógica colonial, a urbanização periférica e a financeirização contemporânea do espaço urbano. O acesso à moradia digna é, portanto, condicionado por estruturas sociais e políticas que operam na reprodução da desigualdade.

O conceito de colonialidade do poder, formulado por Aníbal Quijano, é central para compreender esse processo. A colonialidade persiste após o fim do colonialismo formal, sustentando hierarquias raciais, epistêmicas e territoriais que definem quais sujeitos têm direito à cidade e quais permanecem relegados à precariedade (Quijano, 2005). Essa lógica se reflete na habitação: comunidades negras, indígenas e populações periféricas são historicamente direcionadas a territórios de exclusão, marcados pela ausência de infraestrutura e pela vulnerabilidade à violência e ao deslocamento forçado. A segregação habitacional não é casual, mas expressão da reprodução da colonialidade no espaço urbano.

A formulação de Henri Lefebvre sobre o direito à cidade amplia esse diagnóstico ao propor a moradia como dimensão essencial da cidadania e da apropriação coletiva do espaço urbano (Lefebvre, 2001). Para o autor, a habitação não pode ser reduzida a mercadoria; ela deve ser entendida como parte de um processo de produção social do espaço que integra vida cotidiana, trabalho, reprodução social e relações comunitárias. No entanto, essa perspectiva crítica contrasta com a prática hegemônica da produção habitacional latino-americana, onde prevalece a lógica do valor de troca em detrimento do valor de uso.

Essa contradição está enraizada no que Milton Santos denomina urbanização desigual. Para o autor, a modernização periférica consolidou um padrão de expansão urbana em que a informalidade e a autoconstrução não representam uma falha, mas são constitutivas da cidade latino-americana (Santos, 2023). A segregação socioespacial, nesse contexto, não é efeito secundário, mas fundamento da urbanização: ao deslocar as classes populares para periferias distantes, o modelo urbano reproduz desigualdades históricas e legitima a precariedade como “normalidade”.

Na contemporaneidade, esse processo se articula à financeirização da moradia, analisada por Raquel Rolnik. A habitação, transformada em ativo financeiro, integra um circuito global de valorização do capital que estimula a especulação, a turistificação e a gentrificação (Rolnik, 2019). Tal dinâmica não apenas intensifica a exclusão, mas também redefine o papel das políticas públicas,

que passam a atuar em favor da circulação de capitais, muitas vezes em detrimento da permanência das populações vulneráveis em seus territórios.

A perspectiva de María Lugones sobre a colonialidade de gênero permite tensionar ainda mais essa leitura. Para a autora, as opressões interseccionais que atravessam raça, gênero e classe tornam a precariedade habitacional mais severa para mulheres, sobretudo negras e indígenas (Lugones, 2010). Essas mulheres, além de sofrerem com a exclusão no acesso à terra e à moradia, enfrentam a sobrecarga do trabalho de cuidado em espaços inadequados, frequentemente distantes dos centros de emprego e serviços. A colonialidade de gênero evidencia que a crise habitacional não é homogênea: ela atinge de forma desigual sujeitos diferentes, reproduzindo hierarquias sociais no próprio espaço doméstico.

Por fim, a leitura crítica de David Harvey sobre a acumulação por desapossamento permite compreender a habitação como fronteira permanente de expropriação (Harvey, 2005). A financeirização descrita por Rolnik (2019) é parte desse processo mais amplo, em que a valorização imobiliária depende da remoção, do endividamento e da expulsão de populações de baixa renda. Complementarmente, Saskia Sassen mostra que esse regime de acumulação opera por expulsões sistemáticas, não como fenômeno excepcional, mas como lógica estrutural do capitalismo contemporâneo (Sassen, 2016). A habitação, nesse cenário, é transformada em terreno privilegiado de expropriação e especulação, ao mesmo tempo em que populações historicamente marginalizadas são empurradas para territórios de precariedade.

Assim, a fundamentação teórica revela que a crise habitacional é menos um problema de planejamento ou de déficit quantitativo e mais um dispositivo de reprodução de desigualdades estruturais. A articulação entre colonialidade (Quijano, 2005), direito à cidade (Lefebvre, 2001), urbanização desigual (Santos, 2023), financeirização (Rolnik, 2019), colonialidade de gênero (Lugones, 2010) e acumulação por desapossamento (Harvey, 2005; Sassen, 2016) mostra como a moradia se tornou espaço central de disputa, em que as hierarquias sociais são continuamente renovadas e territorializadas.

3 THEORETICAL FRAMEWORK: HOUSING, COLONIALITY, AND URBAN INEQUALITY

The housing crisis in Latin America cannot be interpreted merely as an imbalance between supply and demand or as a technical failure of public policies. It is a structural phenomenon linked to historical processes of exclusion that articulate colonial logic, peripheral urbanization, and the contemporary financialization of urban space. Access to adequate housing is therefore conditioned by social and political structures that operate in the reproduction of inequality.

The concept of the coloniality of power, formulated by Aníbal Quijano, is central to understanding this process. Coloniality persists after the end of formal colonialism, sustaining racial, epistemic, and territorial hierarchies that define which subjects have the right to the city and which remain relegated to precarious conditions (Quijano, 2005). This logic is reflected in housing: Black,

Indigenous, and peripheral populations are historically directed toward territories of exclusion, marked by a lack of infrastructure and vulnerability to violence and forced displacement. Housing segregation is not accidental but rather an expression of the reproduction of coloniality in urban space.

Henri Lefebvre's formulation of the right to the city expands this diagnosis by proposing housing as an essential dimension of citizenship and the collective appropriation of urban space (Lefebvre, 2001). For the author, housing cannot be reduced to a commodity; it must be understood as part of a broader process of the social production of space that integrates everyday life, labor, social reproduction, and community relations. However, this critical perspective contrasts with the hegemonic practice of housing production in Latin America, where exchange value prevails over use value.

This contradiction is rooted in what Milton Santos defines as uneven urbanization. According to the author, peripheral modernization consolidated a pattern of urban expansion in which informality and self-construction are not failures but constitutive elements of the Latin American city (Santos, 2023). Socio-spatial segregation, in this context, is not a secondary effect but a foundational aspect of urbanization: by displacing lower-income populations to distant peripheries, the urban model reproduces historical inequalities and legitimizes precariousness as "normality."

In contemporary contexts, this process is articulated with the financialization of housing, as analyzed by Raquel Rolnik. Housing, transformed into a financial asset, becomes part of a global circuit of capital valorization that stimulates speculation, touristification, and gentrification (Rolnik, 2019). This dynamic not only intensifies exclusion but also redefines the role of public policies, which increasingly operate in favor of capital circulation, often at the expense of the permanence of vulnerable populations in their territories.

María Lugones' perspective on the coloniality of gender further deepens this analysis. According to the author, intersectional oppressions across race, gender, and class intensify housing precariousness for women, especially Black and Indigenous women (Lugones, 2010). These women, in addition to facing exclusion in access to land and housing, bear the burden of care work in inadequate living conditions, often located far from employment centers and services. The coloniality of gender reveals that the housing crisis is not homogeneous: it affects different subjects unevenly, reproducing social hierarchies within domestic space itself.

4 COMPARATIVE CASE STUDIES

Understanding the housing crisis in Latin America requires moving beyond purely quantitative or descriptive approaches and situating it within the historical dynamics of the unequal production of space. In this context, housing is not merely a material shortage but a concrete expression of structural processes of socio-spatial segregation, subordination to real estate-financial

capital, and the intersectional reproduction of inequality. Analyzing empirical experiences makes it possible to demonstrate how public policies and institutional arrangements, rather than breaking with this pattern, often reinforce it, turning housing into one of the main mechanisms for perpetuating urban injustice.

In this sense, three case studies reveal, in a paradigmatic way, both the heterogeneity of how the housing crisis manifests and its shared underlying logic: in Brazil, the Minha Casa Minha Vida Program (PMCMV) shows how a large-scale housing policy, conceived within a strategy of economic growth, was quickly appropriated by real estate market interests and resulted in the consolidation of new segregated peripheries; in Mexico, the INFONAVIT housing developments illustrate the limits of a policy centered on mortgage credit and large-scale production, whose concrete effects have led to the abandonment of hundreds of thousands of housing units due to the lack of urban integration; in Colombia, the situation in Bogotá and Cali highlights the articulation between forced displacement, structural violence, and housing precariousness, demonstrating how the housing issue is intertwined with broader social and territorial conflicts.

The selection of these cases is not merely illustrative but seeks to construct a comparative reading capable of illuminating both national specificities and the shared structural logic across the region. Such comparison makes it possible to demonstrate that, despite historical and institutional differences, there is a common rationale that cuts across the three contexts: social housing does not overcome inequality but often reconfigures it, reaffirming its role as a political and economic mechanism for the reproduction of urban exclusion.

4.1 Brazil: The Minha Casa Minha Vida Program

Created in 2009, amid the global financial crisis, the Minha Casa Minha Vida Program (PMCMV) was conceived as an anti-cyclical policy, combining economic stimulus objectives with the expansion of subsidized housing supply. Between 2009 and 2020, it became the largest housing intervention in recent Brazilian history, but also a laboratory of the contradictions between large-scale housing production and the country's peripheral urbanization model. In demographic and territorial terms, the intervention operated within an already predominantly urban and metropolitan context (IBGE, 2011; 2024), where the housing deficit remained significant—exceeding five million households by the end of the 2010s—and strongly characterized by qualitative deficiencies (inadequacy, overcrowding, and excessive rent burden) (Fundação João Pinheiro, 2021).

The PMCMV was structured by income brackets, with differentiated subsidies and credit conditions, prioritizing the lowest-income group (up to three minimum wages) through direct subsidies and mass production. Caixa Econômica Federal concentrated financial intermediation and operational management, while private developers and construction companies assumed a central role in land acquisition, typological design, and project implementation. This arrangement shifted urban planning away from public authorities and increased the decision-making power of private

actors regarding where and how housing would be produced (Bonduki, 2017; Maricato, 2011). In economic terms, the program internalized market cost logic: inexpensive and distant land, standardized typologies, short timelines, and large-scale production (Maricato, 2011).

Critical literature converges on the diagnosis that the PMCMV reproduced and deepened peripheralization. Spatial evaluation studies indicate “leapfrog” urban expansion, with developments located in peripheral areas disconnected from the consolidated urban fabric, often lacking integration with transportation networks, public services, and employment opportunities (Hiromoto, 2018).

In medium-sized cities and metropolitan areas, these developments tend to form “isolated urban fabrics,” with low permeability and limited morphological continuity, increasing travel times and daily costs for low-income families (Araújo, 2019). This pattern reaffirms well-known features of Brazilian urbanization: peripheral growth, historical reliance on self-construction, and weak urban planning instruments (IBGE, 2011; 2024).

As illustrated in Figure 1, the choice of mass production on low-value land resulted in incomplete or delayed infrastructure, minimal and inflexible housing typologies, and limited diversity of land uses—factors that undermine habitability and the everyday reproduction of labor and care (Maricato, 2011; Hiromoto, 2018).

Figure 1. Housing complex of the Minha Casa Minha Vida Program (PMCMV) in the urban periphery of the Padre Nóbrega district, in the municipality of Marília, São Paulo State, Brazil.



Source: Prepared by the authors (2025).

Across different contexts, a mismatch has been observed between the delivery of housing units and the provision of urban services (education, healthcare, and mobility), resulting in a regressive burden on beneficiary families, who must spend more time and income to access the city (Araújo, 2019). These effects are not neutral: they fall more heavily on women (due to the centrality of care work), Black and Indigenous populations (due to overlapping territorial disadvantages), and informal workers, reinforcing intersectional patterns of inequality already identified in national statistics (IBGE, 2011; 2024; Fundação João Pinheiro, 2021).

At the political-institutional level, recurring critiques point to capture by market agents, who oriented production toward maximizing economic returns at the expense of urban integration and housing quality (Bonduki, 2017; Maricato, 2011). By subordinating location to land costs and standardizing housing typologies, the program became a driver of peripheral valorization and the production of new peripheries—aligning with interpretations of urban public-private partnerships as engines of unequal valorization and dispossession (Fix, 2001). Thus, although the number of

contracted units was significant during the 2009–2020 cycle, the resulting spatial structure reinforced socio-spatial segregation, stabilizing territorial inequalities rather than mitigating them (Bonduki, 2017; Maricato, 2011; Hiromoto, 2018).

In summary, the PMCMV operated within a largely urbanized demographic context and a persistent housing deficit (IBGE, 2011; 2024; Fundação João Pinheiro, 2021), but did so through an institutional arrangement that prioritized scale and cost over urban integration and housing quality. The predominant outcome was the production of monofunctional and infrastructurally fragile peripheries, with regressive impacts on historically vulnerable groups. The Brazilian case thus exemplifies how large-scale housing policies can reproduce urban forms of inequality when they fail to address location, socio-spatial integration, and urban land governance.

4.2 Mexico: INFONAVIT Housing Developments

The Mexican case illustrates in a paradigmatic way the articulation between housing policy and neoliberal logic. The Instituto del Fondo Nacional de la Vivienda para los Trabajadores (INFONAVIT) was created in 1972 within a state-led development model aimed at formalizing popular housing. However, from the 1990s onward, in line with economic reforms and market liberalization, the institution took on a different character: it became the largest mortgage lender in Latin America, financing millions of housing units through a mass credit-based logic (Connolly, 1997). Housing policy ceased to be understood as a process integrated with urban planning and instead came to operate primarily as a market for subsidized mortgages, anchored in financial mechanisms and partnerships with private developers.

During the 1990s and 2000s, INFONAVIT intensified its production, reaching an unprecedented scale: between 2001 and 2012, more than 6 million housing units were financed, mainly targeting formally employed low- and middle-income workers (Monkkonen, 2011; Maldonado, 2025). The institutional arrangement favored private developers, responsible for acquiring land, designing, and constructing housing, while INFONAVIT ensured access to credit and subsidies. The result was a model centered on the volume of units delivered, with little critical assessment of location, urban infrastructure, or socio-spatial integration.

Land cost logic directed developments toward peripheral zones, in low-value areas lacking infrastructure, far from employment centers and public service networks. Connolly (1997) had already pointed out that these housing complexes were monofunctional, standardized, and of low construction quality, generating severe mobility constraints and increasing the daily cost of living for workers. Rather than promoting inclusion, the policy reinforced residential segregation and urban fragmentation, displacing low-income populations to areas without adequate urban services and imposing long daily commutes.

During the administrations of Vicente Fox and Felipe Calderón, INFONAVIT prioritized the massive granting of housing credit, placing less emphasis on housing quality and socio-spatial

adequacy. Thousands of units were built in peripheral areas without access to basic services—such as electricity, drainage, and potable water—and even in environmentally fragile zones, such as former lakebeds. This logic of quantity over quality produced an unsustainable housing stock, resulting in approximately 650,000 abandoned units by the early 2020s, with a strong concentration in states such as Chihuahua, Baja California, Jalisco, State of Mexico, and Nuevo León (Xantomila, 2024). The problem cannot be reduced to individual default; rather, it reflects a neoliberal housing policy that, by prioritizing credit and quantitative production, neglected habitability conditions, infrastructure, and urban integration.

In addition to poor housing quality, the period was marked by allegations of irregularities, such as the sale of portfolios of non-performing loans to private companies at minimal prices, harming thousands of borrowers and reinforcing the commodified nature of the policy. The consequences of this model have become unavoidable: official estimates indicate that the number of vacant homes increased by 188% between 2018 and 2024, rising from 11,888 to 34,239 units (Xantomila, 2024). In response to this crisis, the federal government announced in 2025 a plan to recover approximately 600,000 abandoned homes through rehabilitation, regularization, and reintegration programs (Olivares; Cruz, 2025). This measure acknowledges that mass abandonment stems from structural failures of the model rather than individual choices, but it still faces the challenge of overcoming the symbolic and material devaluation affecting these territories (Figure 2).

Figure 2. Abandoned INFONAVIT housing complex



Source: Cuartoscuro / archive, Olivares & Cruz (2025).

The Mexican case reveals how a large-scale housing policy, when fully subordinated to financial and market logics, can become a generator of exclusion. While, at the statistical level, INFONAVIT expanded the number of formal homeowners, at the socio-spatial level it produced vast territories of precarious, abandoned, and devalued housing, reinforcing urban segregation and the waste of public resources. This experience demonstrates that housing treated as a mortgage commodity does not guarantee the right to housing: without urban integration, infrastructure, and services, formal ownership becomes a burden rather than an asset of citizenship.

4.3 Colombia: Forced Displacement and Social Housing in Bogotá and Cali

Colombia represents a singular case in the Latin American context, as the housing crisis is deeply intertwined with the internal armed conflict that has affected the country over the past four decades. Since the 1980s, the intensification of violence involving guerrilla groups, paramilitaries, and state forces has led to a process of massive forced displacement, considered one of the largest in the contemporary world. According to official records from the Unidad para las Víctimas, more than 7.7 million people were internally displaced between 1985 and 2020, representing approximately 15% of the national population (Fique Pinto, 2008). This population has exerted unprecedented pressure on major cities, particularly Bogotá and Cali, where displaced people have been absorbed in precarious and marginalized conditions.

The massive arrival of displaced populations coincided with the weakening of robust social housing policies and the strengthening of neoliberal models of urban governance. Housing programs proved insufficient to meet the scale of demand and often relied on partial subsidies that did not ensure effective access to the formal housing market (Fique Pinto, 2008). In this context, Law 1448 of 2011—known as the Victims and Land Restitution Law—was enacted, establishing mechanisms for reparation and restitution for individuals affected by the conflict (Naranjo Botero, 2021). Despite its innovative character, its implementation faced significant challenges: bureaucratic delays, difficulties in land restitution in still-contested regions, insufficient resources, and strong pressure from the urban real estate market over areas targeted for relocation (Naranjo Botero, 2021).

In the two main recipient metropolitan areas, displaced populations were incorporated precariously, both through limited housing programs and emergency arrangements. In Bogotá, a large portion was directed to low-income neighborhoods and informal peripheries, reproducing spatial segregation. In Cali, the concentration of displaced populations in vulnerable sectors contributed to the expansion of precarious settlements in environmentally risky areas (Fique Pinto, 2008).

A phenomenon that has gained prominence in recent years is the so-called *pagadarios*: daily rental housing occupied by migrants, women with children, and populations in extreme vulnerability (Medina, 2025). These units, often unsanitary and overcrowded, do not provide

stability or minimum living conditions, representing an extremely precarious form of urban insertion. *Pagadarios* are not only an informal market solution but also a mechanism of economic exploitation of displaced populations, who pay disproportionately high amounts relative to their income to inhabit degraded and temporary spaces.

Although Colombian legislation formally recognizes the right of victims to reparation, reality reveals the ineffectiveness of state mechanisms in ensuring housing inclusion. Displaced populations, lacking access to the formal market, tend to concentrate in informal settlements and urban peripheries without secure tenure, or resort to temporary solutions such as *pagadarios*. Housing precariousness translates into precarious citizenship, as the lack of adequate shelter directly affects access to education, healthcare, and employment. Moreover, displaced women are particularly affected: they accumulate care responsibilities in unhealthy environments, face heightened domestic violence due to housing instability, and encounter greater barriers in accessing credit or subsidy programs (Naranjo Botero, 2021).

The Colombian case demonstrates that the housing crisis can assume forms deeply intertwined with armed conflict and processes of structural violence. Unlike Brazil and Mexico—where problems stem primarily from the market capture of housing policies—in Colombia urban inequality is intensified by the mass production of forcibly displaced populations and the inability of the state to provide them with dignified and permanent solutions. Bogotá and Cali materialize this reality: pockets of poverty expand around the cities, precarious settlements multiply, and *pagadarios* become a radical expression of the commodification of necessity. The result is a segregated urban model in which housing functions as an extension of violence, perpetuating the status of victims as second-class urban subjects.

4.1 Comparative Analysis

The comparison between Brazil, Mexico, and Colombia reveals both common patterns and specificities that illuminate the complexity of the Latin American housing crisis. In all cases, peripheralization emerges as the dominant logic: in Brazil, *Minha Casa Minha Vida* developments were built on distant and inexpensive land; in Mexico, INFONAVIT projects reproduced the same pattern of isolation; and in Colombia, although the origin is different—mass forced displacement—the outcome is similar, with populations pushed into precarious areas, often exposed to environmental risk.

Another converging feature is the capture of housing policies. In Brazil and Mexico, this occurred through market and real estate logics; in Colombia, through the state's inability to confront pressures from armed and economic actors. The resulting solutions also prove fragile: peripheral housing complexes lacking services in Brazil, the mass abandonment of housing units in Mexico, and the *pagadarios* in Colombia—all revealing the difficulty of ensuring permanence and dignity.

Despite these similarities, important differences remain. Brazil and Mexico exemplify large-scale programs subordinated to neoliberal dynamics, while Colombia represents a singular context in which structural violence shapes the housing crisis. In terms of responses, Mexico has implemented rehabilitation plans, Brazil reformulated its housing policy in 2023, and Colombia continues to face significant structural constraints. In summary, social housing in the region does not overcome inequality: in Brazil, it reinforces peripheralization; in Mexico, it leads to the abandonment of unviable housing stock; and in Colombia, it perpetuates the precarious conditions of displaced populations. The common thread is the subordination of housing to interests external to its social function, consolidating an urban model in which precariousness becomes the norm.

5 HOUSING AS A DEVICE OF EXCLUSION

The analysis developed in this study demonstrates that housing in Latin America cannot be understood merely as a denied right or a numerical deficit, but as a device of exclusion. It constitutes an active mechanism for the production and reproduction of urban inequalities, organizing space in ways that discipline impoverished and racialized populations. The experiences of peripheralization in housing programs in Brazil and Mexico, combined with the precarious solutions offered to forcibly displaced populations in Colombia, reveal that housing has functioned less as a policy for universalizing the right to the city and more as a technology for governing the margins. By relegating the poor to distant, insecure, and underserved territories, housing produces material precariousness as well as social control, naturalizing inequality as a constitutive element of urban geography.

The financialization of housing deepens this logic. Transformed into a financial asset, housing becomes subject to the dynamics of global capital valorization, subordinating dwelling to the imperatives of debt and profitability. This process does not expand citizenship but rather traps families in rigid contracts, exposing them to the constant risk of eviction and loss of tenure, while working-class neighborhoods become new frontiers of accumulation. For Harvey (2005), this represents accumulation by dispossession; Rolnik (2019) reinforces that the “war of places” is a concrete struggle in which everyday life is sacrificed for financial valorization. From this perspective, precariousness is not a system failure but an essential component of its functioning, enabling a continuous cycle of expulsion and replacement.

This condition is further intensified by processes of gentrification, touristification, and urban displacement, which reorganize the city according to the capture of land value. Rent gap theory (Smith, 1996) explains this logic: the difference between current and potential land rent creates opportunities for investment that revalorize working-class areas while displacing their residents. Touristification and the growth of short-term rental platforms (Wachsmuth; Weisler, 2018) increase pressure on housing stock, intensifying evictions and excluding low-income tenants.

Housing precariousness, however, is not neutral. It disproportionately affects women, Black and Indigenous populations, and informal workers. The coloniality of gender, as highlighted by

Lugones (2010), shows that women bear the greatest burden of sustaining life in overcrowded and unhealthy housing conditions. Thus, precarious housing not only reflects inequalities but also intensifies them, producing intersectional forms of oppression that combine gender, race, and class.

Recognizing housing as a device of exclusion, however, also opens space for confronting it. This requires shifting the debate from the number of units to the social meaning of housing and the conditions of remaining in the city. It is essential to reorganize land policy, capturing urban value to finance well-located housing, and to create anti-speculative tenure models, such as cooperatives and community land trusts (Davis, 2010). It is also necessary to rehabilitate existing housing developments, improving their quality without displacing residents, and to align policies with racial and gender equity agendas, acknowledging the burdens borne by historically marginalized populations.

6 FINAL CONSIDERATIONS

The analytical trajectory developed in this study demonstrates that the Latin American housing crisis is neither conjunctural nor technical, but a constitutive part of an urban model grounded in exclusion. Housing, rather than asserting itself as a right, has become a mechanism of social regulation that, over the decades, has disciplined impoverished and racialized populations, confining them to peripheral, precarious, and vulnerable territories. The problem, therefore, is not limited to the shortage of housing units or construction deficiencies, but lies in the logic of urban space production, which naturalizes inequality as a functional element of capital accumulation.

The theoretical analysis revealed three interconnected matrices of exclusion. The coloniality of power and gender (Quijano, 2005; Lugones, 2010) shows that housing territorializes hierarchies of race, gender, and class. Uneven urbanization (Santos, 2023) demonstrates that peripheralization is not accidental, but a constitutive pattern of cities in the region. Financialization (Rolnik, 2019; Harvey, 2005; Sassen, 2016) reveals how housing has been captured by global circuits of valorization, transforming it into a financial asset and a driver of displacement. The case studies empirically confirmed this interpretation: in Brazil and Mexico, large-scale policies generated new peripheries and abandoned housing stock; in Colombia, forced displacement turned housing into an extension of violence, deepening the precariousness of citizenship.

What emerges is that housing precariousness is not a residue, but a core mechanism of the system. Distance, indebtedness, instability, and abandonment function as techniques of governance that reproduce inequalities and organize the city in favor of capital accumulation. Housing is not merely a denied right, but a frontier of value extraction and social control. Addressing this issue requires breaking with the logic that subordinates housing to the commodity form and repositioning it within the horizon of life and urban justice.

Confronting the crisis cannot be limited to the production of housing units or the expansion of credit. It is necessary to address the core of inequality: land governance, capture of land value

increments, rent regulation, protection against evictions, and the creation of tenure and use arrangements shielded from speculation. More than numbers, it involves redefining housing as a practice of citizenship and dignified permanence, placing gender and race at the center of policy-making.

Finally, it is emphasized that the Latin American housing crisis is both an expression and a driver of urban inequality. The political challenge is not merely to “produce houses,” but to dismantle the device of exclusion that turns precariousness into destiny. Either housing is reclaimed as a foundation of the right to the city and social justice, or it will continue to function as one of the main instruments for reproducing structural inequality.

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DECLARAÇÕES

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- **Aquisição de Financiamento:** Não se aplica.
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DECLARAÇÃO DE CONFLITOS DE INTERESSE

Eu/Nós, **Jeane Aparecida Rombi de Godoy; Sandra Medina Benini; Erica Lemos Gulinelli**, declaro(amos) que o manuscrito intitulado **“Crise habitacional e desigualdade urbana na América Latina”**:

1. **Vínculos Financeiros:** Não possui vínculos financeiros que possam influenciar os resultados ou a interpretação do trabalho. Nenhuma instituição ou entidade financiadora esteve envolvida no desenvolvimento deste estudo.
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