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**SUBSIDIZED HOUSING AND THE NORMALIZATION
OF URBAN RESIDENTS IN BOGOTÁ, COLOMBIA**

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ABSTRACT

“Social capital” (Putnam 1993) has been identified as an indicator for the “success” of urban neighborhoods, especially those with high conflict potential. This paper presents findings from a research project examining special programs designed to generate social capital in residential projects in Bogotá, Colombia.

Lower land prices and government policies aiming at stimulating home ownership have resulted in the construction of large numbers of simple and standardized residential housing projects in the capital’s peripheries. Here units are offered at market prices but with favorable, government subsidized mortgage plans which allows members of lower income classes to access the properties. New home-owners come from diverse social, cultural and ethnical backgrounds; many live for the first time in an apartment in a residential compound. As a result, tensions and conflicts run high. In addition, the housing projects often experiment rapid deterioration of their environment, invasion of public space by street vendors, misappropriation of residential space, petty crimes, and disturbances of public order. To address the issue, programs have been developed with the intention to generate “social capital” among residents, including social cohesion, good neighborly relations, and improvement of residents’ general living conditions. While these initiatives have been successful in some complexes, in others residents have been either non-responsive or actively opposed the programs.

Based on qualitative and quantitative research, this paper examines the factors that contribute to the success and failure of the social capital programs. I show the schism that exists between the social programs and the specific necessities and desires of social housing projects’ residents. Moreover, I argue that the social capital programs are in large part motivated by economic interests and effectively work as a normalizing mechanism of “unruly” urban population segments. Residents’ resistance to the program can thus be interpreted as resistance to privatized urban housing policies.

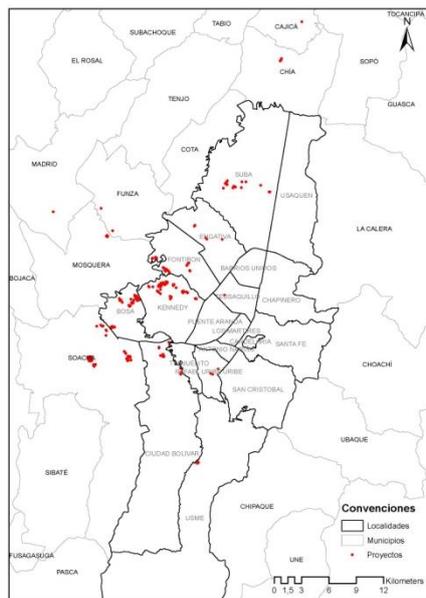
KEYWORDS: Colombia, social housing policies, normalization

1. INTRODUCTION

Since the 1980s, social housing provision in Colombia has been slowly privatized. Especially Law No.3 of the 1991 Constitution paved the way for a radical rethinking of the state’s role in the social housing sector: from a policy focused on provision of residential units to a policy focused on the market. Thus, in 1999 eighty percent of public housing subsidies went directly towards purchase of new housing and improvement of existing structures. Privatization, however, has only slightly improved the availability of low-income housing. In 2002, Colombia’s capital Bogotá had a deficit of 420,644 residential units. Informal settlements continue to grow and, according to the 2005 national census, more than one third of Colombia’s 10 million households are considered deficient in terms of their quality.

The low-income housing that has been constructed under these policies is generally simple and standardized, and predominantly located on the capital’s peripheries where lower land prices promise greater profit margins for private construction companies. In Bogotá’s highly stratified and socio-spatially segregated urban environment, the separation low-income residents from the inner city is only exacerbated by the fact that many of the new residential projects are surrounded by industrial areas, or informal housing and extreme poverty.

Figure 1: Location of socially subsidized housing projects in Bogotá, Colombia



Source: Juan Fernando Usbillaga and Adriana Hurtado

Nevertheless, offering access to private property, social housing projects have attracted residents from diverse social, cultural and ethnical backgrounds. New homeowners also have diverse residential histories; many live for the first time in an apartment in a residential compound. Thus, it might not be surprising that there exist tensions and conflicts in many of these social housing projects – between residents, with administrators, construction companies, or local authorities. In addition, the housing projects often experiment rapid deterioration of their environment, invasion of public space by street vendors, misappropriation of residential space, petty crimes, and disturbances of public order.

To address these issues, construction companies have developed special programs to improve the *convivencia* or “co-habitation” in the compounds by aiming to produce “social

capital”. These programs typically try to encourage participation in the annual residents’ assembly; compliance with mortgage and administration fee payments as well as with recycling schemes; tree planting drives; play groups for children; and the establishment of a communal salon. The initiatives are facilitated by the compounds’ administrators and some involve benefits for the residents - such as a computer for the communal salon - or for the administrators themselves, such as special training programs.

These programs have had certain success in some of the targeted residential complexes. In others, however, residents have been either non-responsive or actively opposed the programs. At the same time, given the programs character and the fact that many residents are actually unaware of them, we also have to ask what is really behind these initiatives. What is the effect of such efforts? Can they possibly contribute to fostering a better living atmosphere in the neighborhoods? Based on qualitative and quantitative research, including interviews, (participant) observation, surveys, and spatial mapping, this paper examines the *convivencia* in subsidized housing complexes in Bogotá, Colombia, and the workings of the social capital generating programs.¹ I show that good neighborly relations and social capital exist in compounds that do not necessarily correspond to the construction companies’ vision of exemplary residential life. Factors contributing to good *convivencia* in the socially subsidized housing complexes include the administrators’ attitude, the availability of social space and economic opportunities, as well as the relation of the compound with its surroundings. The construction companies’ social capital generating programs, in contrast, have limited success and are in large part motivated by economic interests. They effectively work as a normalizing mechanism of “unruly” urban population segments. Residents’ resistance to the program can thus be interpreted as resistance to privatized urban housing policies and their effects on the low income population.

In the following, I first discuss the concept of social capital and its criticisms, before describing in more detail socio-spatial stratification and social housing in Colombia. The main part of the paper is dedicated to the discussion of our data from the field. I describe residents’ practices and ideas related to the social capital-generating programs, the construction companies’ rationalities behind the initiative, and the conflicts that have arisen in the residential areas. The paper shows the schism that exists between the social programs and the specific necessities and desires of social housing projects’ residents. While some aspects of the programs do indeed generate social capital, the lasting effect of this is questionable since residents of social housing remain excluded from the city. Moreover, given the location, quality, and problems of social housing projects, residential turnover is extremely high which prevents long-term effects of social capital generation in the residential areas.

2. SOCIAL CAPITAL AND URBAN NEIGHBORHOODS

Construction companies’ programs aim at producing “social capital.” Indeed, social capital has been identified as an important indicator for the functioning of urban communities. The concept of social capital, however, is far from clearly defined. Bourdieu (1986) offered one of the first systematic discussions of social capital, defining it as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition” (ibid:248). Other important contributions to the discussion of social capital have come from Coleman and Putnam. Coleman (1990: 302) emphasizes the function of social capital. It consists of a variety of different entities which facilitate certain actions of individuals. Putnam (1995:

¹ The team research was conducted between January and June 2016 under the guidance of Maria Jose Alvarez Rivadulla at the Universidad de los Andes. I would like to thank the research team and especially Maria Jose Alvarez and Adriana Hurtado for their valuable input to this paper.

67), in turn, suggests that social capital exists where there is a high degree of social cohesion, density of association, shared expectations of action in relation to problems, and capacity to resolve conflicts.

Despite recognizing the importance of the ideas behind the notion of social capital, especially Putnam has been criticized for his conception. Tzanakis (2013), for example, accepts that social capital offers great heuristic potential but criticizes its use as an aggregate trait of large collectivities. Similarly, Portes (1998) questions the applicability of the social capital concept to entire neighborhoods and warns that the argument becomes tautological: a community has social capital when it has a high level of social cohesion, while social cohesion contributes to the community's social capital in addressing problems. More importantly, Skocpol (1996) shows that the decline in civic participation in the U.S. (the context in which Putnam developed his concept) is related to greater political and economic transformations. A person who has to work two or three jobs to earn a living wage will certainly not have time or energy to participate in civil society organizations.

Skocpol's argument rings true for Colombia too. In the highly spatially and economically stratified urban context, low-income earners struggle to belong to the city. Home-ownership appears one way to gain stability and status. Yet, residents of the socially subsidized complexes often continue to be excluded for their lack of "urbanity". The "social capital" producing programs appear to address this issue but are effectively more "normalizing" than integrative initiatives. That is, even if the low-income home-owners comply with the rules and regulations that come with their new living environment, property prices and mortgage payments as well as the spatial marginalization continue to mark and exclude them from the city proper and general urban society.

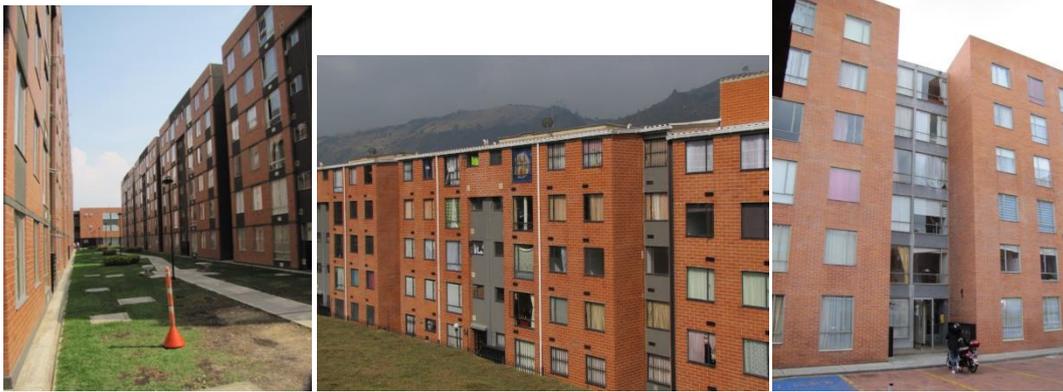
3. SOCIAL HOUSING AND SOCIO-SPATIAL STRATIFICATION IN COLOMBIA

Marked as "social housing" (*vivienda de interes social*, VIS) or "priority housing" (*vivienda de interes prioritario*, VIP), subsidized housing units cannot cost more than 135 legal monthly minimum salaries or 70 monthly minimum salaries respectively, and are sold with favorable, government subsidized, mortgage plans. Since prices are driven by the market, however, the units are extremely small – between 43 and 73 m² for houses and around 60 m² for apartments.² In addition, they are sold as *obra gris* (shell construction), i.e. without any details such as floor tiles or plaster and houses often have only one or two floors but the option to add another. Only under these conditions can price limits be met.

Nevertheless, construction of social housing is a profitable endeavor. One of Colombia's biggest construction companies, for example, changed from building upper middle, and upper class apartments to the social housing market. While the profit margin is lower, the sheer demand for low-cost housing makes this an attractive sector. To increase their gains construction companies sharply calculate and cut costs wherever possible. As a result, social housing complexes are extremely homogenous in appearance; their form, outlay, and interior design are completely standardized. The preferred design of both residential units as well as residential compounds, however, is not conducive to social life – green space and social space are kept to a minimum, and no commercial activities are permitted.

² According to decree 2016 from 2004, subsidized social housing should be constructed in a terrain of no less than 36 m² and with a constructed area of at least 39 m² (Beuf 2016:397).

Photo 1-3: Socially subsidized residential compounds, Bogotá, Colombia.



Source: Author

Thus, residents of the socially subsidized complexes have very limited space to interact or socialize. In addition, thin walls, lack of insulation, and general layout of apartment buildings offer practically no protection against noise; a fact only exacerbated by the high occupancy rate per square meter. Buildings are also positioned very close to one another. Finally, the back of one apartment block usually faces the front of the next, which is another failed opportunity for social interaction. In effect, “cost-effective” planning/ layout of the residential compounds already works against creating community or facilitating *convivencia*.

3.1 Access to social housing

To buy a social housing unit, people make an initial down-payment and pay the rest in monthly installments. Despite price-limitations most low-income homebuyers need to take out mortgages. Construction companies work hand-in-hand with a bank or *Caja Social* (Social Fond) which often belong to the same economic conglomerate, thus channeling profits towards a small sector of highly influential players in the Colombian national economy (Beuf 2016).

To access the mortgage, potential buyers have to prove regular income and personal savings.³ This makes it extremely difficult for the self-employed to be approved. It is even more difficult for those in informal employment situations, which is 47.3 percent of the population (National Statistical Bureau, DANE 2016). Thus, one resident told us that the first time she applied for the mortgage to buy her house, despite the fact that she had worked in the same place for over 6 years and been reemployed every January, the bank rejected her application because she only had annual contracts. Only when her superior wrote a letter stating she had a permanent contract, the bank approved her mortgage.

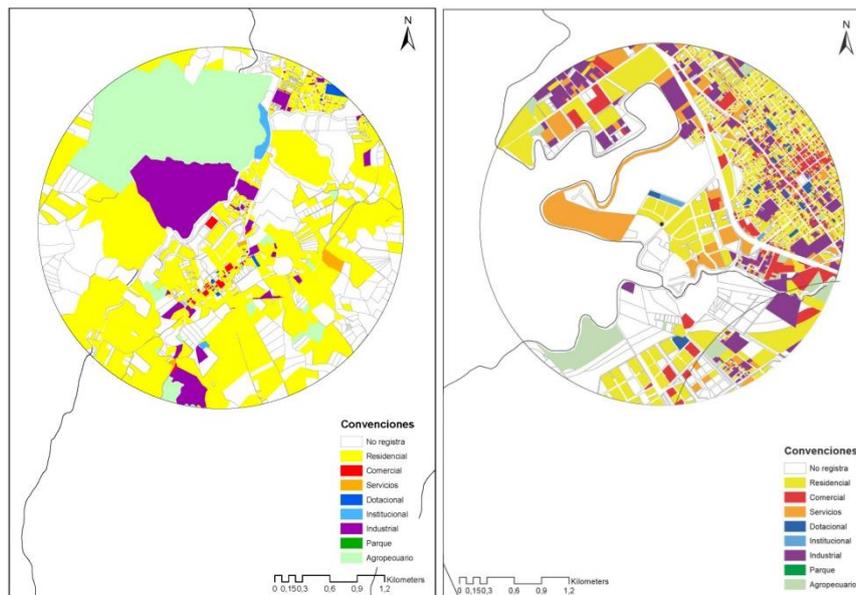
In effect, the financial structure of Colombia’s subsidized housing sector excludes significant numbers of urban residents, among them low-income earners with the highest need for housing. Yet, even employees often have difficulties to keep up with mortgage payments. The general (neoliberal) employment situation of Colombia’s economy which allows companies to hire and fire without much restriction especially affects the low-qualified, low-income sector. Moreover, lower income earners have fewer resources (family, property, savings) to fall back on to in case of need. Thus, in the residential compounds we investigated there were always numerous cases of home-owners who had lost their property because they could not comply with mortgage obligations.

³ To ensure debtors’ mortgage rate payments, they are obliged to make monthly contributions to a savings fund.

3.2 Construction in urban fringe areas

The construction of subsidized housing in suburban and urban fringe areas has multiple implications. First, many of the newly developed areas are built on rural land and lack amenities, services, employment opportunities as well as means of transportation. Even if buyers can hope that in the future such services and necessities will come, there is no guarantee they will or to what extent.⁴ To illustrate this point, let us compare a residential compound in the far south of Bogotá and one on the far western outreaches of the city. The first is located in what still is a primarily rural sector of Bogotá. While the district has made an effort in recent years to integrate/ connect the area into the greater metropolitan region through means of transportation, and today there are shopping centers and other services, the majority of residents still work in the city proper which means daily commutes of two to three hours. Residential compounds in Bogotá’s western outskirts were similarly constructed on rural lands, surrounded by mud and cows. The opening of a duty-free industrial park, however, offered thousands of employment opportunities and has evidently contributed to the development of the area. Today, there is a school, hospital, a shopping center, church, entertainment and leisure opportunities, and most residents do not leave their living area – despite the fact that it is actually quite well connected to the city proper.

Map 2: Land use around the two housing complexes in the south and west of Bogotá.



Source: Juan Fernando Usubillaga

In effect, structural factors such as the national market-driven housing policies with its concomitant realities of low-quality, deficient space, and mortgage payment obligations, in combination with the spatial distribution of low-income housing on the capital’s fringes importantly contribute to residents’ continued exclusion and marginality in Bogotá’s urban environment. These structural factors are only compounded by residents’ diverse social, economic, and ethnic background, as well as their residential trajectories. It is these latter aspects that the construction companies’ special programs aspire to amend. Before exploring these programs in more detail, in the following I will describe two residential compounds that were part of our sample.

⁴ Beuf (2012) argues that public planning decisions regarding bus routes, schools and hospitals go hand-in-hand with private investment interests that directly benefit from these policies.

4. RESIDENTIAL COMPOUNDS COMPARED

“San Francisco”⁵ is one of the older residential compounds in our sample. It is visibly different from other compounds for several reasons: Comparatively small (250 units), residents live in two to three story 43 m² large row-houses. The compound gives a relatively run-down impression: we saw garbage and scrap, the skeleton of a motorcycle in the parking area, and broken windows. Between the rows of houses is a space of about 4 meters: one meter walkway on both sides and two meters between which residents have transformed into small gardens to their liking: with flowers, the stature of a virgin, simple shrubs, or even lettuce and other produce. Since house entrances on both sides of the gardens face each other, this is a natural space for social interaction. The compound is also marked by the fact that there is commerce within the residential space – something that is actually forbidden.⁶ Nevertheless, several residents have converted their ground floor into shops selling soft drinks, cookies, and other daily necessities. Others offer mobile phone cards and internet access. Connected with the commerce, the compound is also distinct in the amount of activities and persons present at all times. People are constantly entering and leaving through the gates, including non-residents who visit the businesses inside. While there are no benches, seats, no communal salon, and not even a playground, children play in the car park and the walkways between the houses. People stand in their doorways to see what is going on in the compound or visit the small kiosks and shops to chat with neighbors and visitors. There is a high degree of familiarity between residents who not only know each other by name, know their homes from the inside, but also help each other and even lend each other money. Thus, San Francisco, despite its rather poor and run-down overall impression, appears to have a relatively high degree of social cohesion among residents.

Photo 4-6: Residential compound San Francisco: gardens, neglect, commerce.



Source: Author

The non-correspondence between outer appearance and internal processes is emphasized by another residential compound in our sample: “Villa Real”. Even though all the residential compounds at the center of this investigation roughly belong to similar economic strata, this compound has the appearance of a higher income stratum. It looks newer, is better kept, and more spacious than other compounds, especially San Francisco. There is no garbage; cars (many new and more expensive models) are parked in orderly manner. Green spaces between the buildings have play-ground installations, as well as some seats, and are well kept. In addition, the compound has a swimming pool and a climbing wall. Even though the heating of the pool does not work any longer, it is well maintained and an employee is in charge to supervise swimmers.

⁵ To protect informants’ and construction companies’ anonymity, I use pseudonyms for informants as well as for locations/compounds.

⁶ According to law, residential compounds are not allowed to have commercial activities inside its premises. In reality, however, there exists a gray area in which the administration and residents of a compound can decide to permit commercial activities to “support residents’ economic wellbeing”.

Photo 7-9: Residential compound Villa Real: tidy and with amenities, but little social interaction.



Source: Author

In stark contrast to the more upscale outer appearance, the compound is dominated by an atmosphere of distrust and conflict. This is apparently mainly due to the current, over-eager administrator. The administrator encourages, for example, security guards to take photos of rule infringements. In addition, if someone complains about a neighbor the administrator talks directly to the culprit mentioning the name of the complainer. These measures obviously cause great distrust between neighbors, as well as between residents and administration. In another incident, the administration organized the planting of trees in the compound. Yet putting the plants exactly where the compounds' children used to play, the intention behind the activity was clearly not the greening of the residential space.

Comparing the two residential neighborhoods, it becomes evident that relative wealth, better infrastructure and/ or quality of the built environment are not necessarily an expression of, or conducive to, producing social relations and social capital among residents. More important, as our research has shown, is the role of the administrator, together with the income situation of residents, the presence of commerce, as well as living in houses (not apartments). All of these factors appear conducive to good communal living or *convivencia*. Thus, in San Francisco, the administrator has been in charge for 8 years, an exception to the general high turnover rate. In addition, at least at some point she lived in the compound. Generally administrators in the socially subsidized compounds are professionals who are in charge of several compounds and live in slightly more upscale housing. Moreover, San Francisco's administrator – in compliance with residents' wishes - allowed the presence of small businesses in the compound because "people have to make a living". This measure clearly contributed to the knitting of social networks and relations among residents.

Nonetheless, it would be wrong to suggest that all is well in San Francisco; problems obviously exist. Not all the residents live harmoniously with each other and some have closer relations than others; there were conflicts and fights. Moreover, not all the residents were equally content with the administrator. Nevertheless, San Francisco notably distinguishes itself in comparison to the other compounds we researched through its more communal atmosphere. The presence of social capital has become even more evident in a recent move by residents of this compound to collect money to build a wall against a neighboring compound which they have identified as a source of insecurity. Underlining the sense of "community" in the compound is the fact that strangers entering to visit the shops have NOT contributed to a heightened sense of insecurity among residents.

6. SOCIAL CAPITAL GENERATING ACTIVITIES

6.1 Educational activities

There are a number of different activities suggested by the construction companies with the purpose of generating “social capital”. These include the organization of youngster in environmental awareness activities; the installation of garbage bins and supervision of residents’ compliance with recycling regulations; tree planting drives; Mother’s Day and Children’s Day celebrations, etc. The wide range of activities is reflected in their acceptance/popularity – some attract a significant amount of residents whereas others none. Yet, apart from their popularity, we have found no clear indication that these activities really promote social interaction beyond the event itself. Residents mostly comment that they attend some of the activities but that they have not formed lasting relations with neighbors as a result. Where this happens is in compounds which already have a better *convivencia* and where neighbors already interact on a more frequent basis. Thus the relation of the programs’ activities with the production of social capital in social housing compounds remains questionable.

At the same time, the nature and character of the activities reflect the commercial interests of the construction companies. Evidently, tidy housing compounds where residents respect the legally established norms for living in private property are advantageous to the construction companies’ economic success. This becomes even more clear when we consider that among the activities promoted by the “social capital generating” programs are compliance with mortgage and administration fee payments. In one of the residential compounds we examined people who had failed to pay their dues were flagged with an orange sign *moroso* (defaulter) on their mail box in the public entry of the compound for everybody to see.

Photo 10: Orange signs “*moroso*” on mailboxes indicate residents who have failed to pay their fees.



Source: Author

The discrepancy between the programs’ ambition to produce “social capital” and its reality was also evidenced by the reward system it involves. As one administrator told us, one weekend a truck with several representatives of the construction company came to the neighborhood with a file cabinet. This was the award the compound had won for complying with one of the program’s requisites. The administrator, however, who was relatively new in the compound, did not know about the price. That day, she was instructed to gather residents and, accompanied by music blasting from the truck’s stereo, the construction company’s representatives quickly took some photos handing over the file cabinet before swiftly driving away. Evidently, no social capital was generated in this

ceremony nor were residents' aware why they had been awarded. Yet not all is bad with the special programs offered by construction companies, as I will discuss in the next section.

6.2 Problem-solving activities

In contrast to the educational activities, the construction companies' programs also include problem-solving workshops and thematic events. These are organized at irregular intervals and not necessarily held in a compound but a public place attracting attendees from several residential compounds in the area. Among the activities were, for example, workshops to resolve social conflicts or to address security concerns, a residents' play-day, as well as sports activities, all of which proved fairly popular.

The security workshop we attended was held in a locale within Bogotá marked by a relatively higher crime rate. Administrative personnel from the residential compounds admitted to problems of micro-trafficking, threats of, and actual violence between neighbors and towards them. A workshop focusing on ways to improve security in the compounds was clearly a necessary initiative. Accordingly, participation was high. The atmosphere was quite tense because just days before a youngster had attacked the administrator when requested to stop smoking marijuana in the hallway. Participants appealed to the policeman who assisted the workshop to be more present and involved in the compound. This discussion led to the workshop activities, headed by the conflict resolution leader of this construction company's social capital program. Residents generally agreed that conflict prevention implied tolerance, respect, and education. Participants then worked in two separate groups. One focused on identifying factors that promoted or prevented violence. The other group created a map of points of insecurity within the compound. At the end of the workgroups, the event leader emphasized the importance of finding local leaders who would be in charge of reinforcing the agreements and measures that residents had agreed upon. Thus, in this problem-focused event, the program combined an educational mission with actually providing the community tools to address the issues, but also emphasized residents' own responsibility. It is obvious how this way of proceeding is much more likely to empower or capacitate residents and thus (more) likely to be conducive to the social capital generation.

7. THE NORMALIZATION OF SOCIAL HOUSING RESIDENTS

Main complaints in the residential complexes are about pets and noise, which is not very surprising. Even less so, as discussed above, as subsidized housing tends to be of poor quality, with very little noise (or climate) insulation. More noteworthy are frequent comments by residents that link residential problems with class (or, for the Colombian context, income stratum). Thus, one administrator commented that the main reason behind problems was that residents had never before lived in apartments. The administrator saw it as one of his prime tasks to teach residents how to live in an apartment compound: "Well, let's say, most of the owners, hmh, let's say it's the first time they live in a residential compound, it's the first time they buy a house, and so the function of the administrator is to orientate them how the cohabitation (*convivencia*) in a compound works and how it is different from living in an (informal) neighborhood."

This educational mission of the compounds' administrator – employed by the construction company – is clearly the motivation for the majority of activities within the social capital generating programs the companies run. Yet, it was not only administrators and the construction companies' representatives who saw it as one of their prime tasks to educate residents about the "ways of living in apartment complexes". Residents themselves used negative comments about neighbors who had never lived in residential compounds before to distinguish themselves. As a resident of a large compound in the south of Bogotá

commented: “I am ashamed to invite people here on weekends because of the ‘village fair’ [referring to street vendors, music, and other hubbub] they organize here; it’s horrible. The construction company did not tell us about this when we bought the house. I understand that people need to make a living, but this looks like a village fair!”

It is in these processes and practices that can see the “normalization” of population best at work. In the name of *convivencia* – living together – certain behavior was considered inappropriate and efforts were directed at eradicating it. While the control of pets and noise suppression obviously have benefits for the living conditions of the residential community at large, the rationale behind other rules and regulations introduced under the same logic are less clear. A case in point is the prohibition of commercial activities. Yet, our research shows the importance of commercial activities and social space within the compound. Small shops and businesses offer income opportunities and thus improve the economic situation of households. In addition, they are spaces where neighbors can meet and interact. They provide what Jane Jacobs (1961) called “eyes on the street”. Local practices such as offering store credit, which works because amounts are small and customers know each other, further cement social relations between residents. Residential neighborhoods without commercial activities and other spaces for social interaction, in contrast, are characterized by very little internal movement; people leave in the morning to go to work and come back at night. On the weekends and in their spare time they leave the neighborhood to go shopping and pursue other activities.

8. CONCLUSION

Construction companies’ accompanying programs and measures are intended to produce social capital in the social housing projects. However, as I have shown in this paper, in the context of the Colombia’s social housing politics, which are part of a neoliberal economic approach, such measures are rather means to normalize an “unruly” population. Instead of focusing on creating spaces for social interaction and generating trust in the residential communities, the programs aim at educating the mostly first-time homeowners in “how to live in apartments” (*propiedad horizontal*), including safety, hygiene, compliance with rules and (financial) obligations etc. Our research shows, however, that much more important for the *convivencia* in residential compounds is the general well-being of residents, including economic opportunities and the existence of social services and amenities. In this, the research also supports the critique of the “social capital” concept as applied to whole communities.

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