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Evaluating a Social Integration Policy Based on the Perceptions of Those Involved. A Case of Study in Northern Chile

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Abstract
Socio-urban segregation remains a relevant issue in Chile. Recent public policies have aimed to address access to housing, its quality, and social integration through the development of residential complexes with regulated proportions of social groups according to socioeconomic status to confront urban segregation. This article discusses a case of study involving a mixed-use building developed through a public "Social and Territorial Integration Program" (PIST) project in Chile's Coquimbo Region using a parallel convergent mixed-method study. This design involved the simultaneous compilation of quantitative and qualitative data, which were subsequently integrated into the results. The quantitative stage involved a probabilistic survey of residents of the residential complex, while qualitative data were gathered through interviews with key local stakeholders. The findings highlight disparities in satisfaction based on socioeconomic group and reveal the emergence of functional segregation in accessing public and private services.

Keywords: Socio-urban segregation, social integration, housing policy, Chile.

Evaluación de una política de integración social a partir de las percepciones de los involucrados. Un caso de estudio en el norte de Chile

Resumen
La segregación social urbana ha sido un problema relevante en Chile. Con el fin de mejorar el acceso y la calidad de la vivienda y la integración social, las políticas públicas recientes se han orientado a generar conjuntos residenciales con una proporción regulada de grupos sociales según nivel socioeconómico como solución a la segregación. Este artículo evalúa el caso de una edificación mixta, desarrollada a través del programa público Proyecto de Integración Social y Territorial (PIST), en la región de Coquimbo, utilizando un estudio de metodología mixta paralelo convergente.

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En este diseño, se recolectaron tanto datos cuantitativos como cualitativos, para luego integrar la información en los resultados. La etapa cuantitativa consideró la aplicación de una encuesta probabilística a los habitantes de un conjunto residencial y, para la cualitativa, se recolectaron datos a partir de entrevistas con actores locales clave del caso. Los resultados evidencian las diferencias en la satisfacción según el grupo socioeconómico de pertenencia y la emergencia de segregación funcional para acceder a servicios públicos y privados.

Palabras clave: Segregación social urbana, integración social, políticas públicas en vivienda, Chile.

1. Introduction

Latin America reveals a spatial concentration of elites and upwardly mobile middle classes, alongside the agglomeration of poverty (Sabatini 2006). The poorest groups are usually located in peripheral areas where land prices are lower due to their frontier conditions and deficits in infrastructure, services, and amenities. Consequently, lower-income individuals are excluded from the city and pushed to developments in the most deprived areas (Rodríguez & Sugranyes 2004, Vergara Erices 2014). The spatial separation of different social groups is conceptualized as residential social segregation (Ruiz-Tagle 2013), and while existing literature indicates the relevant role income plays as a cause (Kadarik & Kährik 2022), in Chile authors argue that the state has also played a significant role. Due to the implementation of public policies with conditions for subdivisions, buildability, and types of constructions, some authors argue that the state has participated in the production and reproduction of residential segregation through zoning regulations or direct actions in locating social housing projects (Özler 2012, Ruiz-Tagle & Romano 2019, Sabatini *et al*. 2001).

Segregation is influenced by structural factors and complex individual-group behaviors such as urban personalities, attachment, identity, differentiation, perceptions of disorder, and others (Ruiz-Tagle 2013). However, in general terms, four explanatory approaches can be identified (Ruiz-Tagle 2013, Ruiz-Tagle & López M. 2014, Ruiz-Tagle & Romano 2019). Firstly, residential segregation can be explained by income differences and their influence on home location. Secondly, residential segregation is explained by the commercialization of urban land, the proliferation of land rights, increasing subdivision, and the densifica-

tion of modern cities, which have created room for real estate markets. Consequently, spatial separation between the rich and poor has been generated based on hierarchical spatial patterns. Thirdly, residential segregation is explained by sociocultural differences. The specialization of labor in specific tasks and roles has intensified the diversification of cultural traits and lifestyles. Lastly, residential segregation can be explained as a phenomenon derived from racism, belief systems, and 'group superiorities' advocating social relations based on discrimination, prejudice, violence, aversion, and oppression (Kadarik & Kährik 2022, Sabatini & Salcedo 2007).

Spatial segregation creates several problems, such as increased distances from services, provisions, and workplaces, in addition to the disruption of primary and secondary social networks due to peripheral location and the creation of socially homogeneous territories with limited interactions between diverse social groups (Massey & Denton 1988, Rasse 2015). This lack of contact between people of different socioeconomic classes can be problematic as it restricts opportunities, limits employment options, and constrains social relations, among other things (Sabatini *et al*. 2012).

Currently, social and functional integration projects aim to contribute to equitable growth by incorporating families from different socioeconomic backgrounds into well-located neighborhoods with high-quality standards (Kontokosta 2015). Social integration and cohesion have been the focus of the Chilean Ministry of Housing and Urbanism's urban housing policy since 2006. The first initiative aimed in this direction in Chile was that of the Social Integration Projects (PIS). Subsequently, the "National Policy for Urban Development, Sustainable Cities, and Quality of Life" was enacted as the second stage in 2014, with social integration positioned as one of the five main axes. This was achieved through two housing programs promoting "Social Mix:" Economic Reactivation with Integration Projects (PREIS) (Ministry of Housing and Urban Development 2015) and Social and Territorial Integration Program (PIST) (Ministry of Housing and Urban Development 2016).

The "Social and Territorial Integration Program" (PIST) aims to develop housing complexes for families from the middle classes and vulnerable sectors, locating them in areas equipped with services and

well-connected to public transport. Since 2016, the PIST policy has aimed to address four attributes to reduce the housing deficit and facilitate universal access to home ownership: quality of housing, location, social integration, and targeting. Despite the construction of approximately 550 real estate projects under PIST in Chile, studies analyzing their operation and impact are lacking (Ruiz-Tagle & Romano 2019). Consequently, the hypothesis that social mixing projects effectively facilitate social integration is being questioned (Özler 2012, Ruiz-Tagle 2013, Ruiz-Tagle & Romano 2019). It is important to note that physical proximity alone may not necessarily reduce social segregation (Bolt *et al.* 2010, Ruiz-Tagle & López M. 2014). Residential segregation could indeed be influenced by other structural factors indicative of more complex social segregation (Ruiz-Tagle & López M. 2014). Addressing therefore segregation requires a multifaceted approach, considering human interactions and collective constructs (Ruiz-Tagle 2013).

What are the preliminary results of social integration housing projects in Chile? What are the subjective perceptions of the actors involved in the planned integration process? This article aims to analyze the preliminary results of the Social and Territorial Integration Program's (PIST) operation, focusing on the perspective of inhabitants and other key actors in a housing complex in the "El Milagro" sector in the Coquimbo Region, Chile. Given the limited studies on the impacts of recent public policies on social integration outside the Metropolitan Region, this article aims to enrich the analysis by primarily contributing empirical evidence from the perspective of those experiencing the impacts of these public policies in other territories.

2. Conceptual Framework

2.1. The Promotion of Social Mix as an Integration Strategy

The concept of integration has deeply influenced public housing policy in Chile. As outlined by Ruiz-Tagle and Romano (2019), since 2006 these policies have viewed social integration as a challenge involving insertion and location, focusing on access to goods, services, and connectivity. The pursuit of social diversity, peaceful coexistence, and upward

social mobility has also been implicit. Starting in 2009, regulations and specific programs were developed to actively promote integration, with targeted strategies for achieving social diversity (Ruiz-Tagle & Romano 2019). Consequently, public policies in Chile are increasingly oriented towards promoting housing diversity as a means of fostering integration.

There is a growing debate among urban policymakers regarding the relationship between location within the city and access to opportunities (Marengo & Elorza 2016). In this context, while the idea of social mixing has historically been present, interest in social mixing has reemerged as an urban planning proposal due to its perceived positive impacts and as a powerful symbol of desegregation (Ruiz-Tagle & Romano 2019). Despite varying outcomes in Europe, the United States, Africa, and other countries, mixed housing policies are argued to facilitate a more inclusive city, albeit with limitations (Klug *et al*. 2013). Social mixing is a heavily debated concept in international literature in terms of its objectives, instruments, implementation mechanisms, and effectiveness, yet it remains complex and often ambiguous (Galster 2013). Ruiz-Tagle (2016) contends that while the spatial mixing of different groups is commonly understood as social integration, the latter is a much more intricate concept.

There is no single and strict definition of social integration in urban areas. Instead, it is a concept with different evolutions that attempts to describe the incorporation of excluded groups into a majority society (Klug *et al*. 2013). While there are various theoretical perspectives on integration, the distinctions lie in how the relationships between individuals within society are understood, as defined by different perspectives.

In this context, integration can be conceptualized as the spatial proximity of diverse social groups within a framework of institutional arrangements that distribute opportunities and resources across the territory (Kontokosta 2015). Ruiz-Tagle (2013) outlines four dimensions of socio-spatial integration: 1) a physical dimension, involving the proximity between different groups; 2) a functional dimension, ensuring effective access to opportunities and services; 3) a relational dimension, fostering non-hierarchical interactions; and 4) a symbolic dimension, relating to the identification processes within a common territory. On the other hand, Rasse (2015) proposes that social integration primarily consists of two dimensions: a normative dimension, reflecting 'social cohesion' defined by shared norms and assessment parameters among individuals, and a

functional dimension, associated with 'social inclusion,' which denotes the participation in or access to social opportunities and resources (Rasse 2015). Overall, these diverse definitions underscore the multifaceted nature of integration, emphasizing aspects of physical and spatial proximity, access to opportunities and resources, and the cultivation of shared connections among individuals.

2.2. Evolution of Public Housing Policy in Chile

In Chile, some authors argue that urban social segregation is, at least in part, a consequence of the country's housing policy model (Özler 2012, Ruiz-Tagle & Romano 2019, Sabatini *et al.* 2001). It is therefore important to briefly review the evolution of housing policy in Chile. The first housing policy of a sorts implemented in Chile dates back to 1906, with the establishment of "Room Councils" tasked with building houses for the poorer segments of the population (Murray & Clapham 2015, Simian 2010). However, a pivotal moment with significant implications for current realities came in 1973, following the military coup. Since then, the economic model has undergone a remarkable transformation towards market liberalization, which has influenced the development of public policies in housing and urban development. These changes include the reform of the Ministry of Housing and Urbanism (MINVU), leading to the establishment of Regional Housing and Urban Planning Services (SERVIU) and Regional Secretariats (SEREMI) (Rivera 2012).

A housing deficit of 900,000 families emerged in the 1970s and 1980s (Rivera 2012). Following the return to democracy, efforts were made to address this deficit through the rapid construction of residential housing, notably with programs like the Progressive Housing Program (PVP), aimed at balancing family needs with available resources (Rivera 2012). However, in 1997, despite the increased construction of social housing, serious issues arose with its quality after numerous projects collapsed during the winter despite being relatively new. These events caused significant public outcry, prompting efforts to develop public investments and public-private partnerships aimed at improving housing quality through a more comprehensive approach.

Social integration became a public policy focus in 2006 (Hidalgo Dattwyler *et al.* 2019, Vicuña *et al.* 2019). Specifically, since that year the

Ministry of Housing and Urbanism (MINVU) has pursued three main objectives: the first was to reduce the housing deficit among the poorest 20% of the population; the second was to improve housing quality, aiming to raise construction standards and enhance neighborhoods; and the third was social integration, aimed at reducing high levels of segregation (Ruiz-Tagle & Romano 2019, Sabatini *et al.* 2001).

This housing policy in Chile proposed specific mechanisms and implementation programs categorized into four groups: quality of housing and neighborhoods, improved location, efficient use of existing land, and the promotion of social mixing through location requirements (Ruiz-Tagle & Romano 2019, Sabatini *et al.* 2001).

Since 2014, the National Urban Development Policy (PNDU) has complemented the social integration efforts of the Ministry of Housing and Urbanism (MINVU) with several macro-objectives. Notably, one program stands out as pivotal to promoting social integration through concrete regulation of social mixing: the "Social and Territorial Integration Program" (PIST). This program, described in greater detail in the following section, represents a significant step forward in Chile's official regulation of social mixing. However, despite the PNDU's emphasis on improving housing quality and increasing the quantity and quality of subsidies, distribution is still heavily reliant on market mechanisms, rendering policies insufficient to achieve their social objectives (Ruiz-Tagle & Romano 2019, Sabatini *et al.* 2001). In this sense, they remain more of an exception than a rule.

Moreover, several investigations are questioning the efficacy of the program's underlying hypothesis promoting the physical proximity of diverse social groups as a social integration strategy. Authors such as Ruiz-Tagle and Romano (2019) and Sabatini *et al.* (2001) argue that initiatives aimed at social integration often fall short of this objective. This can be attributed to two significant factors, similar to those observed in other countries: the social reluctance of middle-class inhabitants and the business hesitancy of construction companies. In other words, these stakeholders' reluctance to participate in social mixing and the challenges encountered during implementation contribute to this problem.

2.3. Social and Territorial Integration Program (PIST) or DS19

The PIST, also known as DS19 (Decreto Supremo No. 19) and implemented since 2016, aims to finance the acquisition of a portion of affordable homes within a group of higher-priced homes to address the housing deficit and segregation while promoting social integration. This regulation targets real estate companies to build homes that can be purchased by families either with previous subsidies from the state or without subsidies but belonging to vulnerable socioeconomic sectors. According to PIST guidelines, the proportion of social housing for vulnerable families within a given housing complex ranges from a minimum of 20% to a maximum of 60%, depending on the municipality's population. This means that vulnerable families will occupy 20% of the homes, while the remaining 80% will be occupied by middle-class families classified under the 50% Socioeconomic Classification (CSE).

In general terms, the incorporation of vulnerable families and the emerging middle class in urban centers is desirable, leading to advantages in global accessibility. Under the PIST, the maximum value of social housing for vulnerable families ranges from USD 41,800 to USD 45,600, while for middle-class housing it ranges from USD 83,700 to USD 91,300. It is worth noting that the homes have an approximate maximum value of USD 32.700 and require savings ranging from approximately USD 700 to USD 1,100. Additionally, real estate companies receive an integration bonus ranging from USD 3,800 to USD 11,400, depending on the vulnerability of the families and the housing values.

Vulnerable families can apply to PIST if there is a private supply of homes corresponding to their benefit and if they meet the requirements to apply for the subsidy. The Chilean Government determines household vulnerability using sections of the Socioeconomic Classification (CSE) developed by the Ministry of Social Development. Families must also be registered in the Social Household Registry to be classified according to their incomes. Specifically, PIST for vulnerable families can be accessed by those classified below 50% of the CSE.

Real estate companies must meet specific requirements to be awarded one of the PIST projects, including limiting the housing complex to a maximum of 300 homes, locating the projects within the urban limit set by the territorial zoning instrument, ensuring access to municipal

services, and emphasizing the location of houses in areas with significant housing deficits and low supply of real estate. The state selects projects for PIST subsidy, while the companies, as the project development entities, select the families that will benefit from the program (Ministry of Housing and Urban Development 2016).

The case study, the "El Milagro" sector, is in the conurbation of La Serena-Coquimbo, neighboring cities in the Coquimbo region that function as a metropolitan area with a total population of 448,784 people representing 59% of the total regional population. In terms of employment, commerce accounts for the most significant number of jobs (20,6%), followed by construction (10,3%), mining (9,6%), and education services (9,2%) (Central Bank of Chile 2021, National Statistics Institute 2021).

3. Methodology

Regarding the state of the art, there are various studies in Chile on the quantitative measurement of spatial distribution of poverty (Agostini *et al*. 2008, 2016) and the use of different indices to measure spatial segregation (Garín Contreras *et al*. 2009, Ruiz-Tagle & López M. 2014, Sabatini *et al*. 2010). However, there are few studies focused on people's perceptions. Thus, this article contributes to with the complementary perspective of those involved, the people who experience the effects of public integration policies.

The empirical work consisted of a parallel convergent mixed-method study (Creswell 2009). The mixed convergent parallel method is a design in which the researcher combines quantitative and qualitative data to analyze the investigation comprehensively. In this design, both types of data are compiled simultaneously to integrate the information into the results later. The quantitative stage begins with collecting 114 questionnaires applied to a family member living in an apartment in the selected PIST housing complex. Next, the qualitative stage applied 13 semi-structured interviews with key actors, corresponding to managers and leaders of institutions and organizations adjacent to the PIST building (details in the following sections).

3.1. Kano Model

The perception of PIST beneficiaries was measured with a questionnaire designed according to the Kano Model (Kano *et al.* 1984). This model is used to identify the attributes that impact people's satisfaction, and at the same time, it allows the impacts of each attribute to be observed. In this sense, the Kano Model is recognized for understanding satisfaction as a non-linear relationship between dissatisfaction and satisfaction, integrating different categories to classify the attributes (Pai *et al.* 2018). Furthermore, the Kano model has been widely used in different fields and disciplines, validating itself as a method (Chen *et al.* 2010). We chose it because it is a validated system for assessing satisfaction levels, which could allow for comparison with other cases or periods.

The method classifies people's attributes or requirements into three main categories: attractive (A), obligatory (O), and one-dimensional (OD) (Matzler & Hinterhuber 1998). A feature is attractive (A) if valued when present, but whose absence does not generate dissatisfaction because it is not an expected characteristic (Chen *et al.* 2010, Matzler & Hinterhuber 1998, Meng *et al.*, 2021). An example could be a swimming pool in a building. Having one could cause great satisfaction, but its absence is probably not unsatisfactory since it is not an element considered within the purchase decision. On the other hand, an obligatory attribute (O) causes dissatisfaction if it is absent, though its presence is taken for granted and is not particularly valued (Chen *et al.* 2010, Matzler & Hinterhuber 1998, Meng *et al.* 2021). Those elements become apparent and do not cause additional satisfaction —for example, an elevator in a 20-story building.

Regarding the one-dimensional attribute (OD), user satisfaction increases proportionally with rising functionality. These are features that people explicitly ask for, so their presence generates satisfaction and their absence great dissatisfaction (Chen *et al.* 2010, Matzler & Hinterhuber 1998, Meng *et al.* 2021). For example, requesting an apartment with a privileged view. If the apartment has an ocean view, it will cause great satisfaction. However, it will probably be highly unsatisfactory if the apartment overlooks a wall on the first floor. Finally, there is the category of an indifferent attribute (I), which cannot be classified in the previous categories. That may also be due to a problem in the definition of the questionnaire itself, which fails to properly measure the attributes (Chen *et al.* 2010).

The questionnaire was interpreted through an evaluation table. Each question was asked twice, first in its positive form called functional requirement, a scenario in which the attribute is fulfilled. Later the same question was asked in a negative form, called dysfunctional requirement, a scenario in which the attribute is not fulfilled. The alternatives were of the "Likert" type, evaluating the level of satisfaction between 1 and 5. The attributes were defined according to the PIST's objectives: location, quality, territorial targeting, and social integration.

3.2. Case Selection

Most studies on urban segregation and integration are conducted in the Metropolitan Region and it is therefore important to advance the study of other regions. On the other hand, the La Serena-Coquimbo conurbation is an interesting case due to its growth as an urban center in recent decades, attracting new residents from other regions and generating significant neighborhood differentiation by socioeconomic level according to the perception of its own inhabitants (Escobar *et al*. 2013).

Case selection within the conurbation was carried out by obtaining a database from the MINVU with the PIST real estate projects approved between 2016 and 2019. This initial database was complemented with the information provided by the Housing and Urban Planning Service (SERVIU) of the Coquimbo Region. This information includes data on the proportion of vulnerable families in each PIST, construction start and end dates, the degree of progress, and the number of homes available in each project built. Based on the available information, the three main criteria for selecting the case study were established: geographical location, year, and typology. Regarding geographic location, only approved PIST projects from the Coquimbo Region were considered.

On the other hand, regarding trajectory, projects approved in 2016 were selected to analyze a case with experience in coexistence (considering that projects take an average of two years to implement). In this way, we consider projects approved in 2016 fully executed with delivery and incorporation of the families with at least 18 months leaving in the project. Thirdly, regarding the types of projects, it can be noted that there are three construction alternatives: apartment complexes, groups of houses, and mixed complexes with houses and apartments. Under this premise,

the selection considered projects with apartments only; this decision was made due to the health situation resulting from the COVID-19 pandemic since information collection was safer and more viable within a reduced and organized spatial territory.

All the aforementioned criteria were of a dichotomous filter nature, selecting the projects that met the three criteria. Once the list of eligible projects had been obtained, a final selection instrument was applied with a new criterion regarding the score awarded by the MINVU in the approved call for tender. This evaluation measures the percentage of homes for vulnerable families and the percentage of vulnerable populations in the project's sector. A table of scores to prioritize the projects was established based on this. The first criterion refers to the score obtained by the project in the evaluation applied by the MINVU in the application process. The higher the score, the attributes were approved with greater satisfaction. The second criterion, corresponding to the percentage of homes destined for vulnerable families, sought to add value to projects with more than the 20% minimum required. The last criterion was the percentage of vulnerable populations residing in the sector. Projects with lower levels of vulnerability in their respective sectors were favored, on the understanding that this fosters interaction between different socioeconomic realities.

In this way, the "El Milagro" sector was selected as a case study of the La Serena-Coquimbo conurbation, a residential area mainly made up of upper-middle-class families, with access to urban services such as educational establishments, supermarkets, retail trade, and public transport, among others. It is a new residential area that began to be developed around the 1990s, mainly through private real estate projects. The sector borders two of the most expensive residential and land market sectors in the city of La Serena: "Cerro Grande" and "San Joaquín," located to the east and west of "El Milagro," respectively, while to the south it, borders a dry basin without a formal road connection that connects to one of Coquimbo's most vulnerable residential sectors, "Tierras Blancas."

3.3. Quantitative Data

For sample size, stratified sampling by proportional allocation was used (Hernández *et al.* 2010). In addition, a representative sample unit for each socioeconomic sector included in the housing complex that

the developed instrument was applied to had to be determined. This classification includes two groups: Vulnerable households (up to 50% Socioeconomic Classification - CSE), which must represent at least 20% of the households, and households from the Middle Sectors (50-90% CSE), who occupy the remaining percentage. This is the classification used by PIST and we therefore divided the population according to these pre-defined groups within the housing complex.

To define the sample size, a confidence level of 95%, a margin of error of 5%, and maximum uncertainty were used. Once the sample size of 114 data was defined to obtain a valid result, a random selection had to be ensured. To obtain this, an identification number was assigned for each apartment and associated with its socioeconomic status (CSE) for random selection of units. Lastly, the instrument was applied to the 114 randomly selected households in person (face-to-face) during the second half of 2020. This was done according to the groups defined, with 29 cases from the up to 50% CSE group (vulnerable) and 85 cases from the 50%-90% CSE group (middle sectors). The questionnaire was answered by the homeowner.

3.4. Qualitative Data

The PIST specifies that there must be a series of primary service institutions acting as key social actors in the sector where a real estate project is being developed. In this way, semi-structured interviews were conducted with authorities and key social actors in the PIST project area to complement the data from the applied survey, with respondents representing educational and business establishments, social organizations, transport union organizations, security institutions, and health institutions. To select these institutions, a perimeter of 1,000 meters was established as a general area of influence (mass services) and another specific area of influence (retail services) in a smaller radius of 250 meters as a sector of direct contact. After determining the radius, the space was characterized, specifying each of the institutions and organizations related to the services that the PIST demands. A total of 13 interviews were conducted using a theoretical sample according to the requirements of the research (Blanco & Castro 2007). The interviews were applied based on three dimensions: perception of the institution's impact (key actor) on PIST

beneficiary families, perception of the impact on families (PIST beneficiaries) in the institution, and perception of the impact that the PIST project has on the "El Milagro" residential sector.

4. Main Results

4.1. Quantitative Analysis: Kano Model

Location

The Location Attribute establishes the different places and services that must be present in the PIST environment to guarantee the integrated development of families in the community where they are incorporated. The five sub-attributes are proximity to an educational establishment, proximity to supermarkets, proximity to a health establishment, proximity to green areas, and proximity to an access road to public transport.

● TABLE 1. SYNTHESIS OF LOCATION ATTRIBUTE RESULTS

	CLASSIFICATION		SATISFACTION		AVERAGE IMPORTANCE	
	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE
Nearby Educational Establishment	Indifferent	Attractive	48%	49%	3.7	3.5
Proximity to Supermarkets	Attractive	Attractive	72%	70%	4	4.2
Proximity to Health Establishments	Attractive	Indifferent	59%	48%	4.2	3.8
Proximity to Green Areas	Indifferent	Attractive	50%	60%	3.6	3.9
Proximity with Public Transport Access	Obligatory	Indifferent	38%	46%	4.2	4

Source: Authors' elaboration based on survey results.

Note: Classification categories: Attractive, Obligatory, One-dimensional, and Indifferent. Satisfaction scales from 0 to 100%. The scale of importance is from 0 to 5.

As shown in Table 2, the educational sub-attribute obtained the following results in the Vulnerable segment: indifferent classification, 48% satisfaction, and 3.7 average importance. Meanwhile, in the Middle class, the attractive classification obtained 49% satisfaction and 3.5 average importance. The sub-attribute proximity to supermarkets registered an attractive classification, 72% satisfaction, and 4.0 average importance in the Vulnerable segment. Meanwhile, in the Middle class, it was rated with an attractive classification, 70% satisfaction, and 4.2 average importance. Regarding the sub-attribute proximity to health facilities, it obtained the following values in the Vulnerable segment: attractive classification, 59% satisfaction, and 4.2 average importance. On the other hand, in the Middle class, it received an indifferent classification, 48% satisfaction, and 3.8 average importance. In the sub-attribute proximity to green areas, the Vulnerable segment obtained the following results: indifferent classification, 50% satisfaction, and 3.6 average importance. On the other hand, the Middle segment rated it with an: attractive classification, 60% satisfaction, and 3.9 average importance. Lastly, the sub-attribute proximity to a road with access to public transport obtained: obligatory classification, 38% satisfaction and 4.2 average importance in the Vulnerable segment, while in the Middle class, it obtained an indifferent classification, 46% satisfaction, and 4.0 average importance.

The sub-attribute proximity to supermarkets obtains an attractive classification, which is consistent with a higher percentage of satisfaction in both vulnerable and middle-income groups, at 72% and 70%, respectively. The average importance obtains the highest rating, scoring over 4.0 in both cases. The attractive category (A) values the attribute when it is present. However, when absent, it does not generate dissatisfaction since it is not an expected feature from the outset. However, it should be noted that the sub-attribute of proximity to access to public transport, while obtaining an average score of equal importance as proximity to supermarkets (greater than 4.0) in both cases, lacks high satisfaction for the group surveyed, not exceeding 46% in the case of middle sector households. These results could be related to the fact that the sub-category of the road with access to public transport has the obligatory category (O) for vulnerable families and is indifferent to families from the middle sectors. The obligatory attribute causes dissatisfaction if absent, although its presence is taken

for granted and not particularly valued. Regarding the sub-attribute of proximity to health facilities, it is attractive for vulnerable families but lack high satisfaction.

Quality

The Quality attribute describes the quality-of-life standards that PISTs must meet inside the homes and in their surroundings. The six sub-attributes are: the variety of typologies (availability of homes with different numbers of bedrooms, bathrooms, etc.), incorporation of energy efficiency systems and environmental protection, uniform exterior design (for homes not to present independent exterior differences in value), houses adapted to people with reduced mobility and availability of infrastructure (playgrounds, barbecue area, etc.).

● **TABLE 2. SYNTHESIS OF QUALITY ATTRIBUTE RESULTS**

	CLASSIFICATION		SATISFACTION		AVERAGE IMPORTANCE	
	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE
Variety of Typologies	Attractive	Attractive	67%	70%	3.7	3.8
Incorporation of Energy Efficiency and Environmental Protection Systems	Attractive	One-dimensional	93%	74%	4.1	4.4
Uniform Exterior Design	Attractive	One-dimensional	69%	65%	3.9	3.7
Homes Adapted for People with Reduced Mobility	One-dimensional	One-dimensional	55%	64%	4.6	4.2
Availability of Infrastructure	Attractive	One-dimensional	79%	71%	4.7	4.4
Variety of Typologies	Attractive	Attractive	67%	70%	3.7	3.8

Source: Authors' elaboration based on survey results.

Note: Classification categories: Attractive, Obligatory, One-dimensional, and Indifferent. Satisfaction scales from 0 to 100%. The scale of importance is from 0 to 5.

Table 3 highlights that the sub-attribute of incorporation of energy efficiency and environmental protection systems obtained an attractive classification in the vulnerable family segment (93% satisfaction) and 4.1 average importance. Meanwhile, in the Middle segment, its rating was one-dimensional, with 74% satisfaction and 4.4 average importance. Another sub-attribute classified as attractive for vulnerable families is the availability of infrastructure (79%), though it is one-dimensional (71%) in the case of middle-class families. The one-dimensional category (OD) means that the attribute increases satisfaction proportionally with increasing functionality since they are characteristics that people explicitly ask for or want. Hence, its presence generates satisfaction, and its absence causes considerable dissatisfaction. The sub-attribute variety of typologies obtained an attractive classification, 67% satisfaction, and 3.7 average importance in the case of vulnerable families. Meanwhile, in the 50-90% CSE segment, it received an attractive rating, 70% satisfaction, and 3.8 average importance.

The uniform exterior design sub-attribute produced the following findings in the Vulnerable segment: Attractive Rating, 69% Satisfaction, and 3.9 average importance. On the other hand, the results in the medium segment were: One-dimensional classification, 65% satisfaction, and 3.7 average importance. Regarding the sub-attribute of housing adapted to people with reduced mobility, the results in the Vulnerable segment were one-dimensional classification, 55% satisfaction, and 4.6 average importance. Meanwhile, in the Middle segment, it received a one-dimensional classification, 64% satisfaction and 4.2 average importance.

Social Integration

The attribute of Social Integration establishes the existence of inclusion and the expected generation of social mix based on equal opportunities for families of different socioeconomic realities. The five sub-attributes are homes of different prices, families of different incomes, interactions with families with a higher CSE, interactions with families with a lower CSE, and the state's economic contribution to finance housing.

● TABLE 3. SYNTHESIS OF INTEGRATION SOCIAL ATTRIBUTE RESULTS

	CLASSIFICATION		SATISFACTION		AVERAGE IMPORTANCE	
	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE
Homes of Different Prices	Indifferent	Indifferent	42%	30%	2.8	3.1
Families of Different Incomes	Indifferent	Indifferent	10%	40%	2.2	3
Interaction with Families with Higher CSE	Indifferent	Indifferent	14%	20%	2	2.4
Interaction with Families with Lower CSE	Indifferent	Indifferent	14%	22%	2	2.6
State Economic Contribution for Housing Fnancing	Indifferent	Indifferent	14%	51%	3.8	3.3

Source: Authors' elaboration based on survey results.

Note: Classification categories: Attractive, Obligatory, One-dimensional, and Indifferent. Satisfaction scales from 0 to 100%. The scale of importance is from 0 to 5.

In Table 4, we can see that all five sub-attributes of the social integration attribute have an indifferent category for both types of households. In all cases, the low levels of satisfaction and a low importance score of less than 4.0 stand out. An indifferent attribute (I) implies that it cannot be classified in the previous categories, which may also be due to a problem in the definition of the questionnaire itself, which fails to properly measure the attributes (Chen *et al.* 2010).

The results obtained for the sub-attribute of housing at different prices in the Vulnerable segment were indifferent classification, 42% satisfaction, and 2.8 average importance. In the Medium segment, they were indifferent classification, 30% satisfaction, and 3.1 average importance. Regarding the sub-attribute families of different incomes, the following results are observed in the Vulnerable segment: indifferent classification, 10% satisfaction, and 2.2 average importance. In the case of the Middle segment, the data observed are indifferent classification, 40% satisfaction, and 3.0 average importance. The sub-attribute interaction with families with the highest CSE obtained the following results in the Vulnerable segment: indifferent classification, 14% satisfaction, and 2.0 average importance. For the Middle segment, the following is obtained: indiffer-

ent classification, 20% satisfaction, and 2.4 average importance. For the sub-attribute interaction with families of lower CSE, the following results were obtained in the Vulnerable group: indifferent classification, 14% satisfaction, and 2.0 average importance. Meanwhile, the Middle segment was observed to have an indifferent classification, 22% satisfaction, and 2.6 average importance. Lastly, in the sub-attribute state economic contribution to finance housing, the following results were obtained in the Vulnerable segment: indifferent classification, 14% satisfaction, and 3.8 average importance. Meanwhile, in the Middle group, it was indifferent classification, 51% satisfaction, and 3.3 average importance.

Territorial Targeting

The attribute of Territorial Targeting establishes the different goals of the PIST regarding the provision of housing solutions to cities according to how the problem affects them individually, either due to having many inhabitants, a limited real estate supply, or high demand for housing. Therefore, the two sub-attributes are: a decrease in housing deficit and an increase in housing supply.

● **TABLE 4. SYNTHESIS OF RESULTS OF THE TERRITORIAL TARGETING ATTRIBUTE**

	CLASSIFICATION		SATISFACTION		AVERAGE IMPORTANCE	
	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE	VULNERABLE	MIDDLE
Decrease in Housing Deficit	One-dimensional	One-dimensional	70%	63%	4.3	3.9
Increase in Housing Supply	One-dimensional	One-dimensional	70%	69%	4.1	4

Source: Authors' elaboration based on survey results.

Note: Classification categories: Attractive, Obligatory, One-dimensional, and Indifferent. Satisfaction scales from 0 to 100%. The scale of importance is from 0 to 5.

Table 5 shows that both sub-attributes have a one-dimensional classification for both segments of households, similar satisfaction not exceeding 70% and scores of close to 4.0 on the average importance scale. As mentioned above, the one-dimensional category (OD) increases user satisfaction proportionally with the increase in functionality, since

they are characteristics that people explicitly ask for or want. Hence, their presence generates satisfaction and their absence great dissatisfaction.

Regarding the sub-attribute on the decrease in housing deficit, the following results were observed in the Vulnerable segment: one-dimensional classification, 70% satisfaction, and 4.3 average importance. In the case of the Middle segment, the results were: one-dimensional classification, 63% satisfaction, and 3.9 average importance. On the other hand, in the sub-attribute on the increase in housing supply, the following results were obtained in the Vulnerable segment: one-dimensional classification, 70% satisfaction, and 4.1 average importance, while in the Middle group, it obtained a one-dimensional classification, 69 % satisfaction and 4.0 average importance.

Summary of the Quantitative Results

According to the survey results, table 6 shows the main differences between the vulnerable and middle groups in the case study. Regarding the categorization of attributes, the vulnerable group mainly considers sub-attributes related to Quality (four sub-attributes) and location (two sub-attributes) to be attractive (A). Classification (A) refers to characteristics valued when they are present, but which do not generate dissatisfaction when absent, as they are not expected characteristics. On the other hand, in this classification, the middle sector groups four sub-attributes and only agrees with the vulnerable group in proximity to the supermarket (location) and variety of typologies (quality).

● **TABLE 5. SUMMARY OF ATTRIBUTES AND SUB-ATTRIBUTES CLASSIFICATION CATEGORIES BY TYPE FAMILY SEGMENT**

	VULNERABLE	MIDDLE GROUPS
Attractive (A)	Location (Proximity to supermarkets, proximity to health establishment) Quality (Energy efficiency, variety of typologies, uniform exterior design, availability of equipment)	Location (Proximity to supermarkets, proximity to schools, proximity to green areas) Quality (Variety of typologies)

One-dimensional (OD)	Territorial targeting (Decrease in housing deficit, increase in housing supply) Quality (Housing adapted for reduced mobility)	Territorial targeting (Decrease in housing deficit, increase in housing supply) Quality (Energy efficiency, uniform exterior design, availability of equipment, housing adapted for reduced mobility)
Obligatory (O)	Location (Proximity to public transport)	
Indifferent (I)	Social integration (Housing of different prices, families of different incomes, interaction with families with a higher CSE, interaction with families with a lower CSE, state economic contribution for housing) Location (Proximity to schools, proximity to green areas)	Social integration (Housing of different prices, families of different incomes, interaction with families with a higher CSE, interaction with families with a lower CSE, state economic contribution for housing) Location (Proximity to health establishment, proximity to public transport)

Source: Authors' elaboration based on results.

Note: Classification categories: Attractive, Obligatory, One-dimensional, and Indifferent.

The middle group consistently classifies more sub-attributes as one-dimensional (OD), with six characteristics in this classification, while the vulnerable group considers three sub-attributes to be one-dimensional. One-dimensional attributes are those which increase user satisfaction according to their increased functionality. In this sense, one thing that stands out is that most of the one-dimensional sub-attributes for the middle group are related to quality. In contrast, for the vulnerable group, there is only one sub-attribute of quality (adaptation to people with reduced mobility). The other two sub-attributes are related to territorial targeting, which is also considered attractive in the middle group.

Of course, in the case of obligatory attributes (O), it is striking that only one was classified in this category by the vulnerable group, which is access to public transport, whose obligatory classification means that its absence would cause dissatisfaction. However, its presence is taken for granted and is not particularly valued. Indeed, the group's satisfaction with this sub-attribute is 38%, the lowest level of the location and quality attributes.

4.2. Qualitative Data Analysis: Semi-structured Interviews

As mentioned above, evaluation of the perception of the environment was based on the opinions expressed in semi-structured interviews with 13 relevant actors from the following areas involved in community development: education, security, transportation, commerce, health, and social development. The interview had three dimensions: 1) perception of the impact of the key actor's organization and/or institution on the families benefited by the PIST; 2) perception of the impact of the families benefited on the key actor's organization and/or institution and 3) perception of the impact of the PIST in the "El Milagro" residential sector. The results are described below, according to an emergent recodification following the interview results. There are 4 of these categories: Valuation of integration, increase in population and lack of services, residential location without access to services, and coexistence problems.

4.3. Valuation of Integration

In general terms, the interviews reveal a positive evaluation of the new PIST projects. One aspect that stands out is that the new constructions occupy previously vacant spaces and favor the emergence of a greater supply of commerce. On the other hand, the majority discourse positively evaluates integration. For example, some interviewees recognize the encounter between people of different socioeconomic levels as a value. Likewise, some indicate that the access of people with lower incomes to these sectors is a way of "democratizing" the city and breaking down previous prejudices.

> For example, from that perspective spaces such as parks or small squares (...) are super positive. Because in this way we understand that there is room for all of us in one place and that we can live together peacefully. (Educational establishment professional)

> It is positive for poor people to be given opportunities to live in a more affluent sector, with more green areas, with less crime. (Neighbor)

Neighbors of the sector also report an "ethical imperative" to receive new neighbors from lower socioeconomic levels, and references to "effort" are repeated as an enabling requirement to accept them. In this

sense, the selection of people who meet these "requirements" gives confidence to the former inhabitants.

However, neighborhood leaders in the sector acknowledge the rejection of social integration projects before their construction. They mention having carried out "consultations" with authorities to prevent the progress of these initiatives, which decline somewhat over time. It cannot be asserted that these grievances have disappeared. In fact, a public transport driver interviewed comments that some of his passengers have complained about the arrival of new neighbors from lower socioeconomic levels, blaming them for alleged increases in crime. The security interviewee has a similar perception, indicating that people in the sector feel unsafe, which is often the product of prejudices regarding the characteristics of people who pass through the sector but are not related to crimes.

One of the merchants in the sector points out that old neighbors are concerned about an alleged increase in crime and that projects of this type would negatively impact the value of real estate in the sector. This issue is one of the main concerns of some neighbors who believe that projects of this type could impact the sale value of their homes.

> You see a lot of strange movements. Many people who buy here say they want to sell for the same reason because property values in the sector are falling, there are also more robberies, and they are not satisfied. (Small merchant)

Another aspect that the residents of the project question is the rental of homes because it "undermines" the objective of the integration projects, since the people benefiting from the housing are allegedly not using it for the objective pursued. However, residents also acknowledged that by renting, "other" people would have access to these homes, regardless of the conditions that enabled their sale or the socioeconomic level that the project requires.

Increase in Population and Shortage of Services

Some interviewees identify problems associated with the increase in the population in the area, which would consequently cause the "saturation" of services and facilities. Neighborhood leaders refer to security, paving, and, above all, public transport, which would be insufficient for the

number of people in the territory. In this regard, they point out the emergence of irregular transport services since the public system is not enough.

One of the interviewees at a health facility has a similar perception, pointing out that healthcare is currently insufficient to meet the population's demand due to the accelerated increase in housing, which has not been accompanied by an increase in the health system's capacities. In the case of security, it is noted that the sector does not have a police station and therefore depends on central police units, far from the sector.

> The city grows, but the health facilities remain the same and, in terms of infrastructure and equipment, they are programmed for a certain population and end up having requirements that we are not able to address. (Health professional)

Residential Location without Access to Services

Though the different interviewees recognize a positive impact of vulnerable families accessing higher-income neighborhoods, significant difficulties in accessing services in the sector are also recognized.

The school's representative indicates that the subsidized institution still requires an additional payment from people. While it plans to achieve zero copayments, this could only be possible by 2025. On the other hand, people would have to apply through the Ministry of Education's single system, which would prevent them from being able to focus on children in the sector, depending on the system's admission criteria.

> Although the subsidy is there, I think that the school still has a high value for the best to be able to access it, and that value makes a little more difficult for these families (of integration projects) to enter (...) you find yourself with a stumbling block, which is CLP 90,000; it is also a way to mark a bias, you know what I mean? (Education sector professional)

An impact of the new projects would be observed in applications to the establishment because of an increase in demand. However, the establishment does not have space to absorb this increase in demand (which also comes from other sectors or neighborhoods). Furthermore, though the establishment has scholarships for lower-income students, they are limited and, therefore, would not be enough to cover all the demand.

Something similar can be seen in one of the preschools in the sector, which, through state subsidies, has in the past received children from families that cannot pay the school fee directly. However, it is noted that this is not currently in operation, and therefore families who cannot pay must access the state's free services. It is mentioned that these exist in the area but that there are not enough of them and they cannot absorb all the territory's needs.

> The (socioeconomic) situation... of the sector is (whether people) can pay for a private kindergarten, which is not cheap, it is not cheap... Some sectors have JUNJI[1] kindergartens or language schools that are free and depend on the Government, but they cannot cope. (Education sector professional. Modifications in parentheses for better comprehension)

Leaders of residents who benefited from the project consider that this was a "pilot test," and they attribute deficiencies mainly to infrastructure that had not been solved by post-sale of the PIST project. These deficiencies are allegedly among the reasons why some residents would want to leave their homes. However, at the same time, it is recognized that the condominium does not fully satisfy them, mainly due to the difficulties they have accessing services such as education and recreation areas.

Coexistence Problems?

On the other hand, it is indicated that the coexistence between neighbors has been affected by conflicts due to noise problems, unpaid condominium fees, neglect of infants, and pet ownership. This is attributed to the fact that "people do not know how to live in apartments," to the extent that this type of housing has alleged codes of coexistence that neighbors "do not respect" due to inexperience in community life. The foregoing is consistent with what was pointed out by the security officer, who comments that one of the frequent problems (as in other sectors) is noise. However, unlike the leader, the security interviewee indicates that this problem stems from the size of the apartments, whose smallness allegedly favors this problem, considering that it is a common

[1] National Kindergarten Board (*Junta Nacional de Jardines Infantiles* in Spanish).

problem in many sectors, without relation to the capacity of the apartments' residents to live in the community.

5. Conclusion, Discussion, and Policy Implications

Based on the findings, it could be argued that vulnerable groups show a lower "sensitivity" to certain dwelling characteristics compared to middle-income groups, who tend to prioritize a greater number of attributes. In essence, middle-income groups may have higher expectations for dwelling features that vulnerable groups perceive as less essential. While satisfaction levels and the importance of location-related aspects appear similar across both groups, interviews indicate that some vulnerable families continue to engage in activities outside their immediate residential area, particularly regarding access to educational, health, and commercial facilities. This reportedly occurs because users' purchasing power influences service availability, thereby excluding individuals with lower incomes from the target demographic. Given these differences in "sensitivity," further research on this aspect is warranted. Integration encompasses a functional dimension emphasizing access to opportunities (Rasse 2015, Ruiz-Tagle 2013). Therefore, it is premature to conclude that the case study achieves functional integration; rather, it appears to hinder access to services as families must seek opportunities outside their residential territory.

It is noteworthy that there are sub-attributes classified as indifferent (I), possibly due to the inadequacy of the instrument to accurately measure their classification (Chen *et al.* 2010). These indifferent attributes precisely correspond to the "social integration" dimension conceptualized by PIST regarding social mixing. The Kano methodology's failure to yield results for these attributes makes it necessary to analyze the satisfaction and importance findings from the same survey. In general, satisfaction levels regarding this aspect of Social Integration are subpar for both groups compared to location and quality. Both measures, satisfaction with living among families from different income levels and interaction with different CSE groups, are notably low, especially among vulnerable groups. Additionally, importance scores for these attributes are lower compared to others (refer to Table 5).

The preceding results indicating low satisfaction with the integration attribute may be linked to findings from the qualitative interviews conducted. Overall, vulnerable families' satisfaction with the "social mix" could be influenced by issues stemming from discrimination. While there is a positive discourse surrounding "social integration," reflected in survey ratings regarding increasing or decreasing housing supply and references to the "right" to housing observed in interviews, discriminatory expressions towards vulnerable groups were also made during qualitative interviews. These expressions associate vulnerable groups with higher crime rates and "different customs," reflecting a classification of rejection towards the more vulnerable group, as evidenced in other studies (Ruiz-Tagle & Romano 2019). Additionally, a "selection" process was observed, wherein vulnerable families were evaluated by private agents (real estate) under arbitrary criteria for acceptance in the PIST project, despite meeting objective selection criteria. Paradoxically, this aspect was valued by interviewees residing in the sector (key institutional actors). Consequently, it is challenging to assert that the policies achieve substantive integration, which, based on social mixing, fosters social cohesion (Rasse 2015), non-hierarchical interactions, or common symbolic identification (Ruiz-Tagle 2013). Though spatial proximity of groups from different social classes is achieved, results suggest that this proximity has not translated into interaction and may instead be generating dissatisfaction in both groups, particularly the vulnerable one. Given these observations, further research is needed to delve into these relationships.

In terms of policy implications, the findings of this case study in the La Serena-Coquimbo conurbation in northern Chile highlight disparities in satisfaction with project characteristics between vulnerable families and those from middle-income sectors participating in a PIST. However, these differences are rooted in socioeconomic classification and are not acknowledged or addressed by public policy. This oversight could potentially lead to lower satisfaction among both groups. Therefore, there is a need for improvement in identifying and addressing the differentiated needs based on socioeconomic status in both the design and implementation phases of such projects. This will ensure that projects deliver a better experience for all their residents.

While vulnerable families may gain access to a housing sector they could not otherwise afford through the market, they may still struggle to

access complementary services essential for their functional integration in the sector. Currently the PIST assesses the presence of social services like education and health, but it does not evaluate vulnerable families' actual access to these services due to financial constraints. Therefore, enhancing this public policy should involve devising strategies to facilitate tangible access to social services such as health care, education, and commerce for vulnerable families without forcing them out of the area to meet their needs.

Advancing non-discriminatory processes within the program is crucial. Firstly, there is a need for greater oversight and support from public institutions during the selection process conducted by companies to ensure fairness and objectivity. Additionally, implementing support strategies for vulnerable households post-program acceptance is recommended. This could involve intervention strategies within neighborhoods to combat prejudices and discriminatory stereotypes.

Lastly, in line with findings from other studies (Haefner & Villegas 2019, Oliveros-Romero & Aibinu 2019), enhancing the ex-post evaluation stage of public housing policies in Chile is deemed essential. This evaluation is primarily conducted by the Ministry of Finance Budget Office. Programs can be enhanced based on evidence by incorporating impact assessments using both quantitative and qualitative methodologies. It is recommended that the ministries responsible for policy execution, particularly the Ministry of Housing, be involved in this evaluation process.

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