ABSTRACT

GARCIA GRANDON, DANIELA JEANETTE. Debt on my Plate: Making Sense of Food Shifts in Chile. (Under the direction of Dr. Sarah K. Bowen).

From the 1970s onwards, foods provisioning practices and diets have shifted globally, disproportionately affecting low-income populations. These changes are linked to economic and political structures that have contributed to growing socioeconomic disparities within Latin America. Drawing upon the food regimes framework, I utilize the case of Chile to explore how and why these trends have unfolded. In the last 30 years, Chilean diets have transitioned towards a more “affluent diet,” despite the fact that nearly one-third of Chileans report that they cannot afford to buy food with their salaries. At the same time, Chileans have experienced an expansion of consumer credit, led by supermarkets. Poor and working-class Chileans increasingly use credit card debt as a tool for feeding their families. Yet, current research has paid little attention to how people articulate these changes in food provisioning and food debt. Using secondary data and interviews with people in Santiago, Chile, I investigate how the neoliberal food regime, including supermarketization and financialization, shapes dietary transformations in Chile, and in particular, how people articulate and negotiate these food changes. My findings suggest that intersecting trends of supermarketization, financialization, and the expansion of global trade shape not only specific consumption practices, but also the shift away from local food markets and home gardening and toward global food retailers. Participants revealed shifting meanings attached to the food that they purchased. For instance, foods such as sushi and premium cuts of meat were considered desirable foods, and participants spent a considerable portion of their budget or used food debt to purchase them. Participants also expressed multiple and sometimes competing expectations around the nutrition and health of specific foods. There were class differences related to how participants discussed food provisioning practices. Most poor
participants were more worried about price and family preferences than anything else. Working class and middle-class participants were primarily motivated by their attempts to meet expectations around providing healthy and preferred foods, even when they lacked the resources to do so. Credit cards were a tool to break the barrier of affordability. The use of credit to buy food created a tension between participants’ budget constraints, which they considered their own responsibility, and their desire to indulge family expectations. Coping with social expectations was a source of anxiety and stress for those who used food debt as a solution strategy. Participants recognized that using credit to buy food created other problems for them, including the added burden of food debt as part of the labor of care, and the increased long-term economic unsustainability of the household, which thus contributed to the reproduction of poverty. Using theories of moral views of markets, I also explored the moral consequences of food debt. I found differences by class and social status in how participants described why they acquired or avoided debts to buy food, but similarities in how they expressed moral evaluations around the use of credit to buy food. Food debt acted as a device of social conflict, creating moral boundaries of blame to evaluate people as “at fault” or “not-at-fault.” Some people expressed ambivalence about these boundaries; I classified them as “ambivalent.” These conflicts also exposed the internalization and reproduction of neoliberal values of competition and individualism. This case stands to provide conceptual tools to understand the effects of globalizing trends on food transformations in Latin America and how people make sense of them on the ground and on their plates.
Debt on my Plate: Making Sense of Food Shifts in Chile.

by
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DEDICATION

To my participants.

To my husband, Andrés Henríquez.

To my parents and siblings.
BIOGRAPHY

Daniela García Grandón was born during a dictatorship and grew up in a democracy in Santiago, Chile. She is the daughter of Hernán García Alfieri and Elia Grandón León and the sister of Hernán and Marion García Grandón. Daniela spent most of her school years in San Miguel, a district in Southern Santiago, a place that marked her identity. She graduated from the Universidad de Chile and was the first person in her family to graduate from college, with a Bachelor of Arts degree in Sociology. Daniela then received her Master of Arts in Public Policy from the Universidad de Chile. Later, she was awarded a fellowship by Becas Chile to continue her studies abroad and learn the English language. While she was learning English, she met her future husband, Andrés Henríquez, and they got married. Beginning in 2013, Daniela pursued a Ph.D. in Sociology at North Carolina State University, with a concentration in Food and Environment. Daniela hopes to contribute in her research field while continuing to discover new places, people, and stories. She will challenge herself in all of her future endeavors.
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CHAPTER 1: HOW DO FOOD SHIFTS INTERSECT WITH NEOLIBERALISM?

Introduction

This dissertation examines how, in a context of neoliberal shifts, everyday Chilean families acquire and make sense of their food practices and beliefs. Neoliberal policies and processes, including the spread of supermarkets in developing countries, the increased use of financial instruments (such as credit cards) to buy food, and the increasingly globalized food system, have all profoundly changed foodways in both developed and developing countries. The expansion of supermarkets and the increased use of consumer credit cards shape not only institutions and markets but also the everyday lives of individuals and families. For example, while credit may allow families to obtain food in financially troubled times, it may also lead families to accrue debt, by purchasing food beyond their economic means. Yet, current research has paid little attention to how people articulate and respond to these changes in the food system.

Previous studies have shown how food system transformations are affecting Latin America (Bermudez and Tucker 2003; Hawkes and Thow 2008; Popkin and Reardon 2018; Rivera et al. 2004; Uauy, Albala, and Kain 2001; Yates-Doerr 2015). A significant amount of research, both within Latin America and globally, has focused specifically on the relationship between neoliberal policies and aggregate shifts in food patterns (Burch and Lawrence 2009; Busch 2010; Dixon 2009; McMichael 2009b; Patel 2012; Pechlaner and Otero 2008; Sage 2013; Uauy and Monteiro 2004). Some of these studies have identified supermarketization – or the the consolidation and concentration of power within the food retail sector – as one of the main forces that drives dietary patterns. Others have identified increases in global trade (Baker and Friel 2016; Busch and Bain 2004; Uauy and Monteiro 2004) and foreign direct investment (Hawkes 2005) as driving factors. Fewer studies, however, have examined the nuanced everyday food
practices and beliefs that underlie these dietary transitions. Research on food shifts has not looked at the potential connections between these broader mechanisms (such as neoliberal policies and processes, namely supermarketization and financialization) and the practices of everyday life.

To explore these transformations in the context of the Global South, I conceptualize food systems as relational, showing interactions and experiences within the social, historical, economic, ecological, and nutritional realms of my case (Guptill, Copelton, and Lucal 2017). I focus on the case of Chile. Chile is an emerging economy that has experienced shifts similar to the shifts that have occurred in other parts of North and South America. However, Chile is unique because consumers increasingly rely on consumer credit—generally credit cards provided by supermarkets, including to low-income families—to buy food (Gonzalez 2015a; Han 2012; Muñoz 2017; Ossandón 2014b, 2014c).

**General Trends in Dietary Shifts**

Social scientists and nutritionists have shown that in many advanced capitalist countries, wealthier populations have historically had access to greater dietary diversity and higher energy intake and, thus had higher food security (McMichael 2012; Popkin and Reardon 2018). In contrast, more impoverished populations have historically consumed greater quantities of plant-based foods and grains, because meat and other energy-intensive foods were expensive and mostly inaccessible (Dixon 2009). After the 1950s, when government-subsidized grain began to be used for animal feed, less affluent populations began to eat animal proteins more frequently, as it had become cheaper to acquire them (McMichael 2012). As more impoverished populations gained access to a broader range of foods, plant-based foods were gradually replaced with animal-based foods and oils and fats, as well as processed foods, many of which were made from
corn or soy (Smedshaug 2010; Uauy et al. 2001). Scientists and policymakers also began promoting animal protein as the key to human nutrition after World War II (Kimura 2013). Although the official focus on protein dwindled after the 1970s, worldwide meat production had increased fourfold by 2009 (Smedshaug 2010), and global fish consumption doubled over the same period (FAO 2013).

Researchers have examined what Popkin (2002; 2004) has called the “nutrition transition,” which refers to the shifts that have taken place in the dietary patterns of consumers in Latin America over the last 30 years. They argue that these shifts are linked to increases in the prevalence of overweight and obesity, as well as diabetes, cancer, and cardiovascular diseases (Popkin 2002). The percentage of undernourished people in Latin America fell from 14.7% in the 1990-1992 periods to 5.5% in the 2014-2016 periods (FAO 2015). However, the proportion of individuals considered overweight or obese increased considerably during the same time (Popkin 2004). The percentage of children under five classified as overweight or obese in Latin America increased from 6.6% in 1990 to 7.2% in 2015 (WHO 2016). More than 20% of the populations of the Southern Cone (i.e., Argentina, Chile, Brazil, Paraguay, Uruguay) is now obese (FAO 2015; Monteiro et al. 2013; Monteiro and Cannon 2012; Popkin 2015; WHO 2016). Scholars attribute the dietary shifts described above to the growing role of supermarkets, the increasing influence of financial institutions, the intersections of these two factors, as well as the increased availability of certain foods. To understand these changes, the concept of food regimes is useful, as it shows how capital accumulation and geopolitical power fundamentally shape the production, distribution, and consumption of food (Friedmann and McMichael 1989; McMichael 2009b, 2009a; Sage 2013).
Changes in people’s food provisioning and dietary practices are considered by some researchers to be an expression of the neoliberal food regime (Burch and Lawrence 2009; Dixon 2009; McMichael 2009a, 2009b; Pechlaner and Otero 2010, 2008; Sage 2013). The food regimes perspective is useful because it allows for the exploration of links between political-economic shifts and food patterns. Scholars argue that the current set of regulations and institutions benefits supermarket chains, financial speculators, and transnational agri-business organizations at the expense of farmers, workers, and consumers. Moreover, these regulations and institutions disproportionately impact middle- and low-income populations, women, and people of color (Clapp and Cohen 2009; Headey and Fan 2008; McMichael 2009a; Moore 2010; Otero et al. 2015; Russi 2013).

**Food Regimes: History and Context**

This dissertation builds on the notion of food systems as interconnected social and ecological subsystems, institutions, processes, and interactions (Baker and Friel 2016; Guptill et al. 2017). I use insights from the food regimes perspective and put them in the context of the existing food system. The concept of food regimes was developed by Harriet Friedmann and Phil McMichael (Friedmann 1987; Friedmann and McMichael 1989), who posited that food and agriculture are deeply ingrained in and reflect the workings of the global capitalist economy (McMichael 2009b). Thus, transformations in the food system are a combination of capital accumulation and geopolitical power, and they shape the production, distribution, and consumption of food (Friedmann and McMichael 1989; McMichael 2009a; McMichael 2009b; Sage 2013).

Friedmann and McMichael (1989) explained that the first food regime occurred between Britain and its colonies from 1870 to 1914. Britain controlled the production and distribution of
food in its empire and used its colonies to make food products available at a low price. During the second food regime, from 1947 to 1973, food aid programs in developing countries absorbed food surpluses from the United States, thus contributing to imbalances in developing countries’ internal economies and subsequent external debt (McMichael 2012). After the second food regime, a rise in oil prices in 1973 contributed to an ever-increasing spiral of countries’ lending and debt, in part fueling the debt crisis of the 1980s.¹

The debt crisis relocated financial power in the world; government and business elites benefited while the poor became increasingly disadvantaged (McMichael 2012). While this happened in the economic realm, in the political sphere discourses shifted from a focus on aid and development to participation in the market as a means of overcoming debt. Indeed, Latin American nations were forced to curb their spending and undergo a collection of measures known as structural adjustment, which focused on financial deregulation to increase foreign investment, currency devaluation, privatization, and the promotion of exports, as well as reductions in public spending the dismantling of the social safety net (ECLAC 1992; Ffrench-Davis and Stallings 2001). These actions benefited international corporations, allowing them to become bigger and more powerful (Sage 2013). Interestingly, this transformation paved the way for a nutrition transition that occurred in many places in Latin America and around the world.

While most scholars agree that a new food regime emerged around 1980 and that neoliberalism was its organizing principle, they disagree on how to define or characterize it. Scholars continue to debate the specific features of the third food regime. The literature focuses on the following essential characteristics: 1) deregulation of food businesses (Busch 2010;

¹ With the support of the International Monetary Fund (IMF) and the World Bank (WB), transnational banks made important loans to Third World countries in need of liquidity (McMichael 2012). Such loans contributed to price instability and imbalances in most nations. Since the 1980s, financial deregulation, liberalization, capital mobility, and speculation have increased, with an important increase in the flow of foreign direct investment (FDI) between countries.
McMichael 2009b, 2009a; Pechlaner and Otero 2010); 2) transformations in global trade (including greater distances between sites of food production and consumption) (Busch 2010; Busch and Bain 2004; Giménez and Shattuck 2011; McMichael 2009a; Raynolds 2000); 3) transformations in agriculture, such as the increased use of biotechnology (Busch 2010; Kloppenburg 2005; Pechlaner and Otero 2008); 4) transformations in the role of supermarkets (Burch and Lawrence 2007; Friedmann 2005, 2009; McMichael 2009a; Smith, Lawrence, and Richards 2010); and 5) increases in the influence of financial institutions within the food system (Bonanno and Busch 2015; Burch and Lawrence 2007, 2009, 2013). Before I analyze the food-specific processes associated with neoliberalism, it is necessary to discuss and define some standard features of the neoliberal political economy, particularly in relation to the food system.

Neoliberalism and Financialization

Capitalism, as the organizing economic principle based on transformation of social property relations for the pursuit of capital accumulation, is constantly transforming and adapting in order to expand and allow capital accumulation to continue (Amin 2013; Beckert 2012; Foster 2007; Wood 2002). The ideology that legitimizes capitalism is neoliberalism (Crotty 2003; Harvey 2007; Harvey 2005; Portes 1997), which emphasizes competition as a defining characteristic of human relations. Neoliberalism reduces citizens to one dimension: consumers, whose actions and choices are best exercised by buying and selling, over citizens (Braedley and Luxton 2010; Ioris 2016). Both capitalism and neoliberalism have transformed the food system, shaping the quality and quantity of food available and people’s social interactions and beliefs around food (Busch 2010; Clapp 2014; Gonzalez 2004; Guthman 2007; Moore 2010; Otero et al. 2015).
Neoliberalism is defined by the political-economic principle that the promotion of self-regulating markets reduces and often eliminates barriers to the free circulation of commodities, capital, and ecosystems (Bonanno and Wolf 2017; Carney 2015; D. Harvey 2007; McMichael 2009a, 2009b, 2012; Moore 2010). The neoliberal reforms required for maximizing surplus are deregulation, cutbacks on state spending, and the implementation of state policies aimed at “privatizing state-owned enterprises, eliminating subsidies, and promoting foreign direct investment” (Bowen and Gaytán 2012:73). In the Global South, these measures were enforced by the World Bank and the International Monetary Fund. While primarily understood as a macro-economic doctrine, neoliberalism also acts as an ideology at the individual level, emphasizing values of personal responsibility and individualism. The implementation of neoliberalism “has resulted in the spatial and political reorganization of capitalist social relations” (Bonanno and Wolf 2017: 210).

Researchers argue that neoliberal doctrines and reforms fueled the development of new financial structures and practices. Scholars argue that a critical attribute of neoliberal shifts is greater financialization (Beckert 2012; Davis 2009; Dore 2008; Foster 2007; Foster and Magdoff 2009; Freeman 2010; Krippner 2005; Lapavitsas 2013), meaning that accumulation of capital increasingly occurs mainly through financial capital instead of through production or the provision of services. Financialization also gives individuals and households the opportunity to use financial instruments, such as consumer credit, mutual funds or 401ks, to generate profit. In doing so, they alter the “financial landscapes” in their everyday lives (French, Leyshon, and Wainwright 2011; Stenning et al. 2010).
Key Features of the Neoliberal Food Regime

This dissertation examines food shifts in Chile as an expression of the neoliberal food regime. While all five of the attributes of the neoliberal food regime mentioned above are components of the transformations that I analyze in this chapter, I focus primarily on financialization and supermarketization, which are of particular significance in the third food regime. As large transnational corporations that hold power within agri-food chains, supermarkets are now “being further integrated into financial circuits where profits can be generated via financial trading” (Bonanno and Busch 2015).

Supermarketization in Latin America

Starting in the 1980s, supermarkets expanded their reach around the globe and consolidated their ownership. As supermarket chains grew in number and scale, economic and political power began to shift from food processors like Heinz and Nestle to retailers like Walmart and Tesco (Busch and Bain 2004; Nestle 2007). In turn, these processors squeeze farmers, increasing the gap between the prices farmers get for their goods and what people pay at a supermarket (Carolan 2016). Supermarkets also exercise power within the supply chain itself, as supermarkets can leverage power over manufacturers (Konefal, Mascarenhas, and Hatanaka 2005). One consequence of this is oligopsony, which refers to a situation when there are few buyers but many sellers. While this transformation of the food system was led by retailers, it was encouraged and supported by government regulations, economic liberalization, and international organizations (McMichael and Friedmann 2007; McMichael 2012; Popkin and Reardon 2018). As food retailers took control of agri-food chains, they became the primary authorities in food production, distribution, sales, and even taste (Dixon 2009). In doing this, supermarkets essentially determine what people eat (Nestle 2007; Patel 2012). As Sage (2013:72) states, we
must “better understand the sources of vulnerability of the global food system,” referring to the power of the supermarkets within the food system.

During the 1990s, supermarkets expanded the model used in the United States and the United Kingdom into Latin America. Some countries in Latin America saw their first supermarkets after World War II, but the real supermarket revolution in Latin America occurred after 1990. Although the supermarket transformation took place over a 50-year period in the United States and the United Kingdom, in Latin America, “the rapid rise of supermarkets” took place over just ten years (Reardon and Berdegué 2002; Popkin and Reardon 2018). However, this transformation was not homogeneous in Latin America. By 2010, some countries (Colombia, Mexico, and most of Central America) had experienced a shallow adoption (of about 50% or less) of supermarkets, whereas Argentina, Chile, Brazil, and Costa Rica had experienced supermarket adoption of 70% on average (Popkin and Reardon 2018). Popkin and Reardon (2018) find that total nominal food sales of supermarket chains increased in Latin America (on average) fourfold from 2002 to 2011, which is faster than the growth of the GDP per capita.

Financialization and Consumer Credit

The expansion of supermarkets has also contributed to the financialization of the economy in these nations. In general, scholars recognize that the financial sector’s growing influence on the food supply chain is a critical force in rural policymaking and food production and consumption. More specifically, supermarkets increasingly began offering consumer credit and became financial institutions. Burch and Lawrence (2009: 267) explain that supermarkets “are moving into banking, and are altering their role as they move from being retailers of products, into the provision of capital.” McMichael (2009b) notes that supermarkets have established their financial services in a variety of ways, altering the terms and conditions under
which actors within the agri-food chain interact. Some of these financial services include offering credit cards, hosting insurance policies, and creating their own banks, such as Tesco Bank in the UK (founded in 2009).

In general, as described above, household debt burdens have increased as more consumers have begun using credit. Few studies have looked at the intersections between household debt and food practices. Within the U.S., some scholars have argued that there is an association between the growing ratio of income to debt and food insecurity. Specifically, Chang, Chatterjee, and Kim (2013) showed that indebted households are more likely to experience food insecurity, especially among families below the poverty line who do not have access to food assistance. In general, however, the literature has paid little attention to how household finances interact with food practices, despite growing evidence of class-based gaps in dietary quality (Rehm et al. 2016) and mixed results about the relationship between food insecurity and household income (Gundersen 2013).

The supermarketization and financialization of food penetrate people’s everyday life interactions, whereby the boundaries between the local, regional, and global begin to diminish (Ioris 2016). Both are an expression of neoliberalism, shaping patterns of accumulation that affect the distribution of power and wealth among food consumers, producers, and everyone in between (Baud and Durand 2012; Fuchs, Meyer-Eppler, and Hamenstädt 2013; Isakson 2014).

In a capitalist system, I consider household finances to be part of the structural transformation of society, in which financial practices become expressions of inequality and a mechanism for control. Therefore, the increased use of credit cards to pay for food introduces neoliberal values, such as individualism and competition, which led into a breakdown of collective identities among people, particularly related to one of the most elemental things in our
lives, the acquisition of food. Similarly, the rise of supermarkets has changed consumer-producer relations, mediating diets and lifestyles (Dixon and Isaacs 2013; Wrigley and Lowe 1996).

Supermarkets strategically accumulate economic capital but also consolidate and reproduce their legitimacy by using cultural intermediaries, including marketing efforts, loyalty programs, and their own credit cards, as well as by lobbying regulators (Lawrence and Dixon 2015).

Chile is particularly relevant in this regard. Chile has experienced dramatic dietary and food provisioning shifts in the last 30 years, along with an expansion of household credit in the low-income population, with supermarkets acting as one of the central card-giving institutions.

The Case of Chile

Chile has an extractive economy with high rates of economic growth and high rates of social inequality. Income inequality in Chile is currently the second highest in Latin America, after Brazil, which means that Chile has an excessive concentration of income at the top of the distribution (Rodriguez Weber 2015). The Gini coefficient, a measure of income inequality (where zero is perfect equality), is 0.47 for Chile, compared to 0.39 for the United States and 0.24 for Iceland. Chile’s high inequality is considered a significant obstacle to development (Rodriguez Weber 2015; Solimano 2012). At the same time, poverty rates in Chile have declined over the last 30 years, and food insecurity rates are relatively low. The Global Food Security Index (GFSI), an index of 113 countries, ranks Chile as number 24 in the world, with one being the least food-insecure country. The United States rates number two (GFSI 2017). However, these rankings may not be an accurate measure of food insecurity, since they are based on national averages and ignore important socioeconomic and geographic variations within countries.
Chile’s high economic inequality impedes long-term social and economic progress, especially for more impoverished populations. Inequality stems from an ineffective and inequitable taxation system, consumer taxes that overly burden the poor, educational inequality, low salaries, and increasing indebtedness (Rodriguez Weber 2015). Most of these capitalist-neoliberal transformations started in the mid-1970s, during Pinochet’s dictatorial government when Chile transitioned from a democratic socialist government to a neoliberal dictatorial regime.

**Neoliberal Reforms and Finances**

Chile’s neoliberal transformation began after the coup d’état conducted by Augusto Pinochet in September 1973. The nation shifted from an economy oriented around Import Substitution Industrialization (ISI)² to a liberalized economy (Ffrench-Davis and Stallings 2001; Harvey 2005; Solimano 2012). The new economic system focused on a self-regulating market, which in turn transformed property, production, and social relationships (Ffrench-Davis and Stallings 2001; Garreton 2013; Solimano 2012).

During this period, the government privatized many public institutions, deregulated financial firms and transactions, cut social welfare programs, and restricted the state's role (except in aiding private firms) for security and macroeconomic management (Ffrench-Davis and Stallings 2001; Solimano 2012). Subsequently, during this time there was a consolidation of trade in general and in the financial sector in particular, along with an increase in the use of consumer credit (Ossandón 2014a).

Neoliberal transformations also impacted social inclusion and provision. Scholars in Chile recently have been paying more attention to the consequences of neoliberalism within the

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² This is a trade and economic policy that emphasizes the replacement of foreign imports with domestic production. The main idea is to achieve development through increased autonomy in domestic production.
social fabric, arguing that the implications of the reforms on class structure, development strategies, and collective behaviors have become more evident since 2010 (Solimano 2012; Garreton 2013; Ruiz and Boccardo 2015). Regarding the class structure in Chile, middle-class incomes are very low, so the distance between the lower classes and the middle class is minimal. What separates them are differences in educational attainment, occupation, and job security (see Barozet and Espinoza 2008 about the vast complexities within the middle class in Chile).

Over the last 30 years, Chilean society experienced an increase in mass consumption via increased access to goods (Moulian 2002). However, these changes are associated with higher indebtedness and precarious working conditions (Han 2012; Ossandón 2014c). Indeed, household consumption has grown more than investment and the total Gross Domestic Product (GDP) (Saez Rubilar and Paez Espinoza 2014).

During Pinochet’s regime, the country allowed the entrance of external capital in the form of international credit loans to Chilean banks and private companies (Meller 1992, 1991). Both the increase in foreign credit and the automatically-adjusted exchange rate created an export boom, speculation, and inflation, which in turn carried the financial system to a crisis at the same time the international debt crisis of the 1980s, began. To confront the crisis, the government was forced to sign a structural adjustment loan with the World Bank (WB) and the International Monetary Fund (IMF).

After 1990, democratic governments deepened neoliberal reforms by entering bilateral free trade agreements (FTA) with the United States, China, South Korea, and the European Union, among others. Trade barriers vanished, and prices of goods fell. These modifications boosted consumer capacity, especially for the upper and middle classes.
Chilean consumers also experienced increased access to credit cards and bank accounts starting in 1987. Contrary to other countries, where credit expansions primarily targeted middle- and upper-class consumers (Guseva and Rona-Tas 2014; Trumbull 2014), the expansion of credit in Chile also targeted low-income populations. This was in part because retailers, instead of banks, led the expansion of access to credit. While banks typically use complex screening systems\(^3\) to issue credit to or set credit limits for their customers,\(^4\) retail credit cards are issued based on stores’ evaluations of customers’ credit behavior (Ossandón 2014c).\(^5\) Bank credit cards are usually given to people with stable incomes, while supermarket credit cards have fewer restrictions (Ossandón 2014c). However, store cards often charge higher interest rates than banks for late payments. Because low-income consumers often cannot pay on time, retailers receive a substantial gain from those payments by charging interest and administrative fees (Ossandón 2014b)\(^6\). According to the national consumer service, these interests and fees variate greatly, depending on the amount loaned, number of installments, store, among other factors. In this context, a growing credit industry has generated wealth for the upper class while promoting a pathway to debt, including food debt, among the poor and working class, who have been afforded little protection from the debilitating cuts to the welfare state (Han 2012). For some of these families, credit could also mean help in tough times and a source of identity.

\(^3\) In Chile, banks use structural social data, which includes income, job contract, and patrimony to screen their customers (Ossandón 2014b).

\(^4\) Similar to the experiences in Western Europe, after the fall of the USSR, banks tended to have complex screening processes to deal with uncertainty and to target less risky consumers (Guseva and Rona-Tas 2014).

\(^5\) Chilean stores monitor payment behaviors using the national number of identification. The stores do not have to deal with complementarity as Western Europe banks do (Guseva and Rona-Tas 2014), because the stores act as both the issuers of credit and the merchants, and they deal with the uncertainty by replacing collateral with small credit amounts. Losing money with someone at the beginning of the process is not so bad, but incremental credit increases over time are profitable due to high interest rate and administrative charges.

\(^6\) Unlike bank cards, store cards have flexibility in the interest rate and fees that they apply to the total cost of credit. This means that interest rates and fees are variable and depend upon the stores, amount of credit, and number of installments. As customers check out, store clerks generally ask how installments they want to pay for that purchase. The shopper can choose as many as they want. More installments are usually associated with a higher total cost of the credit.
Retail credit cards are now the central credit-giving institution for lower-middle-class and low-income people in Chile (Barros 2012). Individuals and families have developed strategies for navigating long-term debt, for example by paying one card one month but not another, or going into debt on one card to pay off another. In a context of increased cuts to the social safety net, some families have learned how to survive with credit card debt instead of a salary (Barros 2012; Gonzalez 2015b; Ossandón 2014b). Between 1993 and 2013, the number of credit cards used in Chile grew from 2.6 million in 1993 to 23.7 million in 2007 to more than 30 million in 2013, “led by retail firms whose share of cards in circulation exceeds 80 percent” (Clark 2015:207). Store credit card transactions in Chile represent almost three times the value of bankcard transactions (Ossandón 2014c).

Some scholars have looked at the consequences of expanded credit use and increased debt among low-income populations in Chile. Han (2012) shows how poor Chileans experienced mental and physical illnesses and low quality of life as a consequence of their increased debt. Ossandón (2014b) and colleagues tracked credit loans as a means of survival for thirteen households in low-income areas of Santiago. They argue that credit cards provide “the medium of payment for those whose income is not enough to consume without credit” (p. 11) and that families use their weak and strong ties to expand credit limits. This practice is called “darse vuelta con las tarjetas” (“surviving with the cards”); it generally involves having three to seven cards and distributing them between food, clothing or bills to make ends meet (Barros 2012).

Poor populations in Chile, often unable to afford necessities (FAO 2017), started to use credit to obtain essential goods, such as food. Indeed, the poorest 20% of Chilean households have total incomes below the cost of a basic food basket (Saez Rubilar and Paez Espinoza
While the ratio between prices of food and income has decreased over time worldwide (Popkin 2015), the opposite has happened in Chile. The ratio of food costs to income has increased over time (Clark 2011). This increase resulted in a huge burden not only for low-income families but also for a significant portion of (lower) middle-income families. Credit plays a role in helping these families acquire food.

Although scholars increasingly examine the consequences of credit use and debt on family well-being in Chile, few scholars have looked at the relationship between supermarkets, household credit, and food practices. As Chile undergoes critical dietary transitions, it is likely that supermarket expansion and household credit are playing a role in this transformation.

**Food Market Shifts**

This section presents information on how food systems in Chile have changed over time, especially since 1970. This information is vital to understanding the following chapters’ analyses and interpreting the narratives of the participants in this study. Significant changes have taken place in how Chileans acquire food to eat. Like other countries in Latin America, Chilean people historically produced their own food, and traded or purchased food in traditional markets, such as *vegas* and *ferias*. Now, supermarkets and hypermarkets occupy the most significant share of the food retail market, although *ferias* are still vital for food provisioning throughout the country. Despite the penetration or adoption of supermarkets in the Chilean economy, around 67% of families visit *ferias*, or street markets, at least once a week in Santiago (FAO, ODEPA, and ASOF 2013). In what follows, I describe food provisioning practices in the capital city of Santiago and how they have changed.

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7 This refers to “the calculated price of a set of basic foodstuffs and is standardized according to the percentage of food expenditure and household size” (Øyen 2006).
Vegas, or wholesale markets, date back to the colonial era and are funded by private and public capital. Individuals, small stores, and restaurants obtain goods at these wholesale markets. The most important vega in Santiago is the vega central, which was the point of entry to the city for most farmers and growers, selling not only fruits and vegetables but also meats, dairy, honey, and prepared food products (e.g., marmalades, cheeses). Today, vegas provide food for individual consumers and in bulk for small restaurants and neighborhood produce stores called “verdulerias”; however, vegas have decreased in importance (Salazar 2003).

Ferias, better known as ferias libres, were the most critical places to buy food in the past and continue to be very important (Salazar 2003). People use them primarily to acquire fresh produce, fresh fish, and grains. However, it is also possible to find dairy, meat, cleaning products, clothing and other miscellaneous products at the ferias. In the past, vendors at the ferias obtained much of their produce from the vega, but now with multiple ways to obtain products, vendors acquire foods from a variety of places. They may buy some directly from producers, produce some food themselves, and buy from wholesalers. The feria markets represent about 70% of the national market for fruits and vegetables, and 30% of fresh fish sales (ECLAC, FAO, and IICA 2015). After several attempts to suppress the ferias by elites as well as the central and local governments, they remain today as an outlet to buy food (Salazar 2003). As of 2016, there are 1,114 ferias libres in Chile and 455 in the Santiago metro area. 52.5% of their workers are women, and 75.8% of these women are owners of their own shops (SERCOTEC 2016). Currently, these markets only open twice a week in each neighborhood, and they rotate every day all over Santiago.

As markets that move around the city, ferias are conveniently located a couple of blocks from every household twice a week. Traditionally, people walk to the feria. Different social
classes behave differently. For example, to do this labor, wealthy people send domestic workers, who are easily identifiable because they wear a uniform, while other social classes send the women of the house (Salazar, 2004). In addition, some people, usually men, will carry a cart or bags to a home for a fee or tip. Importantly, the products sold in ferias are mostly non-processed foods, compared to the wider range of products sold in supermarkets and other food stores (Contreras, Krivonos, and Saez 2014).

One of the most significant changes in Chile’s foodscape is the rise and spread of supermarkets. Some supermarkets chains and independent stores operated on a small scale from 1957 to 1990, with most being domestically owned. They were concentrated mainly in upper-income neighborhoods, with a few cooperatives in low-income neighborhoods. The first mall in Chile appeared in 1980, and after 1990, malls and supermarkets spread rapidly and were often built together. During this time, domestic supermarket chains grew dramatically and expanded across the country very quickly, including international firms such as Carrefour. However, international chains were not as successful as domestic chains (Dirven and Faiguenbaum 2008). These domestic chains penetrated both upper-middle class and lower-income neighborhoods (Dirven and Faiguenbaum 2008). In Chile, as in other countries of Latin America, urbanization was a necessary but not sufficient condition for the growth and spread of supermarkets. The key for Latin America was economic liberalization, which started in the mid-1970s and allowed supermarkets to consolidate and accumulate more profits (Popkin and Reardon 2018).

Supermarkets quickly gained power within the food system in Chile (Clark 2011). While supermarkets established backward linkages with producers and intermediaries in the agricultural sector, they also transformed the eating and buying habits of consumers, displacing local produce markets (verdulerias) and butcher’s shops. Most international supermarkets, such as Carrefour
and Royal Ahold, chains have failed to be successful in Chile due to strong competition from local chains. Walmart is an exception: it acquired one of the most important domestic chains, D&S, and maintained the brand names (e.g., Líder, Ekono) and style of the original store.

Table 1 below shows the biggest supermarket chains in Chile. The total adoption of supermarkets is 68% in Chile, compared to 20% in Peru and 30% in Colombia (CERET 2016; Euromonitor 2017). The top supermarket chains in Chile is Líder (owned by Walmart), which has the largest market share. Walmart has owned Líder since 2010, but before that, Líder, under the D&S corporation, was already a national chain and very powerful. The second most important supermarket chain (but the most important retail company in the country) is the domestic CENCOSUD S.A., owned by Horst Paulmann. The third and fourth largest food retail corporations still have an important part of the market share and are also expanding throughout Latin America: FALABELLA (with its supermarket Tottus), and SMU (with its supermarkets Unimarc, Mayorista 10, and Alvi, among others). The latter started as a cooperative in 1961 with a focus on social equality, as it was owned by the Catholic Church; it began building stores in low-income neighborhoods and offered low prices. However, in 1977, during the dictatorial liberalization, the cooperative was sold to a private company. The growth of supermarkets chains in Chile goes beyond the national frontiers. Chilean chains exported their business model and brands to neighboring countries and, since 2000, Chilean retail firms have become some of the leading chains in South America, particularly in Argentina, Peru, Brazil and Colombia (Deloitte 2014).
Food regime theorists argue that the global integration of the food supply chain, year-round availability of fresh foods, the financialization of the entire food system, along with deregulation and privatization, allowed supermarkets to gain power (Burch and Lawrence 2009, 2013; Carolan 2016; Lawrence and Dixon 2015; McMichael 2009a). This was the case in Chile. Whereas in many countries, supermarket chains are foreign firms, in Chile, food retail is dominated by domestic chains that were able to set their own business model beyond national frontiers (which concentrated ownership not only of the supermarket but also different types of
retail companies, such as shopping centers, and financial institutions) and rules. All of this has shaped how food is grown, distributed (including imported/exported), and sold. Chilean supermarkets have based their model on selling expensive foods to loyal customers, targeting their goods to consumers with certain life styles. Thus, supermarkets are the new authority not only in food provisioning, but also in ushering in a new model of shopping.

**Contemporary Food Changes**

Political and economic changes that occurred starting in the 1970s also shaped Chilean food and agricultural systems. The availability of agricultural land in Chile has decreased progressively since the mid-1970s due to the expansion of urban areas and an increased focus on seasonal export crops (Valdés, Guerrero, and Garrido 1988). Concurrently, the low-income population lost purchasing power by about one-third over the course of the 1970s, which impacted their ability to buy food (Solimano and Hakim 1979).

Previous governmental policies, including Allende’s reforms⁸, had focused on eradicating malnutrition, expanding milk delivery programs, using technology to boost production, and implementing school feeding programs (Solimano and Hakim 1979). However, after 1973, these advancements were set back; some programs were cut and others reformed. The remaining programs worked under the logic of the “mother-child binomial,” allocating all of the reproductive and health responsibility to women. For example, if a child was diagnosed as being malnourished, he or she was taken away from the family and taken to a center in order to regain weight, and the mother was forced to attend meetings to learn how to be “a good mother” or a

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⁸ Salvador Allende was a socialist president elected democratically in 1970. He had an agenda that included import substitution industrialization. His political involvement started long before his presidency, and he was an important part of policy reforms in previous governments, including policies related to the health system (such as providing care for pregnant women, and free lunch for school children), agrarian reform, and nationalization of industries. His government ended abruptly after a Coup d’état in September 1973. A military government led by Augusto Pinochet took power, dissolved the congress, and suspended the constitution.
“good woman” (Pemjean 2011). These programs started to be questioned after the 1990s and were gradually reduced.

Amid concerns about malnourishment, public health officials framed overweight children as a sign of health and good mothering. Pemjean’s (2011) research finds that starting in 1952, the public health system in Chile promoted overweight children as healthy. This strategy started to be reassessed in the mid-1990s and ended in 2002, when the nutritional landscape had changed so much that it could not be ignored. Gendered ideologies were key to these images that linked health with being overweight, because they associated care and food with being a good mother. This happened in a context where the food that most people consumed was relatively low in sugar and fat. This context is important to understanding the next section on health outcomes.

After 1990, people gained purchasing power, as the economy grew and inflation rates went down. Chile increased its food production and established itself as an exporter of food. The most critical export sectors were fruit, wine, and seafood. However, although the reasons for this are unclear, only half of the Chilean population consumes the health ministry’s recommended amounts of fruits, vegetables, and seafood (Fundacion Chile 2016; Fundacion Chile and Adimark 2015). Despite the fact that many people do not consume the recommended amounts, these products still have relative importance in Chilean diets, although their prices have increased over time.

Increasingly, scholars identify a change in dietary patterns in Chile, which I will discuss in greater detail in Chapter 3. To summarize here, there has been an increase in consumption of saturated fats (meat and dairy), processed food (pastries, fat spreads), and added sugar (sugary drinks and juices) (Crovetto and Uauy 2008, 2002). The cost of foods high in fat, sugar, and salt has decreased (Fundacion Chile 2015). Sales of processed fruits and vegetables, such as frozen
foods, have increased at a rate of 10% per year, according to Euromonitor International (2018). In addition, the industrialization of food production has contributed to a decrease in the relative cost of other processed foods over time.

**Health Outcomes Changes**

Over time, Chile has faced diet-related social and health problems such as undernutrition and infant mortality. After 1990, government food programs expanded their target populations to include college students, high school students, preschool students, working-age adults, elderly people, and people with celiac disease. Statistics show that the percentage of the population considered “undernourished” decreased from 4.3 percent in 1990 to 2.6 percent in 2015 (ISPCH 2016). Chile does not comprehensively measure the prevalence of food insecurity. The only indicators are international composite measures, such as the global food insecurity index. As mentioned above, according to this index, Chile is ranked 24 among 113 nations (GFSI 2017). Although scholars and international experts agree that food insecurity is relatively low overall in Chile (Atalah, Amigo, and Bustos 2014), there are many populations, such as rural indigenous groups, in which the prevalence of food insecurity is still high (Clark 2011).

Chile currently faces new challenges related to an increasingly overweight and obese population, although these measurements are far from perfect. Around 39.2% of the population is overweight, and 25.1% of the population is obese (OECD 2017). (The category of “overweight” also includes people who are obese.) Many scholars argue that these health trends are related to changes in dietary patterns, especially the increased consumption of saturated fats, processed food, and added sugar (Crovetto and Uauy 2014; Crovetto and Uauy 2002, 2008; Popkin and Hawkes 2016), along with a sedentary lifestyles (Popkin 2015). Since 1961, the availability of total food in Chile has grown by almost 20%, with increases attributed almost exclusively to
sugar and meat (OECD 2017). These trends affect low-income population disproportionately. For example, a study on male construction workers in Chile shows that this group (considered a low-income group) has a higher prevalence of being overweight and obese than the average Chilean male (Salinas et al. 2014). Furthermore, according to the Household Budgetary Survey, self-reported intake of sugary drinks increased 347% between 1987 and 2007 in low-income populations, compared to an increase of 151% across households as a whole (Crovetto and Uauy 2014).

These rapid changes have triggered a large-scale government response, with new regulations on the food industry for how to label calories, fat, sodium, and sugars. The labeling law, which requires food manufacturers to put stop signs on the front of the packages informing consumers about fat, sodium, and sugar in foods, and a food and advertising law, were both implemented in 2016. In addition, a new tax on sugary drinks began in 2015. I conducted the interviews for my research soon after the laws were implemented, although I observed that many supermarkets had not replaced their old stock completely. A summary of Chile’s main food programs and government regulations can be found in Appendices B and C. Initial results indicate that the exposed population reported changing their food choices after the labeling changes, and foods that were deemed “unhealthy” suffered in total volume sales for some products (Euromonitor 2018). Moreover, the food industry has implemented some modifications, such as increasingly using Stevia as a sweetener. An evaluation of the tax on sugary drinks found that the average consumption of sugary beverages had slightly decreased (Nakamura et al. 2018), but this change primarily impacted upper-income groups. Also, it was unclear from the evaluations whether differences could be attributed to the policies alone. These transformations occurred in a context of low salaries and unstable and precarious employment, and yet there is
little information about how low-income populations in Chile obtain food or how these populations articulate dietary changes.

To conclude, this dissertation examines the discourses and strategies that families use to deal with food transformations and challenges related to obtaining food, highlighting the roles that supermarkets and credit play in their decisions. This study contributes to a better understanding of the experiences of food shifts and how they intersect with neoliberal reforms and shifts, including the expansion of consumer credit and supermarketization.
CHAPTER 2: RESEARCH METHODS AND DATA

Research Design

To understand how families shop for and make sense of food and credit debt in Santiago, Chile, I conducted an interview-based case study (Burawoy 1998; Mitchell 1983; Yin 2017). I conducted interviews in Santiago between October 2016 and December 2016. I use the extended case method, which is a detailed study of concrete empirical cases. As per Yin’s (2017) and Small’s (2008) definitions of “interview,” I consider each interview to be a case from which I can extract general mechanisms (Burawoy 1998; Yin 2017). The focus of the extended method is on the societal significance of the case, rather than representativeness of the case, in order to uncover mechanisms and trace events across the life of the participants. This method allows for exploration and understanding of the macro-structures of society at the level of everyday life. In my dissertation, I apply theories of food regimes and care work in my analysis of the everyday lived experiences of middle- and low-income Chileans. I paid particular attention to the ways neoliberal policies, including the growth of financial instruments and supermarkets, shaped the everyday lives of these families. Drawing upon primary shoppers’ narratives about family, credit, and food, my research attempts to reconstruct and interpret how these structures shape everyday life, and how they are culturally experienced and interpreted (Eliasoph and Lichterman 1999).

My research draws upon a reflexive model of science, which embraces the inter-subjectivity of researcher and subject (Burawoy 1998). This means that I valued my participants’ experiences; and because of the socially situated nature of research, the research and myself were open to critique, revealing multiple interpretations of food shoppers’ strategies, practices, and beliefs. Reflexivity as a model of science means, then, that I am reflexive of my own
positionality. I recognize that my own identity and experiences shape my research. I am a short woman with black hair and a tan complexion from a low-middle income background in Santiago, the city in which I conducted my fieldwork, making me an “insider” in relation to lower-middle class or working class participants. Class markers, including the forms, intonations, and expressions in my language (Bishop and Michnowicz 2010) revealed my background. In Chile, people easily recognize these class markers. Although my speech patterns have changed over time due to my education, some class markers are still very recognizable. This was an advantage in my study as it helped me to connect and build solidarity with research participants. At the same time, my educational background helped to build trust with the middle-class participants, as middle class populations tend to have higher education than working and lower class populations. My reflexivity helped me to think critically about the data that I collected, and how I am interpreting it in relation to my assumptions and preconceptions. My goal in my analysis was to fill in the gaps between macro-structures and everyday life. Drawing from participants’ stories, I conducted an analysis that applies a critical approach to neoliberal ideas and instruments (namely the idea of individual responsibility and the use of credit cards) based on the reported experiences of my participants.

**Sample and Recruitment**

I interviewed 29 adults (18 years old or older) who identified as primary shoppers for their households. The interviews were conducted in Santiago, Chile in 2016. I recruited participants using purposive sampling (Small 2009). I identified unique cases based on logical inference rather than statistical inference, as I was not looking for representation or generalizability. This process proceeds sequentially, as each case provides increased insight into my research questions, with the objective being saturation of information (Yin 2017; Small
To ensure participants came from diverse networks, I recruited participants through multiple strategies, including network ties (drawing on acquaintances from my social networks). To avoid self-selection, I sought to ensure diversity by targeting different recruitment channels beyond network ties, which accounted for one-third of participants. I placed paper flyers in community centers in various districts and cultural centers. I found about one-third of my participants using this strategy. I also used snowball-sampling techniques, capping referrals to increase diversity. To be eligible for inclusion in the study, participants had to be the primary food shopper in his or her household and be part of the middle, working, or lower class, according to the composite measure used in Chile (see Appendix B).

I initially contacted more than 100 shoppers and then conducted screening interviews to select participants for the study. At the time of recruitment, participants were told that they would be participating in a study about food and money and that the project involved interviews with primary household shoppers. I formulated a screening questionnaire in which I asked each person about his or her grocery shopping routines, food payments, and socioeconomic situation (e.g., occupation, education, monthly income). After that, depending on how I was progressing in terms of my sampling strategy, I asked questions about additional characteristics, such as age, family structure, and district. Most screenings were done on the phone, but some of them were done in person. The objective was to get a grasp of the profile of the shopper, his or her family, and their food provisioning routines.

Aided by the screening questions, I sought variation related to the neighborhood (given the importance of class-based segregation by neighborhood in Chile (Sabatini et al. 2009)), family structure, ethnicity, occupation, and educational attainment.9 To obtain variability in

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9 In Chile, most surveys do not include a variable for race. The Census (INE 2008) only asks whether respondents identify as indigenous or not; only 4.6% of Chileans identify as indigenous, and 3.4% in Santiago (for comparison,
neighborhood, I interviewed people from 16 different districts out of 52 districts in the Metropolitan Region (*Region Metropolitana*) of Santiago. This is important because there are high levels of inequality between districts in Santiago, with little socioeconomic variation within districts, except in some larger districts (Sabatini et al. 2009). Finally, I also sought variability in the frequency with which credit cards were used to buy food and the level of indebtedness.

**Description of Sample**

The demographics of my sample, based on participants’ self-reports, are described in Table 2. My selection criteria restricted participation to those who were responsible for food provisioning in their households. Participants ranged in age from 25 to 73. I categorized each participant’s social class using a composite measure, as defined by the Socioeconomic Survey (CASEN) and the Association of Market Research. The classification schema is discussed in more detail in Appendix D. Most participants were women (83%). It was hard to find men who were primary shoppers and wanted to participate in the study, but I did interview five men who were primary shoppers. All but one participant had children.

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1.6% North Carolinians considered themselves indigenous). Most Chileans do not identify with a particular race in the way that people in the U.S. do. Therefore, I did not expect to see variation in terms of race. However, I asked a question about whether participants had experienced discrimination because of how they looked, in order to capture discrimination based on perceived race or indigenous status.
Table 2: Characteristics of the Participants in the Sample

<table>
<thead>
<tr>
<th>Main category</th>
<th>Category</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Women</td>
<td>24</td>
<td>83</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Housing</td>
<td>Homeowners</td>
<td>12</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>Renting</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>Non-renter (living with other family member or other arrangements)</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td>Employment</td>
<td>Employed</td>
<td>23</td>
<td>79</td>
</tr>
<tr>
<td></td>
<td>Non-employed</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Social Class</td>
<td>Middle class</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>Working Class</td>
<td>10</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Poor/Precariat</td>
<td>10</td>
<td>34</td>
</tr>
<tr>
<td>Schooling</td>
<td>Less than high school</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>High School</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>Some Technical School or Technical school</td>
<td>10</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Some college or college degree</td>
<td>7</td>
<td>24</td>
</tr>
<tr>
<td>Age</td>
<td>25-35</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>35-45</td>
<td>7</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td>45-55</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>55+</td>
<td>8</td>
<td>28</td>
</tr>
</tbody>
</table>

Source: Participants’ self-reported data

As shown in Table 3, 62% of participants reported that they had used one or more credit cards to buy food in the last five years. Seventeen percent of participants said that although they had not used a credit card to buy food in the past five years, they had used a credit card to buy food at least once in the past (i.e. “not any more”). Only 21% of participants had never used a credit card to buy food. I asked participants who had used credit cards to describe the manner in which they used credit cards for buying food (i.e., paying their bills in full, paying in installments, or defaulting on their credit card payment).

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10 Those employed include part-time and insecure working arrangements, such as working without a contract.
11 Social class is defined by income, education level of the head of household, and occupation, see appendix C.
### Data Collection

The interviews were done in person, which allowed me to obtain a more comprehensive understanding of my participants’ situations and contexts. This also allowed me to further interact with participants beyond the interview itself, for example by sharing a meal, going for a walk with them, or chatting before and after the interview.

About half of the interviews took place at participants’ homes, about a quarter took place in a public space (e.g., food court, coffee shop, park), and about a quarter took place at participants’ workplaces (before, after, or during lunchtime). About two-thirds of the interviews involved eating, since many participants asked me to stay after the interview and share a meal. I accepted these offers, as it would have been considered rude to refuse. Most interviews were conducted in private settings, but in a few cases, there were other family members or friends nearby. Interactions with other family members or friends during the interview were valuable sources for gaining a deeper understanding of what was said in the interviews and served to complement and provide a context for the interviews.

The interviews had two main parts. The first part consisted of a short survey to gather sociodemographic information and assess household income and family structure. The questions were based on the Household Financial Survey EFH (Encuesta Financiera de Hogares 2014), the Budgetary Household Survey EPF (VII Encuesta de Presupuestos Familiares), and the National

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**Table 3: Participants’ Use of Credit Card Debt\(^2\) to Buy Food**

<table>
<thead>
<tr>
<th>Last five years</th>
<th>Ever (5+)</th>
<th>Never</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>62%</td>
<td>17%</td>
<td>21%</td>
<td>100%</td>
</tr>
<tr>
<td>18</td>
<td>6</td>
<td>5</td>
<td>29</td>
</tr>
</tbody>
</table>

\(^2\)“Never” means that they either do not use credit cards or use them but pay their bills in full. Unlike bank credit cards, retail credit cards have more flexibility on the fees and interest rates that they are able to charge to consumers. The total cost of the credit depends upon the store, the amount loaned, and the number of installments.
Socioeconomic Characterization Survey CASEN (Encuesta CASEN). I administered the survey orally in Spanish (Chilean) (see Appendix E).

The second and most extensive part of the interview aimed to explore the meanings and relations of food, money, and credit (see Appendix F). As with the survey, I conducted the interviews in Spanish. The interviews lasted between 60 and 90 minutes. During the interviews, participants reconstructed family narratives about food and credit within the broader context of family relations and life transitions. They also discussed education, labor trajectories, and food consumption and provisioning patterns. The interviews were in-depth and changed as new information was gathered; for each topic, I asked some initial questions and let participants bring up the next part of the conversation, which I guided throughout, discussing the topics that were more salient for each participant. I started each interview by asking each participant to tell me about their family. Then, my follow-up questions depended on the responses of the participants. With each participant, in different orders, I covered five topics during the interview: family, food, labor, education, and credit.

In all surveys and interviews, I was mindful of my participants’ rights. The interviews were audio recorded with the participants’ permission, confidentiality was respected, and names were changed to protect the participants’ identities. The participants were compensated for their time at CLP 10,000 (about $15 USD). Some participants disliked the idea of being compensated and refused the money, especially older participants (regardless of gender), while younger participants gladly received the money (except one young male who felt offended by the payment). Participants signed an informed consent form before the interview and survey.
Analysis

After each interview had been completed, I wrote a summary of the interview, detailing events that I thought contributed to a pattern or seemed relevant to the participant’s story, paying close attention to contradictory claims. In these notes, I also included my experiences, such as the setting of the interview, allowing me to construct a fuller profile for each interviewee and modify the next interview. I transcribed each interview verbatim (in Spanish), and then used NVivo 11 to code them using qualitative content analysis. My coding process included reading multiples transcripts and then coding and writing analytic memos to create the final codebook. The analysis was dynamic and was oriented towards understanding both latent and manifest content interview data (Corbin and Strauss 2008).

For secondary data analysis, I used data from the Household Budgetary Survey in Chile from 1958/1959 to 2012/2013 and FAOSTATS (the Food and Agriculture Organization online statistical database) retrieved from the FAO website. Data were entered into Microsoft Excel for calculations, and figures were created using the software GraphPad Prism\textsuperscript{13} to show trends in dietary patterns. In Chile, the first Household Budgetary Survey was carried out in the years 1958/1959, and subsequent surveys were carried out about every ten years through the VI version in 2006/2007. Since the VI version of the survey, the frequency of completion has been every five years. The survey includes data on household expenditures in the regional capitals of the country; I used the data from Santiago.

\textsuperscript{13} GraphPad Prism [Computer Software]. La Jolla, CA: GraphPad Software.
CHAPTER 3: MAKING SENSE OF DIETARY SHIFTS

Chile has experienced dramatic dietary shifts in the last 30 years. Traditional foods, such as beans, vegetable soups, and lentils, have been increasingly replaced with highly processed, pre-packaged, and energy dense foods (Otero et al. 2015; Popkin and Hawkes 2016). These transformations have corresponded with public policy measures, such as the labeling and taxation of foods considered damaging (e.g., foods with high levels of sugar, hydrogenated and saturated fats, and sodium, as well as high-calorie foods and drinks) (Popkin and Reardon 2018).

Labeling and taxation efforts focus on individual consumers as the catalyst for change, ignoring the structural processes that influence these shifts. My research uses the food regimes framework to show how these macro perspectives are reflected in everyday gender and class inequalities, in a context of increasing supermarketization and financialization. This is an attempt to break the micro-macro dichotomy in sociological research. The intersections of these elements are especially significant in Chile, where people’s diets have experienced major transformations (Popkin and Hawkes 2016) in a context where around 28% of Chileans report that they cannot always afford to buy food with their salaries (OECD 2014). In this chapter I ask: How do population-level trends related to dietary shifts and food expenditure compare and contrast with the lived experience of dietary change reported by my participants in Chile?

In this chapter, I argue that the so-called nutrition transition is an expression of the neoliberal food regime, as the industrial diet – characterized by high consumption of animal-based and high-calorie foods, hydrogenated oils, and sugars (Winson 2013) – penetrated the poorer populations in Chile more than other social classes. In addition, I show how my participants make sense of these changes discursively and how their perceptions and coping strategies are also an expression of their class and gender. From the analysis of my data, I
contribute to our understanding of how neoliberal reforms affect an intimate area of life, food provisioning practices.

**Current Trends in Dietary Shifts**

In this section, I describe the aggregate changes in food and dietary patterns in Chile over time, in order to illustrate how they might be linked to neoliberal transformations. Following Otero et al. (2015), Popkin and Reardon (2018), and Crovetto and Uauy (2012), I identified and adapted primary indicators including variation in the caloric contribution of food groups, the percentage of income expended in food, and income inequality.

Some scholars argue that these food shifts are partly fueled by global trade exchanges, and increasing innovations in food markets have dramatically changed the Chilean food system (Arce and Marsden 1993; Barton 1997; Barton and Román 2016; Iizuka and Katz 2015). This, in turn, has changed consumption patterns in Chile. The USDA (2016) has noted an increase in exports to Chile from the United States, attributing this to bilateral free trade agreements. Some of the fastest-growing Chilean food imports are poultry, dairy, beef, and pork. Similarly, innovations in retail infrastructure, especially in supermarkets and hypermarkets, have increased the variety of food products available within Chile and the types of payments acceptable. All of these factors contribute to an acceleration of food system transformations, as well as and price instability (Gomez and Ricketts 2013; Konefal et al. 2005).

These changes are similar to what other countries are experiencing. In Chile, there has been an overall increase in per capita food intake from 1961 to 2013 (Figure 5), and a decrease in the percentage of wages spent on food from 1968 to 2013 (Figure 6). In the United States, these trends are attributed to declining food prices (of specific items), rather than increases in income (Otero et al. 2015). In the case of Chile, food prices in specific food categories, such as animal...
products, have decreased, but overall, food prices have increased over time. Since 2014, food prices in Chile are now similar to the US prices (FAO 2018). The decrease in the percentage of wages spent on food is because of several factors. One factor is that wages have increased, although not at the same rate as prices, and Chilean wages still lag behind U.S. incomes (FAO 2017; OECD 2014). Given these qualifications, there are likely other factors that influence the relationship between wages and food spending in Chile, such as the replacement of more expensive foods for cheaper ones.

We can look at changes in caloric intake to better understand the changes in consumption that have occurred. Figures 1 and 2 show the breakdown of the primary sources of caloric intake from 1961 to 2013. Figure 1 shows a general increase in total per capita food intake across all food sources, with consumption of animal sources and sugars increasing the most from 1961 to 2013. Consumption of vegetable oils increased, but not as much as the other two sources, and there was a slight decline in the consumption of vegetable oils between 2003 and 2005. Cereals have always been a staple in Chile and the main contributor to caloric intake. Although the caloric contribution of cereals has decreased, they remain essential.
The transformations shown in Figure 1 reflect the proliferation of an energy-dense diet, characterized by animal products, oils, fats, and processed sugars (Winson 2013). Scholars attribute the global spread of energy diets to increases in global trade (Arce and Marsden 1993; Baker and Friel 2016; Busch and Bain 2004; Uauy and Monteiro 2004), the rise of supermarkets (Kimenju et al. 2015; Konefal et al. 2005; Rischke et al. 2014; Smith et al. 2010; Toiba, Umberger, and Minot 2015), and increases in foreign direct investment (Hawkes 2005). Chile has been converted into a counter-season exporter of fruits and vegetables to the Global North (during the Chilean summer time), while also importing processed foods and animal products from developed economies like the U.S. Animal products and sugars are considered luxury foods, and although they are cheaper now than they were in 1961, these products are still more expensive than fruits or vegetables, as shown in Figure 1. Similar trends have occurred in the U.S. (Otero et al. 2015), but unlike in Chile, the U.S. has experienced a sharp decline in the caloric contribution of whole grains, fresh fruits, and legumes. In Chile, the total contribution of calories from these sources has remained consistent, although they have faced a relative decline within the total diet. Importantly, the changes shown in Figure 1 occurred after 1990, at the same
time that the supermarket revolution began in Chile. After 2000, when supermarket credit cards were implemented in Chile, there was a second significant spike.

In Figure 2 below, we can observe the aggregate changes in the contribution of various food types to daily calories from 1961 to 2013. Animal products have increased the most in their share of daily calories. Sugars and then vegetable oils closely follow. While there are a few differences when comparing Chile with the U.S. and other developed economies, the increases shown in Figure 2 are still within the parameters of what could be characterized as the global nutrition transition.


Similar to other countries that are facing dietary transitions, in Chile, the consumption of complex carbohydrates, such as legumes, fruits, vegetables, and whole grains, has decreased (as Figure 2 shows). This has coincided with urbanization and a rise in gross national products (Otero 2015; Popkin and Reardon 2018). However, in the case of Chile, this has occurred alongside an increase in consumption of processed imported foods, food dependency, and supermarketization of food provisioning. This pattern raises a significant question; is this the beginning of a health pattern similar to the U.S., or might Chile change or reverse the path in the
following years? The accelerated pattern adopted in many Latin American countries, with supermarket sales growing more than GDP growth, indicate an underlying structural change (Popkin and Reardon 2018). Some examples of this pattern are the mergers of supermarkets in Chile and the expansion of Chilean supermarket companies into Peru, Argentina, and Colombia.

This description of the change, connected with structural changes in food production, distribution, and consumption, suggests that dietary changes are not only a matter of personal choice and responsibility but also a product of social forces and the interplay of how these structural forces impact everyday life.

**Food Inequality in Chile**

In the previous section, I described aggregate changes in dietary patterns in Chile. Here, I explore how inequality shapes consumption patterns. The Household Budgetary Survey divides the population into quintiles by income, and I use this information to construct the graphs below. In Figure 3, using the Household Budgetary Surveys from 1968 to 2013, for each quintile I show the self-reported percentage of food expenditures in different categories. I present the five income quintiles; each contains 20 percent of households, from lowest to highest income level. It is worth noting that inequality was very high and the Gini index fluctuated from 45% in 1968 to almost 60% during the 1988/89 period and then dropped to below 50% after 1990. Not surprisingly, lower-income quintiles (I-II) devoted a higher percentage of their budget to buying foods compared to the upper-income quintile (V).

The percentage of food expenditures decreased for all income groups between 1968 and 2013. However, the first, second, and third quintiles decreased their food expenditures by a little over 30%, while the upper-income quintiles decreased their food expenditures by almost 60%. In
other words, Figure 3 shows that while spending on food decreased for all groups, the upper-income quintiles cut their spending on food almost twice as much as the lower-income quintiles.

![Figure 3: % Food Expenditure by Income levels](chart)

Data presented in Figure 3 is consistent with studies conducted in the Global North. Scholars have found a similar relationship between various socioeconomic factors and food (Darmon and Drewnowski 2008; Dixon 2009; Engler-Stringer 2010a; Otero et al. 2015), so it is not surprising to find similar patterns for Chile. Studying apparent consumption, Chilean scholars have suggested that income inequality plays a role in changing dietary patterns (Alcázar 2010; Crovetto and Uauy 2014; Crovetto and Uauy 2008, 2002). The upper-income quintiles have cut their expenditure by 60%, mainly because of high income inequality. While the upper-income quintiles’ available income increased, the lower quintile’s disposable income decreased.

Figure 4, below, shows changes in the relative percentage of all expenditures on animal products, sugar, and bread by quintile over time. Each figure needs to be looked at alone and not compared to the others. Animal products represent a more significant percentage of Chilean families’ food spending than they did in the past. Although all quintiles spent a large part of their income on animal products in 1968, the percentage of expenditures dedicated to animal products
has decreased considerably for the highest quintile, while the percentage has remained relatively steady for the lowest quintile. Household expenditures on sugars have decreased over time for all quintiles. Staple foods in Chile are fruits, vegetables, and bread. The lowest quintiles continue to spend considerably more of their income on these basic foods than the highest quintile (V).

![Graphs showing percentage of food expenditure by quintile over time for bread, fruits and vegetables, sugars, and animal products.]

**Figure 4: Fruits and Vegetables, Animal Products, Sugar, and Bread as % of Food Expenditure by Quintile over Time**

Source: Data from household budgetary households for the Santiago metro area from 1968/69 to 2012/13.

In summary, these shifts affect low-income populations in Chile more than other income groups, as the two lowest-income quintiles (I and II) devote a more significant percentage of their food expenditures to both staple and luxury foods than the highest quintile (V). This gap suggests that food is still a significant expense for groups with lower incomes, whereas groups with higher incomes do not have to spend as much on food.

The selected expenditures for foods by income groups were calculated based on self-reported data within the household budgetary surveys. Self-reported dietary data have some
limitations, such as a tendency for participants to overestimate food consumption; however, it is still a good measure of dietary trends, especially for more vulnerable families, who are more likely to eat all the food that they buy (Otero et al. 2015).

**Articulating Food Transformations**

In the previous section, I showed aggregate patterns in how Chilean food consumption has changed over time. In this section, using my in-depth interviews, I show how participants articulate their experiences and make sense of these food transformations. Their experiences reveal the changes that are most important to them and how the experiences are classed and gendered. Additionally, the age difference among participants (with ages ranging from 26 to 73) allowed for comparison between participants growing up in different time periods.

**Changes in Types of Food**

Participants’ discussions of how food provisioning strategies and consumption patterns have changed over time reveal how food plays a central role in their material lives and also in their parenting styles, social class distinctions, and gendered social organization. Table 4 shows a summary of the main changes articulated by the interview participants.
Table 4: Summary of Changes in Types of Food

<table>
<thead>
<tr>
<th>From Traditional to Modern</th>
<th>From Healthy to Unhealthy</th>
<th>From Healthy to Unhealthy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participants noted the emergence of new foods and preparations.</td>
<td>Participants stated that unhealthy food had become easy to acquire and ubiquitous.</td>
<td>Participants noted that families spend less money on food compared to the past.</td>
</tr>
<tr>
<td>Participants stressed the emergence of modern tastes and the growth of &quot;gustos.&quot;</td>
<td>Participants explained that definitions of what is considered healthy and unhealthy had expanded and become more confusing.</td>
<td>Older and rural participants noted that now there is increased access to food.</td>
</tr>
<tr>
<td>Participants emphasized that modern foods hold more status than traditional dishes.</td>
<td>Middle-class participants emphasized an increase in the diversity of healthy and unhealthy foods.</td>
<td>Participants' subjective accounts of what &quot;enough food&quot; means had changed.</td>
</tr>
<tr>
<td>Middle-class participants felt guilt and were more aware of which foods were unhealthy.</td>
<td>Poor participants described widespread availability of basic foods but difficulty affording better quality foods.</td>
<td></td>
</tr>
</tbody>
</table>

From Traditional Preparations to Modern Foods

Participants with children (all but one participant had children, although ages varied widely) emphasized differences in the food they ate when they were growing up and the food their children eat now. This included foods that they did not have access to in their childhood, such as certain cuts of meats, as well as foods that were considered new or “modern.” Here, modern foods refer to foods that are new to the participants, foods that advance food science (such as ready to-eat or genetically modified foods), and/or foods that Chilean stores have recently started to import. Some examples of these “modern” foods are processed foods, year-round fruits and vegetables, and foods with added flavors, coloring, preservatives, or sugar (Patel 2012). In contrast, traditional foods are those foods and dishes that participants identified as historically part of the Chilean diet, which I corroborated with historical records. Tamara (49), an assistant nurse at a local clinic and mother of three, spoke of the traditional dishes and foods that her mother cooked and contrasted these with what she considered modern. food. She said, “My
mother cooked things like chicken feet, pantrucas (vegetable soup), but no yummy stuff (no eran cosas ricas).” Moreover, Tamara emphasized,

“Kids today; they don’t eat the foods that we grew up eating. Give them some pantrucas, chicken feet; they will throw that away. They only want the modern, finest preparations now... We try to give them what they want, but it seems that everything is expensive. For example, sushi; we bought it, but it is expensive compared to a bowl of pantrucas.”

Tamara pointed out changes in product availability and new dishes. However these foods are classified as modern and not always aligned with the calorie intense diet of the nutrition transition. This demonstrates that my participants’ experiences add complexity to these phenomena and suggest an active negotiation of dietary shifts, as people do not just succumb to the industrial diet, but instead reflect on the content, quality, and relative importance of new foods for their families. Moreover, dietary transformations are not only shaped by corporations but also by globalization. Sushi is a good example of how diets can shift materially but also shift in terms of their symbolic importance and taste. For instance, now meat is cheaper, so Tamara and her family can afford to eat it more frequently and eat better quality meat, instead of chicken feet. The examples of traditional versus modern foods that Tamara provided are in line with what scholars and media have identified as recent shifts in the Chilean diet, such as the recent decline in plant-based staple foods (Crovetto and Uauy 2009, 2014, 2014).

In the same vein, Tamara stated that essential foods, such as bread, are not as important to her children. After the Spanish conquest, bread and flour became an essential food in many South American countries, replacing indigenous foods. Chilean people mainly ate it alone or with oil, jam, or butter (Sciola 2010). For many families like Tamara’s, bread was a central part of their diets, and the poorest segment of the population spent most of their income on it. According to Tamara, her children see bread (fresh from the bakery) as poor or boring food

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14 Traditional Chilean soup made with fresh pasta and vegetables can be with or without meat.
unless it is used in a fancy sandwich. She illustrated this by saying, “Children today do not care about bread as much. They like packaged stuff, chips and cookies. Bread is, like, boring or food for poor people.” Although traditional dishes continued to be relevant to the identity of Chileans (Larrain 2003), and bread is still part of most households in Chile (Sciolla 2010), these dishes are also time-consuming and not considered trendy food anymore (like sushi or grilling meat, asados). Food regimes theorists have noted that as the new food authorities, supermarkets serve as channels to introduce new foods through a range of strategies, transforming (as Spanish colonizers did) traditional dishes and customs and introducing modern ones (Lawrence and Dixon 2015; McMichael and Friedmann 2007).

Like Tamara, many participants linked their families’ dietary changes to new technologies and the appearance of new foods in the supermarket, such as packaged chips and cookies. Tamara also hinted at the efforts that she had to make to account for her children’s preferences. She emphasized that “there are things that the children want and if I do not have them they won’t eat, so I have to make sure that I get those foods.” Tamara’s narrative revealed how replacing traditional foods also has implications regarding the time and efforts that parents, especially mothers, put into feeding their children. In previous generations, these options were not readily available. In this generation, parents must cater to their kids’ preferences. For low-income parents such as Tamara, children’s changing preferences add additional burdens, such as navigating new places to find these foods and trying to find the foods at reasonable prices. One consequence is that low-income parents spend more money to feed themselves and their children.

Participants emphasized the emergence of new tastes. Susana (58), a homemaker, for instance, thought that tastes had changed over time and that her children’s food preferences were
different from how Chilean children used to eat. She described these changing tastes as something that she could not keep up with, saying,

“Before, children ate bread (alone), lentils. They do not want to eat those foods anymore. I think this is happening because of modernity; children do not want homemade food anymore. Their lives are different; they do not have time. I understand. However, you cannot always have expensive food on the table. They get mad.’”

By saying that her children do not want to eat bread (alone) and lentils anymore, she is saying that the foods that she gave to them are not acceptable to them. Her children have acquired new tastes that were not instilled by Susana’s family, but by what she sees as an external agent, ‘modernity.’ When I asked what she meant by modernity, she replied, “Everything, jobs are more stressing, they see more people eating out, propaganda, the stores, the world in what they move.” Her words suggested that this change is a social problem that goes beyond what families alone can do. Moreover, when she highlighted that her children do not want homemade food anymore and that they get mad when she doesn’t give them what they want, this reveals her frustration with spending time cooking and crafting meals, only to have her children complain about it.

Another example of modern tastes is the relative importance of gustos, or rewarding foods. Most of the interviewees mentioned asado (made with premium cuts instead of meat scraps or interiors) and sushi as examples of modern rewarding food. While prices of meat have decreased, it is still expensive. Sushi also is relatively expensive compared to fruits and vegetables but cheaper than other new or international foods. Chile produces most of the raw material, except for rice, needed to make sushi; the relatively low price, thus, can be attributed to the low prices of Chilean fish (Barthes 2001; Constance and Jentof 2009). For instance, Josefa (26), a cashier at a coffee shop with one daughter, emphasized how the shift to “new” foods such as sushi and the culture of “treats” (gustos) were now crucial for her family. Nutritionists explain
that foods considered “treats” for Chilean families, such as sugary drinks and high-quality meats, are icons of the nutrition transition (Popkin and Hawkes 2016). Globalized foods like sushi are also part of the food shift, although are not a characteristic part of the nutrition transition. She stated, “For some special preparations (gustos), we sometimes we pay with a credit card. When we do that, we buy something nice and expensive such as (special cuts of) beef for grilling or sushi.” Josefa then stressed how important these foods were as a reward, saying, “We know that we don’t strictly need some of them, but at the same time, we do. I see it as a small pleasure compared to all the sacrifices, one of the few pleasures that we can afford.”

Josefa’s words are in line with research conducted in the Global North that has shown that low-income families reward themselves with foods since they are more affordable than other possible rewards (Fielding-Singh 2017). This is important because the culture of treats or gustos is new, and it generates a new form of display status that can lead to an expansion of expectations and expenditures, as in Josefa’s case, among people in the lower class. Moreover, as I discuss in Chapter 5, it also generates a moral debate, with consequences not only in terms of the meaning of food but also for the worth of people.

**From Healthy to Unhealthy Food**

Participants emphasized that the food available to them had shifted from healthy to unhealthy, stressing how “unhealthy” foods are now easier to acquire than they were in the past. By “unhealthy food,” most participants referred to things like sugary drinks or food with an excess of carbohydrates and/or saturated fats, such as soda, juices, fries, chips, fried pork, nuggets, shortening, and sausages, among others. Patricia (36), a receptionist with one daughter who had grown up in a working-class family, compared the food available when she was a child to now. She said, “My mom went to the feria every week for fruits and vegetables that were
essentials in my home...now we [her, her partner, and daughter], we are not so good with fruits.” She also stressed how ubiquitous soda is now, whereas in the past it was more of a splurge. She explained that in the past “we just [drank] water.” Then she added, “I imagine that was healthier [the past], but now we want our sodas.” As she explained why she had acquired new tastes, Patricia stated, “Now, we are piggy [chanchos] eaters. We even get soda whenever we want to. Before, no; it was for birthdays, visitors, and special occasions.” By saying that now she can get soda more easily than in the past, she is explaining that her family drinks soda regularly instead of it being considered an indulgence. Indeed, she describes her family as “piggy,” meaning (for her family) that they indulge themselves and eat a lot of unhealthy foods, such as sugary drinks and carbohydrates. In Chile, sugary drinks like soda are less expensive than in the past, but they are still are more expensive than in other countries; however, their consumption has increased rapidly. Part of this increase is due to the fact that they are sold everywhere. Soda consumption patterns are related to social status. Being able to consume soda was restricted to higher classes in the past, so now soda consumption is a means of signaling affluence (Erazo and Águila 2014).

Other participants noted that consumption of foods that were historically considered healthy, such as fruits and vegetables, is still significant. However, they explained that just consuming fruits and vegetables is not sufficient for healthy eating. Some participants felt that packaged foods, such as chips, might be safer, because they did not have harmful chemicals or contribute to food-borne illness. At the same time, participants were not sure how healthy these packaged foods were. Barbara (45), a security guard working in a factory, for instance, emphasized how this is a source of concern,

“My children...They don’t value as much bread or a simple veggie. Like I [as a child] ate onions with lemon, a tomato right from a bush, carrots as snacks; that was considered
normal, and I was lucky to have that, you know? However, my children wouldn’t eat something like that. They would prefer something like chips as a snack…but that food is not good for them.”

Barbara had been told that fruits and vegetables should not be consumed unwashed right from a bush or tree, as she did. However, she worried that while packaged foods might not be dangerous, they might have negative health consequences for her children. She expanded on why packaged foods might not be suitable for her children by saying, “Those foods do not have germs, but have other components that are harmful like too much sodium and chemicals.”

Barbara’s example highlights the tension between food safety and health. Moreover, this tension points out how definitions of healthy food have changed and expanded over time. For instance, Elba (29), a teacher, also emphasized how in the past fruits and vegetables were important, “As a kid in my home you would never miss [no podia faltar] fruits and vegetables…now, my children need to have to have their fruits and vegetables. The problem is today you need more than that to eat healthily.” She further elaborated on what it means to eat healthy, saying, “Before, I am not sure if these things were not inside the food or are new, but now we have to be careful about sodium, and white flour, added sugars, preservatives.” Because I conducted the interviews after the front packaged label was implemented, participants were more aware of the content or ingredients within the food. This information sometimes contrasted with their previous food beliefs and in some cases created new anxieties and insecurities around what means to eat healthy, as my conversation with Elba suggested.

These concerns about health shaped participants’ behaviors around food. For example, Elba worked two jobs and did not have a massive budget for food. Because she was worried about nutritional information, she invested a substantial amount of time and effort in comparing information and prices. She regularly visited several stores and food markets in order to find
affordable healthy foods. Elba mentioned that she was unsure of the information regarding the nutrition and health benefits of certain foods, revealing how complicated it is to decide what is healthy in a context of shifting evidence regarding this issue. She and her partner Raul navigated these changes by trying to manage their children’s expectations, even if they felt unsure about what exactly was healthy food. They also mentioned that there were more foods available and many food advertisements; their children wanted more food and different foods, and they felt that it was up to them manage those expectations and draw a line, "When you are a kid, you always want more. Now our kids add things to the cart, we let them choose their snacks and something extra, but we try to make them understand what a priority is and what is not, or what is healthy and what is not." Elba’s reflection reinforces the importance of a sense of worth connected to good parenting. In her case, the social worth is centered on teaching their children to make correct choices and limit their excesses.

Middle-class participants highlighted the increased access to and greater diversity of food, including unhealthy treats. They explained that in the past they were able to occasionally taste and purchase treats and unhealthy items, such as soda and sweet pastries, but now they are more ubiquitous and available to everyone across the social spectrum. This was the case with Nicole (47), owner of a car cleaning business, who had an upper-class upbringing. She stated, "I realized how expensive sweet treats were. I had no idea how expensive everything was…baklavas and other pastries that I used to eat...” She became conscious about this when she experienced downward mobility. She stressed, “I wasn’t aware how to manage my tastes and have enough money for [the rest of the] food for my son and me.” Nicole had to learn to manage her budget and not eat as many treats because, at that time, they were expensive. Since then, the prices of sugars and sweeteners have decreased in Chile. Nicole recognized that sweet foods
were cheaper now than before and therefore it was not just the upper classes that had access to them, but instead people from across the economic spectrum could potentially eat them (see also Albala et al. 2001; Crovetto and Uauy 2014; Engler-Stringer 2010b; Monteiro and Cannon 2012; Popkin and Hawkes 2016).

Other middle-class participants spoke of the fact that nutrition labels were changing, especially with the inclusion of more nutrient information on packaged food. Chile has a labeling law (approved in 2012 but implemented only in 2016) that requires that food manufacturers put stop signs on the front of the packages informing consumers about fat, sodium, and sugar in foods. Diana (59), a human resources employee said,

“I thought that I was knowledgeable about the contents of the foods, my husband has hypertension and high cholesterol, thus I was careful about food fat and sodium content, but now I realized that some foods that I considered healthy—such as the soda crackers, fresh white cheese, strawberry milk, nectar juices, for example—had stop signs everywhere.”

Diana’s example reveals that she had previously believed that some unhealthy foods were healthy. Scientific information about food is always changing, and traditional knowledge about foods sometimes contradicts those scientific findings. Because of this, some of my participants, like Diana, felt personally responsible for their lack of knowledge when a new public policy (for example, the new package labels) contradicted their views. This could be interpreted as an indicator of how neoliberal policies can inform but also move responsibility for health to the consumer. Diana also spoke about how the new labeling laws made her feel insecure and guilty about her food choices. She explained, “I feel so guilty to choose a product with the black stop signs; I did not feel like this before because, of course, we eat fewer packaged foods and more vegetables. I feel I do not know anything anymore.” By stressing that she does not “know anything anymore,” she reveals that she is questioning her previous knowledge. Diana feels like
she is responsible for not having known better before, and now she feels anxiety over choosing a product. Moreover, her family is one of the few in my sample that eats out frequently. She was concerned about the content of the foods that she was consuming when eating out. She stated, “When we eat out now, I wonder about the content of the foods. At most some places have the calories in the menu but that’s it.”

In conclusion, participants from a range of class backgrounds emphasized that unhealthy food is more common and ubiquitous than in the past. They also felt that what is considered to be healthy or unhealthy had changed, and it is more challenging to navigate the information available. Low-income participants noted that they are more aware of healthy food choices. However, as the information about what it means to eat healthily changed, this sometimes confused them. Middle-income participants focused more on the excess of nutrition information and labels available and on contradictory information from different institutions, such as government, schools, marketing, and previous generations. New information changed their concerns regarding healthy foods, made them more aware of what was considered healthy, and made them feel guilty about their food choices.

**From Scarce Food to Available Food**

Similar to trends noted in the household budgetary surveys, participants emphasized that in previous generations, families spent more money on food in general,. Patricia (36) said that when she was growing up, her family was tight on money. She shared her perceptions of their situation. “My family had a smaller/tighter food budget.” she stated. She also added, "Food, in general, was more expensive. Most of the budget went on primary items. There was almost nothing left for extras." She recalled that she and her brother were not allowed to eat as much as they wanted nor the foods that they preferred; they were restricted to basic staple foods. She said,
"Yogurt, for example, they bought me one on a special occasion." However, now, she explained, “Sometimes I throw them in the garbage because nobody eats them before the expiration day.” Using the yogurt as an example, Patricia illustrates how in the past, some products were expensive, and children would not necessarily get the foods they wanted. Today, however, products like yogurt are more available and considered more basic, but her children don’t appreciate them.

Although now it is easier to obtain food, older and rural participants stressed that they grew up in a context in which food was perceived as scarce. Some participants attributed food scarcity to the fact that people had larger families in the past. For instance, Amelia (61), a homemaker, explained, “Today… families are smaller. Like I only have two children, and almost no one has more than four children nowadays… The problem [in the past] was that my parents had so many children. We were seven siblings, so it was so tough to feed all those mouths.” Her perception is shared by other participants and backed up by demographers, who have pointed out that families are shrinking in Chile. In 1960, the fertility rate in Chile was 5.11 births per woman. By 2015, it had decreased to 1.75 births per woman (World Bank 2017).

Soledad (58), a domestic worker, also recalled the scarcity of food during her childhood. She stated, “I don't have good memories from that time of the food.” Soledad was from Chillan, a semi-rural city in Southern Chile. She had ten siblings, with minimal age differences between them [seguiditos]. Her older siblings took care of the younger ones, food was very limited. “Most times there was no food,” she remembered. When they ate, they ate only beans, lentils, and toasted flour. Her older siblings would scavenge at nearby farms to look for food. Her mother sent her and her siblings away as domestic workers, one by one, with the hope that they would be better off. Now, her situation is not good, but she felt it was better than before. Soledad
explained, “I always tried to have food for my children and now, for my grandchildren. We have had hard times, but we overcome that, and it has been a while since I skipped a meal.”

According to Soledad, one result of growing up in a context of food scarcity was that she did not have preferences for specific foods; just having food was enough. She explained, “I couldn't tell you what I like, as I never had a choice. I don't have preferences.” She emphasized that this was a difference between her and her children and grandchildren, who do have preferences. Her grandchildren’s preferences seem to be stronger. She explained, “They no, they are different, my children had preferences, but they still ate everything, they were not picky...my grandchildren a totally different story.” Soledad account showed a gradual change. Her children did have preferences, but they did not affect how she fed them. However, her grandchildren were different; she clarified this by saying that they were “a totally different story.” She meant that it was hard to feed them because there were things that they did not eat.

Participants also shared how subjective descriptions of scarcity had changed. For instance, Enrique (73), a janitor in a residential building, contrasted his experiences with those of his children. Although his children grew up with more food, now they have a hard time feeding their own children (his grandchildren). He thinks that while access to basic foods has increased, as new foods have become more important in diets, parents actually have a hard time getting what they want for their children. Enrique highlighted that, in the past, scarcity was considered normal; as they grew up in a context of scarcity, there was no notion of anything different. "We were children. We didn’t notice.” Enrique suggested that structural economic and social features of his social position led to that scarcity, such as the fact that his parents had an unstable income, and he had started work very young to contribute to the household economy. He explained, “When I was growing up, I started to contribute to the house to help out at twelve years old. We
"[with his older brother] park cars at restaurants." Families around them were in similar circumstances. However, they knew other people with more resources because he parked cars at a restaurant in a district with higher-than-average income. He dropped out of school since he could not continue working and studying at the same time. Enrique contrasted his parents’ experiences with his own, explaining “my children had it better, we had hard times, but not as hard as when I was a kid.” Then, he spoke emphatically of his concern for his grandchildren. He said,

“Now, my children can purchase all basics foods, but with all the choices and what they [TV, doctors, etc.] say about food, it seems harder. Let’s take chicken, they say it is full of bad things, hormones and antibiotics. . . Many of the better options are expensive now. My son was over-indebted with credit cards because of the groceries. I help with the grandchildren when we can, but it seems harder.”

Enrique stressed that over time what constitutes food scarcity has changed. The foods that were necessary to survive in the past have changed. He highlighted how it is easier to get the basic foods that people need to survive. However, his narrative suggests that consistent access to affordable, free from adverse substances and culturally appropriate food is still a serious social problem in Chile.

These stories expose how much has changed for these consumers in Chile as there is a shift from a context of scarcity, food insecurity, and stunting to drastic increments of what is considered the “affluent” diet, leading to weight gain and obesity. Although parents tried to provide the foods that their family demands, they also faced financial constraints that limited the variety of food they could buy. Additionally, some participants recognized that there are new pressures, such as health concerns, that come with this greater availability.
Food Provisioning Changes

In addition to discussing shifts in the types of foods that their families ate, participants underlined changes in their food provisioning strategies. Below, Table 5 summarizes my main findings as expressed by the participants.

**Table 5: Summary of Food Provisioning Changes**

<table>
<thead>
<tr>
<th>From Local Markets to Supermarkets</th>
<th>From Cash to Credit</th>
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<tbody>
<tr>
<td>Participants shifted from growing some of their own food to purchasing all of their food.</td>
<td>Participants noted the benefits of supermarkets that issued their own credit cards and assigned reward points.</td>
</tr>
<tr>
<td>Participants shifted from buying their food at local markets to depending mostly on supermarkets and hypermarkets.</td>
<td>Participants stated that credit cards replaced other informal credit institutions and cash payments.</td>
</tr>
<tr>
<td>Participants explained how strategies to feed the family have changed.</td>
<td>Participants highlighted how their credit limit was like an extension of their income.</td>
</tr>
<tr>
<td>Participants recognized the benefits of the expanded food market.</td>
<td>Participants stated that credit cards allowed them to buy expensive foods.</td>
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**From Local Markets to Supermarkets**

Many people emphasized that they had shifted from growing their own food or purchasing their food primarily at local markets, such as ferias or the vega central, to purchasing most of their food in supermarkets. Carla (32) emphasized how in the past, her family was able to produce part of their food supply (e.g., by raising chickens or growing their own vegetables) even when living in a city. Her family relied on their garden for food, especially when they faced financial shortages. She underscored the importance of this along with the practice of sharing with neighbors and buying most of their other food needs in the local feria. She said, "We went to the feria once a week or once every two weeks. Sometimes she [mother] had to ask for a deferred payment (‘fiado’) in neighborhood stores or ask food from our neighbors. We also had a garden, and we got vegetables and fruits from there." However, Carla acknowledged the sacrifices and efforts that feeding meant for her mother and how a lack of food was something that affected the whole family, saying, “While we grew up, my mother made miracles. We had to
ration a lot, we were deprived of many things, and I remember that many times she said, 'I am not hungry' and did not eat.”

Other participants described a shift from relying mostly on local food markets, such as feria, vegas, verdulerias or butcher shops, to now purchasing most of their groceries at the supermarkets. For example, two participants, Tamara (49), who came from a poor background, and Patricia (36), who came from a working class background, explained that when they were growing up, their mother bought fresh food every week in the feria and almost never went to the supermarket; at that time, there were fewer supermarkets, and those that did exist were more expensive. Patricia recounts,

“My mother liked la feria more. She also cooked a lot more than I do. I do the same thing [make the same food] for many days in a row. My mother bought a lot of fruits and vegetables; I do not buy those things as much. We like more junk food. I think in the past people used la feria much more; I still go but not as much.”

Tamara lived in a rural district where produce was inexpensive and other groceries were much more expensive. She said, “There were ferias where my mother finds local foods. And it was inexpensive. But for other groceries (like oil, rice, and others) you had to go to Santiago or buy them at ‘El Quiko’ (neighborhood store).” When recalling their experiences, Patricia and Tamara lamented a decrease in the amount of food they bought at the feria and their shift away from relying on seasonal food. However, they also both agreed that getting other foods (such as oil, rice, and pasta) is easier now than in the past, as they can go to the supermarket, which sells both dry goods and fresh produce. Some scholars associate dietary shifts with infrastructural changes in the marketplace (Asfaw 2011), as in the case of Santiago, where food provisioning has shifted tremendously since the mid-1990s. Tamara’s strategies also show how in the past it was hard to access all the food that her family needed. In her district (Colina), they had access to a combination of ferias—reliable, cheap sources of produce—and smaller neighborhood stores.
To make a full grocery trip, her family had to travel to the city to find a supermarket. She remembered, “In Santiago, you found the supermarkets and the prices were lower than in Colina. It was a pain coming to Santiago. We didn’t have a car, so we did it by bus, with heavy boxes. It was tough (era sacrificado).” Over time, more supermarkets have opened in her district of Colina, which has significantly increased the number of choices available.

These participants recognized the benefits of the growing food marketplace, such as having access to more stores that are close to home and carry more products. Participants also recognized that having more stores in their neighborhoods had led to lower grocery prices. For instance, Tamara (49) stressed that the neighborhood stores that they used in the past took advantage of customers and increased prices at will. She explained how her family was at the mercy of the store owners, “When I was a kid there was just one small store, ‘El Quiko’ (a neighborhood store) was a monopoly and controlled their prices at will.” Moreover, she added, “I remember that oil was costly.” Tamara’s description of her neighborhood stores is similar to what scholars have demonstrated not only in Latin America but in other places. Neighborhood stores can create conflicting feelings for people not only because of prices but also because of the differential treatment they receive there. Deutsch (1999) explains that neighborhood stores in the U.S. during the 19th century and early 20th century manipulated prices and availability of products according to shoppers’ race or class.

However, participants also stressed that supermarkets have contributed to their adoption of unhealthy diets, discussed earlier in this chapter. For instance, Patricia highlighted how she thinks that changes in food stores have led to her increased consumption of what she described, in a negative tone, as “junk food.” She continued, giggling as she explained, “Purchasing these (unhealthy) foods seems easier to me, less time consuming, they are everywhere, and they are
yummy for us.” Patricia made several jokes during the interview, alluding to eating more unhealthy foods. People use humor to deal with tension; in Patricia’s case, she used humor to demonstrate that she was completely comfortable talking about her unhealthy habits. Interestingly, Patricia also used the term junk food (comida chatarra) to refer to rice and spaghetti. She stated, “I mean, we eat more rice and pasta, carbohydrates, instead of fruits and vegetables.” Patricia valued the time that she saved with these foods, and she had also acquired a taste for these foods. This might signal her belief that eating food with less nutritional value, less preparation time, and less cost is similar to eating fast or traditional junk food like French fries and chicken/fish nuggets. She thinks that eating starchy foods in excess might have the same effects as junk foods, which are characterized by their fat, sodium, and sugar content.

Some participants spoke about how in the past their families had used their garden as a source of food. Now having a garden is less frequent, and families did not depend on them as much. Tomás (62), for example, explained that in hard times, if you had a garden, food was less of a worry. Additionally, chicken-raising was more common within the city limits. Today, when chicken-raising is harder due to a lack space and, in some districts, it is forbidden. He said, "We had our garden, which provided us with about 30% of the food we need. Plus we had chicken so that we could use the eggs...now that is forbidden." Additionally, Tomás stated that his family was used to a “war economy,” meaning that they knew how to ration food and stretch resources to make ends meet.

In conclusion, the interviews reveal that families historically acquired food from local sources, such as the feria, farmer’s market, and family gardens. Now, families are more dependent on supermarket chains and transnational food companies. These trends have shaped the ways that Chileans feed themselves and their families.
From Cash to Credit Cards

Participants also stressed that the way they paid for their food had changed. They explained that they used to purchase items with cash and, in some instances, a deferred payment, whereas now they can use their credit cards. Ana illustrated this point by saying, “Before, for food, you needed to have the money... credit did not exist for us (her family), well you could get a deferred payment [podias pedir fiado] in some corner stores.” Ana describes a deferred payment as something that requires personal trust and a social relationship with the owners, who might be willing to let some customers run tabs. Regarding this strategy, Tamara said “The owner wrote down what we owed to him, but many times he charged more. We could not do anything at that time because we did not have the money, and he could deny that ‘privilege.’” Tamara contrasted this type of informal credit, confined to neighborhood stores, with credit cards, which allow people to shop at supermarkets even when they run out of money. She stated, “In that moment of need, they (credit cards) help. Although you know they are bad, at least you do not have to deal with scarcity.” By “bad,” she is saying that she knows that she will pay a lot more than what she spent on the grocery trips. She illustrated what economics and psychologists have also found, that people under scarcity and poverty are unable to focus on the big picture, rather they only focus on the things that are missing, such as food and make ends meet (Mani et al. 2013; Mullainathan and Shafir 2013)

The replacement of cash and deferred payments by credit cards was more significant for lower-class participants than middle-class participants. Wealthier people could buy their food with bank credit cards and often paid their bills, in full while low-income participants often paid their bills in installments, increasing their debts with accrued interest and other added charges. Ana illustrated this issue, explaining, “When I started using the credit card for food, I requested
the lowest payment possible for that purchase [la cuota más chica], I didn’t think about all the
future payments (from different purchases) at the moment of purchase.”

Participants revealed that, for better or worse, they interpreted a credit limit as an
extension of their income. This finding suggests changes in the cultural understanding of credit
in Chile. Participants stressed that this idea was imperative to the way they accepted making the
switch from cash/debt to credit as their vehicle of food procurement. Ana (60), who worked as an
office clerk, was married, and had five children (four of whom were in college), said she felt that
credit cards allowed her to reward her family with “extra” food. She explained, “Yes, I exceeded
my food budget and bought things that weren’t strictly necessary. I did it because I wanted my
children to enjoy those foods when they were able to eat them, and I wanted to give them that
possibility.” When asked why she sought to buy foods outside of her budget, Ana stated, “You
know, they are [visible] everywhere, in the supermarket, on the TV. [Our children] said they
wanted [those foods], and for a long time we said ‘no.’” Ana recognized that food
advertisements and family pressures affected her thoughts about buying certain foods and that
these purchases had become a way to provide care. Ana’s narrative is also tied to the discussion
of “modern” foods highlighted at the beginning of this chapter. It is tied too Ana’s perception
that there are fewer possibilities of rewards that her family, with the little resources that they
have, can provide. As Pugh (2009) has noted, material goods, such as foods, are a tool to provide
care. She observed that the low-income the parents in her sample engaged in symbolic
indulgence, like Ana, as the money spent on these goods “has the highest symbolic impact”
(p.124).

Similarly, Tatiana (40), a preschool assistant, explained that she felt that credit cards were
an extension of her income, representing money that her parents, for example, did not have
access to. Her parents were restricted to the amount of money they earned, and their budgets were inflexible. In contrast, Tatiana felt that she had more flexibility in that regard:

“When we pay cash, we are more restricted. I see [credit cards] as a relief. Many times we do not have the money today, but we have credit, which we use for eating the things we want, things that my grandmother or mother won’t buy because those things were over their budget.”

Other participants also emphasized that credit cards helped them acquire food that was more expensive and outside of their budget, which in turn also precipitated a change by making new foods familiar. This contributes to a cycle, as reported by the participants, because they felt that in the future, they will likely face extra expenses in food as these “new” foods start to seem necessary. For instance, Tania (37), a law student who worked as school librarian, emphasized that she typically spends extra on food on Fridays as a way to celebrate the end of the work week. Chilean families do not typically eat out as frequently as families in the U.S. do, and eating something special on Fridays or Sundays was a widespread practice for participants. Tania explained, “No, I bought like extra stuff, or more expensive [food]. For example, when it is Friday, we purchase appetizers, cheeses, or something nice, and I pay with my credit card... Normally, these expenses are not in the supermarket budget.” Josefa (26) said she spends more on food when using a credit card. She explained, "We give ourselves a treat (nos regaloneamos). We pay with the card, and spend more money because we buy more expensive food, food that we do not always buy." Her experience reinforces how food preferences evolve even when they are a significant expense. Patricia (36) also emphasized how she bought different foods when paying with credit cards. She said, “One feels excited by the things that they [supermarkets] sell. One spends more on things that are not the first necessity.”

These stories reveal how credit cards play a part in the “nutrition transition” to an industrial diet, providing not only the means to acquire these new foods but also reinforcing
individual solutions to a collective problem, one of constrained food access and insecurity. However, while people used credit cards to avoid food shortages and food insecurity in the short term, the use of credit cards increased their financial and food instability in the long term. Furthermore, credit cards legitimate the current socioeconomic system, enabling people to consume status-oriented foods, such as soda, sushi, and premium cuts of meat. These foods represent an upper-class identity and a way to display a family’s economic success; therefore, acquiring these foods could give people a sense of worth and identity within Chilean society.

**Conclusion**

In this chapter, I discussed the main dietary changes that Chile has experienced since the 1970s and how Chileans articulate these shifts and their current circumstances. I explore these transformations by considering the Chilean food system as relational, meaning that there are interlinked and interdependent institutions and processes. As Guptill et al. (2017: 11) note, “Changes in one part of the system create changes in other parts of it.” Therefore, it is necessary to look at the links between the social, historical, economic, and nutritional realms.

Previous literature, focused mainly on the ties between neoliberal policies and aggregate shifts in food patterns, has shown various ways in which food transformations are affecting Latin America (Burch and Lawrence 2007; Busch 2010; Dixon 2009; McMichael 2009b; Patel 2012; Reardon and Berdegué 2002). Within this context, my work contributes to an understanding of how people articulate the dietary changes that they have experienced, which has not been thoroughly explored by sociological research.

This chapter demonstrates the evolution of Chilean diets using data from FAOSTATS and Household Budgetary Surveys as well as through in-person interviews. Mirroring global
trends, specific products are becoming more critical to daily caloric intake. Specifically, there has been an increase in consumption of animal products, followed pretty closely by sugars, and a slight increase in vegetable oils. Although there are differences when comparing Chile with other countries, these increases are still within the parameters of what could be characterized as a global nutrition transition. The relative contribution of cereals, fruits, starchy vegetables, and fresh vegetables has decreased. Along with these transformations, the gap in the share of income designated to food among socioeconomic groups has increased, as Chile has a high level of inequality. In other words, food has become comparatively most expensive for the lowest-income groups even as, paradoxically, expensive foods have become relatively more important in the diets of these groups. Higher income groups do not spend as much of their income on food.

Interview participants explained how their food consumption practices and food provisioning strategies had changed over time. More specifically, many discussed a shift away from traditional dishes and towards more modern, processed, and expensive foods. Although participants generally perceived that unhealthy food was more readily available than in the past, they also highlighted how what is considered healthy food had changed. Participants felt less food insecure because they had shifted from a past of food scarcity to the current foodscape of food availability. Participants highlighted shifts (1) from local markets to supermarkets, (2) from self-sufficiency to dependency, and finally, (3) from using cash to using credit cards to purchase food.

Participants’ experiences revealed that the greater availability of food had been accompanied by increasing pressure to purchase new and luxury products. In a context of precarious working conditions and low salaries, participants used credit debt to acquire food,
often relying on credit cards given by supermarkets. My findings suggest that core features of the neoliberal food regimes, such as the rise and spread of supermarkets, expansion of consumer credit, and global trade shaped specific dietary shifts, including increased consumption of high-calorie, high-sugar, and processed foods. As a consequence, Chileans have moved toward increased consumption of global industrial foods. In turn, the food debt encouraged by supermarkets results in a higher risk for those with fewer means. This suggests that disparities in dietary intakes are rooted in structural inequalities; some people are pressured to acquire unsustainable debt to pursue this diet. Of course, some people also might find pleasure in consuming these foods.

While my research discussion is limited to Chile, structural factors such as neoliberal politics, including the advance of supermarkets and financialization of households, provide empirical contributions to uncover everyday negotiations, reproductions, and resistances, which in turn, suggest revisions of existent social theory. Consequently, I consider data that shows the dissemination of particular patterns of food intake, practices, and beliefs around food. Furthermore, in the case of Chile, the marriage between supermarkets, financial institutions, and food companies is even more intimate, affecting the everyday life of people in a myriad of forms expressed by the participants, encompassing lifestyles, food safety, and quality, and debt in a way that is changing how people in this study perceive their life chances.

In conclusion, drawing upon the food regimes framework, I have shown how different structural forces, such as a particular system of accumulation and regulations contribute to the rise of supermarket-bank institutions, are reflected in a group of diverse participants in Santiago as they articulate how economic and dietary changes have shaped their everyday interactions and experiences with food. Food debt and the rise of supermarkets influence the way families
construct meaning around food, often increasing family conflict as families struggle to provide food while lacking a social safety net.
CHAPTER 4: SOCIAL ORGANIZATION OF FOOD PROVISIONING

In most nations, women have long been responsible for the bulk of food work (Allen and Sachs 2013; Arriagada 2014; Lachance-Grzela and Bouchard 2010). Food work, which includes purchasing, preparing, and cleaning up after meals, shapes the reproduction of gender and class inequalities (DeVault 1994). Previous research has shown how food provisioning shapes individual identities and maintains and reshapes family relationships and how it is influenced by class and gender inequalities (Beagan et al. 2008; Bowen, Elliott, and Brenton 2014; DeVault 1994; Murcott 1983).

In much of the world, food provisioning work was transformed by the development and expansion of retail food chains. In the United States and other parts of the Global North in the early 20th century, food provisioning began transitioning gradually from street markets and corner stores to grocery chains (Deutsch 2012; Dixon and Isaacs 2013; M. Harvey 2007; Humphery 1998). After that, stores increasingly began focusing on women as the “gatekeepers” of food and household resources, as a way to encourage consumption and reanimate the economy (Deutsch 1999).

After WWII, supermarkets became the primary institutions for acquiring food (Cohen 2004). Supermarkets used gendered ideologies to promote mass consumption. Mass consumption has contributed to the disengagement of women as social actors, emphasizing their individuality while also advertising the attractiveness of freedom of choice within the market (Cohen 2004). Stores achieved this by framing shopping as a leisure activity rather than as labor. Care work contains a significant ideological pull, centered on the nuclear family and individuality (Ashley et al. 2004; Cook 2010), in which both households’ and capitalists’ objectives were aligned to the same ends (Herrmann 2002). This emphasis has helped maintain the social structures that
separate spheres (public/paid work and private/unpaid work) and reinforce unequal power relations between men and women (Deutsch 1999; Glazer 1993; Herrmann 2002). These divisions have also contributed to the maintenance of class divisions and framed the family as the only source of meaningful social relationships.

Broader economic transformations, including economic and political crises and reforms, as well as shifts and dynamics specific to the food industry, have shaped women’s food work within the household. DeVault (1994) points out that food work requires the invisible work of behind-the-scenes management and coordination. Women’s work of caring and provisioning for food also sustains their identities and family relations; in doing this work, women are recognized as good mothers. This work also reproduces gender oppression because it promotes subservience to others, especially men. The concept of the “second shift” describes the supplementary work performed by women outside and before/after their paid work (Hochschild 1989). Gendered inequalities are also explored by Carney (2015), who examines food provisioning work as a way to understand women's relations of care and how they intersect with unequal class and race dynamics, often resulting in the devaluation of care work performed by poor women of color in the United States (Carney 2015).

One food-related pressure, typically put on the shoulders of women, is the pressure to obtain the “right” ingredients (quality, quantity, healthy, or seasonal food) at the right prices. In the Global North, the ideal of the “efficient shopper” has been dominant for more than a century. Koch and Sprague discuss how “home economics” classes taught women and girls how to become more efficient housewives (Koch and Sprague, 2014). Today, the discourse has shifted from efficiency in the use of resources to food safety and health (Koch 2014). “Safety” is based on scientific methods, and consumers are taught to focus on ingredients and the nutritional
components of food. This new focus on nutrition guidelines increases women’s responsibilities within the household. Some scholars have pointed out that similar shifts have occurred in Latin America and that these deserve further study (Arriagada 2014).

Some scholars critique the ways that food provisioning fit within the capitalist system and the neoliberal assumptions inherent in it (Bonanno and Wolf 2017; Dixon 2009; Guthman 2011, 2002; Lawrence and Dixon 2015; Moore 2010). Food advertisements and food labels suggest that consumers can “vote” with their forks, by choosing, for example, conventional or alternative foods (Jaffe and Gertler 2006). Critics note that true consumer sovereignty, based on the idea that consumers know best what they need and want, is limited due to asymmetries in income, knowledge, and information, as well as other inequalities, such as class inequality (Guthman 2011).

Class differences are expressed in the symbolic realm as tastes (Bourdieu 1984), and in the material world as a lack of nutritious food or access to it (DeVault 1994; Carney 2015; Fielding-Singh 2017). Studies show that poor women have the additional burden of working for pay outside the home and often feel guilty for the restricted diets that they provide for their families (Cairns and Johnston 2015). Additionally, although poor women may share similar notions of what constitutes healthy food, they are often unable to provide it (Elliott and Bowen 2018). Conversely, wealthier women have the privilege of choosing among a variety of foods to buy and consume and may be able to pay other women to do care work for them (Engler-Stringer 2010b; Hondagneu-Sotelo 2007; Tokman 2010).

Most of the literature on food provisioning practices has explored how these processes happened in North America over more than 50 years (DeVault 1994, Began et al. 2008; Bowen, Elliot, and Brenton 2014; Cairns and Johnston 2015, Carney 2015; Fielding-Singh 2017). There
is a gap in the study of the intersections between food debt and care work in places where the expansion of food retail has happened over the last few decades.

In general, Latin America represents a region where the retail evolution condensed decades of change in industrial economies in just a few years. In Latin America, Chile provides a compelling case because it was the first country in the world where neoliberal reforms were implemented (Solimano 2012). One of the consequences of the reforms has been the introduction, through supermarkets, of new services that were not implemented in North America. For example, supermarkets in Chile increasingly offer their own brand of credit cards, meaning that they function as “supermarkets-banks.”

Public health scholars have focused on the effects of changing food practices in Latin America on child malnutrition and other health outcomes (Corvalán et al. 2017; Ek et al. 2016; Pantoja-Mendoza et al. 2015; Ruel and Menon 2002), while sociologists have examined feeding and eating as social processes. For example, Giacoman (2016) explores the positive and negative meanings of shared meals for adults in Santiago, Chile and how they contribute to social cohesion. Additionally, sociologists have studied perceptions of ethical food consumption, comparing discourses between the Global South and North, revealing increasing concerns about health, overconsumption, and quality among consumers in the Global South, as well as positive attitudes towards local food production, distribution, and consumption (Ariztia et al. 2016; Bianchi 2017; Bresolin 2016). However, these studies did not link feeding practices with care work and did not show how the advent of supermarkets and the expansion of consumer credit to buy food may change how women negotiate and strategize food provisioning.

Chile is a fascinating case in which to examine the gendered implications of food provisioning work because women are experiencing increasing rates of indebtedness. Chilean
women are currently more indebted than men on retail credit cards (Fuenzalida and Ruiz-Tagle 2009; USS-Equifax 2018), despite their lack of representation in the workforce (Arriagada 2014; INE 2015). Some scholars have pointed out that the use of financial instruments to buy food could represent a tool for women’s economic autonomy and empowerment (FAO and ADB 2013; ECLAC 2017), while others have pointed out that these tools can also contribute to women’s overall burden of care work, increasing economic vulnerability and poverty (Ossandón 2014b; Barros 2012). Nonetheless, little research has examined the intersection of food provisioning practices, financial “inclusion,” and gender and class identities; thus, more research is needed to explore the unique conflation of these issues for Latin American women (Arriagada 2014). In this chapter, I answer the following question. How do Chileans, especially women, negotiate food provisioning expectations in the midst of broader dietary and provisioning shifts, and what role do women attribute to payment shifts in their negotiations to provide food?

In what follows, I explore how interview participants framed their expectations around food provisioning and what coping strategies and negotiations they expressed. Interview participants revealed how their economic context and social class matter materially and symbolically. Some women explained how different resources shaped their strategies for meeting social and gender expectations.

**Expectations of Food Provisioning**

My findings suggest that gender plays a role in people’s experiences with food in Santiago, Chile. Food provisioning practices reflect competing ideas about women’s identities and expectations around food work. Similar to what other scholars have highlighted, women felt pressure to engage in food work and meet ideals around feeding their families (Beagan et al. 2008; Brenton 2017; Cairns and Johnston 2015; Elliott and Bowen 2018). Participants described
expectations that were centered around providing sufficient and healthy foods and also satisfying everyone’s preferences. I provide a summary of the main frames of expectations and how they negotiate and cope with these ideals.

**Table 6: Summary of Expectations and Strategies**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Expectations</th>
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<tbody>
<tr>
<td>Providing Sufficient Food</td>
<td>• Ensure there is enough food to eat</td>
</tr>
<tr>
<td></td>
<td>• Sacrifice own wellbeing</td>
</tr>
<tr>
<td></td>
<td>• Status distinction among the poor</td>
</tr>
<tr>
<td>Satisfying Family Preferences</td>
<td>• Sign of affection</td>
</tr>
<tr>
<td></td>
<td>• Competent caregiver</td>
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<td>Integrating Ties and Government Assistance</td>
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<td>• To be able to purchase quality products that are more expensive</td>
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**Providing Sufficient Food**

Working-class and low-income women emphasized how hard they struggled to provide enough food for their families. Many participants explained that in addition to being in charge of cooking and shopping, they were expected to provide the money to buy food. Even those that were partnered faced this expectation. For instance, Soledad (58) was a poor domestic worker, widowed with three children who were grown and lived elsewhere. When I met her, she had custody of two grandsons who lived with her. She did not graduate from high school and had
worked several low-paying jobs over the years. Similar to other poor participants, Soledad’s financial situation was very precarious. At the time of the interview, she was working full time, without a contract, as a domestic worker for a family, earning less than the minimum wage. She explained in her interview that when her family needed food, she undertook additional work on the weekends to earn extra money. She stated, “I have to make sure to put food on the table, and I do not think I have done a bad job…” For Soledad, making sure her family had enough food was a constant worry and her main priority. She said, “Food is the main thing. Every meal, it cannot be missed (no puede faltar). Food is fundamental because if you do not have it children cannot eat or adults cannot work.”

Her words are a reminder of how food is fundamental to material existence. Findings like these are similar to those of other scholars focusing on food insecurity (Carney 2015; Hamelin, Beaudry, and Habicht 2002; Schmalzbauer 2004). Similarly, my participants discussed the reasons why they felt that their main priority was making sure their families had enough to eat. They felt compelled to provide sufficient and wholesome foods, as they did not want their children to experience the scarcity that they had once experienced. For example, Soledad knew what it felt like not to have anything to eat and had worked to provide money for food since she was a child. She pointed out the efforts she made to ensure that her grandsons were well-fed and said, “I am very organized, I try to have enough food, which is not always possible, but I try...having food is my main concern.” However, while Soledad described providing food as an obligation, it gave her satisfaction when she had sufficient food.

Like Soledad, Susana (58), a poor homemaker, also felt the burden of not having sufficient food for her family. Susana lived with her husband, two sons, one daughter, a daughter-in-law, and a granddaughter. Susana was fully dependent on her husband’s income, and
he gave her a stipend for food every month. She explained that her husband did not allow her to ask for help from the government or other family members, even though they sometimes had food shortages at the end of the month. She stated, “I must provide food for the family, my husband gives the money, and I manage it. It is hard to make it last until the end of the month.” When this happened, Susana would use one of her son’s credit cards. She had grown up lacking food and skipping meals, and she said that “if there is not enough [food] for me, I don’t mind.” Susana emphasized the sacrifices that she made to ensure that enough food was available for her family. The efforts that Susana and Soledad made are consistent with what scholars have found in other contexts, reinforcing how mothers sacrifice their well-being to ensure that there is food for their children (Chen 2016; Murcott 1983; Olson 2005).

Among the middle-income households in my study, there were still distinctions related to having enough food. For instance, Pamela (41), a computer programmer with two children, highlighted how growing up worrying about food could have consequences into adulthood, even when money was no longer a worry. Pamela described her parents as the “working poor” and said that they had constantly struggled with not having enough food and prioritized having a full pantry when they did have money. Pamela had started to do the same thing with her own family; although she now earned more money than her parents, she did what she had been taught and tried to save extra food for times of need. She had become indebted, and she had lost her home to pay her credit card debts. One thing she regretted was how she had organized her food budget and expenses. She stated, “My mistake was that I had to see that pantry full, and I think it was because of that feeling that if something is missed, one is falling into poverty.”

Pamela’s story reveals that concerns over having sufficient food were not only felt by poor or nearly-poor participants, also known as the precariat, because they are poor and working
in insecure/precarious working conditions, but also by some newly middle-class participants. Due to the possibility of falling back into poverty, Pamela was afraid of food shortages, and as a result she overspent on food using credit cards. She identified this as one of the reasons she had a significant amount of food debt. Similar to Pamela, other participants emphasized their fear of running out of food and explained that if they did, this would shape how their close circle of family, friends, and neighbors perceived them. Pamela and others drew distinctions between the truly poor, who lacked food, and people who were only low-income but had enough to eat and thus viewed the pantry as a symbol of either affluence or scarcity.

Some participants’ stories revealed that being able to display an adequate supply of food could also be a sign of status. Having enough food represented a cushion in case of bad times and made them feel far away from scarcity. Tatiana, a preschool assistant currently earning just above minimum wage and the mother of two daughters, said, “I not sure how to say it. If it is empty, I feel anxious, like we are poor, like I need to have more stuff... however, now we don’t have many choices.” Tatiana mentioned in her interview that she was severely indebted and afraid of falling further into poverty. She thought that she needed to spend less money on food, which was hard for her to do, given that having enough food was a sign of social distinction.

**Satisfying family preferences**

Many participants identified satisfying family preferences as another factor motivating their food provisioning practices. They characterized this as a sign of affection, contributing to their sense of worth as caregivers. These expectations overlap with previous research (DeVault 1994) that finds that satisfying family food preferences is related to women’s identity as mothers (Cairns and Johnston 2015, Bowen, Elliott, Brenton, 2014; Fielding-Sing 2017) and that there is more pressure to satisfy children’s desires now than in the past (Pugh and Pugh 2009).
Milene (51), a seamstress who was currently working in elder care, illustrates this point. She is a low-income, single mother of one adult son; she prioritized what her son wanted when he was growing up and now highlighted that she saw this as a way of caring for him. Milene did not focus on her own food preferences, but focused only on her son’s food needs. She explained, “I like it because I think about my son; I want him to have everything that he needs. For me, well, it is not a necessity to be buying things all the time, I can skip meals if needed, but for him...” Milene describes a sense of worth that comes from satisfying her son’s preferences. However, she also emphasizes that she would not care about food provisioning as much, or even eat every meal, if she did not have him. Satisfying his preferences serves as a sole purpose in her life (see Pugh 2009 for similar findings).

Many participants also acknowledged the work involved in managing others’ preferences. They described the expectations around satisfying family preferences as time-consuming, involving physical and emotional labor. To continue the story of Milene, she clarified that meeting her son’s preferences was not optional, but mandatory. She stated, "It is like an obligation to feed the family, and I must worry about that, it is not like a pleasure.” With this recognition, Milene demonstrates that she is aware (or partially aware) of the work that feeding her family entails.

Working-class participants emphasized that satisfying family preferences was a way to be seen as competent caregivers, and they described this expectation as a duty. This labor intensified when they lacked the resources to do so. For example, Patricia emphasized that the activity of food provisioning could be rewarding when she had enough money, but that it was stressful when she did not,. She stated “I like to go to the supermarket; it relaxes me. [Having food] calms me down. When I don’t have enough food in my pantry, I feel bad, stressed out. I
must have the food for my child.” Patricia was not poor, but she had financial instability due to her many expenses. Her quote reveals the difficulty and ambivalence of satisfying family food preferences in a context of financial instability, as well as the way high expectations and food debt could contribute to an emotionally unstable cycle.

Alicia (43), a secretary, offers another example that illustrates how participants tried to comply with family preferences. She was working as a receptionist at an outsourcing company, earning minimum wage and living mostly on her partner’s salary. She had two daughters, but only one lived with her. Alicia explained that she was doing her best to satisfy her partner’s preferences, which involved making sure they had the foods that he liked:

“I eat packaged bread, but he likes it fresh, so we buy packaged bread at the supermarket, but also fresh every day...I don't care that much about having a lot [of food] for 'once.'”

Butter is ok [for me], but he likes having, cheese, ham, jam, everything, so I have to make sure to get all that.”

Alicia describes her efforts to satisfy her partner’s preferences as requiring time and effort but also as something pleasurable; it reinforced her identity and her role of as provider. She described her grocery trips as something that she loved. Like Patricia, Alicia used food to compensate for other preferences that she and her husband could not fulfill in their financial situation. She stated, “He (my partner) feels that the only indulgence that we can have is with good food. I understand that.” She also emphasized how she tried to satisfy his preferences because he was “the man of the house” and contributed more money to the household finances than she did. She explained, “Well, he is an excellent provider and I do my best to make him happy, and it makes me happy get the groceries for all of us.” Similar to what others have found (DeVault 1994), Alicia frames her food work not as oppressive but as something that is rather joyful.

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15 Once is a tea time, usually includes tea with a piece of bread or a sweet pastry. Increasingly, families are replacing dinner with once.
While women often framed expectations of food provisioning as directly linked to what others (e.g., male partners or children) expected or needed, men were more likely to focus on what food meant for them. Tomás (62), a middle manager and college graduate, put his own food needs at the center of the conversation, emphasizing the symbolic importance of food for social relations. For him, food provisioning was about more than meeting material needs; he saw food as a social act that, in his case, offered the possibility of enjoyment. He stated, “I like [to do food provisioning] because food is the best pleasure that you can provide to yourself and others. Food is a way to provide care and love to your loved ones.” The different prioritizations of one’s own versus others’ needs (for instance, between Tomás and Alicia) reveal the prevailing patterns of inequality expressed in participants’ understandings of their food provisioning experiences, providing insight into some of the social structures that organize women’s and men’s consciousness. However, these differences not only play out according to gender; participants also highlighted how class differences shaped their food provisioning practices. Middle-class participants, regardless of gender, were more likely to emphasize the worth of food something that reinforced social ties and cohesion among family members, as Tomás’s remarks showed. Poor and working-class participants focused more on the material importance of food.

**Providing Healthy Food**

My interviews revealed the value that many participants placed ensuring their families had access to healthy foods. Participants from a range of class backgrounds mentioned caring about their families’ diets and dietary health as a normative ideal, which is consistent with previous studies (Aritzia et al. 2016; Beagan et al. 2014; Bianchi 2017; Brenton 2017; Cairns, Johnston, and MacKendrick 2013; Fielding-Singh 2017). They stressed that providing a healthy diet was related to their worth as caregivers, which is also consistent with findings related to the
-intensive mothering ideology (Elliott and Bowen 2018; Hays 1998; McCormack 2005). For instance, Elba (29), a teacher and mother of three boys, separated from her children’s father and currently living with her partner, Raul, a social worker, emphasized, “We always try to balance price and healthiness. We buy the cheaper of the healthier choices.” Elba spoke of visiting both supermarkets and the feria to accomplish this goal. Similar to most participants, Elba mentioned vegetable, fruits, whole grains, and fresh foods more generally as examples of “healthy” foods. She stressed,

“In the feria, I like to compare prices, check what’s in season. Even if I go very quickly, I bring fruits to my children. For them that is very important; they like fruit. For us, the most important thing is to provide our children with healthy food.”

Elba lived rent-free in a house belonging to Raul’s parents. She had two jobs and a monthly income of less than USD 600 at the time of the interview. She had finished high school, and several years later after separating from her children’s father, she had returned to school to become a teacher. She described herself as overweight (‘pasadita de peso’). Her feelings about her health resonated with the increasing prevalence of discourses about diet and health and, more specifically, about mothers’ responsibility for their families’ health (Beagan et al. 2014; Cairns et al. 2013). Because of her restricted budget, Elba shopped at the feria, because it was cheaper and fresher. However, they operated only twice a week, from morning until early afternoon. Therefore, she also relied on supermarkets, because they were open later and were considered safe and clean. Elba emphasized that she felt good when she was buying and eating healthy food. However, to do so, sometimes she had to stretch her financial resources, by using supermarket credit cards, for example. She explained, “When I bought foods at the supermarket with credit, it is weird, but even then, I feel good because I finally get food for my family.”
Elba contrasted the positive feelings she associated with providing for her family with the “weird” feeling of acquiring food through debt. Themes of need and scarcity were always present in her explanations of how she made choices and tradeoffs. She stated, “Sometimes we try to lower the cost, but there is a limit, and that limit is health, how healthy is the product that we are swapping.” Because the feria provided one source of healthy food, Elba, like most mothers in Santiago, did not experience fresh produce as necessarily being expensive or inaccessible. Instead, the foods that Elba described as more expensive and hard to find were whole grains, low-sugar and low-sodium options, and organic products.

Elba’s discussion of making tradeoffs around healthy food contrasts with the explanations of the middle-class families in the sample, who generally did not describe such stressful experiences around having sufficient resources to buy healthy food. Almudena (60), a homemaker and mother of two children, said the following: “The most important part is we get fresh vegetables and fruits for the children, and they love salad and seasonal fruits [frutas de temporada], so they get to choose some fruits that they like.”

Almudena stressed how vital it was to have healthy food for her family. She had stopped working when she had her first child, in order to be able to dedicate herself entirely to motherhood; in our interview, she consistently emphasized her role as caregiver and the way she prioritized the health of her two sons. She emphasized, “If not me, who? I am the responsible; I do my best to have healthy food, although the guidelines are changing all the time. I try to keep up. This was good a few years ago; now it is not. I imagine everyone does the same.” Almudena used specific ingredients to cook a Mediterranean diet. She measured the portions of what each member of their family was allowed to eat and scrutinized the content of every plate. She carefully described what every plate in every meal should contain for each day of the week:
“Fish is important to me, and vegetables. Other meats not so much. Every day they have a portion of raw salad on top of the main dish, which could be vegetable tortilla (Spanish, like a frittata), plus fruit for lunch and dinner; breakfast, avocado, like everyone else, with hot milk, and so on.”

While Elba (discussed above) primarily described health as a way to make her happy, Almudena emphasized what she thought was necessary for her family, based on the information available to her and the social expectations placed on her as a mother. Similarly, another middle-class participant, Diana (59), spoke about how she felt it was her primary job to ensure healthy food for her family. She did not feel this was very hard, because she had a cook that helped her make dinner and her husband did the food-related tasks when she could not:

“I do not feel it is complicated, even less now that my children are old. I am very fortunate: I can pay someone to help me with everything. My role is to make sure to have healthy food, and healthily direct the cooking. Also, when I cook; I do my best to cook healthy dishes. Otherwise, they will eat only rubbish [puras porquerias].”

While previous research conducted in the U.S. and Canada has pointed out that healthy food is more expensive and more difficult to obtain for poor and working-class families, this was not always the case in Santiago. Studies in North American contexts have found that middle-class families focus on healthy eating and are less likely to say “yes” to their children’s requests for unhealthy food, while low-income families use food as a way to indulge their children’s preferences (Chen 2016; Fielding-Sing 2017). My study revealed a less polarized and more complicated scenario. Some healthy foods,16 such as fruits and vegetables, are not as expensive or inaccessible in Chile as they are in North America, as explained in Chapter 3, due to the feria system. In ferias, 99.5% of food is natural or non-processed (ASOF 2003), and it is, on average, four times less expensive than supermarket produce, according to the Service of Technical Assistance (SERCOTEC) and the National Nutritionist Association. However, other foods, such

16 Healthy food means access to and prices of fruits, vegetables, and a variety of foodstuff. However, other things like organic, fair trade, or similar labels are part of nuanced differences between classes.
as whole grains or low-sodium or low-sugar foods, can be more or less expensive than their conventional counterparts depending on the product.

At the same time, there were some similarities to North American findings; middle-class participants did not express much worry about their children’s requests and were more concerned about the overall responsibility of being a worthy parent, while low-income participants expressed more worry about the happiness of their children. Elba, for example, reported allowing her children to pick some of their own foods. Another similarity to North American findings was that low-income working mothers’ circumstances were restricted not only by their lack of resources but also their lack of time, making them prone being sanctioned or portrayed as ‘bad mothers’ when they could not fulfill expectations (Elliott and Bowen 2018; Elliott, Powell, and Brenton 2015; Hays 1998).

**Between Solutions and Complementary Strategies**

The previous section described the expectations, both self-imposed and external, that women faced around providing food for their families. My interviews also revealed the strategies that participants used to cope with and negotiate these expectations. These strategies can be clustered into three themes: (1) stretching resources; (2) integrating social ties and government help; and (3) acquiring food debt. In the short term, participants used these strategies as solutions, but in the long term, some participants used these strategies as complementary.

**Stretching Resources**

Participants emphasized their ability to navigate prices and familial expectations by being frugal when food shopping. They described visiting multiple stores and looking for the best products at the prices that fit their budgets. They also emphasized the time and effort they put into this task; in doing so, they reflected upon their roles within their families.
Some participants went to multiple supermarkets on the same day to get their weekly or monthly groceries, comparing prices and quality across stores. For example, Barbara (45) described going to Líder, Tottus, and A Cuenta (see Table 1 for more information about these places). "Honestly, I go to several places," she said. "When one place doesn't have it the other one [will] have it. I move between all those places." Barbara also spent considerable time going to the feria; she would go to two different ferias near her neighborhood because she wanted to "compare prices and to browse knick-knacks (cachurear).” Barbara explained that she would “spend a long time going to all these places, but it pays off, and I love it. I feel it as a distraction.” For Barbara, the time and effort she invested were a rewarding experience, at least at the feria. She saw shopping there as a leisure activity, emphasizing, “I love everything: the coleros (people who sell stuff without a permit at the end of the feria usually looking like a mini flea market), and the food. I buy mostly produce there, but I love everything.”

Similarly, Patricia navigated prices and products to find the best quality for the lowest prices. She was the head of the household, and she and her partner divided the food expenses equally. Their monthly income was enough for their family to have some rewarding foods, but they still had some difficulty making their food last until the end of the month. Patricia explained, “It is always a trade-off between price and quality. I don’t want to buy the most expensive stuff.” She had strategies for periods of time when she did not have enough money, such as sacrificing her personal preferences. She explained, “When I don’t have much money, I buy by in bulk, although I don’t really like that because it is not very clean. When I have more, I prefer to go to a regular supermarket because the products are better packaged, cleaner, and the presentation is better.” To find lower prices, she shopped at places she did not necessarily like.
Although there were just a few men in my sample, all of them described providing food as basically effortless; some women did this as well. They revealed an apparent disconnect between (1) viewing their strategies for stretching resources and being frugal as effortless and (2) describing food provisioning as involving a great deal of time and dedication. Enrique was one of the men that described food shopping as effortless, although it was his wife who did the mental work of deciding what to buy and letting him know. Enrique only went to stores when he had another activity to complete (i.e., when he was already running errands). He explained,

“I am always asking my wife what we need. When I am doing errands, I go and buy food. It is not like I am just doing that (the groceries)...I get meat in the slaughterhouse, other groceries mainly at Jumbo. However, I am always checking prices and discounts, and then I purchase the best offering.”

For Enrique, providing food implies care for his family, especially his wife. He explained, “I have always done the food shopping because my wife doesn’t enjoy doing it.” His wife complained about the stores’ quality and prices, and he thought that it was too stressful for her. For him, this quest for cheaper places and better quality was something that he valued and that his family valued; he tried to accommodate everyone’s preferences, especially his wife’s, saying, “That’s why I go to the slaughterhouse [to buy meat]. It is fresher, cheaper, and the chicken -for example- doesn’t come bloody or ugly. My wife doesn’t like that.”

Like Enrique, other men framed food shopping trips as more rational and efficient when they did them than when their wives or other women in their families did them. For instance, Jorge (42), a warehouse manager stated, “Women, women, you know, they do not have restraint.” Here he is referring to his perception of women’s inability to budget their money. Jorge did not mention his family’s preferences when he talked about shopping; in his narrative, it is only his decisions that matter,
"[I] only [go] to the supermarket, but not the feria. I go by myself because I know what to buy and I do it quick. If I go by myself, it takes about 30 minutes. If everyone goes with me, the trip can last 1 ½ hr. The budget is $15-$20 by myself; I might spend $10 more if I go with my family. I make a list."

Jorge’s narrative demonstrate how masculinity underscores a set of practices that are part of a broader culture in which gender inequalities shape power relations, discourses, and individual bodies (Connell 2005). Moreover, neoliberalism is key to this process, as the neoliberal project is largely enacted by men and increases women’s unpaid labor. In this case, hegemonic masculinity is reinforced through assumptions about women’s and men’s “innate” or “natural abilities.

Being frugal or stretching resources is a potential “solution,” in which people attempt to compensate for lack of resources and conform to social expectations by being a better shopper. Although most of the women in the study juggled multiple types of care work and spent considerable time and effort finding healthy food at reasonable prices, the men in the sample considered women to be less skilled at stretching resources, as expressed by Jorge and Enrique above. Men often framed this lack of skills as something that was “naturally” tied to women’s behavior. These beliefs and values demonstrate the nuanced work of how we construct meaning around and devalue what it means to be a woman. In doing this, participants contributed to reproducing the current unequal gender structure as they legitimized these differences.

**Integrating Ties and Government Assistance**

In order to cope with expectations around providing food, participants reported drawing on social networks and sometimes government assistance. Family ties were significant. In the case of Elba and Raul, other family members helped them with food on a monthly basis. Raul explained, “Elba's mother always brings milk, yogurt, and some fruits every month.” They also
lived in a house belonging to Raul’s family, paying a little in rent but not the fair market price, which allowed them to have a bigger food budget.

Many participants also emphasized their use of weak ties, for example, by getting a deferred payment (*fiado*) at local neighborhood stores. For instance, Rita (44), a school cleaner earning minimum wage, bought most of her food from local stores. She had been living in the same neighborhood for about ten years, and people knew who she was and where she lived. Therefore, many local store owners allowed her to get a deferred payment. She described,

“Now, I ask for a deferred payment [*pido fiado*] in neighborhood stores since I almost never have enough to pay for a full package of anything. So I buy one onion, one carrot, a little bit of oil, a little bit of rice, and so on. Sometimes my parents help out, or they loan me their credit cards.”

In Rita’s precarious case, she had gone into debt with supermarket credit cards a few years before our interview; after she defaulted, her credit cards were closed, and she had been denied in her attempts to open new ones since then.

For many participants, their monthly income was not enough to buy the food they needed. One of the public resources that low- and low-middle-income families used was the Food Scholarship for Higher Education (Beca para la Alimentación de la Educación Superior BAES card), described by the participants as the “JUNAEB” card. The program consists of a food subsidy delivered through an electronic card, which can be used in a network of supermarkets and other food stores for low-income tertiary education students (from the I, II and III quintiles). For instance, Ana (60), a mother of five and non-profit worker, explained that her husband contributed his salary to the family food budget, but it still wasn’t enough. While Ana contributed money when she could, her kids volunteered to step in by donating their money from BAES cards. Each of her four kids, all in college, received $60 to $180 on their cards per month. Ana said that her older son, who had recently graduated from college and lived outside the
maternal home, also helped the family with food. Occasionally, the family also received food from Ana’s daughter’s boyfriend. Ana explained,

“My kids receive money in the JUNAEB card, and they bought groceries for the whole family. It is supposed to be used for them, for their lunches at college and school, but they are helping us out and bought groceries in the supermarket with that. They complement what [my husband and I] can’t provide.”

Like Ana, Carolina (27) also stressed how her mother and the BAES card were critical in meeting her provisioning expectations. The social structure of families in Chile often includes extended family members (Arriagada 2014). Carolina lived with her two small daughters, mother, and two sisters, and she worked and studied, which meant that she qualified for the BAES card. She emphasized that social ties, wages, and government help were essential to her family. She explained that food was always on her mind, and she constantly felt the pressure of having enough food even though she perceived herself as “lucky,” since she lived with her mother who was very resourceful and could make “bread from scratch” to lower the food costs. Carolina explained, “Sometimes money is short. We buy everything for the entire month, but in the end, it is harder. My mom, she is very organized and designs a menu for every day of the month.”

Another way that participants drew on social ties was by trying to use them to “redistribute” the work associated with making and providing food. Some middle-class participants said they could externalize care by paying another woman to take care of the household. However, in most cases, as with Carolina, participants got help from older female relatives. This was the case of Carla (32) as well. She was a payroll assistant and a single mother of one daughter. Carla’s mother took care of her daughter and prepared food for her on weekdays when Carla was working and her daughter was out of school. This helped Carla to cope with expectations around food provisioning. Carla thought that her social ties made it easier to feed a
family even though she was a working single mother. Over the weekend, she would eat out or try to indulge her daughter’s preferences. She emphasized, “Because I have my mom, I can relax and enjoy the weekend, treat my daughter when she is with me.” Carla added that she paid her mother, as she recognized that her mother helped by taking care of her daughter’s food needs during the week.

Sometimes support from family members came at a cost. Ana also lived with her mother and had requested loans and food from her mother and other family members. Ana said, “One does not want to be the burden of the family.” She later explained, “You also hear things like ‘you shouldn’t buy this or that’ and sometimes they are right, but sometimes not.” Some other participants also emphasized that relying on friends and relatives had generated family conflicts, scrutiny, and control over their expenses.

Social ties and government assistance (such as the BAES card) were “complementary” strategies for most participants. They used these strategies to complement other strategies, such as being frugal and acquiring food debt.

**Acquiring Food Debt**

Participants explained that one way that they negotiated competing expectations around food was by resorting to extraordinary means to provide for their families, such as by acquiring food debt.

Some told me they used credit card debt as a last resort to solve a situation for which they did not see other options. For instance, both Tamara (49) and Rosita (63) had acquired food debt because they didn’t have enough food to feed their families. As Tamara said, "I was told ‘Lider credit card is the worst’, but we didn’t have any other means to buy food." Her husband had an unstable income and, from the very beginning of her marriage, Tamara had to resort to extreme
measures to provide food for her family. When credit cards became an option, she started using them rather than asking for help from her family, who also lived in precarious conditions and faced food insecurity. Tamara explained that the process of acquiring food debt was emotionally distressing. Once she started to use credit cards for groceries, the debt continued to grow. As she explained, with a wry smile,

“We paid monthly, and one month we couldn’t pay, and that installment accumulated with the next, and we did not have enough money to pay the entire bill. We started to pay only interest. We went directly into a hole. Now, next month is my last payment. How many years.”

Rosita had three part-time jobs and did not have a stable income. She explained why she had started to buy groceries with credit cards: "I used the credit card to buy groceries because I did not have any income at the moment and my husband was making very little." At the time of the interview, she was trying to be more careful about using credit cards to buy food. Credit cards, she felt, solved her immediate problem.

However, debt created conflicts with the institutions that issued them demanding payment. To avoid conflicts related to discussing their expenses with partners, some women spoke about keeping their credit cards a secret. This secret debt was a resource that women used to buy food (or other things for their families) during times when they were short on cash. Rosita was one of the participants who kept secret credit cards. She explained, “I opened another [credit card] under my name. Nobody knows. I use it for buying food we need and things for special occasions.” As discussed above, she had defaulted, and her family did not trust her anymore. Then she decided to hide one or two credit cards from the rest of her family, particularly her husband. She said, “A few years ago, my husband opened a credit card for me, at Jumbo. I bought and bought and I did not pay for one month, then the next. It was a big fight. He took that card away from me.”
Rosita’s secret credit card allowed her to have resources without having to ask anybody or justify her expenses. Similarly, other participants indicated that secret credit cards allowed them to purchase food for special occasions. Tania (37), for instance, said she keeps hers secret to avoid scrutiny. She said, “I have it from college. I did not have any income, but someone offered it, and I accepted. He [her partner] does not understand the expenses that we have, he thinks our child does not grow, or that that does not mean more expenses, on everything, food, pharmacy, clothing. Even for something special on Fridays. To avoid all that [fighting], I just bought it and then I figure it out…” Hiding the credit cards and, more importantly, hiding credit card debt, allowed participants to avoid conflicts with partners and other family members while also giving them the illusion of autonomy around their expenses.

As I mentioned earlier, some participants spoke about how credit card debt allowed them to buy healthier or more expensive foods. For instance, Elba, discussed earlier, emphasized the pressures she felt around buying healthy food for her family and how she solved this issue by using every resource available, for example by being frugal and using their social ties. However, in times of need, Elba’s family also acquired food debt. Elba explained that groceries like whole grain products, better quality olive oil, and low sodium products, were necessary for her family but also more expensive than regular groceries. As a result, Elba used credit cards, providing this rationale: “I think our health is first, and, yeah, when you buy on credit you don’t think as much in the price difference.” At the time of the interview, she and Raul had stopped using credit as much to buy food because their debt had gotten too big to pay off, and they were trying to pick the cheaper of the healthy options.

Many participants with limited resources emphasized the need to use debt to conform to expectations, such as satisfying children’s preferences or buying better quality foods. However,
most people agreed that they did not see credit cards (and debt) as the optimal way of buying food. In the case of Elba, she expressed positive feelings like joy when she was able to acquire healthy food, even if she had to use credit, but she also knew that it wasn’t a long-term solution:

“When I buy foods at the supermarket with credit, it is weird, but even then, I feel good, because I finally get food for my family. One feels better. Even if you know, that is not going to solve the problem in the long run...you are solving the most pressing and urgent problem that you have at that moment.”

Even though Elba felt “better” about being able to get food for her family, she also expressed the anxieties of acquiring food debt as something “worrisome and unpleasant.” She said, “I’m only thinking in buying the food that I need, and I asked to divide in so many installments as possible, so it was not so terrible the payment each month.” Ideally, Elba thought, food is something essential and should not be purchased on credit. She explained, “Every time the amount to pay was larger, and the number of groceries cannot be reduced. It does not make sense.” Even though Elba thought it “did not make sense” to keep using credit to buy groceries, in times of need or scarcity, it was hard for her stay focused on the future, as demonstrated by Mullainathan and Shafir (2013) in their research on poverty and scarcity.

These ambivalent thoughts were not uncommon. As Mullainathan and Shafir pointed out, these tradeoffs (using credit to buy food) were described as positive in the short term but only made matters worse in the long term. For instance, Ana (60) had been a homemaker until her husband lost his business. She had not finished high school and now worked in an office. She had five children, and their economic situation had become increasingly precarious. She started using food debt for grocery shopping trips as she saw her budget shrink. She reported this experience as a struggle. She emphasized,

"At the moment you buy the food, you feel pleasure, relief because you have the food for your family. However, shortly after, anxiety and pain come, the anxiety of thinking ‘we are good for a week or so, but we must pay, and the income is going to be less and less.’"
Because every time you buy, your income is less because you will pay a more massive bill. Sometimes, you don't even want to eat."

Ana’s income and resources did not allow her to enjoy the privilege of purchasing expensive, better quality, or luxury foods. That is why she saw credit cards as a solution. However, moments after she acquired debt to get the food, the initial feeling of pleasure associated with meeting her family’s needs dissipated, as she faced the reality of the payments.

Some participants felt even more negatively about debt. Furthermore, some described experiencing significant physical and emotional consequences as a result. For example, Tamara (49) delved into the consequences that food debt had for her family. She explained, “The food debt destabilized us like a family. We had bad humor and anxiety...I didn’t see other option than buy with credit card. It wasn’t easy to say ‘no more.’” Some participants even spoke of stress-related illnesses that they attributed to food debt. For instance, both Tamara and Ana had experienced issues such as facial paralysis and neurological problems that the doctors attributed to the high level of stress due to their debts. Tamara almost lost her home, and Ana sold her home to cope with the high payments; at the time of the interview, Ana and her family were living at her mother’s house.

Acquiring food debt was a strategy that was used somewhat differently in the short term versus the long term. If used in the short term, participants framed credit card debt as a somewhat desperate “solution,” an attempt to solve the issue of not having any or adequate food. However, in the long term, as debt accumulated, people had to adapt “complementary” strategies, such as asking for food from family and friends, cutting corners, or using other resources, to cope with expectations of food provisioning and try to pay off their debts.
Conclusions

There is limited sociological research that explores food provisioning as care work in Latin America and how women negotiate and strategize food provisioning within a context of dramatic transformations, such as dietary changes, the growth of supermarkets, or the increased use of credit cards for purchasing food. My study contributes to filling this critical gap. My findings highlighted how participants drew on formal and informal resources to provide food and care, such as getting food from unexpected outlets, giving up food or preferences, and utilizing social ties and government help to provide enough food and/or to meet family preferences and needs. Participants’ narratives provided clues that allowed me to classify their strategies as “solutions,” when they used a strategy to solve their problems around feeding their families; or “complementary,” when they used two or more strategies to cope with expectations of food provisioning. Additionally, participants revealed their ambivalence around being held personally responsible for the consequences of food consumption and expenditures while also wanting to indulge their families. Both frames shape how they are valued within Chilean society. This is similar to Pugh’s findings (2009), in which she showed how parents and children use material goods as a means of belonging in US society. In a highly classed society like Chile, being able to satisfy children’s preferences was a means of social distinction. Although participants expressed a desire for inclusion and used food consumption as a tool for care, the importance of belonging was not as gravitational as it was for Pugh’s participants. In her words, the “symbolic goals” that accompany the buying process are different and hold a different meaning for my participants.

This chapter explored two questions. First, how do people negotiate food provisioning and ideals/expectations in the context of broader dietary and provisioning shifts? I used this chapter to highlight the most significant pressures that women in my sample identified around
food provisioning. Participants described pressures to provide sufficient and healthy food and to adapt to their family’s preferences. However, the data show that it is increasingly hard for women, especially for low-income women, to conform to these expectations. Despite an increasing number of women entering the workplace in Chile – about 48% of Chilean women now work outside the home (INE 2016) – most Chileans think that a woman’s role is at home caring for her family (CEP 2017). Chilean women often feel accountable to normative demands about women’s responsibility for food work, even though they have to work outside the home as well, creating unattainable ideals. In my study, many women revealed a disconnection between what women can accomplish and what they are expected to do.

Women in my sample described juggling the strategies of being frugal, using their social ties, using some government help, and acquiring food debt to conform to expectations about feeding their families. This juggling is increasingly tricky as women become more integrated into the labor market; they are expected to provide financially for the household (a role that in the past was mostly linked to men), and at the same time they are still expected to provide care and do most of the housework (CEP 2017). These two elements were highlighted in my interviews. Participants described being expected to have the money to provide for their families’ wants and needs while also putting in the labor to ensure their children were fed. They used their time, emotions, and efforts to produce meals and demonstrate care for their families.

The second question this chapter addressed was the role that Chileans attribute to how financial shifts, including the increased use of credit cards to buy food, are tied to food provisioning practices. Many participants described juggling different forms of payments as part of the work of providing sufficient, healthy, and preferred foods for their families. Most participants described being frugal and investing a great deal of time and effort on these tasks;
these strategies were “solution”-type measures, meaning they were used to try to generate permanent solutions to their food problems. Also, participants emphasized the use of social ties and government help (the BAES card) to obtain food as “complementary” strategies. Usually, these strategies individually could not cover all of their food needs or could only be used for a short time. For example, the BAES card is only for students, lasts one year, and is renewable. Among the various factors that shaped their perceptions, I found that food debt exacerbated the contradictory tensions that women faced in sustaining their positions as caregivers and gatekeepers within the family. Women discussed the multiple efforts they undertook to acquire, sustain, and pay their debts and expressed sentiments of guilt and anxiety that they associated with their food debt. At the same time, they also stated that food debt provided a sense of autonomy by, for example, offering them a better chance to care for their loved ones. This suggests that one consequence of inequality is the added burden that food debt produces for women. Although these women use food debt as a solution, it ended up contributing to more debt and anxieties as the participants’ stories revealed.

In conclusion, credit cards used by poor populations to buy food contribute to the social reproduction of poverty and gender inequality. When women buy food and acquire debt, this reproduces aspects of gender inequality within the division of household responsibilities and work; more specifically, women acquire the added burden of household financial responsibility (i.e., credit card payments when used for food), a responsibility that was mostly linked to men, even though low-income women historically have had to work for pay outside their home (Arriagada 2014).
CHAPTER 5: FOOD, MORAL VALUATIONS, AND DEBT

Classical economists often portray market economies as ruled by the laws of supply and demand and efficiency and as generally beneficial for societies (Friedman 1962; Smith 1937). Furthermore, these rules are external to and organize the society, thus they are positioned above the social order. However, economic sociologists have argued that market economies must be understood as socially organized and culturally embedded. In comparison, in societies organized around a social or ‘gift’ exchange economy (as was more common in the past), social relations tend to be based more on commitment, reciprocity, and collectiveness (Mauss 2002; Polanyi 1944).

Hence, from a sociological perspective, economic transactions are based on social relations. However, in market economies, there is a trend toward disembedding the economic sphere from the social sphere which, in turn, fuels malfunctions within society (Polanyi 1944). Some scholars have shown that power and culture are also crucial to allowing actors within market economies to adapt or even resist the challenges associated with disembedding trends (Bowen 2011; DeSoucey 2010; Moragues-Faus and Sonnino 2012). Thus, even in a capitalist society, economic activities are influenced and structured by valuations, moral ideologies, dispositions, and norms (Sayer 2000) in addition to institutional structures. Instruments like money and credit are not morally neutral; instead, their value depends upon embedded social relations and shared cultural understandings (Zelizer 1997, 2002).

Moral judgments and values

The study of the influence of moral norms on economic activities is known as the “moral economy” (Fourcade 2011; Fourcade and Healy 2007; Jackson 2010; Sayer 2000; Scott 1976;
Thompson 1966). Some scholars have considered morality as a way to encourage or discourage a set of everyday economic practices (Sayer 2000; Swidler 1986). These practices can be expressed regarding moral boundaries, values, expectations, or beliefs. Moral boundaries are the “type of lines that individuals draw when they categorize people” (Lamont 1992:1): how a given society or group determines worthiness and those considered undesirables, or disapprove social norms. By rejecting certain practices or people, we signal who we are, creating distance with “others,” people or practices that are undesirable. For example, different places have different moral values around what “should” and “shouldn’t” be considered valuable (Sayer 2000). In turn, moral boundaries are frames that create what is considered desirable and normal and what is not and teach us where we are within that spectrum.

Research on how the moral economies of monetary and credit transactions are incorporated into everyday lives includes an examination of social networks and reciprocity (Lomnitz 1998) and a study of the importance of women’s work of budgeting and organizing household finances (Guérin, Morvant-Roux, and Villarreal 2013; Villarreal 2009). Scholars have explored credit practices enacted by media, financial institutions, regulatory organizations, and public policy makers (Aalbers 2009; Langley 2008) and the effects of screening mechanisms on consumers’ investment strategies (Langely 2014; Montgomerie 2008; Ossandón 2014c; Poon 2007). Existing studies have used Foucauldian theories of governmentality to examine how consumers transformed into self-reliant financial subjects (Langley 2007, 2008). These approaches focused on the increasing use of financial markets for everyday needs and the effects of these transactions in their social relations, practices, and beliefs. Studies about increasing

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17 The interest of morals in markets are not new, Smith in the Wealth of Nations explained the moral ideas matter in sustaining the virtuosity of the economic system (Fourcade and Healy 2007).
financialization emphasize the predominance of notions of individual responsibility and the normalization/naturalization of calculations in financial decision-making.

In the wake of the 2008 financial crisis, which reshaped global patterns of economic lived reality, research has increasingly explored social relations and decision-making related to consumers’ financial behavior and use of credit cards, especially for middle- and low-income people in a variety of contexts and places. This research has highlighted changes in the relations between households and the global financial market. For example, researchers have studied how mortgage products shift the subjectivities of borrowers (Pellandini-Simányi, Hammer, and Vargha 2015) and the effects of debts on the social interactions of debtors, such as the power and moral dynamics that result when one family member loans money to another (Wilkis 2015). Wilkis (2015) argues that the increasing financialization of the household economy translates it into a space of moral distinction between what is considered acceptable and what is not. The consumer credit market also shapes personal relations and networks, as Gonzalez (2015) argues, because increasing financialization is not monolithic or homogenous but instead creates different financial subjects and changes the social meaning of debt. These and other studies have demonstrated the expansion of financial instruments in the biopolitical terrain of individual subjectivity and how this has transformed behaviors at the household level.

There is increasing scholarly interest in consumer credit card debt. There has been a rapid increase in the use of consumer credit around the world, much of which has been fueled by credit cards (Guseva and Rona-Tas 2014). Chile is not the exception; between 1993 and 2013, credit cards numbers grew “from 2.6 million in 1993 to 23.7 million by 2007 to more than 30 million by 2013, led by retail firms whose share of cards in circulation exceeds 80 percent” (Clark 2015:207).
Chile is a particularly relevant site for studying the relationship between moral values and judgments around credit cards. As recent research has shown, poor Chileans experience a lower quality of life, including mental and physical illnesses, than they did in the past, as a result of increasing debt (Han 2012), and loans are often used as a means of survival in low-income areas of Santiago (Ossandón 2014b). Other research has examined how Chilean families use social ties to expand credit limits; for example, in a practice known as “darse vuelta con las tarjetas” (“surviving with cards”), families acquire several credit cards to make ends meet, utilizing the cards’ combined credit limit for necessities such as purchasing food, clothing, and paying bills (Barros 2012; Gonzalez 2015). Nonetheless, existing research in Chile has primarily focused on the conditions of credit card use, with less attention paid to how individuals identify and create moral judgments around these experiences. My dissertation research fills these gaps by exploring how people discuss their judgments about credit: what they consider to be normal and how they justify ways of behaving, versus how they express disapproval or moral outrage (Lamont 1992; Lamont and Molnár 2002).

**Food as a case**

Food is an especially compelling case for examining moral boundaries regarding credit card reliance and usage because it is an essential part of social and biological life. Yet, under market rationality, food has become commodified (Clapp 2012). Thus, commercial markets are the dominant form of food provisioning. People increasingly choose supermarkets over local stores or gardens, but they also increasingly eat out and/or buy prepared or pre-packaged foods, which changes the social relations around food and care (Bowen and Gaytán 2012; Cheng et al. 2007; Guthman 2002; Guthman and DuPuis 2006).
These changes have penetrated family relations as well. Moral norms, valuations, and judgments are especially visible in food provisioning practices and beliefs. In *Feeding the Family*, DeVault (1994) explains that food provisioning can be understood as part of the social practices that construct meaning around food, family, and money (DeVault 1994). Moralizing themes, such as the fact that many women feel pride of providing for their families (Meah and Jackson 2013), are tied to the social processes that shape and organize women’s consciousness and decisions related to food (DeVault 1994; Johnston and Cairns 2015). Sociological studies show that moral values and judgments play a vital role in the creation of feminine identities. They also show that food work can be a “source of pride” and that it is experienced differently by social class. Compared to women from other social classes, wealthier women may feel less constrained when feeding the family by a lack of time or money.

Food-related morals and values are not only negotiated within families but also within market interactions. For example, a great deal of research has focused on the “quality turn” in the food system and how ethical considerations shape how people make decisions related to buying and making food (Goodman 2002; Goodman and DuPuis 2002). Sociologists have used the concept of *embeddedness* to analyze how social relations inform interactions between producers and consumers in alternative food systems (Hinrichs 2000). Food studies scholars have also shown (mainly for Western upper and middle-class families) how crucial moral assessment is in sustaining or resisting market rationality. However, other forms of market interactions, such as credit card transactions, create moral judgments and values that, in turn, create new identities. These subjectivities and processes related to credit card usage, especially in non-Anglo countries, need to be explored.
Researchers have examined themes of adaptive management of food and credit within the context of neoliberalism: individualism, pragmatism, competition, and freedom of choice (Braedley and Luxton 2010). Nevertheless, few scholars have focused on how moral values intersect with social boundaries in people’s narratives of going into debt for food. In this chapter, I ask the following questions. How do people navigate food debt? How do food debts shape social relations? How do people experience moral boundaries, and what does it mean for individuals to enact these moral values and judgments in the context of neoliberalism?

I focus on the role of values and moral judgments in how Chilean consumers assess and make sense of their financial practices. I argue that within the context of neoliberalism, credit card food debt is a form of moral control that people create and negotiate in everyday life. As people accrue food debt, they create new forms of identities, using different and often contradictory moral frameworks when they must procure food. Food contributes to how people make sense of broader social divisions in Chilean society; in doing so, choices related to food purchase and debt reproduce, re-negotiate, or resist these mechanisms of control. Mechanisms of control are those formal or informal regulations that ensure that people conform to social expectations. Some of these distinctions and judgments manifest themselves in the form of ideal types, such as being “not at fault” and “at fault” about food debt. I coded the cases where participants’ judgments combined contradictory standpoints or were unclear in their moral assessments as “ambivalent.”

Food Debt: Perceived Reasons

Acquiring Food Debt

In what follows, I discuss the main reasons that participants reported for acquiring food debt: low wages, lack of job security and protections, and changing feeding expectations. I then
discuss the main reasons reported for avoiding food debt: bad experiences with credit, personal beliefs, and a secure support network.

**Low salaries/wages**

During the time of the interviews, the median monthly salary for a Chilean worker was $540 per month (CLP$350,000) (Duran and Kremerman 2017), well below the average household expense of $1732 (CLP$1,121,000) from which 18.7% is destined to food and beverages (INE 2018). Scholars and government reports have documented how this scenario has forced many families to overuse credit cards or other consumer loans; 80% of adults (18+ years old) in Chile are indebted, and 30.4% of adults are in default (Duran and Kremerman 2017). These trends were reflected in the interviews I conducted.

Many participants pointed to low salaries as a significant reason why they and others acquired debt. For example, Enrique (73), a janitor in a residential building, explained, “Credit cards are very important because the wages are too low, and we are forced to use them because they give you the possibility of monthly installments.” While Enrique and his wife were retired, both had to continue working to make ends meet each month. At the time of the interview, Enrique was indebted with several consumer loans and credit cards. He used a supermarket credit card to buy food every month in monthly installments. He explained that although he was not currently defaulting, he had used credit cards to buy food in the past and then not been able to keep up with the bills, “I went into credit card default in the past; I did not have enough money for buying food, cleaning supplies, and other things. He explained how, time after time, he used credit and loan limits beyond his means because his salary and pension were not enough:

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18 Although salaries continuing growing, the pattern of accumulation is based on the labor of workers in low salaries allows accumulation and overall grow. Due to the low salaries, debt ended up being a survival tool.
“I know how to squeeze the money that I have, but sometimes it is not enough, one always messed up (descuadra).”

Similarly, Susana (58), a poor homemaker, spoke about her beliefs about the relative importance of credit cards for low-income populations. She said,

“Credit is very important in Chile, but not for everyone, for people who don’t have enough money. Things, life, everything is too expensive, and wages are not high enough to survive. It is easy to buy in installments and not think any more about [food].”

When Susana emphasized class division, she noted the income divide, saying that low-income populations needed credit to survive, although to alleviate the anxiety produced by the lack of food, they replaced it with debt anxiety. Susana’s quote also illustrates a perceived socioeconomic distinction among Chileans: the idea that low-income populations are more likely to use supermarket credit cards. I will come back to this later in the analysis of moral assessments.

Lack of job security and social protection

Since the 1970s, the Chilean government has cut social protections (Fazio 2005; Ffrench-Davis 2004; Ffrench-Davis and Stallings 2001; Moulian 1998), as discussed in Chapter 1. Studies have shown that since the 2000s, the (precarious) middle- and low-income populations in Chile increasingly rely on credit to make ends meet (Ossandón 2014b). My participants discussed this in the interviews. For instance, Ana (60), reflecting on her debt, explained,

“We lost many benefits [from the government] that we used to have...We had to get into debt to survive and pay college for our kids. I am confused. I don't know if life is more expensive now or maintain[ing] my children is more expensive. Now we have a terrible debt.”

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19 For this study, “lack of job security” includes job arrangements lacking any contracts or long-term contracts, hourly arrangements, part-time jobs, etc. “Lack of protections” includes people without access to governmental or social support (Kalleberg 2013).
Ana highlighted a past in which her family was not indebted and had social protections and benefits from the state, in addition to income from their jobs. Now, however, she used credit as a substitute for lack of government support. At the time of the interview, Ana was working as an office clerk, was married, and had five children (four of whom were in college). She was not clear about whether prices had increased or her family costs had just gone up, or whether both had occurred. Every year, tuition rates are contested, and social movements petition for free tuition in Chile. Student loans are not as readily available in Chile as in the U.S. Not surprisingly, having four children in college had increased Ana’s financial burden.

In a context of limited state support, during periods of unemployment and other hard times, participants explained how it was difficult to afford food and basic necessities. Patricia explained, “I was very tight, you know that the credit card might get you help. You also know that you are going to end up paying more, but at that moment credit cards are ‘salvation.’” (The quotation marks indicate where Patricia did air quotes with her fingers.) In Chile, national and local governments provide little to no cash transfers, such as unemployment insurance, for food or basic expenses during periods of unemployment or financial hardship (Raczynski, Pizarro, and Vial 1995). When Patricia said that credit cards were ‘salvation,’ she was stressing the fact that credit cards represented her only option during periods of unemployment, “I have been unemployed several times …I could not access other banking instruments or other help. [Supermarkets] give you everything easy, they did not ask for any information.” For Patricia,

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20 In the U.S., it is still expected that the college payments are the parents’ responsibility, and financial aid is determined by parents’ income; if the parents cannot or will not pay, however, students can access student loans easily. This is not true in Chile. Most tertiary education in Chile (both college and technical education) was free until 1981. Recently, free college education was reinstated for families that have ~$250 or less monthly income per person. In the case of Ana’s family, Ana explained that she is trying to have their case re-reviewed; her family should qualify for this benefit, but she claimed that there were some miscalculations that led to her family’s exclusion.

21 Unemployment insurance comes only from personal savings for those working full time with contracts. These funds are managed by an insurance company like MetLife or similar companies and works like 401Ks. Other government aid comes from municipalities in the form of courses to stimulate employability.
“help” meant additional income from credit, and she expected to need more income at the end of the month. Whatever credit limit she had, she used it. She did anything to avoid asking for help from her family, who were in a worse financial situation.

In a newspaper article, the owner of one of the major supermarket chains expressed a similar sentiment to Patricia’s statement about having easy access to supermarket credit cards. He discussed supermarket credit cards and the lack of institutional protections or access to regular banking institutions for the low-income population. He stated,

“Consumption with healthy credit it is the best that [people] can expect. Supermarket credit cards are the best thing that could have happened. I assure you that these credit cards have given people the support that the banks do not give.”22 (El Mercurio 2011)

**Changing Feeding Expectations**

In addition to listing how low wages and a lack of social protections contributed to food debt, some participants revealed that they had new expenses associated with shifting food habits and expectations (e.g., the introduction of new food trends such as treats and highly processed foods, and increased access to sugars and sweeteners in drinks), as discussed in Chapter 3. These extra efforts and expenses were driven by participants’ desires to meet their families’ (especially children’s) shifting preferences, as discussed in Chapter 4, to signal their value within Chilean society. Researchers in public health and nutrition have observed a “nutrition transition” taking place in Chile and other countries in Latin America, in which traditional foods are replaced by highly processed foods (Crovetto and Uauy 2010; Popkin and Hawkes 2016). The participants in my study described similar shifts. Many said that their children expected to eat “ready-to-eat” and other processed foods. Processed foods are found mostly in supermarkets and, although they are more expensive than traditional foods (e.g., vegetables, grains, and legumes), they are

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22 “El consumo con crédito sano es lo mejor que puede haber. La tarjeta de crédito del comercio es lo mejor que puede pasar. Yo le aseguro que las tarjetas han dado apoyo a la gente que los bancos no atiende”, puntualizó.
becoming cheaper over time. Participants emphasized that their kids expected much more food variety than they expected as children. This expectation was true even for children in poor families. Tamara (49) explained, “Kids today; they don’t eat the foods that we grow up eating, give them some pantrucas, chicken feet, they will throw that over your head, they only want premium stuff now.” Generally, women had to deal with these food demands, going into debt in order to buy the foods that their kids demanded (similar to patterns of women spending beyond their means, as discussed in Chapter 4).

Some participants used credit to cope with their children’s demands for new, processed foods and treats. Barbara (45) explained while she does not “buy delicatessen food, only what is necessary,” she was overwhelmed with her children’s demands for specialty foods. To cope with these demands, she acquired credit card debt. Every month, Barbara was spending too much because her children kept wanting more and more. She said, “They ask and ask. Yogurts, juices, sodas, I ration those things for them.” Barbara contrasted this with her own childhood experience, “When I was a kid, those kinds of things weren’t as popular; you only ate what you had available, no choice.”

Like Barbara, Tamara (49) juxtaposed her own childhood experience, explaining "In the past, we have never got access to something like this stuff.” She then discussed the influence of the new foods that were now widely available: “If we didn't have these credit cards, we would have to live with less. But you see new things everyday, modern things that you want to have.”

Tamara explained that, in her experience, going to the supermarket every week to shop for her family had exposed her to many new things, which in the past she did not have access to but now found attractive. For example, her mention of “modern things” refers to new types of packaging designs, which in turn makes products look “better.”
Research shows that families associate packaged food, as opposed to unpackaged, or homemade foods purchased at la feria, with being “safe” and “good” food (Yates-Doerr 2015). Indeed, Chilean mothers perceived spending on supermarket foods as necessary to provide something “better” for their kids. Patricia (36) compared buying from the supermarket to la feria: “I prefer to spend a little more and make sure that the products are better packaged [at the supermarket], and the place is cleaner than the feria.” She emphasized the importance of having a clean place to shop, with packaged food seen as a sign of quality and safety. Similarly, Alicia (43) said, “I don’t trust la feria for foods other than produce; they are cheap, but I am not sure how they are obtained.”

Ana (60) explained that she didn’t use the credit cards to buy necessities, but “extra” foods. She said,

“When I bought food with a credit card I usually got things that aren't really necessary for my kids. They, before I got a credit card, didn't have the possibility of eating those things, so with the card, I bought those foods for them to eat. It was my pleasure to treat them.” She then added, "I thought we deserved this." By saying they “deserved” these foods, Ana showed that she believed her family was working hard but wasn’t rewarded for it. Therefore, although she said she couldn't afford those rewards either, she rewarded her family. Like Ana, many women experienced changing food patterns and access to “new” foods as a way to treat or reward their family. These foods are something that the women wanted to provide for their families because they felt their family deserved them. Thus, they viewed credit cards as an opportunity to give more to their kids. These findings are similar to those in a study in California, which found that low-income parents compensated their children with fast foods when they could not provide other rewards or treat their children with toys or other experiences (Fielding-Singh 2017).
**Avoiding Food Debt**

This subsection outlines the most common reasons that some participants gave for avoiding food debt. The participants included in this section are those who had not accumulated food debt at the time of the interview (i.e., they either didn’t use a credit card for buying food, or they paid their credit cards bill in full each month). Of the total sample, 21% had never acquired installment debt from supermarket credit cards, and 17% had had food debt in the past but no longer were indebted\(^{23}\). I include both groups in this analysis. As participants identified far fewer factors for debt avoidance than food debt acquisition, this subsection is shorter than the previous one, a pattern which in itself reveals the multiple pressures that participants faced related to credit card use.

**Bad experiences in the past**

Soledad (58) was a widow living with her grandsons at the time of the interview. She could not read or write and had worked as a domestic worker without a contract since age eight. Regarding credit cards, Soledad said, "I had credit cards back in '94. Later, I defaulted and made an agreement with the companies, I ended up paying them in full, and after that, I closed all those cards."

Scholars have observed that low-income populations sometimes "share" their credit cards among family members and friends (Barros, 2012). Often, one member of the family will have several low-limit credit cards, and other family members or friends will ask this individual for loans on those cards (Ossandón 2014b; Barros 2012). This pattern was exactly the experience of Soledad. She said, "The reason I was over-indebted was that people ask me for the card limit and then they did not pay me back. That’s why I opted out from credit cards because if I have them, I will loan them when other people ask for it."

\(^{23}\) Participants who paid their credit card bills in full every month are not counted as debtors.
Soledad explained that her experience with credit cards had created conflicts, when family and friends did not pay back the loans. She preferred to close the account rather than say no to her family, because, even if she suspected that they would not pay her back, she felt responsible for lending the cards to family members if they were in need. At the time of the study, Soledad had organized her job earnings into a system of envelopes, with one designated for food. In the past, there were times when she had fewer resources; in those circumstances, she had to search for extra housecleaning work or prepare and informally sell food on the streets to earn extra money.

Valuation of Self-Control

Some participants demonstrated their boundaries regarding negative perceptions of credit cards and the people who use them, making strong divisions between what “others” did versus what the participants themselves did. Social scientists define this process as “othering” (Said 1978), used to legitimize differences while constructing self-identity. Interviews revealed the “otherness” felt by those with food debt. Participants often pointed out moral leanings and contrasted their behaviors with what they considered to be “wrong” behaviors they observed among family and neighbors. Tomás (62) shared a lesson from his father when he faced difficult times: “My father told me, if you don’t have money for food you will not have money to pay off credit charges. Don’t get tempted, don’t ask for credit.” Similarly, José (30), whose family had never had food debt, explained that, in his opinion, “Buying food with credit is going into debt for something that you are going to consume in less time that your debt is going to last. All the food that you bought is going to be eaten, and your debt is going to stay. It’s like fiction, like an illusion.” In his reflection, José emphasized his rationale for not buying food using credit cards. He described credit as an illusion of money, an extension of one’s wages that is not there. More
importantly, by saying that a person will consume the food in less time than the time debt will last, José is making sense of the material conditions of market exchanges, weighing the possibilities offered by credit and the pressures resulting from debt and personal yearnings. In addition, Tomás characterized his parents as “very organized” and said that “with very little, we grew up without lacking the basics.” He said that he felt that his parents were successful in modeling for him how to organize his money since he was now, at the time of the interview, earning more than his father.

**Strong Support Networks**

Many participants who had avoided food debt explained how strong social networks served as cushions and resources in times of difficulty, often providing food or money for food. This is the flip side of the coin of people who borrow other’s credit cards. Both require coordination; these social networks included family ties, work ties, and neighborhood ties. Tomás described support from multiple social networks in a time of need: "I lost my job, and my wife did not earn very much, so we were living at her parent’s house, while we built our own. I did this with the help of our families and friends. We also had a garden there with many fruits and vegetables."

Other participants similarly pointed out that "help" in avoiding food debt came from their social networks, including families, bosses, and neighbors, among others. Josefa (26), a cashier at a coffee shop, who was married with one child, perceived similar reasons for not having food debt:

"We live with my mother and my uncle. We don’t pay rent, but we divided the expenses and bills with them. It is the only way while my husband it is still a student … If I ever use the credit card to buy food, I pay it in full next month. Never in installments. If I need something, I will borrow from someone else in the house."
Josefa (26) discussed relying on “borrowing” from others, meaning she could take what she needed, and when she was back on her feet, she returned it or repurchased it. Josefa was trained as a massage therapist but could not find a job in that field. As a consequence, she was working in a restaurant as an assistant cook. At the time of the interview, she earned very little, and her husband worked part-time on the weekends to contribute to his university tuition. Primary support was provided by Josefa’s mother and uncle, who had inherited an apartment from Josefa’s grandfather and allowed Josefa and her family to live in it for free. Josefa’s mother and uncle made sure that she and her family had enough food and other basics. Josefa’s daughter also attended a public preschool, which was free for children under the age of four and provided the children with breakfast and lunch; this helped alleviate some additional food expenses.

**Emerging Analytic Dimensions: “At Fault” to “Not at Fault”**

In addition to explaining the main factors influencing their food debt acquisition or avoidance, participants also provided moral justifications for actions related to food debt, although not in these terms. These categories embodied sentiments and norms regarding the responsibilities and rights (i.e., the “fault”) of individuals with respect to others and in the face of very little protection from the state.

Participants judged others as well as themselves, creating moral boundaries. They described the experiences of getting into food debt as a trajectory extending over time, a continuum. According to many participants, before acquiring food debt, they had ideas of debt that shaped their perceptions of it. They picked up attitudes and formed moralizing images based on what they were told and/or had seen in their families, communities, media, and any other contact they had with people who used bank loans, credit cards, or other formal or informal financial tools, such as *pedir fiado*, which is an informal type of deferred payment. The images
described by participants were not straightforward, and tensions and contradictions often surfaced in their narratives.

Individuals made sense of food provisioning and credit use by incorporating moral judgments and values. They continuously considered and redefined what constituted a “legitimate reason” for acquiring food debt, examined each food purchase itself, and even considered how responsible they (or others) were with their debt, whether they were in debt or not. When individuals asked for a loan or bought food using credit, they began to formulate new, but quite realistic, moral values and judgments of debt interactions based on their own credit card experiences. My interviews revealed that, rather than being a matter of individual preference, these values and judgments were reflections of how the participants framed others. This pattern supports Sayer’s (2000:83) observation that, within capitalism, “our means of existence is dependent on market forces, the latter tend to trump considerations of the good.”

In this section, using analytical dimensions as ideal types, I show how participants framed some people as at fault, not at fault. In some circumstances, people expressed ambivalence about whether people were at-fault or not, sometimes swinging between the two poles. I illustrate how individuals create boundaries when describing their own and others’ use of credit cards for food. In the previous section, I organized participants into binaries (i.e., those voicing reasons for acquiring vs. avoiding food debt); however, food debt is more like a continuum, and so the demarcations are overlapping and not necessarily clear-cut. Following that reasoning, moral boundaries are organized as at fault, not at fault, and expressing ambivalent judgments (see Figure 5).
At-Fault
Failure of character
Overspending on food
Lack of organization

(Ambivalence)
Lack of financial knowledge
Hegemonic consumerism

Not-At-Fault
Optimized debts
Food shortages
Extenuating circumstances

Figure 5: Categories of Perceptions of Debtors

At-Fault

The framings that I categorized under “at fault” come from participants’ perceptions or classifications of their and/or others’ debt as a moral failing. When participants evaluated themselves, their narratives often expressed strong feelings of guilt, anxiety, and despair. When they evaluated others, they judged behaviors that they believed led to debt. For some participants, credit was considered a “bad thing” that tricked people into viewing credit as an extension of their income; but, within the “at fault” category, debtors were perceived as responsible for falling for the trick. Participants who had not gone into debt described debtors as “at fault” because they were unorganized, wasteful, irresponsible, or because they failed to prioritize expenses, with some people going as far as to say that some debtors do not “deserve” access to credit cards.

Failure of character

Participants often negatively judged indebtedness as a failure of character, even when talking about food debt. Some participants, like Tatiana (40), who judged herself for being “tempted” by the stores, perceived themselves as driven to consume and lacking restraint. When describing her debt, Tatiana shed a few tears and said that she was ashamed of herself: “I am up
to my neck for being like this, a shopaholic (compradora compulsiva), I am over-indebted now.”

By diagnosing herself as a “shopaholic,” Tatiana meant that she could not control herself. She felt that she could not prioritize what to buy and what not to buy, “I can’t say no. If the girls want something I will say yes, buy it.”

It is important to note that, in her story, Tatiana blamed herself and her failure of character for her debt. She did not defend herself at any point or try to justify her actions. The interview felt like a confession to a priest; she even ended the interview by asking for advice. This behavior suggested to me that she was unable to make sense of her behavior. Now, her family had to make a payment plan and cut their family food budget in half. She ended up saying that she was not the only one blaming herself: “I regret how I am. Everyone tells me that it is my fault that we are in this situation. My husband blamed me, but he also is patient with me.”

**Overspending in Food**

Similar to the “failure of character” argument, some participants argued that food debtors (the “others”) overspent on food items like “luxury foods” or unnecessary “treats. Likewise, some participants judged the number of goods or foods that people bought using credit cards. Milene (51), a seamstress with one child who currently worked in eldercare, explained her perception of other debtors:

"With the supermarket credit cards [people] ask and ask for money...then, they face other priorities, and they cannot pay their loans. I know some people are over-indebted until the end of the world because they care too much about food, and then, they don’t pay."

For Milene, people who “care too much about food” and spend beyond their means can be considered “at fault” for falling into credit card debt. Milene went on to contrast these negative behaviors to her own behavior in the past: “I think that's bad. In the past, I also had necessities, and I just got indebted with what I knew I could pay. But some people don't see that.”
Here she reflected upon her idea that people in need should only use credit if they have a payment plan in mind. Assessments like Milene’s are firmly connected to notions of individual responsibility and efficient household organization, which go beyond budgeting. Although Milene recognized that social forces shaped the choices available, she also emphasized that those choices that led to debt were people’s own making. This finding is similar to what researchers have found in North America in relation to frames of individual choice and responsibility around food choices and health behaviors (Guthman and DuPuis 2006; Luxton 2010).

This strong sense of individual responsibility for decision-making was also expressed by some participants, who negatively judged the consumption of certain foods. Carla (32), said, “Sometimes people spend too much money on food. My uncle, for example--- the only thing that he has in his head is food. He is always doing barbecues; food is always present even when he is not working.” In this case, Carla proposed that when people don't have enough money to buy food, they should not spend their limited resources luxury food or foods that they do not need (such as “cakes, sausages, everything,” as Carla explained). She assumes in her judgment that her uncle is responsible for his situation. Subsequently, he deserves to be scrutinized and should deny himself extra expenses in order to improve his situation. Her framing mostly ignored the structural determinants, which are out of his control, that may shape his life, as well as other factors that encourage people to buy more, including advertisements, discourses around success, and consumer ideology (Ariztia et al. 2016; Bratanova et al. 2016; Burch and Lawrence 2007; Deutsch 1999; Gottdiener 2000; Humphery 1998; Stillerman 2004).
**Lack of organization**

Some informants perceived food debtors as characterized by a lack of organization with their expenses, which in turn, qualified them as “at fault.” José (30), a middle manager in a restaurant, explained,

“[Debt] is inside their comfort zone. [Debtors] still have their wages intact and [after the purchase] have the food, apparently without using their wages for it. Probably you can buy more food than what you buy when you are using your salary, and in your mind, that food is going to last longer.”

José’s narrative suggests that the certainty and meaning of food debt might not become real to an individual until months after a purchase. According to José, this situation makes it easier for people to begin the cycle of debt. After pointing out how he perceived the actions and rationale of debtors, José added, “It doesn’t help that the bill comes until next month or the subsequent month. However, in present time they still have their cash and food. In the present, they don’t see debt just yet.” José portrayed debtors as unorganized with their budgets, which allowed them to believe in the illusion of credit and not take responsibility for their real income or expenses, especially regarding something as vital and unavoidable as food.

Likewise, some participants perceived themselves as “at fault,” as in the case of Ana. After she accumulated debt by buying treats for her children, Ana expressed guilt: “I know now that I shouldn't have spent that money.” She showed intense regret for wasting money on “treats” at that moment in her life, to the point where her voice was breaking and her eyes were watering when she recalled those moments. In her case, she located herself as “at-fault” but did not make distinctions for the others’ behaviors. Likewise, Pamela (41) stated, “I was throwing my money away, I needed to see my pantry [stocked] with food. I felt depressed if I didn’t...since I was using the card I bought much more than what I needed. I didn’t realize what I was doing.” Both participants explained that they felt this way because of other people: the church in the case of
Ana or a new partner in the case of Pamela. These people made them feel wasteful with their resources and indebted without a justification. Thus, they too perceived themselves as wasteful and irresponsible managers of their credit.

It is important mention that in these moral assessments, participants created similar boundaries regardless of debtors’ perceived class position, suggesting moral failings could be applied to people who were not poor.

**Ambivalent judgments about food debtors**

Some participants were ambivalent about credit card usage. They had mixed feelings about debtors, providing contradictory statements when they reflected upon factors that might mediate between the “individual choice” of the market and the material constraints of feeding one’s family. The boundaries were also blurred when people judged themselves.

**Knowledge and experience**

In their assessments of others’ actions, some participants pointed out that many people in Chile do not understand how credit cards work, because they did not grow up with credit cards. Thus, participants emphasized a lack of knowledge as a moral justification for people who defaulted. This was the case with Jorge (42), a warehouse manager and father of two. He defaulted when he was making minimum wage. He was married with one child, and in spite of the fact that he was living in his mother-in-law’s house; his wage wasn’t enough to cover his family’s basic needs. Jorge explained, “*There is not enough knowledge to know how to use credit cards. Nobody explained to me how credit cards work and what are the benefits and dangers, never.*” He judged himself and others by using the mediating factor of “knowledge”; he explained that, now, after he had had the chance to go to college (night school, in his case, after he got married), he had received a financial education and could use credit cards as a tool to
improve his household budget. He now made credit card payments in full every month and bought food in fewer, manageable installments. He added, “How to manage my household budget, nobody tells you. You learn to watch what your peers do, and what I saw was everyone going into debt.” Jorge explained that using credit cards felt normal, which also might lead someone to believe that food debt is not bad or dangerous if everyone has it. In his account, Jorge was not drawing moral boundaries, separating himself from others; instead, he tried to make sense of a common cause of high indebtedness, using a “people like us” type of reasoning. This is especially interesting since supermarket credit cards were introduced in Chile in 1996 and the model expanded after the 2000s. Therefore, the consequences of these lending practices are only recently starting to be visible.

**Hegemonic Consumerism**

Many low-income participants thought that food debt and, more specifically, and other low-income people’s increasing indebtedness, happened as a result of external and uncontrollable forces. Participants recognized the interplay between agency and structure, identifying actions that contributed to people’s debt, but in the context of oppressive structures that limited their opportunities to react to their problems in different way. Participants’ experiences revealed that they perceived structural determinants included within the food regimes theory, such as state policies, global economic fluctuations, the expansion of food trade, and the increased power financial corporations. They saw these factors as working as uncontrollable forces and impositions in their lives. However, paradoxically, they also believed that they, personally, should face hard consequences for their choices. Ana, for instance, illustrated this complicated view:

“I am not sure if modernity is good or terrible since it makes people sick because it never ends. We tried to do our best and ended up asking for credit. Then you get sick because it
is a chain, one thing takes it to the next. Consumerism starts when you are young. Because I did not have the education, I didn't know until it was too late.”

Ana’s narrative shows how hard it was for her make sense of her family’s situation; she argued that she had always worked hard and done what she thought was right, but she was still lacking. Ana’s reality was so dissonant that everything seemed confusing and unattainable, thus limiting her responses to the problems and negatively affecting her budget and health. She was not creating boundaries between herself and others; rather, she was trying to understand her situation and the lives of people in a similar situation.

For many participants, the use of credit cards was justified as something that had been naturalized in the population in the past, through practices such as informal deferred payment given by corner stores. According to Alicia (43), a middle class secretary and mother of two, “Credit is important for everything in Chile, especially the supermarket. Most people pay with credit cards. It is massive, and many people are indebted to them, and then because they are already indebted, people get more in debt. It is a negative cycle.” Alicia is referring here to people in general, not to her family. In doing this, she is expressing solidarity towards people who are below her in the social structure and providing a larger context to analyze food debt.

Similarly, Tamara (49), an assistant nurse at a local clinic and mother of three, morally legitimated her choices when she explained her family credit card debt:

“Credit in Chile is important because is SO EASY when you don't have money and need to buy things. You buy everything that you need, just put it in your cart and then, how many installments? Moreover, supermarkets and other stores give you credit cards so easily; you don't have to move a muscle. You get indebted right away.”

Tamara’s quote reinforced what other participants expressed about their ambivalence: that is hard to decide whether to blame people or not blame them, given the systematic elements that affect many people in Chile. Tamara identifies the main elements of the problem as a lack of
money and a need to acquire things to survive. In this statement, she is locating people’s actions outside their complete control and therefore expressing ambivalence as she evaluates others.

**Not at Fault**

In this subsection, I show how some participants framed themselves or other debtors as “smart,” “responsible,” or “needing debt” due to forces beyond their control. I group these assessments under the “not at fault” ideal type. Some participants’ moral judgments incorporated social class distinctions to classify and/or judge debtor identity. Respondents associated their own or others’ identities with being “poor” or “middle class,” contrasting themselves with other groups, especially the “upper class.” They provided more details about being on the “at fault” boundary than they did regarding the “not at fault” boundary, except when discussing extenuating circumstances or being “smart” about their credit card use, showing a degree of moral performativity.

**Optimizing Credit**

Some of the more affluent participants framed their own experiences with credit as “smart,” emphasizing that they were optimizing their credit by taking advantage of credit card perks like rewards points. They perceived their use of credit for buying food as justified and stated that they were behaving more responsibly with their debt than others. Patricia (36) evaluated herself as “smart,” saying she used credit as a tool: “To me, [credit] is a tool; for others, it is part of their lifestyle, and they can’t live without it.” She contrasted herself with “others,” framing debtors as driven to consume and thus deserving of blame. Many participants perceived their debt as a tool or something instrumental to help in a moment of crisis. Although they acknowledged that more impoverished debtors might also use credit as a tool, they believed that most of them were wasteful. Patricia, for example, classified poorer debtors as driven to
consume: “Some people do not have money, but they have brand-name food, sneakers, a giant TV, and no roof.”

However, despite the negative views that she holds of others, Patricia appreciated the autonomy that credit cards had given her so that she did not have to disclose her hardship to others. She stated, “I don’t have to ask anyone for money, just my card and that’s it.” When she said that she didn’t have to ask anyone for money, Patricia was highlighting her preference for credit card debt over borrowing from and being indebted to family members; she didn’t want others to know the intimate details of her lack of income or judge her based on what she spent her money on. She judged her credit card use as “wise” and “controlled,” as she did not use credit to make food purchases all the time; instead, she used her credit card during the last week of the month or to treat her family occasionally. Patricia’s view of herself corresponds with other studies’ findings related to how credit cards shape the values and morals of credit users (Langley 2008). Discourses that emphasize “personal responsibility” and “self-sufficiency,” such as Patricia’s reflections, reveal a normalized private responsibility for individual people’s well-being, regardless of the circumstances.

Similarly, Tomás (62), who had gone to college and had an above-average income at the time of the interview, explained that he took advantage of credit cards in a “smart” way. Tomás explained that unlike other people, “I use [supermarket credit cards] because of the benefits, they give me points for each purchase that I can spend in the supermarket later. But I do it right; I pay it in full every month.” Tomás emphasized his ability to control expenses and use the credit cards in his favor. This was especially evident when he compared himself to others:

“Credit cards are dangerous for the average Chilean, in this country people are only worried about how many goals we need to classify [cuántos goles necesitamos para clasificar]24 and those are the only calculations that they made. As I told you, they can

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24 This phrase comes from soccer tournaments.
“buy as much as their credit limit allows, without calculating if they have the capacity to make the payments in full every month.”

In this excerpt, Tomás positions his behavior as the “correct” behavior. He criticizes Chilean people for not calculating their expenses and not being aware of their long-term finances, only paying attention to less important things, like soccer, in his view. By saying that he “does it right,” he draws distinct boundaries related to one’s ability to calculate expenses, resulting in a dichotomy between responsible credit card users who are “not at fault” for having credit cards versus those who are “at fault” because they are not responsible enough to budget and make decisions based on their financial situation.

**Food Shortages**

Some participants framed the use of credit cards to buy food as justified in some situations, such as when their wages were not adequate to purchase enough food. Rita recalled that her first encounter with credit card debt to buy food was not something she wanted to do, but it was unavoidable. She said:

“When they offered me [the credit card], I accepted right away. At the beginning, it was good, I could pay. Then, since I did not have a stable income, I started to miss payments, but I also did not have anything to eat, so I used it again and again. Finally, I could not pay it anymore, so I stopped, but what else could I have done?”

Rita said she had never really thought about credit to buy food, but when she saw the possibility, and with her precarious situation at the time (she was widowed with children, living in a rented spare bedroom behind a corner store), she felt she had no other choice. Eventually, she could not pay anymore. However, she was able to re-negotiate her debt with the store and close the account. Rita fell into despair: “I felt hopeless; that’s how my depression started.” She justified her actions as a result of the situation she was in at the time and the fact that she did not see any way out. But her experiences affected her physically. She has several medical conditions
that aggravate her vulnerable economic situation. When I interviewed her, she used relatives’ and friends’ credit cards, as she did not have credit cards anymore. She explained, “I owe everyone: my dad, my mom, my uncle. Now for Christmas, we did not have anything to eat, so I asked my dad for his credit card, so I will owe that one too.” Rita posited herself as not at fault, as she justified her own actions. In contrast, she evaluated other people’s actions differently, saying that “some people lost control with credit cards. If they have [credit cards], they bought [things]. If I would have had the cash, I would not have used it [credit cards], because I have priorities.” Here Rita emphasized the boundaries between herself and the “others.”

José, who was not indebted, discussed how wages were not high enough to feed a family, resulting in a moral justification for low-income Chileans who acquire food debt. Some participants, like José, imagined that government assistance could be something positive, helping families avoid indebtedness related to food, something so essential to life. He imagined this food assistance as similar to BAES\textsuperscript{25} card: “I believe it would be good. That money won’t be from your wages. I think it will be a relief for the families because the money that families spend on food could go somewhere else for those who need it. I think it would help to alleviate indebtedness among low-income families.” José exhibited an understanding of how broader factors impacted people’s lives and acknowledged that many salaries are too low for families to survive. For poor working families, José justified the use of credit cards and proposed a more collective, way to help families in need of food. In other words, José characterized some people as “not-at-fault debtors” because debtors do not have a choice.

\textsuperscript{25} Junta Nacional de Auxilio Escolar y Becas (JUNAEB) or the National Board of Student Help and Scholarships is a food subsidy delivered through an electronic card (BAES card) and can be used to purchase food products at any food store and supermarket. Subsidies vary on a case-by-case basis.
Extenuating Circumstances

Many participants spoke about using credit cards in extreme circumstances, such as an emergency, when there was no other way to get the money they needed to survive. Milene judged others as “at fault” but explained how she justified her use of credit cards in the past. She stated,

“We, the poor people, shouldn’t be able to get indebted with these credit cards. When I got mine, they didn’t ask how much money I had or made. Now I have $600 credit limit on my card, and they don’t know if I have any money to pay or not. The owners of the big stores have a great situation here, but us – poor people, are the ones who use these supermarket cards.”

Milene (51) compared herself and other people in her class group to the owners of the stores (the top 1% and upper class), explaining that poor people fall into credit card debt because they do not have other options. She added that in this situation the owners of the store benefit from the exploitation of poor people. In doing so, her argument could be interpreted as justifying the use of credit cards by the low-income population, in contrast to the rich who benefit from their debt.

Similarly, Carolina (27) explained that she and her extended family members shared credit. This meant that Carolina’s credit cards were also used by other members of her family, which she said had been helpful for emergencies. She felt credit cards were useful to her budget because they allowed her to purchase everything she or her family needed. In contrast, with government cash transfers, such as the BAES (JUNAEB) card, she was only able to buy specific items. She explained,

“The truth is that I ended up paying a little more (with credit cards), but I prefer them because if I keep up with payments I can use them whenever I need them, such as when my uncle died, we had to buy the tickets for my mom and the food for that week with credit. We don’t get that kind of money at once (tea time) in cash, or the JUNAEB card only allows you to buy food, and we also need cleaning supplies.”
Participants expressed different forms of moral judgments that conferred responsibility. For example, Tamara recognized that supermarkets gain profits at the expense of her needs. At the same time, both Tamara and Carolina believed credit cards were justified in extenuating circumstances because they provided people with extra money to purchase the food or other goods that they urgently needed.

**Conclusion**

In this chapter, I have discussed how people defined moral boundaries around financial transactions and food in Chile. More specifically, I draw on interviews to explore how food debt shapes social relations, allowing people to express evaluative judgments of specific behaviors related to such debt. These judgments and frames serve as examples of lay normativity and morality. Although some studies have acknowledged that credit cards produce anxiety and uncertainty (Langley 2008; Zwan 2014), most studies have not considered how people experience this anxiety and uncertainty when credit cards are used to buy food. In this chapter, I have presented some of the social, psychological, emotional, and moral consequences of the use of credit cards in everyday life.

Participants discussed factors that had encouraged them to acquire debt or helped them avoid it. My interviews revealed that within a context of low-wages, precarious working conditions, and very little governmental assistance, participants perceived far greater pressures around acquiring debt than avoiding it. Participants stated that low wages, a lack of social protections, and ever-increasing demands to feed their families “new” or “sophisticated” foods contributed to their food debt acquisition. By contrast, they perceived the most significant factor for avoiding food debt to be social support from their community, family, and friends.
As expected, food debt affected the lower-class participants more than the middle-class participants in my study. Participants’ accounts exposed neoliberal ideologies, imposed by neoliberal policies and accumulation by dispossession, as they explained how the poor are more affected by the food debt and how the opportunities to feed their families by other means are shrinking, because their salaries are not high enough to cover basic expenses like housing, transportations, education, health, and food. They explained that credit cards provided an alternative to cash, but also took away from future earnings and opportunities, because as people fell behind on their debt and interest accrued, they could lose their house or car, as well as their ability to get more sustainable loans to improve their financial situation. However, this was just part of the story; people were also confronted with more affluence and described the temptations they experienced around having more options regarding food and supermarkets than ever before. These more expensive foods were perceived as attainable by anyone who used credit. For people who had grown up in poverty, the opportunity to access goods that they had not had previously had access to could be empowering or overwhelming. As previous research has shown, growing up in a context of scarcity can have long-term effects; people who are poor or have been poor in the past often want to stock up when they can, knowing that they might not have the chance later, even if this doesn’t make sense as a long-term strategy (Mani et al. 2013; Mullainathan and Shafir 2013)

By forming evaluative judgments, participants positioned themselves in relation to others (as if, in society, we are in constant competition, observed by a third party). When participants spoke about debt and debtors, they used moral judgments and values to assess their own and others’ behavior related to food and debt; these evaluative judgments had the potential to affect one’s well-being, as they could legitimize neoliberal values of competition and personal
responsibility. Some people signaled their location in the social spectrum by creating distance with those who they classified as “at fault.” When participants classified others as “not as fault,” their frames suggested the development of class consciousness, and, thus, these participants were further away from internalizing neoliberal values.
CHAPTER 6: CONCLUSIONS

This dissertation is a response to the lack of qualitative research on how food shifts play out in Latin America and, specifically, on how individuals and families experience and perceive these shifts. This research examines the case of Chile and focuses on the intersection of participants’ perceptions of large-scale transformations in the political economy, such as the expansion of supermarkets and the increasing financialization of the household economy, as they are reflected in everyday food provisioning practices and beliefs.

A large body of research, much of it published in the last decade, has examined food shifts within the Global North. A smaller group of recent studies looks at the Global South. The majority of the research on food provisioning and eating behaviors in Latin America is focused on health outcomes (Uauy et al. 2001; Bermudez and Tucker 2003; Rivera et al. 2004; Hawkes and Thow 2008; Popkin and Hawkes 2017). Particularly in Latin America, many questions remain as to how changes in food provisioning and credit matter to people and how people, especially women, adapt their ideals and adopt strategies to cope with these changes. While there is a consensus that food production, distribution, and consumption practices have changed in Latin America (McMichael 2009; Moore 2010; Popkin and Reardon 2018), there is scarce evidence on how class, gender inequality, and debt intersect to shape access to and use of food. Furthermore, most of the existing food system studies treat Latin America as a homogenous region, and they do not incorporate households or individual experiences (Burch and Lawrence 2007; Busch 2010; Dixon 2009; McMichael 2009a; Otero 2012; Patel 2012; Sage 2013). Existing studies focusing on empirical drivers related to health outcomes often analyze Latin America as a region, ignoring local and social context, and are likely to miss the variations across countries that arise from differences in their politics, economy, and culture. While case
studies can be difficult to draw inferences from, large-scale analyses are unable to appropriately account for how people make sense of these shifts and how their accounts might shed light onto factors that contribute to the social reproduction of inequalities.

Indeed, very few studies have challenged assumptions about food shifts to look closely at how inequality might exacerbate or moderate these changes and how the dietary, social and health outcomes related to these shifts reflect broader neoliberal trends or the neoliberal food regime (Lawrence 2017; Otero et al. 2015; Yates-Doerr 2015). Moreover, while valuable, these studies are mostly about North America and do not incorporate an understanding of how increasing consumer credit, food, and the growth of supermarkets and fast-food outlets shape household practices in Latin America. Although some studies of household finances in Latin America have explored how people experience indebtedness (Barros 2012; Gonzalez 2015b; Müller 2009; Ossandón 2014b; Villarreal 2009; Wilks 2014), they have not explicitly looked at the effect of indebtedness on food beliefs and practices. Thus, because there are many complex processes at work within these shifts, I argue that it is necessary to approach the intersection of supermarketization, financialization, and dietary shifts with an exploratory case-study qualitative strategy.

My everyday life approach contributes to the literature by providing insight into a complicated puzzle. Chile’s economic structure changed dramatically after 1973, affecting the income, power, and social significance of social classes. Neoliberal reforms were key to these transformations, and they paved the way for the supermarkets, largely domestic chains, to set their own models, including establishing their own financial institutions and instruments. My participants’ accounts reflected these changes. In general, they expressed differences regarding the amount and quality of food they ate and their food provisioning strategies. Some participants
related these differences to the jobs available for them, access to resources, and tastes. This is important to note in order to understand the conclusions of the study.

As discussed in Chapter 3, I found similarities in the way participants described changes in their food provisioning strategies. However, they expressed differences in what these changes meant and how they negotiated transformations within their material circumstances. These negotiations are mediated by institutions (i.e., supermarkets, local food markets, advertising agencies, and government agencies and policies) and everyday practices (i.e., as parents make decisions about how to feed their children).

Participants revealed shifting meanings attached to the food that they purchased. For instance, foods such as sushi and premium cuts of meat were considered desirable, and participants spent a considerable portion of their budget or used food debt to purchase them. Sushi and premium cuts of meats can be used as symbolic objects that people used to create social distance from other people, signaling their social worth. Participants showed that these foods displayed status that could lead to an expansion of their expectations of themselves and their food expenditures. As these changes occurred, foods were separated from their material composition, production, and distribution, placing increasing attention on their symbolic properties. As Bourdieu (1984) argues in his book, *Distinction*, food and tastes are part of the cultural capital that contributes to social reproduction in an unequal system.

Participants expressed some contradictions related to the importance of modern foods in their current diet. Some people saw this as a negative change, but others saw it as positive. Some participants discussed broader inequalities related to their access to food, the places where they shopped, and the form of payment. They also highlighted how structural factors, such as jobs, income, marketing, knowledge, and technology, shaped their food practices. However, other
participants expressed a belief that the food that we eat is the responsibility of each family, highlighting people’s personal responsibility for choosing healthy foods. This perspective focuses on individuals as drivers of change and could be interpreted as an expression of neoliberal values and how macro theories, such as the food regimes perspective, intersect with everyday life.

My findings in Chapter 4 contribute a more in-depth understanding of how gender and class influence the meaning of food and food provisioning for people living in Santiago. Emergent theories of food and care work (England 1993, 2005), such as the model used by DeVault (1994), Cairns and Johnston (2015), and Elliott and Bowen (2018), among others, allow me to use food as a lens with which to view pressing social questions, taking into account the fact that the domestic realm has an essential role in sustaining capitalist economies (Carney 2015; Deutsch 2012; Glazer 1993). Most work on feeding practices in Latin America has not linked feeding practices and dietary shifts with care work. This gap allowed me to reconstruct past theories of care work, adding the experiences of the people I interviewed in Chile.

In particular, I found anomalies in how changes in food provisioning (e.g., the rise of supermarket debt and credit card debt to buy food) have shaped the emotional and physical labor of women in Chile, compared to previous research on women in the Global North. Most poor participants were more worried about price and family preferences than anything else. Working class and middle-class participants were primarily motivated by their attempts to meet expectations around providing healthy and preferred foods, even when they lacked the resources to do so. Credit cards were a tool to break the barrier of affordability. The use of credit to buy food created a tension between participants’ budget constraints, which they considered their own responsibility, and their desire to indulge family expectations. Participants recognized that using
credit to buy food created other problems for them, including the added burden of food debt as part of the labor of care, and the increased long-term economic unsustainability of the household, which thus contributed to ongoing poverty and the reproduction of poverty.

In Chapter 5, using theories of moral views of markets, I explored the moral consequences of food debt. Debt acquired to purchase food usually took the form of credit cards but could also take the form of informal deferred payments. I found differences by class and social status in how participants described why they acquired or avoided debts to buy food, but similarities in how they expressed moral evaluations around the use of credit to buy food. These evaluations were between the two poles of “at fault” and “not at fault,” with some people expressing ambivalence. Participants’ moral assessments expose neoliberal values of competition and individualism, in which social problems such as food insecurity are framed as having individual solutions, such as using credit cards. I found that food debt aided in the reproduction of neoliberal values and provided an additional tool for assigning status or “worth” in this society.

Taken together, these findings illustrate the importance of research examining the intersections of food shifts, inequality, and neoliberal reforms. This study provides an in-depth lens through which to understand how people interacted with the neoliberal food regime when they bought or provided food for their families. Indeed, the analysis of food shifts presented in Chapter 3 supports, and complements, the more profound results of my other chapters, by providing information on how people conceptualize and understand food shifts. Knowing, for example, how people perceived the shift from traditional to modern dishes and toward more “unhealthy” foods helps to make sense of why the women discussed in Chapter 4 were willing to go beyond their budget to satisfy what they thought their family wanted or needed.
At the theoretical level, this work contributes to the debates between food regime theorists about the third food regime. Neoliberalism creates an environment that fosters financialization, via the expansion of consumer credit, hedge funds, and private equity firms, among others, with supermarkets deeply integrated into these financial circuits (Burch and Lawrence 2009, 2013; Ioris 2016; McMichael and Friedmann 2007). Moreover, in Chile, domestic chains were able to internationalize their business model and integrate with global food supply chains. In the case of Chile, supermarkets created their own financial institutions and began providing their own credit cards. This has shaped how my participants acquire food and fall in and out of poverty, as well as supermarkets’ ability to channel wealth from those who have less into those who have more (the supermarket owners). This suggests the relative importance of financialization within the constellation of events that has created a new food regime. My research suggests that we are now potentially in a fourth food regime, marked by financialization. My focus was on how shifts under this regime shape families’ everyday food practices. Food regimes provide the framework through which these relations express “a contradictory commodification of the human and natural foundations of society” (Friedmann 2009:337).

This study has limitations. First, my sample geography only captures the capital city of one country. Thus the food meanings articulated by participants in the capital may differ from people in other parts of Chile, especially in rural places. Second, the sample did not include people from different races/ethnicities; as Chile does not have that variable in the census, people do not refer to themselves in those terms. At the same time, there is evidence of ethnic/racial discrimination against indigenous groups in the country. Third, since this research was framed to participants as a study about food and money, some may have felt compelled to say things that
they thought I wished to hear, possibly overemphasizing their food budgeting experiences. Fourth, it was harder to schedule the interviews with low-income participants; therefore, some of the interview settings were not ideal. For example, some of these interviews took place very early in the morning, late at night, in the middle of their workday, or in the presence of other people. All of this might shape what they discussed; for instance, discussions about food shortages or insecurity were harder to articulate for participants who did their interview in places where others could hear them. Finally, similar to other studies, such as Cairns and Johnston (2015), it was hard to find male participants who were heavily involved in food provisioning. This may be because women are still primarily responsible for it, but it also might be a shortcoming of my sample, as I had fewer men to analyze and interpret data from their perspective.

There are significant implications of this dissertation for future research and policy. Future research should contrast what participants say about their beliefs and practices with ethnographic observations of what they actually do in their daily lives. Interview data could complement participant observations (e.g., observations of interactions within different generations of the same family and observations of people while shopping for food). Additionally, future research should explore the implications of the findings in other settings, in particular by contrasting this urban setting with rural ones. While my findings are not meant to reveal representative relationships (statistically speaking), they provide a window into understanding the context and motivations of the participants, which could be used to generate other studies. Future research should also be expanded in this area, for example, by collecting and analyzing survey data to examine how my findings are similar or different across Chile or even Latin America. Future research might also consider the triangulation of different
methodologies to analyze the potential adverse effects of the intersection of dietary shifts, supermarkets' power, and debt. Additionally, researchers might find it interesting to analyze supermarkets as institutions to find out more about the decision-making process behind issuing a credit card, the transition into banking, and similar issues. There is a need for additional research that links factors such as supermarket’s loyalty rewards to food debt and food insecurity, among other topics.

My findings suggest that people are concerned about food changes they see taking place in Chile and that they are conscious of some of the negative implications. However, there seems to be several barriers to the participants’ consciousness of their circumstances. Further research should explore why people put some emphasis on other people’s “worthiness” when discussing solutions to social problems and whether this encourages people to avoid advocating collective solutions, especially by the people (e.g., women and poorer people) who are the most affected by the changes (e.g., the increase in indebtedness and greater social pressures around food).

This research also has policy implications. Chile has implemented a number of policies in recent years to incentivize the choice of “healthy” foods or discourage people from eating “unhealthy” foods. For example, Chile passed a Sugar-Sweetened Beverages (SSB) tax and began putting warning labels on foods high in sodium, sugar, calories, and fats. These policies have had an effect on consumption patterns in the overall population and reduced the levels of these ingredients within the food industry (Euromonitor 2018). However, the essential problem with these policies is that they still target individual choices as the primary source of social change, which is part of the “information structure” of neoliberal knowledge shifts to consumers (Frohlich 2017). Although food labels and other policies may have some benefits, we need to address dietary shifts as a social problem. Furthermore, there are income and gender inequalities
(among others) that shape the context in which people make food decisions. For instance, studies of the SSB tax demonstrate that the effect on the low-income population’s preferences is very low (Nakamura et al. 2018). Therefore, nutrition and policy experts who want to reduce the negative consequences of dietary shifts should explicitly consider and address inequalities related to class, gender, and ethnicity.

Additionally, experts should regulate and conduct further research regarding the impact of supermarkets on food shifts. The supermarkets in Chile have taken advantage of neoliberal processes, such as financial deregulation and unsecured and precarious labor conditions, to accumulate capital, while also introducing changes, including the expansion of credit cards and new marketing programs, that affect the health and quality of life of Chilean people. Future policies should consider the multiple impacts and implications of the rise of supermarkets and the expansion of credit cards on food consumption patterns and food inequality.

This research also has implications for policies on food security for Chile. Participants recognized that they suffered shortages and said that they could not always get the food that they needed for their families. However, there is relatively little information about food insecurity or nutritional inadequacy in Chile. There is a need for the collection of more data about food consumption, nutrition, and food insecurity, which are not captured by the existing international measures. Little is known about the Chilean population’s food behaviors, practices, and disparities, as there is no periodic nationwide survey about food consumption. In addition, there are few government programs that specifically address food insecurity, so people are left with little help (see Appendix B). Much of the effort to combat food insecurity in Chile falls to personal resources and private institutions, such as workplaces or churches. Though some national programs are designed to alleviate food insecurity to some degree, there are few of these
programs, and many families are left out. Policies and projects that aim to alleviate and address food security and food inequality need to be expanded; they also need to move away from individual solutions and provide avenues for redistribution of resources in order to ensure that everyone has the same opportunities from birth.

To conclude, I demonstrate that what happens within broader structures, including economic models, institutional changes, and policies, is not disconnected from local culture and context. Thus, we cannot only focus on one or the other but the interdependence of both needs to be considered in future studies. More importantly, this exploratory research hopes to be the beginning of a research agenda on these issues that includes the Global South and contributes to additional comparative research with the Global North.
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APPENDIX A

Chilean Food and Society before 1970

In this appendix, I briefly summarize the main changes in food patterns in the Chilean territories, contextualizing social transformations from the pre-colonial period to the beginning of the 20th century.

Precolony Period

Precolonyial Chile natives produced traditional staple food crop using the terrace and advanced systems of watering. Natives were experts in following the four season’s cycle of life. Most of the towns followed the Tawantinsuyo, which was a process of watering crops, harvesting, storage and distribution that the Inca empire imposed in the north part of the territory (Castro 2010). In the north part of the country, natives produced and consumed mostly corn, potato, and quinoa with some meats (llama and guinea pig). Through tawantinsuyo organization, everyone in that administrative section received a certain amount of food; therefore, there were not as many famines in the Chilean territories as were in Europe during the same time (Sanfuentes 2010).

Down south, the organization of land, food, and work was different as they had more foods available for consumption due to the weather, which was Mediterranean and temperate, but not the same social organization. Mostly small communities had their own division of labor and distributed foods in a slightly different manner but always within extended and strong social connections. Staples were mostly plant-based foods such as leafy green vegetables, herbs, fruit like strawberries, roots like potatoes, mushrooms, grains, and different algae species. Protein from meat was usually obtained from guanaco (similar to a llama), huemul (similar to a small deer), vizcacha (a rodent), frogs, ducks, fishes, and seafood.
During winter, the availability of foods was reduced, which forced natives to create essential sources of conservation and storage (Planella, Falabella, and Tagle 2010). Due to the high availability of salt, it became the most critical form of conservation. Also used were some types of oils, made from a native species called *maqui*. Additionally, natives used holes in the ground with sand, ceramics pots, and pumping shells as storage. Cooking was mainly over hot stones, making holes in the ground and covering them with leaves. The division of labor was cooperative between older people in the house, and they had strong social ties with people outside their family to go hunting and participate in other food-related activities.

*Colonial Period*

During the colonial period, there was a change in foods, food production, and food customs. This modification happened quite fast and was attributed to the lack of value that Europeans give to native foodstuff: “Europeans arrived with the convention of the superiority of the European foods compared to the native products” (Planella, Falabella, and Tagle 2010). Hence, quinoa which was cultivated and ate throughout the territory was displaced by wheat, and the vine displaced chichas (a drink made mostly fermented corn).

Although there was a lack of intake of animal protein, more meat was included in old preparations (Sciolla 2010). Consumption of pumpkins and squashes, beans, and seafood products continued to be essential ingredients in new dishes. Old preparations such as *guisos* (stew and casseroles) become popular. *Guidos* was a mix of seafood preparations, similar to ceviche and hot dishes, such as paila marina. The old preparation *locro* (vegetable soup) included new ingredients, such as onions, garlic, and bay leaves. The meat was more critical for celebratory meals mixed and were mixed with pepper sauces from native ingredients and preparations (Sciolla 2010). New meats that became essential were cows, sheep, lamb, and pigs.
Despite the aggressive introduction of wheat, corn continued to be significant. It is important to highlight the earlier introduction of bread, which the indigenous population adopted pretty quickly. Gardens were noteworthy in the new nation. Foods from Spain adapted quickly to the new land due to similarities in weather and soil (Sciolla 2010).

Lastly, sweets were not prevalent in the precolonial period. Indigenous populations in Chile only could access honey from bees and some nectars from flowers since Chile lacked cane. Although it was a luxury during the Middle Ages, European sugar production increased during the colonial period. Using slaves to grow crops on the European and American continents, consumption increased, and prices decreased. Given this situation, Spaniards increased sugar imports to Chile. However, imports were scant. Then, desserts were rare, used only for special occasions (Pino and Sciolla 2010). The production of desserts required a highly skilled cook as manuals and cooking books were not available to/for everyone.

Republic

The Chilean economy is mostly based on agricultural products and mineral extraction. From the beginning of the 1800s to the middle 1900s, landlords ruled the upper classes. The mechanisms of domination were land and family ties, which concentrated resources and the population farms. According to Solimano and Hakim (1979), landlords accounted for 2% of the population but controlled more than 65% of rural land. Then, the land was more critical than other assets and was attached to status. The traditional business class was not a source of prestige, and to gain power, they had to create ties between landlords and their families. The political administration, consequently, provided overrepresentation to rural towns compared to urban centers.
As the working and middle classes were gaining importance and power in an urban setting, they started to demand the modernization of the land structure (Bengoa 1988). As their incomes grew, the industrial bourgeoisie, middle class, and even working classes (Solimano and Hakim 1979) advanced the dissolution of landlords’ and oligarchic power. By the mid-twentieth century, they changed electoral law and then reformed the agro sector (*Reforma Agraria*). However, food production reforms were not very efficient, mainly using inefficient methods of irrigation and lacking available agricultural land (Bengoa 1988).

During this time, food science grew in influence among policymakers. Also, technological advances in the transportation and conservation of ice helped to move foods that required cold storage to different places around the nation. These policies promoted the consumption of certain foods, such as milk, and the government instituted policies for milk distribution. Similarly, programs, such as school meals and assistance for pregnant women and children younger than eight months old, began in the first half of the 20th century. Finally, in 1954, National Program of Complementary Feeding was implemented extending the benefits for children up to five years old. These programs were especially directed to the poor and working class, as they were considered key to improving levels of nutrition within the population.

Data on food availability and consumption is not very reliable during this time (Solimano and Hakim 1979). However, during the 1960s scholars revealed the consumption of carbohydrates decreased and of fats increased. Fruits, vegetables, and legumes were vital during this time, accounting for 84% of the total contribution of energy (Mendoza V et al. 2007). The primary health problems through the mid-20th century were infectious diseases, hunger and child...
undernutrition and a large undernourished population, which numbered a third of families in the nation (Solimano and Hakim 1979).²⁶

²⁶ Although French coffee shops started to grow as socialization spaces in Chilean public places, the introduction of French cuisine was only widespread for the upper class. For the rest of the population, criolla preparations (mix between indigenous and Spaniard preparations) were more popular than French influences (Zarate 2010).
## APPENDIX B
### Main Food Programs

<table>
<thead>
<tr>
<th>Name</th>
<th>Year Started</th>
<th>Beneficiaries</th>
<th>Summary of Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programa Nacional de Alimentación Complementaria (PNAC)</td>
<td>1953</td>
<td>• Pregnant women,</td>
<td>○ Milk and other dairy products&lt;br&gt;○ Soup</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• breastfeeding mothers,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• children under 6 years old,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• premature babies,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• children under 25 years with metabolic diseases</td>
<td></td>
</tr>
<tr>
<td>Programa Nacional de Alimentación Complementaria del Adulto Mayor</td>
<td>1990</td>
<td>Older adults who are attended in Primary Care establishments of the National System of Health Services</td>
<td>Nutritional food support of a preventive and recovery nature, which distributes food fortified with micronutrients.</td>
</tr>
<tr>
<td>(PACAM)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programa de Alimentación escolar (PAE)</td>
<td>1964</td>
<td>Students from families who belong to the 60% most vulnerable or most socioeconomically disadvantaged, who attend municipal educational establishments in pre-basic, basic, and secondary education levels.</td>
<td>School meals or the equivalent in money</td>
</tr>
</tbody>
</table>
APPENDIX C

Government Legislation to Improve Nutritional Health

  - Beverages that “present a nutritional composition with a high sugar content to which Article 5 of Law No. 20.606 is concerned, that for these purposes are deemed to exist when they have more than 15 grams (g) per 240 milliliters (ml) or an equivalent portion, the rate is 18%.”

  - The law 20.606 about the nutritional composition of foods was passed in 2012. This law stipulates that all packaged products must be labeled correctly and truthfully regarding fat, sugars, sodium, and calories. This law also prohibits some advertising for children under 14.

  **Stop Signs in front of Packaging.**

  ![Image from www.chilealimentos.cl](www.chilealimentos.cl)

- Law 20.869: Food marketing and advertising restrictions.
  - Forbids advertising of foods that contain the dangerous labels of fat, sugars, sodium, and calories (regulated by law 20.606) and restricts free samples and the appeal of these products for children under 14 years old.
    - Starting July 1, 2016, producers cannot advertise on TV or websites to children 14 years old and younger.
    - Starting July 1, 2017, producers cannot advertise on TV or websites children of all ages between 6 a.m. and 10 p.m.
APPENDIX D

Classifying Socioeconomic Groups

In Chile, the primary source of information about household socioeconomic groups is the Survey for Socioeconomic Characterization, CASEN (Damianovic 2008). This survey is representative at the national level and has been conducted every three years since 1985. This database sorts households according to income deciles or quintiles, which are typically used by researchers to study poverty and, more broadly, income distribution. Since 2013, in addition to the income deciles, CASEN has included a multidimensional index that incorporates education, health, housing, and social security indicators.

Based on the CASEN data, the Association of Market Research in Chile characterizes the different income groups as follows:

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Main characteristics</th>
<th>Average Monthly total income CLP (~USD)</th>
<th>Monthly per capita Income CLP (~USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB Upper Class</td>
<td>3% of the population. • college educated, • working professionals in high positions, • owners of the means of production, • seek distinction in the patterns of consumption</td>
<td>$4,386,000 (~$6,500)</td>
<td>From $1,500,000 (~$2,207)</td>
</tr>
<tr>
<td>C1a Upper Middle Class</td>
<td>4% of the population. • college educated, • working professionals • access to bank products</td>
<td>$2,070,000 (~$3,050)</td>
<td>$808,000-$1,499,000 (~$1,190-$3,050)</td>
</tr>
<tr>
<td>C1b Emergent Middle Class</td>
<td>8% of the population, • the first generation of college-educated or technical education, • access to bank products</td>
<td>$1,374,000 (~$2,022)</td>
<td>$461,000-$807,000 (~$678-$1,190)</td>
</tr>
<tr>
<td>Income Group</td>
<td>Percentage of Population</td>
<td>Characteristics</td>
<td>Population Median Income</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------</td>
<td>-----------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>C2 Middle-Middle Class</td>
<td>16%</td>
<td>high school and some college or tech education, working professional or technical education, access to bank products</td>
<td>$810,000 (~$1,192)</td>
</tr>
<tr>
<td>C3 Low-Middle Class</td>
<td>29%</td>
<td>half may not finish high school, skilled workers, restricted access to bank products</td>
<td>$503,000 (~$740)</td>
</tr>
<tr>
<td>D Vulnerable</td>
<td>25%</td>
<td>more than 60% do not finish high school, unskilled workers, little access to bank products</td>
<td>$307,000 (~$452)</td>
</tr>
<tr>
<td>E Poor</td>
<td>15%</td>
<td>more than 70% do not finish high school, unskilled workers, no access to bank products</td>
<td>$158,000 (~$233)</td>
</tr>
</tbody>
</table>

For this study, I interviewed people from C1 and C2 (Middle), C3 (Low Middle), and D and E (Low) income groups.
APPENDIX E

Interview and Survey Guide

Both were done in Spanish. This is an idea of the questions. Local jargon and style of the questions have been omitted.

Survey: questions before interview

<table>
<thead>
<tr>
<th>Code</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td></td>
</tr>
<tr>
<td>Time Beginning</td>
<td></td>
</tr>
<tr>
<td>Time Ending</td>
<td></td>
</tr>
</tbody>
</table>

1) What is your age?
2) What is your current marital status?
3) How many persons live in your household?
4) Do you have children? How many children do you have?
5) What is your current occupational status? What do you do in your job? Do you have a work contract?

Survey: questions after interview

1) What is your primary source of income?
2) How many people contribute with a stable income in your home?
3) In the past month, what was your net income in your primary occupation? Include family assignations and do not include legal discounts (pension and health benefits).
   § Write the monthly amount in Chilean pesos
   § Refuse: write -1, not know/not sure write -2
   § When -1 or -2 ask in what range the person thinks would be close. Show card 1
4) If others, fill-in one per person.
   § Write the monthly amount in Chilean pesos
§ Refuse write -1, not know/not sure write -2

§ When -1 or -2 ask in what range the person thinks would be close. Show card 1

5) Who contributes to the primary income of your household?

6) Do you receive income from:
   a. Relatives living abroad
   b. Solidarity Pension for Retired Workers
   c. Handicap Pension
   d. Familiar Subsidy
   e. Water Subsidy
   f. Family Allowance (*Chile Solidario* in example)
   g. Another state subsidy _________________________________

7) If question #4 yes. How much? Or what is the range?

8) Do you receive other incomes? If yes, How much? Or what is the range?

9) Do you have any goods in good in working condition?
   a. Washer
   b. Fridge
   c. Landline
   d. Internet
   e. Cable TV
   f. Laptop or PC
   g. Car
10) What is the type of your home?
   a. House
   b. Housing site
   c. Condo
   d. Department
   e. Room in a house or department
   f. Social Dwelling

11) Your home is:
   a. Owned already paid a mortgage.
   b. Owned, paying a mortgage.
   c. Rented
   d. Non-rented
   e. Other

12) Do you or any other member of your household have department store credit cards or non-bank credit cards?
   a. Yes
   b. No
   c. Refuse
   d. Not know

13) Do you or any other member of this household have ever used supermarket credit cards?
   a. Yes
   b. No

14) Do you or any other member of your household have any of other credit cards?
   a. Yes
   b. No
15) In the last 12 months, with what frequency did you or any member in your household use non-bank credit cards, such as supermarket cards, to buy food? For reference, think about the household member who uses this payment method the most.

16) How much do you spend in a typical month on the following items?

<table>
<thead>
<tr>
<th>Items</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food and Beverages</td>
<td></td>
</tr>
<tr>
<td>Clothing and Footwear</td>
<td></td>
</tr>
<tr>
<td>Bills</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Domestic Service</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>Recreation</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX F

Interview Guide

Sample In-Depth Interview

These questions served as a starting point for conversations and were a guide to reconstructing the credit and food shopping stories of the families and individuals. Not all questions were asked of every participant, and each interview was unique according to participant’s experiences and past interviews. Other questions were raised in the course of the interviews as I gained a new understanding of the subject of study. Local expressions, jargon, and style are omitted in this translation.

Family

1. Please, tell me about your family. Who are the members? If not answered before, how many children do you have? If a partner exists, how long have you been together? Economically speaking, do you think your situation has changed over time? How? Tell me about the good and bad times.

Intergenerational Mobility

2. Generally, how do you think your economic situation compares to your parents? What do you remember? How did they use to manage their budget? How did they manage to put food on the table?

Income

3. Looking back, do you think that you have had economic stability? How come? What have you done to overcome bad times?

4. Currently, how do you organize your monthly budget? Do you think your income is enough? How do you organize your food budget?

Work

5. Tell me about your job history. When did you start working? Have you ever suffered from unemployment?

Education
6. Tell me about your education. Did you finish school? What did you study? How many years?

**Food Provisioning**

7. In a typical month, how do you get the food that you want or need?

8. What places do you go to shop? How many times do you buy groceries in a typical month? Do you plan your shopping trip to the supermarket/store/market? Do you have any other places where you buy food?

9. How do you pay?

10. If not answered before, how do you organize your budget to buy food? What do you do in order to buy food? What do you do in bad times to maintain food in the household?

11. How do you decide what things should be bought in a typical month? What are the main factors that inform that decision?

12. How do you feel about shopping for food? Has it always been this way?

13. Do you ever eat out? Does anyone in your family eat at a friend’s house or with relatives?

   [IF “YES”] Please, tell me more about that?

14. Does anyone in your family borrow food from friends or neighbors?

   [IF “YES”] Please tell me more about that?

**Food Insecurity**

15. What does it mean for your family to have food in your home?

16. Can you please tell me if there is any time you were hungry because there wasn’t enough food to eat in your house?

   a. What was going on then?

   b. Why did it happen?

   c. How did it affect you? How did you feel about it?

17. When you worry about being hungry, what sorts of things do you worry about?

   a. What is happening that you know you need to worry?

18. Can you tell me about the last time that you’ve skipped/missed a meal because there wasn’t enough food to eat?
a. What was going on then?

b. Why did it happen?

c. How did it affect you? How did you feel about it?

19. Has your family ever almost run out of food? Did it make any difference in your life? How? [IF “YES”] How did you handle that? How did you feel about it?

20. Can you please tell me if there is any time that you wanted some food, and you did not have money to buy it? What was going on then? What did you do when it happened? How did you feel about it?

21. If you were going to make a meal tonight for supper, what would you make?

Credit Cards and Debt

22. If you have one, when did you open your first supermarket credit card? What happened at that moment?

23. If you have one, when did you open your first credit card? What happened at that moment?

24. Do you use that card or other debts to buy food? How often?

25. For what other things do you use credit?

26. Do you have trouble paying it off?

27. Do you buy the same food when you buy with credit cards as when you don’t use credit cards? PROBE: do you buy expensive/cheaper food? How do you feel about this? Tell me more. What do you like about having a credit card? What don't you like about having credit card(s)? Does having credit cards/credit card debt create conflicts within the household? Do you have trouble paying the cards off?

28. Do you have friends or relatives that use supermarket credit cards? What do think about using this credit to buy food? Do you think they help you and/or your family? In what ways or why not?

Wrap up

1. Is there is anything that you thought that I was going to ask you and I didn’t?

2. Do you want to ask me something or add something to what we are talking about?

Thank you very much.