# MSc Programme in Urban Management and Development

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# "Discrimination in access to rental housing for same-sex couples in Santiago, Chile"

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#### **Summary**

Discrimination in housing markets occurs when equally qualified people are treated differently because they are members of a minority group (Ondrich et al.,1999). These groups can be Lesbian, Gay, Bisexual, and Transgender (LGBT) individuals, which face several forms of discrimination generated by society, institutions, or even relatives.

The progress, integration, and protection of minority groups in society have been uneven globally since each region must deal with its cultural heritage and moral concepts. In general, the countries of the Global North are the ones that take the lead in these terms, while in the Global South, countries like Chile are slowly showing examples of progress and protection of fundamental rights, such as the right to adequate housing, regardless of race, gender, or sexual orientation.

Given the above, this study analyzes the possible differences in treatment in the city of Santiago, Chile, for equally qualified people but who, on the one hand, belong to a minority group, such as lesbian and gay-male couples, and on the other, heterosexual couples in the process of searching for rental housing.

For this purpose, 520 remote tests were carried out in June 2022, corresponding to 260 different requests for information to publications of apartments available for rent through the Chilean home search website PortalInmobiliario.cl. The investigative process uses the matched pair methodology through fictitious couples representing the focal group (gay-male couples and lesbian couples) and the control group (heterosexual couples).

The research found that the experience in the rental housing search process for samesex couples is less favorable than for heterosexual couples. The results indicate that gays and lesbians have 6.7% less likely to be invited by the housing provider to visit an apartment despite testers being equally qualified as the control group. The results show even less favorable treatment for lesbian couples.

Despite having one of the legal, political, and social frameworks that most protect sexual minorities in the region, Chile fails to generate control mechanisms to aim discriminated groups in access to their fundamental rights, such as access to housing.

This study's contribution is to create an initial discussion regarding the discrimination experienced by same-sex couples in access to rental housing. In addition, the LGBT community can be constantly violated in their fundamental rights, such as access to housing, either by the State with an insufficient social program or by the private world, which sometimes mobilizes based on prejudice.

Furthermore, the study shows the need to complement laws and public policies with political action and support from civil society. In addition to establishing criteria beyond an economic component, rather than identity, whether sexual, religious, cultural, etc., various groups are exposed and violated.

## Keywords

Housing Accessibility, Rental Housing, Discrimination, LGBT, Chile

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## **Abbreviation**

MSc	Master of Science
IHS	Institute for Housing and Urban Development Studies,
UMD	Urban Management and Development
LGBT	Lesbian, Gay, Bisexual, and Transgender
UN	United Nations Organization
NGO	Non-Profit Organization
OECD	Organization for Economic, Co-Operation, and Development
MINVU	Ministry of Housing and Urbanism, Chile
MOVILH	Homosexual Integration and Liberation Movement, Chile
CADEM	Study and Research Center, Chile
OLS	Ordinary Least-Squares Method
I.V	Independent Variable
USA	United States of America
ICVU	Urban Quality Index
HIV	Human Immunodeficiency Virus
ADL	Anti-discrimination Law

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#### 1. Introduction

#### 1.1 Background and Problem Statement

Several countries belonging to the Global South are experiencing substantial progress regarding social rights and public policies that promote citizens' inclusion and integration to respect human rights. However, this issue has become critical mainly because of the pressure from international organizations, such as the United Nations Organization (UN), other countries, and citizens.

Latin America stands out compared to other regions of the Global South in terms of inclusive policies, primarily explained by maintaining more than three decades of a healthy democracy (with a few exceptions) for the first time in its history. For instance, Chile has ruled an anti-discrimination law for ten years. It is the first significant law and public regulation related to inclusion and integration in a traditionally conservative country. Since Augusto Pinochet's dictatorship finished in the 80s, a slow but deep economic and cultural opening translates into social and value transformations. The preceding is closely related to the economic and urban development boom, with policies that successfully managed to steadily reduce poverty and, above all, the housing deficit. As never before in the country's history, the current Chilean generation can enjoy the most extensive housing offer.

In addition, the government implemented different regulations to improve the quality of accommodation and community infrastructure to public investment to recover residential areas and new public infrastructure (Bogolasky *et al.*, 2021).

Moreover, Chile has an extensive housing subsidy program focusing on ownership; despite this, these policies are financially unsustainable for the government budget and insufficient to meet current housing demand (Blanco *et al.*, 2014; Link *et al.*, 2019). The preceding has led to tenants' growth due to new government policies such as a rental subsidy and direct subsidies aimed at developing rental properties in well-connected districts of Santiago (Link et al., 2019). In addition to changes in residential preferences, reductions in household size, and barriers to homeownership such as price increases and more significant restrictions to access mortgages, location privilege and infrastructure are critical variables to consolidate sustained rental market growth (Bogolasky *et al.*, 2021).

However, how is this scenario of change and consolidation of public policies related to the inclusion, acceptance, and non-discrimination of the Lesbian, Gay, Bisexual, and Transgender community (LGBT) in Chile? As mentioned before, the country's economic development also meets a social and value growth of accepting diversity and minorities. According to Badgett *et al.* (2019), both concepts are closely related and postulate that the value opening entails improving the macro indicators of the economies. But how is it developing in Chile concerning access to housing? Are public inclusion policies effective? Is the increase in rental housing supply equitable for all groups?

In Chile, several studies and research related to the inclusion of the LGBT community in different aspects of society focus on human rights and mental health. Moreover, the information, and data regarding the real estate market, both for rent and ownership, is abundant and updated. Still, there is no concrete evidence regarding how the rental market, currently in its *boom*, has integrated LGBT people and, more specifically, same-sex couples, especially under a national anti-discrimination policy.

#### 1.2 Relevance of the research topic

Inclusion in the housing market means equal treatment and no discrimination regarding sexual orientation. Discrimination in housing markets occurs when equally qualified people are treated differently because of their membership in a particular group. As a result, it is difficult for those groups to obtain housing in specific locations (Ondrich *et al.*, 1999). These groups could be an ethnic group from a particular country of origin, gender, professional background, or sexual orientation.

LGBT people face discrimination from the public sector, families, and friends. They are more likely to experience physical, psychological, and structural violence, discrimination at workplaces, in schools by teachers, and other students pressured to drop out, so in the future, lower educational levels, non-skill jobs, and wages. In consequence, LGBT people have higher rates of depression, anxiety, suicidality, and substance abuse when compared with heterosexual people (Badgett *et al.*, 2019).

Discrimination, stigma, and no-recognition in law can translate into a lack of freedom for LGBT individuals to choose what they can do and be (Waaldijk, 2013). For example, the search for a home can be evidence of the lack of freedom for LGBT people where mortgage access policies exclude same-sex couples, limiting them to the rental market. Even so, landlords and real estate companies have the "freedom" to carry out discriminatory actions to exclude same-sex couples from their applicants (Badgett *et al.*, 2019).

Chile is one of Latin America's most developed countries regarding inclusive policies (anti-discrimination law, civil union agreement, same-sex marriage, and transgender identity law). However, despite this, 52.7 percent of the LGBT population in Chile has suffered direct discrimination (Barrientos *et al.*, 2015). Even though there has been an anti-discrimination law that rules in Chile since 2012, public policies turn a blind eye to discrimination situations experienced by same-sex couples in the rental housing market. That is why fundamental rights, such as access to adequate housing, must be studied not only for the number of laws or inclusive policies that protect minorities but also for the ways and processes of society that affect the free fulfillment of the individual and the free obtaining of citizen rights.

#### 1.3 Research Objective

The investigation focuses on Santiago, the capital city of Chile, and it is structured to achieve the following objectives:

First, the research seeks to find if there is evidence of different treatment by housing providers regarding access to rental housing for same-sex couples over heterosexual couples.

Secondly, it seeks to understand whether Chilean public policies, inclusion, antidiscrimination, and protection of sexual minorities, more specifically, the anti-discrimination law, manage to explain the results of the investigation partially.

#### 1.4 Main Research Question and sub-questions

Therefore, the research question will be: **To what extent does the anti-discrimination** law in Chile affect access to rental housing for same-sex couples in Santiago?

The sub-questions will be:

- 1. What are the provisions of the anti-discrimination law related to access to housing?
- 2. What is the process of accessing housing in Santiago for same-sex and different-sex couples?
- 3. What discriminatory practices could same-sex couples suffer when searching for rental housing in Santiago?

### 2. Literature Review and Hypotheses

#### 2.1 Concepts of the Study

#### 2.1.1 Discrimination

There are several definitions for discrimination in the academy. Nevertheless, the one widely accepted among scholars is the "unequal treatment from one group to another based on the existing prejudice of that group towards the discriminated group" (Quillian, 2006, p. 300). However, it is still being discussed if the intention to produce harm is a key component of what is considered discrimination. Still, sufficient evidence directly associates the daily discrimination that some groups suffer from mental problems and suicide rates regardless of intent. According to Pincus (1996), discrimination is related to the struggle of various groups considered the majority, such as the white man in the Global North. They wield greater power and try to maintain their hegemony by slowing down the advance of diversity. The most frequently manifested and most studied types of discrimination are racial, ethical, gender, or sexual orientation. Still, they are not the only ones since hundreds of discriminatory situations are growing and "updating" according to the specific context (Sotelo, 2017).

After World War II and the creation of the United Nations Organization (UN), many international conventions and treaties established provisions to prohibit discrimination from protecting human rights. Due discrimination has a role in different levels of a country: legal, administrative, and private relationships (Vierdag, 2012); these treaties focused on avoiding what Pincus (1996) defined as institutional discrimination and did not cover local situations. In addition, Vierdag (2012) established that the bases for discrimination are the elements of equality and inequality. In this sense, both Pincus and Vierdag agree that the main weakness of the treaties is that the scope confuses equal treatment with institutional non-discrimination.

Discrimination and unequal treatment affect minority groups in several areas, such as health, education, work, private relations, and housing. None of them act in isolation, and they all connect in one way or another. In other words, a discriminatory act can simultaneously affect a person's quality of life in more than one area. For instance, a discrimination case in the housing market could reduce the available housing options for the discriminated group. Therefore, they will probably opt for a reduced number of units available, which can affect children's school choices, job opportunities, social connections, and health due to commute time.

#### 2.1.1.1 Discrimination against human rights

International human rights law recognizes everyone's right to adequate housing. It has been one of the pillars of the United Nations (UN) sustainable development through UN-Habitat. Those mentioned above have their roots in the principles of freedom and entitlement, where people have the right to choose their residence, determine where to live, and freedom of movement under a regulatory framework that protects housing titles and ensures equal and non-discriminatory access to adequate housing (Ray, 2008).

In this context, the acts of discrimination related to the housing searching process became visible. Furthermore, due to the greater reach that non-profit organizations (NGOs) have had fighting for equal rights for the LGBT community, these situations began to gain interest from researchers, other organizations, and politicians. For this reason, there are currently studies, mainly in countries of the Global North, that investigate this issue, seeking to identify the presence or absence of discrimination against the LGBT community that affects the right to adequate housing.

Mostly, the research subjects mentioned above are same-sex couples or transgender people with the aim of better evidencing the sexual orientation of an individual. Hence, it is

more appropriate to identify some hints of discrimination. Flage (2021) delved into different studies carried out in countries belonging to the Organization for Economic, Co-Operation, and Development (OECD) and has revealed that discrimination against rental home-seekers regarding their sexual orientation takes longer to identify. Furthermore, the author developed a meta-analysis of eleven studies conducted between 2008 and 2018 in OECD countries that sought to determine if there are significant differences in the treatment of same-sex and heterosexual couples seeking rental accommodation. On the other hand, according to the study by Levy et al. (2017) in the United States, the authors found some clues in treatment against gay male couples, even though these are not concluding. The authors do not necessarily attribute it to sexual orientation since they can be accentuated, for example, by their ethnicity or race. In the case of the study by Verhaeghe (2018) carried out in the Belgian city of Ghent, contrary to the other studies, it found a positive attitude from housing providers towards male gay couples, and there were no significant differences between gay and lesbian couples. After carrying out this meta-analysis, Flage (2021) postulates the existence of a positive correlation between differences in treatment with an indicator of "homo-negativity." The most convincing explanation is that discrimination originates from a negative perception of the housing providers respecting the lifestyle of male-gay couples. In addition, the author found no significant differences in the treatment of lesbian couples compared to heterosexual couples.

The studies carried out by Ahmed & Hammarstedtm, 2009; Friedman et al., 2013; Levy et al., 2017; Verhaeghe, 2018; Gouveia et al., 2020; and Flage, 2021, show differences in the treatment of couples in favor of heterosexual rather than same-sex couples when they sought information for a unit in the rental market. However, considering the cultural differences of each country, the different types of methodology, and the time in which each study was carried out, some common patterns can be inferred as like discrimination is mostly based on prejudices that affect people's behaviors against LGBT individuals.

According to discrimination theories, it is the so-called *taste-based discrimination* (Becker, 2010) in which people use their prejudice to privilege a group with which they feel more identified. The assumption is that the discriminated group could economically harm their business or has lower productivity in the labor market, or the prejudgment is related to a supposed lifestyle that financially reduces the property value for the housing provider.

#### 2.1.2 Discrimination and Rental Housing in the Global South

Currently, the evidence regarding discrimination in access to housing for same-sex couples is found in studies carried out in Global North. Flage (2021) consolidated and compared the research found to date, none of which considers any Global South country. Arinto et al., (2107) explain this situation due to two reasons: (1) cultural and (2) structural. The first one refers to the importance and awareness in the region regarding the integration and social inclusion of minority groups. However, given the high poverty rates, democratic instability, and solid religious attachment, there are insufficient legal and judicial guarantees to protect minority groups from discriminatory situations. For this, governments must ensure holistic social inclusion programs based on individual empowerment, where difference and diversity are enhanced instead of suppressed. It is necessary to use education as a transformative tool. Secondly, the structural dimension refers to the precarious rental housing market in many global south countries, mainly due to its informality. At the same time, the relative weight of homeownership grows through self-help programs promoted by the governments, who in parallel turn a blind eye to irregular settlement situations (Gilbert, 2016).

Most of the rental public housing in the Global South was eliminated and sold to private companies; rents for social housing were too low, and payment collection became increasingly complex. Therefore, the governments decided to use the budget for ownership programs

because they believe that the solution to housing shortages is promoting homeownership (Gilbert, 2016).

#### 2.1.3 Rental Housing in Chile

In the case of Chile, the country has implemented a vast housing subsidy program that has reduced the shortage, focusing on delivering homeownership. The government provides subsidies for first-time homebuyers who meet the eligibility criteria<sup>1</sup>. Sometimes, the beneficiary must supplement with a mortgage (Sánchez, 2012). The assumption is that by increasing households' ability to pay through a public contribution, they will be able to enter the housing market (Bogolasky et al., 2021). These plans have successfully improved the poor's quality of life and helped reduce the housing shortage. It has also transformed Chile into a country predominantly of homeowners, with 62% nationwide owners (Bogolasky et al., 2021). In many cases, the program has performed better than in several OECD countries, but it focuses on buyers rather than rent (Sánchez, 2012).

It is essential to mention the deficiencies this model has had, such as the low quality of housing, a mainly peripheral location, added to the lack of urban and social integration. The subsidy plan is based on the market's free operation, subjected to the price of land in the open market: a market that has risen considerably in Santiago. For this reason, since 2000, the Ministry of Housing and Urbanism (MINVU) has included improvements to the housing subsidy programs, focusing on the quality of the houses and creating mechanisms to reduce socio-spatial segregation<sup>2</sup> (Bogolasky et al., 2021).

In recent years, the country has experienced demographic changes that affect housing demand, such as a decrease in the size of households, an increase in single-person homes and divorce rates, greater labor mobility, and financial flexibility. Personal savings and expenses are destined for other items, such as traveling or postgraduate studies, which makes many people choose not to acquire their own home and face the rental market as a solution for a living (Blanco et al., 2014). In addition, the decreasing profitability rates of traditional financial assets have led investors to use the housing market as a profitable financial asset (Chilean Central Bank, 2019). Consequently, it caused a sustained growth in the available units for the urban rental market. From 2011 to 2017, the total of dwellings that are used by rent increased from 17% to 22% at the national level and from 20% to 28% in Santiago (Bogolasky et al., 2021). Still, the housing vacancy in Santiago is at low levels, reaching only 3.6% in 2021 (Estudios Urbanos, 2021).

The growth of the rental market described above urged to launch in 2014 the rental subsidy program, which consists of an economic contribution by the Chilean State to pay rent in the private market. The plan's objective is to provide the support that responds to the social, labor, and housing mobility needs of families belonging to the most vulnerable 70% of the country. It does not cover single-person households, except for the elderly. In the capital city

Chilean pesos aprox. (Amounts vary according to the region of the country, but the requirements do not).

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<sup>&</sup>lt;sup>1</sup> According to the Ministry of Housing and Urbanism of Chile (2022), the criteria to be able to access a housing subsidy are: (1) have a savings amount of \$1,280,000 or 2,560,000 Chilean pesos (depending on the value of the housing); (2) belonging to the most vulnerable 90% according to the socioeconomic characterization registry called the Social Household Registry, and (3) not owning any property (whatever if it is the applicant, the spouse or another member of the declared family group). In addition, the applicant must have permanent residence in Chile; the marital status does not matter, and the applicant can complement the subsidy with or without a mortgage loan. To apply to the program, the property's final value must not exceed \$70,400,000.

<sup>&</sup>lt;sup>2</sup> Mechanism to reduce the socio-spatial segregation such as the obligation to have educational establishments, hospitals, services, and public transport stops within walking distance of each settlement, improvement of urban infrastructure, and, more significantly, by providing incentives to private companies for the development of social projects

of Santiago, the contribution consists of around 156,000 Chilean pesos <sup>3</sup> per month (this amount is adjusted per city). The beneficiaries can use that in homes with a rent price of about 352,000 Chilean pesos (Bogolasky et al., 2021).

The program has not had the impact sought by the government to date, with a low application rate of approximately 40% at the national level and 25% in Santiago (MINVU, 2021). Part of this poor performance is due to its weak structuring by not focusing on the current needs of the prospective beneficiaries: it leaves out single-person applicants, and the amounts are low, especially for the city of Santiago, where rental prices have risen by 43% during the last decade, and the percentage of spending on housing for people who rent easily exceeds 50% in Santiago (Estudios Urbanos, 2021). Thus, only 12 percent of the available supply of apartments in Santiago meets the requirements of the subsidy. There would be almost no available supply for houses, and most of the available supply is one-bedroom apartments, which contradicts the exclusion of single applicants (Bogolasky et al., 2021).

The rental subsidy program by the Chilean government categorizes applicants into two large groups: (1) the general group, which represents all groups of more than one person (couples, friends, couples with children, etc.), and (2) the elderly (single or couple). It does not exclude or condition the application to a particular marital status, gender, race, nationality, or sexual orientation. From this point of view, it is a universal subsidy. However, it does not identify risk or priority groups that are more vulnerable such as single mothers, victims of domestic violence, or members of the LGBT community affected by family abandonment.

#### 2.1.4 Vulnerability in Rental Housing: Chilean context

With a precarious state rental subsidy program and rising rental prices in urban areas, some groups which cannot (or do not want) to buy a home are exposed to vulnerability in terms of housing accessibility. This vulnerability is susceptible to negative external effects that deteriorate their quality of life. From that perspective, a group of individuals can have their basic needs met and face a set of exclusions beyond the economic aspect, giving rise to segregation and housing vulnerability (Link et al., 2019).

In the Chilean case, vulnerability is accentuated because of the process of financialization of the land, the constant expansion of the housing market, and urban development policies that allow the massive presence of real estate investors. These investors allocate the properties to the rent, giving rise to price speculation and the increase without rent control, application requirements, and discriminatory situations (Rolnik, 2018).

Due to the conditions in which renting is expanding as a tenure modality in Chile, particularly in Santiago, mainly to ensure location, it can also imply residential vulnerability (Link et al., 2019). Still, the above is not being contemplated by public policies in Chile because just some variables are analyzed, such as socioeconomic aspects, age, gender, or nationality. Given this, it is urgent to rethink the concept of vulnerability and, with it, the categories, considering the internal diversity of the tenants and the spatial distribution, where those who constitute themselves as tenants have different characteristics that must be evaluated and considered (Link et al., 2019).

Finally, the rental system in Chile does not limit or condition the requirements that private parties (individuals or real estate brokers) establish to generate rental agreements unless the requirement can be established as arbitrary discrimination without reasonable justification. The anti-discrimination law regulates this situation. On the other hand, the "Rental Law" establishes the rights and duties of the parties involved in urban housing contracts, mainly

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<sup>&</sup>lt;sup>3</sup> The amount is approximately 25% of the average labor income of the employed population in Chile in 2020, which was 635,134 Chilean pesos. The median income during the same year was 420,000 Chilean pesos (National Institute of Statistics of Chile, 2020)

focused on rent, services and maintenance payments, return of the properties, as well as the regulation for possible lawsuits in the event of a possible breach of contract (Law 18.101, 2022). Both laws seek to protect the tenant and the landlord with rights and duties and provide an institutional framework to act based on these laws. Still, the complex and scarce control creates a structural void that encourages discrimination and vulnerability of, for example, the LGBT community because the application process is carried out without a uniform process that ensures transparency in the stages and equality of information. In addition, due to the low vacancy of properties available for rent, especially in certain locations in Santiago, housing providers face many applicants. This scenario is conducive to choosing "less risky" applicants. The current regulatory framework does not protect or ensure parity in the processes concerning the protection and eligibility of minority groups.

#### 2.1.4.1 LGBT community as a vulnerable housing group,

The rights of the LGBT community have been practically violated in all social dimensions, resulting in widespread non-recognition, violence, torture, and murder. Across multiple aspects of their lives, LGBT individuals face disproportionate physical, psychological, and structural violence affecting their education, employment, wages, and access to housing. Even though there is a sense of progress regarding the inclusion and integration of minority groups. Still, the improvement upon the current situation and recognition of human rights for LGBT people is not easy to quantify, mainly because there is no data available in many countries or there is no comparable measurement tool between different countries or regions (Badgett et al., 2019).

As it was said, the LGBT community suffers discrimination and violence worldwide. Chile's experience has been influenced mainly by the Catholic Church and conservative groups which have ruled the country for centuries. According to Schulenberg (2019), this institutional context has allowed different groups, intentionally and mainly inherited by the military dictatorship of Augusto Pinochet during the 70s and 80s, to prevent fundamental changes and promote discrimination against sexual minorities. During the 90s, the democratic transition began, giving rise to the birth of social movements, such as sexual diversity. Still, at the same time, certain discourses were maintained conservative and patriarchal linked to Pinochet. In this context, the Homosexual Liberation Movement (MOVILH) was born in 1992. Its main objective is to confront discrimination against the LGBT population and has been relevant in advancing public and inclusive policies (Garrido, 2015).

The previous contradicts the economic openness and high quality of life standards that the country has, becoming an "example" of neoliberalism worldwide that also led it to be a member of the OECD (Schulenberg, 2019). In fact, according to Badgett et al. (2019), there is a strong relationship between high macroeconomic indicators of a country with the number of legal rights and social acceptance that the LGBT community has in a country. Although causality is not generated, it states that the exclusion of LGBT people causes harm to the economy because the labor potential of everyone is not considered, generating inefficiencies in productivity, and low investment in human development and capital, among others (Badgett et al., 2019).

The Chilean case is a particular one. As mentioned above, the Catholic Church has strongly influenced the governance and creation of public policies, and its involvement is strongly linked to the Chilean context. During the Pinochet dictatorship, the Catholic Church took a central role in constantly opposing the atrocities and human rights violations that the regime was committing, earning a protective reputation in society, especially in the most affected sectors (including the LGBT community) and beyond religious beliefs (Schulenberg, 2019). For that reason, a cultural hybridization occurs, which means the presence of

conservative institutions and the modernizing influence of opening towards a diversity of identities and high levels of inequality and exclusion (Faletto & Bano, 1992).

However, during the 90s and 2000s, a harmonious coexistence between society and LGBT individuals began to be noted in Chile, favored mainly due to a "masculinization" of the gay and "feminization" of the lesbian figure. That is to say, the gay man is no longer related just to the caricatured character with forcedly feminine expressions, but it was visible that the "abnormal" and "undesirable" elements with which the LGBT community was sadly related were not such (Baere et al., 2015).

It was not until 2012 that, as a result of a dramatic event, the situation of vulnerability of the LGBT community began to be a national issue. A 24-year-old man, Daniel Zamudio, was murdered due to a brutal beating caused by a group of four neo-Nazis. The above captured the attention of Chilean society, and thousands of people took to the streets for justice and protection. As a result, the Chilean government and congress received pressure from citizens and international organizations to legislate on hate according to international standards. Two months after the death of the young Zamudio, the president at the time, Sebastian Piñera, signed the anti-discrimination law. Since then, there has been a greater acceptance of including inclusive and non-discriminatory public policies by citizens and respect and a positive attitude towards the LGBT community. According to national surveys, such as CADEM (2021), 74% of Chileans agree with same-sex marriage, compared to 50% in 2014; and 65% agree with home parental adoption, contrary to 37% in 2014 (CADEM, 2021).

In ten years, the Chilean government has approved: an anti-discrimination law (2012), a civil union agreement including same-sex couples (2015), a gender identity law allowing gender change (2018), and same-sex marriage with the right to adoption for same-sex couples (2022); despite this, 71.8% of the LGBT community considers little respect for their rights in Chile, and 89.3% claim to have suffered some episode of discrimination in their life due to their sexual orientation. However, the figure dropped to 64.3% considering just during 2020. In addition, 35.4% state that discrimination is related to an experience of exclusion or stigmatization in service delivery, in a workplace, etc. (Chilean Ministry of the Interior, 2021).

Undoubtedly, there has been substantial progress concerning protecting LGBT rights in Chile. The country is the fourth in Latin America according to the LGBT Equality Index<sup>5</sup> and 29th globally according to the freedom experienced by LGBT people in each territory. Still, there continues to be a "partial" integration in society due to the high rates of discrimination and exclusion that LGBT individuals may still experience, which accentuate social vulnerability due to the various barriers that prevent equitable access to services, whether public or private (Barrientos et al., 2014).

#### 2.1.4.2 Anti-Discrimination Law in Chile

It was developed in the first instance by the government of Ricardo Lagos in 2005. Still, it was not until 2012, and due to the social and media repudiation of the unfortunate murder of a young gay man by a group of neo-Nazis in Santiago, that Congress approved it, and it was promulgated as law.

According to article 1 of the Chilean law 20.609, known as the Anti-discrimination Law, the objective is "to establish a judicial mechanism that allows the effective restoration of

<sup>&</sup>lt;sup>4</sup> It is related to situations not classified as physical, verbal, or explicit violence. They tend to occur in educational facilities, public transport, commercial spaces, public institutions, clubs or discos, and services of private companies when renting or buying a service, financial institutions, etc.

<sup>&</sup>lt;sup>5</sup> The equality index goes form 0 to 100 (100 is the most equal) and analyze the freedom of LGBT individuals around the world per country. The dimensions included are legal and public opinion (Equaldex, 2022)

the right whenever an act of discrimination is committed arbitrarily." In addition, article 2 defines arbitrary discrimination as "any distinction, exclusion or restriction that lacks reasonable justification, made by agents of the State or individuals, causing deprivation, disturbance or threat in the legitimate exercise of the fundamental rights established in the Political Constitution of the Republic or the international treaties on human rights ratified by Chile" (Law 20.609, 2012).

The law establishes instances to claim situations of arbitrary discrimination before a judge. It introduces suspected categories of discrimination, such as sexual orientation, gender identity, and socioeconomic status. It also considers and contemplates reasonable and justified distinctions, exclusions, or restrictions in the fundamental right. On the other hand, employing a new aggravating circumstance with criminal responsibility provides legal mechanisms for a judge to protect the victim and fine and punish the person or persons responsible for the discriminatory act (Chilean Ministry of Foreign Affairs, 2014).

After ten years of its implementation, specific political and academic sectors have evaluated the law's effectiveness, strengths, and weaknesses to fulfill its objective. According to Nuñez and Poillot (2021), there is empirical evidence to raise some alarms regarding the performance of the law, mainly due to the low number of legal actions filed that invoke it: only 465 between 2012 and 2020; and within them, the low proportion of condemnatory resolutions. Furthermore, none of them is related to any discriminatory treatment in housing.

But is the drop in complaints and lawsuits per year related to the law? Is it an effect of inefficiency or a positive change based on an absolute decrease in episodes of discrimination? Although Nuñez and Poillot (2021) consider that it is a consequence of the lack of a constitutional framework that establishes the free development of the personality, which is necessary to complement the law since discrimination is a difficult act to prove. On the other hand, dissident groups attribute the fewer cases to successful integration, inclusion, and an improvement in the relationship between the parts of society; therefore, less discrimination (Ferrer, 2021).

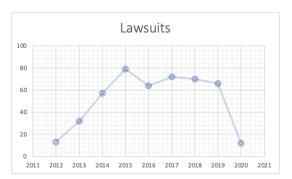


Figure 1: Number of yearly lawsuits invoking the anti-discrimination law

Source: Author (2022), based on data published by MOVILH (2020).

#### 2.2 Hypotheses

According to the above, the following are considered essential points to formulate the main hypotheses of this research:

1. The finding in the previous studies carried out in Global North (Ahmed & Hammarstedtm, 2009, Friedman et al., 2013, Levy et al., 2017, Verhaeghe, 2018, Gouveia et al., 2020, and Flage, 2021),

- 2. The financialization and commodification currently have the rental housing market in Santiago.
- 3. The persistent discrimination that the LGBT community in Chile might continue suffering in the treatment by the housing providers when looking for rental accommodation (as opposed to heterosexual individuals and couples).

Specifically, the hypotheses will be (1) same-sex couples will have a more negative treatment in comparison with heterosexual couples and (2) gay-male couples will be treated more negatively compared to lesbian couples.

#### 2.3 Conceptual Framework

According to the revised theoretical framework, the research questions, and the hypothesis raised for the study, three key variables are identified for the research methodology approach and the development of relevant concepts that generate understanding, analysis, and discussion.

In particular, the independent variable is the degree of discrimination a couple faces when searching for a rental. Discrimination is generated when there is unequal treatment from one group to another, based on prejudice (Quillian 2006), and that seeks, above all, to maintain the hegemony "of power" of the discriminating group (Pincus, 2006). Discriminated groups are those minority groups such as migrants, racial-ethnic groups, people with disabilities, LGBT individuals, etc. (Sotelo, 2017). Sexual orientation is the moderating variable since the degree of discrimination that a same-sex couple could face depends on it. Finally, the relationship between possible discriminatory treatment due to sexual orientation could be vital in determining access to rental housing for a same-sex couple in Santiago, Chile.

**Independent Variable** (Degree of) Discrimination faced by a Access to rental housing couple when searching for rental Housing Market in Santiago: Accessibility and opportunities and when does it occur?. Rental Housing situation in Situations of Couple's Global North and and governmental rol vulnerable groups. Process of Rental Housing Consequences of role of the state The historical situation of Urban and housing the LGBT community in policies regarding to rental Relationship between Chile human rights. Social development Sociological and discriminatory aspects Anti-Discrimination Law

Figure 2: Conceptual Framework

Source: Author (2022)

## 3. Research Design and Methodology

#### 3.1 Operationalization

For the study and based on the research questions, it is necessary to translate the variables reviewed in the theoretical framework (see figure 2) into objective and measurable indicators that contribute to the analysis. For that reason, the following indicators will be considered for each variable:

#### 3.1.1 (Degree of) Discrimination

This independent variable is defined as the degree of discrimination a couple suffers in the rental housing search process. For this, the primary source of information will be the main study explicitly developed for this investigation. The detail is explained in point 3.2. As it is the first study of this category in which there is public information, it is proposed to consider other indicators that provide evidence in response to the favorable or unfavorable trend of the LGBT community in Chile concerning its integration into citizenship.

Table 1 Operationalization table for the variable of "Degree of Discrimination"

Sub-Variables	Indicator	Source	Data Collection Method
Degree of discrimination for	Test: Heterosexual couple gets benefits over the rest	Primary Data Collection	Matched Pair Testing
same-sex couples when searching for a rental housing	Test: lesbian couple gets benefits over the rest	Primary Data Collection	Matched Pair Testing
	Test: gay-male couple gets benefits over the rest	Primary Data Collection	Matched Pair Testing
Degree of discrimination for LGBT	Degree of discrimination for LGBT community in Chile	Secondary Data	Desk Research
community in Chile	LGBTQ Equality Index	Secondary Data	Desk Research

Source: Author (2022)

#### 3.1.2 Access to rental housing

This dependent variable is defined as the access to rental housing promptly and with the characteristics sought by the couple. Therefore, it was considered necessary to include subvariables that analyze access to housing from different perspectives. First, availability, secondly, through government programs that facilitate access to rental housing, and finally, from the point of view of the process faced by same-sex couples in Santiago to access the housing they are looking for.

Table 2 Operationalization table for the variable of "Access to Rental Housing"

Sub-Variables	Indicator	Source	Data Collection Method	
	Housing deficit in Santiago	Secondary Data	Desk Research	
Availability of Rental	Housing Vacancies in Santiago	Secondary Data	Desk Research	
housing (in terms of units)	Proportion of rental market over ownership market in Santiago	Secondary Data	Desk Research	
	Rental Housing Affordability in Santiago (average monthly family income/average rental price)	Primary Data Collection	Desk Research	
Government guarantee to facilitate access to housing	Percentage of governmental subsidies available for rental housing in Santiago (as budget of total housing subsidies)	Secondary Data	Desk Research	
	Share of public expenditure on social housing	Secondary Data	Desk Research	
	Access to housing guaranteed in constitution or law (number)	Secondary Data	Desk Research	
	Degree of discrimination in the rental housing search	Primary Data Collection	Matched Pair Testing	
Easiness for same-sex couples to access the housing they seek	Evaluation of urban infrastructure of districts with less discrimination rates	Primary and Secondary Data Collection	Matched Pair Testing and desk Research	
Source: Author (2022)	Rental Housing Affordability in districts with less discrimination rates (average monthly family income/average rental price)	Primary Data Collection	Matched Pair Testing and Desk Research	

Source: Author (2022)

#### 3.1.2 Couple's sexual orientation

This is a moderating variable because it determines the independent variable's effect on the dependent variable. It is defined as the relevant degree of a couple's sexual orientation searching for rental housing. For this reason, this variable will be evaluated by looking for secondary data, referring to the government protection that the LGBT community in Chile has, together with the degree of inclusion that they have from society.

Table 3 Operationalization table for the variable of "Couple's sexual orientation"

Sub-Variables	Indicator	Source	<b>Data Collection Method</b>
NA	Percentage of cases of discrimination for access to housing won in the law	Secondary Data	Desk Research
	LGBT social "acceptance" in Chile	Secondary Data	Desk Research
	Number of laws or public policies that protect the LGBT community in Chile		Desk Research

Source: Author (2022)

#### 3.2 Research Methods

The study's main objective is to detect whether there are differences in treatment between same-sex and heterosexual couples, equally qualified when requesting information from a specific housing provider to obtain an invitation to visit the property.

#### 3.2.1 Field Work: General Considerations

For this study, the search was conducted through units published online and only on *Portal Inmobiliario* (www.portalinmobiliario.com), the largest real estate search and publication website in Chile. Lastly, the obtained answers could be from the housing provider, who may be a real estate broker or a natural person (such as the owner of the property) who is renting his/her property or one of his/her additional properties.

The research is conducted in three different groups of districts. Therefore, the study includes 7 of 32 townships belonging to the urban area of Santiago, representing 58.6% of the population. Furthermore, to minimize biases by market type and ensure a representative sample of available units and housing providers that can publish their homes on online portals in addition to interacting through email, the chosen areas meet the requirements of having at least (1) 20% of the rental market versus ownership, (2) more than 100,000 inhabitants each and (3) penetration higher than 65% of the fixed broadband and high-speed internet according to the Secretary of Telecommunications of Chile (2019) (See appendix 6)

The grouping resulting is as follows: Las Condes and Providencia (high concentration of high-income tenants), Downtown Santiago and Ñuñoa (high concentration of middle-income tenants), and Estación Central, Quinta Normal, and Independencia (high concentration of tenants from the lower-middle-income).

In any tests carried out, the tested unit's minimum requirements are an apartment with one bedroom, one bathroom, kitchen, and living room with a maximum of 30 days from publication. In addition, to avoid bias because of statistical outliers, minimum and maximum intervals within which the author should establish the monthly rental value of each unit. The breaks by each group of districts are as follows:

**Table 4** Price ranges for each district. Own elaboration according to the data in portalinmobiliario.com. All prices are in Chilean pesos

Group	District	Min Price	Max Price
C 1	Las Condes	\$360,000	\$997,800
Group 1	Providencia	\$250,000	\$981,266
Group 2	Ñuñoa	\$290,000	\$950,000
	Downtown Santiago	\$190,000	\$810,000
Group 3	Estación Central	\$210,000	\$400,684
	Independencia	\$250,000	\$500,000
	Quinta Normal	\$240,000	\$350,000

Source: Author (2022) based on data collected through PortalInmobiliario.com



Figure 3 Location within the city of Santiago of the districts analyzed in this study

Source: Author (2022) using QGIS software

#### 3.3.2 Methodology

The fieldwork used the matched pair testing methodology, a robust tool for observing discrimination in action. In a paired test of housing discrimination, two individuals or groups, one part of the interest group and another a control tester as similar as possible to the other, so the only main difference is the sexual orientation (Levy *et al.*, 2017).

Based on the methodology applied by Gouveia (2020) and Sills et al. (2018), this research includes two interest groups: 1) gay-male couples and 2) lesbian couples. The methodology requires that each searched unit be matched between same-sex and heterosexual couples. So, for example, a male-gay couple was paired with the male of a heterosexual couple, who was the one who asked for information from the housing provider, and a lesbian couple was matched with a female of a heterosexual couple. Each fictitious tester was assigned a presentation text to request information by email from the housing provider (see Appendix 2). In turn, each fictitious couple was randomly assigned the unit to test and the order in which they should request information from the housing provider; for example, unit located on Avenida Providencia, the first to request information is the heterosexual tester, and the second is the gay-male tester or vice versa (see Appendix 3).

This investigative structure allows working with a more significant extension of apartments and housing providers to test; simultaneously, the test control is more accurate since it reduces the bias caused by unintentional sloppiness that occurs when working with real people. In addition, the tester's safety is not a concern because there is low exposure to potentially dangerous situations. Finally, it is easier to highlight each tester's distinctive characteristics, to avoid the landlord's interpretation (Sills et al., 2018).

Table 5 Test conducted by each district group

Group of District	oup of District Tester gay male and control group Tester		Total	E-mail inquiries
1	40	39	79	158
2	46	46	92	184
3	44	45	89	178
Total	130	130	260	520

Source: Author (2022)

#### 3.3.2.1 Description for the E-mail Test process:

This step of the research process is based on the methodology proposed by Friedman et al. (2013). The data collection was through a digital search intelligence tool that, in a few seconds, obtains a public database of a particular website. The scraping tool identified all published housing units that meet the abovementioned criteria on the Portal Inmobiliario website. Then, the units to be tested (gay-male or lesbian couple) and their respective matched pair were randomly assigned.

For each couple applicant, a name and surname were created that fit the social context of Chile. For this purpose, the list published on the Civil Registry and Identification Service of Chile was analyzed for the most common names and surnames, generating 18 names and surnames for the nine created couples (See the list of names in Annex X). Then, e-mails were generated randomly, using massive email generation platforms like Gmail and Yahoo! Each member was assigned a unique email box related to their first name (like; Jose123@gmail.com). Finally, the process avoided any changes that could be offensive, childish, or comical).

The result was a table with the following information:

- a. Name of each tester and their respective partner (Friedman et al., 2013)
- b. Email of each tester
- c. District group to which the couple was assigned
- d. Publications of departments to which you must apply,
- e. Email subject and email text.
- f. Order in which each tester should send the e-mail respecting its matched pair.

Each tester sent an e-mail to the housing provider (private real estate, landlord, owner, etc.) asking for information about the published unit; then, the matched pair sent their e-mail within a 2-hour gap.

The study used an evaluation scale for each test to assess treatment differences, previously tried by Friedman et al. (2013), where different response scenarios are estimated (1) received a response, (2) received more than one response (3) Housing provider told that the unit is available (4) they were told what the requirements are needed to continue with the application (5) were invited to visit the unit (6) If the reason why the unit is not available was communicated (7), The tester received an ambiguous response regarding its availability (8) Housing provider reported that the unit is not available, but he informed that another similar unit is available.

#### 3.3.2.2 Data Analysis

The data set analysis seeks to determine if the gay male or lesbian couple had unfavorable treatment compared to the heterosexual couple; therefore, the categorization of all responses is (1) Favorable treatment or (2) Unfavorable treatment. For example, unfavorable treatment could be that it took considerably longer to respond than other couples, did not respond that the unit was available, etc.

Based on the methodology used by Friedman et al. (2013), the research will provide estimates of gross and net values regarding adverse treatment for gay male couples and lesbian couples.

(1) **The gross measure** is the proportion of tests in which the opposite-sex couple receives favorable treatment compared to lesbian or gay male couples, which receive unfavorable treatment. Still, it just estimates the likelihood that heterosexual couples are favored relative to same-sex couples, which could infer that there is significant evidence of discrimination.

So, the formula to measure gross measure is calculated with the following values:

Table 6 Gross measure values

Values	Yij
Positive Outcome	Y=1
Unfavorable outcome	Y=0
Test number	I
Focal Group (gay-male or lesbian)	J=1
Control Group	J=0

**Source:** Author (2022) based on Friedman et al. (2013)

Finally, the expression of gross measure for adverse treatment is (Friedman et al., 2013)

Box 1 Gross measure formula

Gross Measure: P (Yio = 1, Yi1 = 0) and estimates with a margin of error at a 95% confidence level

The margin of Error gross =  $\frac{Zc}{\sqrt{n}} \times \frac{\sigma}{\sqrt{n}}$ 

where  $\frac{\sigma}{\sqrt{n}}$  is the standard error and  $Z_{c} = 1.96$  at 95 percent confidence.

**Source:** Author (2022)

(2) The net measure of discrimination is defined as the difference in the proportion of that control group having a favorable treatment compared to the focal group studied and the ratio of results in which the same-sex couple receives fair treatment in the control group.

#### Box 2 Net Measure Formula

Net Measure = 
$$P[Yi\theta = 1, Yi1 = 0] - P[Yi\theta = \theta, Yi1 = 1]$$

Like the gross measure, the estimate has a margin of error  $Z_{\rm c}$  at 95% confidence level:

Margin Error Net = 
$$Z_C X \sigma_{\widehat{P}2 - \widehat{P}2}$$

Source: Author (2022)

#### 3.3.2.3 Data Analysis Limitation

The study is structured to determine discriminatory treatment according to the housing provider's responses, actions, or omissions through remote interaction with the tester. This limits the fact that the data categorization underestimates or overestimates an eventual presence of discrimination since the lack of response may be due to other factors, such as a simple omission or involuntary forgetfulness. As mentioned above, certain precautions are taken, such as testing both pairs with a specific time interval, to bias the responses by the particular state of the housing provider.

## 4. Results, analysis, and discussion

#### 4.1 Findings: Overall Results

The data collection was performed between June 13 and 24, 2022. Of the eight variables expected in the study design, four variables remained (1) the tester received a (non-automatic) response from the housing provider according to the email request sent (2) the housing provider reported that the unit was still available (3) the tester was informed by the housing provider of the documents and requirements to be able to apply for the apartment rental option and (4) the home seeker was invited to visit the apartment. For each variable, the results obtained can be categorized into (1) the Focal Group (gay-male or lesbian couple) was favored over the control group, (2) The housing provider favored the control group (heterosexual couple) over the focal group (3) both groups received equivalent responses, and (4) neither group received a response. As mentioned above, different treatment measures are reported: gross measure and net measure. The gross measure represents the share of all tests in which the control group is favored over the focal group. Still, this measure does not consider other random occurrences when performing the test. For that, it is reported net measure of discrimination is defined as the proportion of tests favoring heterosexual couples minus the proportion of tests favoring samesex couples. It provides a conservative, lower-bound measure of systematic discrimination against home seekers who are same-sex couples.

Table 7 Formulation of Gross and Net Adverse Treatment in a Paired-Testing Design for Lesbian and Gay-Male testers

	Focal tester				
Control Tester	Favorable Unfavorable Total				
Favorable	61.8%	9.2%	70.9%		
Unfavorable	2.4%	26.7%	29.0%		

Gross Unfavorable Treatment 9.2%

Net Unfavorable Treatment

6.7%

N: 260 Test

\* p ≤ .05

Table 7 shows a summary of the results obtained in the investigation and taking the four variables to be considered for the analysis. Testers couples sent 520 requests to generate a total of 260 tests (each test included an email from the focal group and another from the control group).

Results indicate that housing providers answered 61.8% of the tests in an identical way for both groups; this means that the answers were similar in form and content, which does not indicate a differential treatment. Furthermore, the results report that 9.2% of the tests showed a favorable treatment favoring heterosexual couples since the same-sex couples received different information or didn't have an answer from the housing provider, contrary to the 2.4% of tests favoring same-sex couples. The aforementioned produces unequal treatment and places the control couple in a position of advantage over their matched couple when deciding to rent the apartment; equal conditions for housing seekers; there is an asymmetry in the delivery of information. Finally, 29.7% of the tests did not have any type of response for either of the two groups.

The gross measure of unfavorable treatment for the focus group is 9.1%, and the reported net measure indicates that the focus group has 6.7% more possibilities to receive an unfavorable treatment than the control group. The above shows a statistically significant difference ( $p \le .05$ ) in treatment between heterosexual couples over same-sex couples.

**Table 8** Summary of results per variable

Variable	<b>Both Testers</b>	None	Control Favored	Focal Tester Favored	Net Difference
(1) Tester(s) receives a response from the housing provider	63.5%	27.7%	6.5%	2.3%	4.2%
(2) The unit is reported available	63.0%	26.5%	7.6%	2.7%	5.0%
(3) The requirements and documents to rent were informed	60.2%	25.9%	11.6%	2.3%	9.3%
(4) The tester was invited to visit the unit	60.4%	26.5%	10.8%	2.3%	8.5%

<sup>\*</sup> p ≤ .05

Table 8 shows a summary of the results obtained for each of the four independent variables, in which a certain uniformity is seen as the information process progresses to apply to the rent of an apartment. In the variables "the requirements and documents to rent were informed" and "the tester was invited to visit the unit," there is evidence of a slight increase in the net measure of unfavorable treatment towards the focus group. Still, the difference compared to the other variables or the previously reported net measure referring to the general summary of 6.7% over the 8.5% of the variable (4) is not significant. Therefore, on average, the evidence establishes a certain pattern in which differential treatment occurs from the first contact with the housing provider. While the remote relationship is maintained, no manifestation generally accentuates or diminishes the treatment.

#### 4.1.1 Analysis: Statistical Significance and Linear Regression Model

The results were analyzed using an ordinary least-squares (OLS) model regression to find out which variables could best explain the treatment received by the control group. The model's dependent variable is the tester couple's access to rental housing, which was evaluated. as mentioned above, with four instances of the process where could be found eventual discriminatory treatment in access to housing. Thus, four linear regressions were made in STATA<sup>6</sup> software, considering each instance as a different independent variable and analyzed by the dependent variables: sexual orientation of the tester, district group to which the tested unit belongs, the total surface in squared meters of the unit, and rent value published. In any case, to evaluate the gross and net unfavorable treatment, milestone number four of "home seeker is invited to visit the unit" is taken as a reference, as it is considered the closest step to accessing housing.

In the four models of each independent variable (I.V) presented in tables 9,10,11 and 12 the sexual orientation of the tester is significant at a 95% confidence level (I.V 1 p= 0.025; I.V 2 p= 0.08; I.V 3 p= 0.00 and I.V 4 p= 0.001); as well as the district group in which the tested unit is located: (I.V 1 p= 0.023; I.V 2 p= 0.03; I.V 3 p= 0.006 and I.V 4 p= 0.025), also at a 95% confidence level . The dependent variable of the monthly value of the rent is statistically significant for models 1, 2 and 3, where at a higher rental price, keeping everything else constant, there would be a less favorable treatment for same-sex couples.

<sup>&</sup>lt;sup>6</sup> Statistical calculation, visualization, and reporting software used in multiple research and engineering fields. For this study, version 17 was used.

In any case, the R-squared value in all the scenarios is low, which can explain a greater dispersion around the regression line. In addition, the remote study limits the number of variables considered. Therefore, face-to-face research is expected to have a higher R-square.

**Table 9** Linear Regression Indicators (Model 1) with the independent variable of "home seeker received a first report (non-automatic email)"

Independent Variable	Home Se	Home Seeker received a first response			
Dependent Variable	Coeff	Std Error	P> t		
Testers sexual orientation	.026	.011	.025		
District Group	.064	.028	.023		
Surfaces Unit	.001	.002	.52		
Monthly Rent	.0004	.0001	.021		
Cons	.51	.141	.00		
R2	.03				

<sup>\*</sup> p ≤ .05

**Table 10** Linear Regression Indicators (Model 2) with the independent variable of "the unit is reported as available

Independent Variable	The unit is reported as available			
Dependent Variable	Coeff	Std Error	P> t	
Testers sexual orientation	.033	.012	.008	
District Group	.064	.03	.033	
Surfaces Unit	.002	.002	.233	
Monthly Rent	.0004	.0002	.024	
Cons	.432	.152	.005	
R2	.04			

<sup>\*</sup> p ≤ .05

**Table 11** Linear Regression Indicators (Model 3) with the independent variable of "Requirements and documents to apply were told to the tester"

Independent Variable	Requiren	Requirements and docs to apply were told to tester			
Dependent Variable	Coeff	Std Error	P> t		
Testers sexual orientation	.052	.014	.000		
District Group	.094	.034	.006		
Surfaces Unit	.003	.002	.175		
Monthly Rent	.0005	.0002	.034		
Cons	.274	.171	.11		
R2	.052				

<sup>\*</sup> p ≤ .05

**Table 12** Linear Regression Indicators (Model 4) with the independent variable of. "Home seeker is invited to visit the unit"

Independent Variable	Home Se	Home Seeker is invited to visit the unit			
Dependent Variable	Coeff	Std Error	P> t		
Testers sexual orientation	.045	.013	.001		
District Group	.075	.033	.025		
Monthly Rent	.0004	.0002	.054		
Surfaces Unit	.039	.002	.14		
Cons	.34	.168	.041		
R2	.053		_		

<sup>\*</sup>  $p \le .05$ 

Overall, the extended results show a situation similar to that studied in the various investigations carried out in the OECD countries. According to Flage (2021), who analyzed the results of work carried out by Ahmed et al. (2008) and Ahmed and Hammarstedt (2009) in Sweden, Schwegman (2018), Friedman et al. (2013), and Levy et al. (2017) in the USA; Gouvea et al. (2020) in Portugal; Kohler et al. (2018) in Serbia; Lauster and Easterbrook (2011) in Canada; Mazziotta et al. (2015) in Germany; Gielkens and Wegkamp (2019) in the Netherlands, and Verhaeghe (2018) in Belgium, found significant evidence that, on average, homosexual couples are 6 percent less likely to receive an invitation to visit a rental unit, compared with 6.7 percent detected in the Chilean case. Both investigations with  $p \le .05$ .

According to the available information, Chile's results align with those analyzed in Global North. Indeed, and as mentioned above, Chilean politicians and government have improved the development of inclusive public policies, and society has a "more positive" sentiment towards the LGBT community (Barrientos & Cárdenas, 2013). Still, there are no previous data to determine if there is an improvement that has accompanied social progress.

#### 4.2 Results and context

#### 4.2.1 Discriminatory treatment against vulnerability: Chilean Social Housing

Despite the results aligning with the other cases analyzed, the Chilean rental housing scenario differs from the context of the countries where the proposed studies were conducted. Hence, the comparison is not entirely fair. Most of these markets have social programs implemented by the respective governments to cover the demand for rental housing. That means that a discriminated gay-male or lesbian couple during the housing-seek process may be in a greater or lesser situation of vulnerability if other factors such as housing vacancy or government programs are considered, regardless of their net discrimination indicator.

In the case of the rental market in Chile, it was just in 2013 that MINVU created the first housing aid plan for rental, representing about 14% of the budget for ownership subsidies. Until then, the government just addressed the deficit through the ownership system. The rental housing plan consists of an agreement between the state and the beneficiary. The beneficiary receives a monthly contribution of about 156,000<sup>7</sup> Chilean pesos to cover the rental amount

<sup>7</sup> The amount is approximately 25% of the average labor income of the employed population in Chile in 2020, which was 635,134 Chilean pesos. The median income during the same year was 420,000 Chilean pesos (National Institute of Statistics of Chile, 2020)

available on the market. The applicants are categorized into "heads of household," where the family nucleus must be at least two people, and "elders<sup>8</sup>" (Filman et al., 2021).

As previously mentioned, the program faces the problem of a low rate of application. In addition, in 2019, the "Vivienda con Apoyo" (Housing with Support) program was created, focused on homeless people with a certain degree of psychosocial deterioration. The plan materializes through non-profit organizations and with the budget from the Ministry of Social Development and MINVU. The management is based on four pillars: housing, social integration, health service, and home support (Filman et al., 2021).

The third support plan is a temporary subsidy program for those residents of informal settlements, called "encamps," that is being eradicated by the Ministry of Housing's "Asentamientos Precarios" (Precarious Settlements) program to their adequate housing. The subsidy averages 232,000 Chilean pesos until the beneficiary receives his final home (Filman et al., 2021).

None of these programs aimed at housing rentals with state aid face the problem of increasing supply or categorical vulnerability beyond an economic component. Furthermore, the subsidiary principles of demand do not intervene significantly in the rental supply. Thus, it generates an imbalance not just for the lower-income sectors but also in vulnerable groups belonging to the middle class and discriminated minorities, such as LGBT individuals (Filman et al., 2021).

## **4.2.2 Discriminatory treatment against vulnerability: Housing Program in Global North**

According to the Chilean results and compared with the outcomes analyzed by Flage (2021), it is crucial to understand the discrimination indicators as ratios that interact with multiple variables. For this reason, a very brief explanation of how the rental housing market is structured in some regions studied by Flage (2021) will be explained below. After that, it is expected to have a better understanding of the vulnerability situation that same-sex couples have in Santiago:

- (1) <u>Sweden:</u> In the study carried out by Ahmed and Hammarsted (2008), the authors found significant evidence of discriminatory treatment of same-sex couples in the private rental market. However, this is considerably less than that faced by ethnic minorities. However, despite the evidence in the private market, the Swedish people have a robust, well-known, and "universalist" public rental housing model for low and middle-income families and individuals, with access to almost 830,000 available units. These properties are managed by public housing companies (allmännyttiga bostadsföretag), representing a significant percentage of the available supply each year. In addition, Sweden has managed to increase the housing construction rate annually, prioritizing excluded areas and individuals such as students and young professionals. Nevertheless, the efforts are not enough. Demand continues to grow stronger than supply, and by 2021, the country will maintain a shortfall of 160,000 units (European Federation of Public, Cooperative, and Social Housing, 2021).
- (2) <u>Portugal:</u> According to Gouveia et al. (2020), the results of the research carried out in large cities in Portugal respond to social prejudice and the association that certain

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<sup>&</sup>lt;sup>8</sup> According to the classification of the retirement age, in Chile, women over 60 years old and men over 65 years olds are considered older adults.

groups have between homosexuality and the eventual "economic damaged" that samesex couples could produce when renting an apartment. His study concludes with one of the highest indicators of discrimination for gay men, according to the model developed by Flage (2021). Nevertheless, LGBT individuals can choose to rent social housing as part of government programs provided by housing companies managed by the municipalities under the "Renda Segura" (Safe Rent) program. Under this plan, units are leased for at least five years. The program also allows the monthly rent amount to be reduced if the household proves a change in their income. Despite this, the Portuguese government's "affordable" and quality housing problem remains latent. For example, about 25% of the Portuguese spend more than 40% of their income on rent, and despite not having official figures, which harms the development of public policies, it is estimated that around 26,000 families live in conditions "under the standard". Therefore, the Portuguese government has launched two significant plans (1) Capital subsidies for the development of social housing and (2) Tax benefits for landlords who rent their homes 20% below market value (European Federation of Public, Cooperative and Social Housing, 2021). Despite this, these plans address the problem of the lack of housing supply, but it is unclear if they contemplate plans to prioritize vulnerable and discriminated groups.

- (3) Germany: Mazziota et al. (2015) found no statistically significant differences reflecting discriminatory treatment of same-sex couples in Germany. The structure of affordable housing in Germany is divided between Social Housing, Cooperative Housing, and Municipal Housing, representing 13% of the available stock in the country. The German "social housing" program for rent consists of a legal agreement between the housing provider and the respective region where the private party agrees to rent the property at an affordable price for 30 years in exchange for state financial support. Nevertheless, over recent years, the amount of "agreements" have been falling consistently; therefore, after 30 years of the contract, the houses go to the market, raising their prices. Currently, about 5.1 million dwellings are rented at a low market price. Still, only about 30,000 new homes enter each year, contrary to the 100,000 that annually come out of the social housing agreement at market price, which is generating a significant increase in the housing shortage in the country (European Federation of Public, Cooperative and Social Housing, 2021). Given the above, German same-sex couples can expect to face almost the same difficulties in accessing housing as heterosexual couples, like shortages, high prices, and other kinds of discrimination.
- (4) <u>Belgium:</u> On the other hand, the city of Ghent, in Belgium, is the only reference studied that, contrary to the other cases, had favorable treatment for gay-male couples and without statistically significant differences with lesbian couples (Verhaeghe, 2018). However, the country has 5.4% of social housing concerning the existing supply developed through the three regional governments: Flemish, Brussels, and Wallonia, and affordability is a huge concern affecting the accessibility to adequate housing. For example, in the Flemish region, where the city of Ghent is located, 47% of tenants spend more than 30% of their income on rent, mainly affecting the young and low and middle-class. In addition, 17% of tenants currently renting in the private market are on a waiting list for social housing, increasing the problem of the lack of rental social housing in the region. Such a situation does not differ in other regions, and it increased after the Covid pandemic. Thus, the regional government of Flanders presented major reforms to beat this problem focusing on investments in housing construction,

infrastructure, and renovation (European Federation of Public, Cooperative and Social Housing, 2021).

(5) United States: In the case of the United States, the study found significant evidence where heterosexual couples were favored over gay male couples by 15.9 percent and by 15.6 percent over lesbian couples (Friedman et al., 2013). Furthermore, the rental housing market is strongly supported by a private component and under the subsidiary role of the government, very similar to what was previously reviewed in the Chilean case. The programs are established through (1) cooperation of private and federal states, which receive a certain amount so that they can provide a new offer for low incomes, the elderly, and people with disabilities, and (2) public housing, in which the state is the owner and are offered for vulnerable groups. Nevertheless, some citizen groups are against it since they state that programs are insufficient due to their extreme dependence on the market and scarcity of government aid, contrary to how the programs are modeled in some European countries. As a result, low-income family ghettos have been generated on the outskirts of urban areas and hundreds of homeless encampments in the country's big cities. On the other hand, since the 2007 crisis, both the rental rate and prices has risen. In 2016, renters spent more than 30% of their income on rent, and 25% paid more than 50% of their monthly rent (Dreier, 2018). In this context and a housing shortage estimated at 3.8 million (Badger and Washington, 2022), discrimination against same-sex couples for access to housing in the United States further deepens their vulnerability and quality of life.

The discrimination faced by same-sex couples in the rental housing market may be even more profound if the process of finding a place to live relies heavily on the private sector. As analyzed in this study, there is evidence of discriminatory treatment for same-sex couples in rental housing; however, it can also find discrimination in the mortgage lenders market. For example, Sun and Gao (2019) found a 3% to an 8% lower approval rate and higher interest rates for same-sex couples in the United States. In the case of Chile, a discriminated couple have their options reduced. Often the couple will have to change their location or get lower quality housing; in another case, they may opt for ownership, where the budget limits it. In the case of European countries, despite having, for the most part, large social rental housing programs, they face the increasingly significant problem of housing deficit and, with it, the huge waiting lists, which can take years to complete. In addition, vulnerability is measured almost entirely by an economic factor indicator. It does not consider other variables, like the propensity to suffer discrimination in access to housing, such as sexual minorities.

#### 4.2.3 Analysis per group of districts

As previously mentioned, due to the extension of the city of Santiago, for this study, a sample of city districts was taken that represent the different social and real estate realities present in the capital's urban areas of Santiago. The tests were divided into three groups: Group (1) Las Condes and Providencia (high concentration of high-income tenants), Group (2) Downtown Santiago and Ñuñoa (high concentration of middle-income tenants), and Group (3) Estación Central, Quinta Normal, and Independencia (high concentration of tenants from the lower-middle-income). For the last group, the district of San Miguel was also added since the resulting base to carry out the tests was insufficient due to the high concentration of the brokers market, which reduced the number of housing providers to carry out the test. The previous is explained mainly by speculators and investors for rent in that market, facilitated by corporate

property brokers who work together with multistorey buildings, providing rental and administration services.

**Table 13** Formulation of Gross and Net Adverse Treatment in a Paired-Testing Design for Lesbian and Gay-Male testers for each group of districts

		Focal tester				
	Control Tester	Favorable	Unfavorable	Total	Gross Unfavorable Treatment	Net Unfavorable Treatment
Districts: Group 1	Favorable	59.2%	7.0%	66.1%	7.0%	4.4%
	Unfavorable	2.5%	31.3%	33.9%		
Districts: Group 2	Favorable	64.9%	11.7%	76.6%	11.7%	10.3%
	Unfavorable	1.4%	22.0%	23.4%		
Districts: Group 3	Favorable	60.4%	8.4%	68.8%	8.4%	4.8%
	Unfavorable	3.7%	27.2%	30.9%		

<sup>\*</sup> p  $\leq .05$ 

As is stated in table 13, there are specific differences in the treatment of focal groups compared to control groups. According to the linear regression model, analyzed at 95% confidence (see tables 9, 10, 11, and 12), it can be determined that the difference is statistically significant; therefore, the group of districts in which the apartment is located, in average, can influence in the discriminatory treatment of same-sex couples.

Among the three groups analyzed, number two has the highest net unfavorable index (10.3%) and is above the general indicator, including the entire city. For the analysis, it is essential to characterize each of the groups of districts from a market and socio-economic point of view, thus, to be able to have a general understanding of the results given in table 13:

#### 4.2.3.1 Group 1: Las Condes and Providencia:

Regarding group one, the data generated a net unfavorable treatment value of 4.4%, very similar to the group of districts three, which reported a 4.8% net value and, at the same time, below the national average reported in this investigation.

In this case, the dwellings and the residents of the neighborhoods that make it up are considered a segment of the upper-middle class or upper class. According to the Socio-Economic Development Index 2021, Las Condes and Providencia obtain one of the highest indicators (0.97 for both), low poverty level and excellent infrastructure and housing quality (See table 14). Consequently, it has become one of the city's best life quality, areas and the most desired by those who seek to rent a place to live. But as expected, it is also one of the most expensive areas of Santiago, being a "natural" discriminator for a large part of the population with a limited budget. According to a study by TocToc (2022), Las Condes and Providencia districts have the most expensive rental averages in the city (1,260,000 and 683,000 Chilean pesos, respectively<sup>9</sup>), only surpassed by Vitacura. In addition, according to the tests carried out for this study, the average monthly rent per square meter is about 13,250 Chilean pesos for apartments with one bedroom and one bathroom. Taking the other groups as

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<sup>&</sup>lt;sup>9</sup> The average housing rental value in all Santiago de Chile districts is 531,991 Chilean pesos (El Mostrador, 2022). The average labor income of the employed population in Chile in 2020 was 635,134 Chilean pesos. median income during the same year was 420,000 Chilean pesos (National Institute of Statistics of Chile, 2020)

a comparison point (values of 12,200 Chilean pesos for group two and 12,000 Chilean pesos per square meter for group three). However, both districts concentrate the most available supply in the city, even though it decreased by 47% between 2020 and 2021 (TocToc, 2021).

Image 1 Las Condes Neighborhood.

Image 2 Providencia Neighborhood





**Source:** Author (2021)

Source: Flickr. User rodri\_gop. Authorized (2022)

#### 4.2.3.2 Group 2: Santiago Downtown and Ñuñoa

In group two, there is a more prevalence of small-medium property brokers for the rental market, which implies greater diversity in management policies and service protocols are often more tied to executives' personal beliefs. These districts have a good quality of life index (see table 14).

Image 3 Santiago Downtown.

Image 4 Ñuñoa Neighborhood





Source: Flickr. User juanelo242a. Authorized (2022)

Source: Instagram @plazanunoa\_oficial (2022

#### 4.2.3.3 Group 3: Estación Central, Quinta Normal, Independencia, San Miguel

As previously mentioned, group three obtained a net unfavorable treatment indicator of 4.8%, which is very similar to group one.

On the other hand, all the districts of this group have a socio-economic development indicator below 0.8: San Miguel; 0.78, Independence; 0.73; Central Station, 0.68 and Quinta

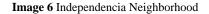
Normal, 0.67, added to lower per capita income, a higher poverty rate but due to its location close to the urban pericenter, good infrastructure and connectivity.

Here, the properties of investors and speculators predominate; the service of corporate property brokers is also a thing. One of the characteristics of corporate property brokers is that the service and management protocol is standardized to seek maximum profitability in the process based on the shortest vacancy time and the best price for the landlord. The massive presence of real estate brokers is mainly due to the increased demand for private economic agents, commonly called "ant-investors." They invest in housing as a form of a financial asset. They are increasingly relevant in the "urban peri-center" of the city of Santiago, due to the moderate risk and better profitability, compared to other investment assets (López and Orozco, 2019).

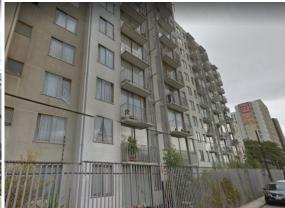
The profile of these new owners or "ant investors" of group three is speculative buyers, generally young professionals with high savings and debt capacity and who have a higher quality of life expectations than those offered by these neighborhoods, therefore who do not contemplate living in these properties (López and Orozco, 2019).

Given this, any type of discrimination hinders the search for the commercial objective of each broker. Investors' and brokers' participation in this segment has also generated a supply increase for rental housing in low-middle-class neighborhoods. The supply of rental units generated by investors has induced the formation of new households; just between 2015 and 2017, new homes grew by 340,000 units, the most significant growth in the last 30 years (Simian, 2018).

Image 5 Estación Central - Multistorey building.







**Source for images 5 and 6:** Google Street View - (2022).

Image 8 Quinta Normal District



Source for images 7 and 8: Google Street View - (2022)

Table 14 Socio-Economic Development Index per district studied

			Econ	nomy	Education	Hou	sing		
Group	District	Socio-Economic Dev. Index	Income Per Capita (Thousands of Chilean pesos)	Poverty (%)	Schooling (years)	Good or acceptable material (%)	Sewerage (%)	Life expectancy at birth (years)	Human Development Index
Group 1	Las Condes	0.970	953.0	1.7	14.7	97.9	99.6	82.2	0.972
Group 1	Providencia	0.968	966.7	1.3	14.6	95.8	100.0	80.0	0.931
Group 2	Ñuñoa	0.892	569.3	4.1	13.7	95.7	100.0	79.4	0.841
Group 2	Downtown Santiago	0.833	487.5	6.9	13.1	87.1	98.5	76.0	0.733
	San Miguel	0.783	339.0	6.9	12.3	88.6	96.8	75.7	0.679
Group 3	Independencia	0.731	243.0	7.6	11.5	85.5	98.4	71.4	0.544
Group 3	Estación Central	0.686	207.3	11.5	10.6	90.6	98.5	76.3	0.587
	Quinta Normal	0.677		9.9	10.5	84.4	98.3	76.0	0.583

Source: Author (2022) based on data from "Indice de Desarrollo Socio-Económico" - Socio-Economic Index Development- (Observatorio Urbano, 2022)

Table 15 Urban Quality Index by district studied

Group	District	Population (2017)	Labor conditions	Business Environment	Sociocultural Conditions	Connectivity and Mobility	Health and Environment	Housing and Neighborhoods	ICVU 2021
Group 1	Providencia	142,079	80.87	67.01	78.96	83.19	73.08	74.51	76.27
-	Las Condes	294,838	85.31	46.56	79.55	77.09	73.43	74.61	72.76
Group 2	Ñuñoa	208,237	79.23	59.45	67.62	82.13	73.58	47.47	68.25
_	Santiago Downtown	404,494	81.01	54.38	54.69	82.41	67.92	29.65	61.68
	San Miguel	107,954	65.43	34.43	54.88	74.14	72.10	37.83	56.47
Group 3	Estacion Central	147,041	78.22	34.17	43.70	70.94	72.66	22.30	53.47
	Independencia	100,281	77.65	27.89	47.47	68.89	71.2	19.59	52.13
	Quinta Normal	110,026	66.8	20.52	41.59	74.49	63.80	24.86	46.68

Source: Author (2022) based on data from "Indice de Calidad de Vida Urbana" - Urban Quality Index- (Orellana et al., 2022)

#### 4.2.4 Analysis per each focal group

#### 4.2.4.1 Lesbian Couples

Regarding the analysis of discriminatory treatment, specifically of lesbian couples, the net measurement value at 95% significance is 4.33% over the total base. The above indicator means that 64% of the cases of adverse treatment for same-sex couples occur in lesbian couples over gay males (4.33% of 6.7%).

The above outcome differs from the research of Flage (2021) based in OECD countries, which presented an undetectable difference between lesbian couples over the control group, having only 2% lower chances of being invited to visit an apartment compared to heterosexual couples. According to Ahmed and Hammarstedt (2009), this difference can be explained by negative stereotypes such as mental health, suicide, or HIV infection, which have more repercussions in male couples than female ones.

Table 16 Tabular analyses of adverse treatment in rental housing seeking among Lesbian Testers

Variable	<b>Both Testers</b>	Control Favored	Lesbian Tester Favored	Net Difference
Tester(s) receives a response from the housing provider	30.77%	3.85%	0.38%	3.46%
The unit is reported available	30.38%	4.62%	0.77%	3.85%
The requirements and documents to rent were informed	29.62%	5.77%	0.38%	5.38%
The tester was invited to visit the unit	30.38%	5.00%	0.38%	4.62%

Net Unfavorable Treatment 4.33%

N: 130 Test

#### 4.2.4.2 Analysis for the gay-male group:

The results in Table 16 and 17 show that there is a lower net measure of discrimination for gay-male couples compared to lesbian couples; furthermore, the difference between the focal group and the control group is not statistically significant.

As previously mentioned, the results of this study indicate that there is more significant discriminatory treatment against lesbian couples than gay-male couples, which is precisely the opposite of what was found in other research in the Global North. Even women from heterosexual couples are treated less favorably compared to gay-male couples when analyzing the number of cases in which an information request process ends in an invitation to visit the unit (60% compared to 72%). However, the housing providers or landlords showed more interest in following up with men than women, regardless of their sexual orientation.

The social, cultural, and patriarchal context of Chilean society can give clues to understanding the reason for this difference and how sexual inclusion and diversity were conceived in Chile. For instance, MOVILH was the first NGO formed in the country to move towards the inclusion of sexual minorities. Still, according to Garrido (2015), the sexist and discriminatory practices within the NGO made invisible the lesbians' demands and the trans

<sup>\*</sup> *p* ≤ .05

community, which has repercussions for the rest of society by maintaining a certain distance from reality and less sympathy for lesbians.

Table 17 Tabular analyses of adverse treatment in rental housing seeking among Gay-Male Tester

Variable	<b>Both Testers</b>	Control Favored	Gay-male Tester Favored	Net Difference
Tester(s) receives a response from the housing provider	32.69%	2.69%	1.92%	0.77%
The unit is reported available	32.69%	3.08%	1.92%	1.15%
The requirements and documents to rent were informed	30.38%	5.77%	1.92%	3.85%
The tester was invited to visit the unit	30.00%	5.77%	1.92%	3.85%

Net Unfavorable Treatment 2.4%

N: 130 Test

\* p  $\leq$  .05

#### 4.2.5 Housing, sexism, and homophobia

There is a standardized pattern of cultural value that privileges traits associated with masculinity while devaluing everything codified as "feminine "(Fraser, 2008) that extends toward masculine homophobia and "punishes" everything that is considered or close to the feminine ("don't be a little girl," "fight like a man"), which includes the feminine characteristics of a man or the fact of being a woman, whether heterosexual or lesbian (Osses, 2019). Much of the visibility and acceptance of the LGBT community in Chile has been made mainly by the exposure of male figures, who have revealed their sexual orientation publicly and have earned society's sympathy.

The preceding may have an origin in the roots of the macho culture and patriarchal structure of Chile and Latin America, which has dominated the entire history of humanity. It is a social symbolism with gender meanings and stereotypes. It supposes a particular hegemony of men over women and has managed to replace it unequally in different regions nationally and personally (Mujica, 2020).

The patriarchal and macho culture is deeply rooted in religions. In the case of Chile, a predominantly Catholic country, it is tied to male and female roles, the first as the provider and the second as the candid and generous mother and housewife. Thus, limit her role to parenting and social actions, omitting some professional development or personal search. In this sense, the Catholic Church has shown few signs of progress, unlike other Protestant churches, which have rectified their treatment of women and have moved towards more feminist resolutions, such as the exercise of the priesthood. The decrease in religious life in European countries could be related to the territories' cultural development and collective memory, providing a compass of social structure and behavior (Mujica, 2020; Rochefort, 2010).

In Chile, since the middle of the 20th century, feminist movements began to emerge that sought the integration of women into civil society and equal conditions. The first outstanding achievement was the female vote in 1952. After that, timidly, women managed to have more space in specific jobs or roles outside their homes. But in the 1980s, the situation changed. As a result of a tremendous economic crisis, women had to go out to work to help with the household economy. On the other hand, the political and social tension of the Pinochet dictatorship called for the emergence of new feminist movements since the

dictatorship defended the idea of a heterosexual and patriarchal family, justifying discrimination against women and the LGBT community (Garrido, 2015). Then, during the '90s (post-dictatorship period), women began to have major relevance in politics. The long career of vindication and egalitarian struggle created several gender equality policies, the Ministry of Women in Chile, and the election in 2005 of Michelle Bachelet as the first female President of Chile (Forstenzer, 2019).

The macho and patriarchal system even permeates the LGBT community in Chile. As was mentioned above, within MOVILH, there is little visibility and a notorious exclusion of lesbian and trans demands due to sexist and conservative discourses from the LGBT world (Garrido, 2015).

According to Moser (1989), the stereotype and roles of patriarchal society categorize men as "breadwinners," mainly due to their role as producers and women as reproductive and organizer roles of the home. The aforementioned generates an implicit presumption that man is the one who has power over economic resources and thus the power of decision. The previous can be seen faithfully reflected in the housing market. Because of the existence of gender inequalities, manifested in the urban conception, infrastructure development, and architectural design, as a legacy of the patriarchal economic system, where historically, women have had little participation. Consequently, women have had a lower labor insertion rate and significantly lower salaries than men; therefore, they are less likely to participate in the housing market (Munro & Smith, 1989).

The low visibility of lesbians within the institutional and social demands of the LGBT community in Chile and the macho and patriarchal society legacy can partly explain the less favorable treatment of lesbian couples over gay-male and heterosexual couples.

#### 4.2.5.1 Perspective from "the other front"

Constanza Gálvez, director and researcher of the "Espacio Seguro<sup>10</sup>" support center, comments on the study results with a kind of impression from a perspective of prejudice. Still, she said that makes sense from an economic perspective:

"There is evidence showing less prejudgment in the heterosexual community for cis-gender lesbians than for gay men. There are many reasons, but above all because of what is believed about the lifestyle. In addition, from an economic point of view, the feminine is associated with lower salaries and, therefore, less money (...); women are considered weaker financially speaking. Therefore, they have a lower acceptability rate in credits or leases, even though they have better financial behavior than men. It is absolutely the heritage of the development of our patriarchal culture."

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<sup>&</sup>lt;sup>10</sup> It is a psychological support center for women and sexual dissidents. It focuses on clinical care, academic training, and community support. Located in Santiago, Chile

#### 5. Conclusions and recommendations

#### **5.1 Conclusions**

As a mode of conclusion, this chapter will address the research findings structured according to the research questions established for this purpose. Starting with the subquestions (5.1.1, 5.1.2, and 5.1.3) that led to the answer to the main question.

#### 5.1.1 Provisions of the anti-discrimination law related to access to housing

The anti-discrimination law (ADL), enacted in 2012, marked a milestone in a series of institutional actions that seek to advance justice and reparation for discriminated groups from the public and private sides. Establishes an institutional and legal framework to protect victims of arbitrary discrimination without a reasonable justification. Their objective is to have a judicial mechanism to protect the right whenever an act of discrimination is committed (Law 20.609, 2012).

The law does identify the possible categories of vulnerable groups that could be more likely to suffer a discriminatory act. These include race and ethnicity, nationality, socioeconomic status, language, ideology or political opinion, religion, participation in union organizations, sex, and sexual orientation, gender identity, marital status, age, affiliation, personal appearance, and illness or disability. However, it does not contemplate exclusive provisions to identify or protect certain fundamental rights, such as access to housing. According to article 2 of the law, discrimination "causes, disturbance or threat in the legitimate exercise of the fundamental rights established in the Political Constitution of the Republic or the international treaties on human rights" (Law 20.609, 2012).

#### 5.1.2 Process of accessing housing for couples in Santiago

In Santiago, same-sex and heterosexual couples must go through the same process to access housing. In both cases, couples can apply together for a lease or mortgage for both state subsidies and available housing on the market. Still, the results may differ according to what was analyzed in this study.

Chile is a country predominantly of homeowners, with 62% nationwide owners (Bagolasky et al., 2021), mainly to the competitive real estate market and providers of mortgage financing and the extensive social housing plan developed by the MINVU. The program is based on subsidies for economically vulnerable groups that beneficiaries can use in the private market. Still, it does not prioritize or identify categories of vulnerable groups beyond an economic element. Consequently, the program does not cover other sectors which do not have access to their right to adequate housing, either because they are not financially vulnerable enough or for suffering arbitrary discrimination as occurs with same-sex couples.

Especially for those couples who do not meet the requirements to buy a home (either in the private market or state subsidy) or do not want to do so, this is when the rental housing market should be available. The Chilean government has a brief rental subsidy program to be used in the private market, and again under criteria of economic vulnerability, given the high rental prices in Santiago, it has managed to have a low percentage of use, 40% (Bogolasky et al., 2021).

Therefore, the process of access to housing for same-sex couples and heterosexuals is mostly leveraged by the response and behavior of the private market, where gays-males

and lesbians can receive less favorable treatment, limiting their access to housing according to their preferences. Although the ADL intends to protect these acts, the evidence studied here indicates loopholes in the law that allow discriminatory acts against same-sex couples to continue.

## **5.1.3** Discriminatory practices that same-sex couples experience when searching for rental housing in Santiago

The LGBT community has lived under the judgmental and prejudiced gaze of a society that establishes different levels of morality and acceptability. In Chile, this is mainly due to the construction of its recent history based on the Catholic, conservative, and unequal heritage, where the most neglected within society have been gender, ethnicity, and sexual minorities, which lead to discrimination with irreversible consequences such as mental and physical damage or even death.

Since it is remote research, it is limited to finding certain situations of discrimination, which could be far from those that same-sex couples could eventually suffer if the study were extended to the face-to-face scale. Therefore, this evidence may be underestimated and does not represent the reality many LGBT individuals may experience. According to the test applied, the unfavorable treatment for focal groups can be categorized by (1) the absence of a response by e-mail over the control group or (2) different information received from the housing provider (for example, that the unit was not available) and (3) tester received a later response than the control group (possibly, favoring the negotiation with another applicant). In this sense, the evidenced discrimination is passive. In many cases, the partner may not notice it, which makes the application and control of ADL much more difficult because the application process is carried out without a uniform process that ensures transparency in the stages and equality of information.

# 5.1.4 To what extent does the anti-discrimination law in Chile affect access to rental housing for same-sex couples in Santiago?

During this study, same-sex couples showed unfavorable treatment compared to heterosexual couples, having 6.7% less likely to be invited by the housing provider to visit an apartment despite the tester being equally qualified with the control group. The general result is similar to that of Flage (2021) in the comparative model he developed to evaluate the differences in treatment in access to rental housing in various markets of the Global North.

The results indicate discriminatory treatment for same-sex couples and an even less favorable outcome for lesbian couples. The heritage of the country's macho and conservative culture, reflected in the categorization of roles, could provide some information to understand this behavior, where the man has economic and decision-making power, especially for matters related to renting or buying housing. This market has made women invisible for decades due to the little access they have had, a consequence of the inequality generated by the macho society.

However, in this case, the outcomes detected that discriminatory treatment is received mainly by lesbian couples. There is no significant difference in net unfavorable treatment between gay-male and heterosexual couples. These results were not present in the studies previously evaluated by Flage (2021). In addition, the research found statistically significant evidence to indicate that the property's location is a variable that affects the treatment of same-sex couples versus heterosexual couples. Furthermore, the results suggest less

favorable treatment for same-sex couples in group two, which includes the districts of Downtown Santiago and Ñuñoa.

As discussed above, the ADL does not establish mechanisms of control to face these facts, generating several legal gaps due to ignorance or the disparity of powers of involvement parts. According to Nuñéz and Poillot (2021), it is necessary to have constitutional support that guarantees the right to adequate housing and establishes the free development of the person. Furthermore, Marín & Sagredo (2021) states that the law should include aspects of prevention, promotion, and dialogue among citizens, in addition to creating a public body that ensures non-discrimination as the core of its functions.

As the evidence shows, the ADL in Chile has not significantly impacted access to housing for same-sex couples in Santiago. Its objective and formulation only limit it to a judicial function that ends in fines, with little control and little success rate. Within its provisions, it does not explicitly include housing. Progress to date has been thanks to the changes that citizens, together with opted-for public policies, have developed and experienced, facilitating the inclusion and integration of groups whose fundamental rights are violated.

#### 5.2 Recommendations

Future studies should delve into the different forms of discrimination beyond sexual orientation generated in the housing market through institutions, landlords, and housing providers. In addition, the vulnerability of lesbian and transgender women against acts of discrimination can occur not only due to their sexual orientation or identity but also because of their status as women. In addition, it is necessary to delve into the state's involvement in providing fundamental rights, such as the right to housing and the framework of protection it offers to exclude groups.

The research is an excellent starting point for future analyses; however, it presents certain limitations according to the methodology.

First of all, the study analyzed the initial phase of the rental housing search process solely and remotely by e-mail: it does not include telephone numbers or instant messaging systems such as WhatsApp. Nor does it have other variables such as ethnicity, profession, age, etc., that should be considered in a more advanced stage of the rental housing search process and where the tester can show more visual cues regarding their sexual orientation. Because of that, the results may underestimate the discriminatory treatment same-sex couples received. Finally, a larger sample covering all the urban districts of the city of Santiago should be considered for future studies.

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## **Appendix 1: Fictitious Couples and Matched Pairs**

Table 18 Name of fictitious couples and their respective matched pair for research purpose

Correlative	Grupo	Cluster	Partner1	Email	Matched Pair	Partner2	Email	Matched Pair
1	Group1	Interest_Gay	Héctor Rodriguez	hector.rodriguezgh86@gmail.com	Nicolás Toro	Felipe Vera	felipeverasalas@gmail.com	Marcos Leiva
2	Group1	Interest_Lesbian	Catalina Flores	mariacata.flores@yahoo.com	Constanza Alarcón	Patricia González	patricia.gonzalez.delcanto@gmail.co m	Daniela Pérez
3	Group1	Control	Nicolás Toro	nicolas.toro.valenzuela@gmail.com	Héctor Rodriguez	Constanza Alarcón	conialarcon91@outlook.com	Catalina Flores
10	Group1	Control	Marcos Leiva	marcos.leiva.stgo@outlook.com	Felipe Vera	Daniela Pérez	daniperezfuenza@gmail.com	Patricia González
4	Group2	Interest_Gay	Francisco Guerrero	fjguerreromartinez86@gmail.com	Víctor Morales	Diego Quezada	diegoandres_quezada@yahoo.com	Sergio Bustos
5	Group2	Interest_Lesbian	Camila Donoso	cami.donosopr@gmail.com	Nicole Pizarro	Paulina Godoy	paulina.godoyespinoza@gmail.com	Karen Vera
6	Group2	Control	Victor Morales	victormorales847@yahoo.com	Francisco Guerrero	Nicole Pizarro	nicolev_pizarro@outlook.com	Camila Donoso
11	Group2	Control	Sergio Bustos	sergio.bustos87@gmail.com	Diego Quezada	Karen Vera	karencita.verajofre@gmail.com	Paulina Godoy
7	Group3	Interest_Gay	Pedro Múñoz	pedromunozest@outlook.com	Matías Lagos	Cristián Sáez	cris.saezmerino@gmail.com	Claudio Gutiérrez
8	Group3	Interest_Lesbian	Ana María Gonzalez	anitamaria.gonza88@gmail.com	Marcela Guzmán	Francisca García	frangarciarome@yahoo.com	Evelyn Campos
9	Group3	Control	Matías Lagos	mati.lagos8765@gmail.com	Pedro Muñoz	Marcela Guzmán	marceguzman.herreros@gmail.com	Ana María Gonzalez
12	Group3	Control	Claudio Gutiérrez	claudiogutierrezmen@gmail.com	Cristián Sáez	<b>Evelyn Campos</b>	evelyn.campos.aravena@gmail.com	Francisca García

Source: Author (2022)

## **Appendix 2: Scripts per tester**

 Table 19 Presentation script for the application by tester created.

Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)
1	1	Interest_Gay	Héctor Rodriguez	hector.rodriguezgh 86@gmail.com	Nicolás Toro	Hola, (BUENAS TARDES-DIAS- NOCHES) Soy Héctor Rodriguez, y vi el departamento ubicado en CALLE XXXX y es justo lo que estamos buscando junto con mi pareja Nicolás. Sigue disponible? gracias	I'm Hector Rodriguez, and I saw the apartment
1	1	Interest_Gay	Felipe Vera	felipeverasalas@g mail.com	Marcos Leiva	Hola,(BUENAS TARDES-DIAS-NOCHES) Soy Felipe, y junto con mi pareja Hector estamos buscando un departamento similar al que está publicado en Portal Inmobiliario, ubicado en calle XXXXX. Nos interesa tener más información del departamento publicado, está aún disponible?	lim Felipe, and with my partner Hector, we are looking for an apartment like the one published in Portal Inmobiliario, the one located on
2	1	Interest_Lesbian	Catalina Flores	mariacata.flores@ yahoo.com	Constanza Alarcón	publicado en el Portal Inmobilairio, el de 1 dormitorio 1 baño que está en XXXXX. Con mi polola estamos interesadas y nos	Hello, I am writing because I saw your apartment published in Portal Inmobiliario, the one of 1 bedroom and 1 bathroom located in XXXXX. With my girlfriend we are interested, and we would like to know what are the steps to follow. Thank you
Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)

Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)
10	1	Control	Marcos Leiva	marcos.leiva.stgo @outlook.com	Felipe Vera	Hola, Soy Marcos Leiva y con mi señora estamos buscando departamento de 1 dormitorio y 1 baño. Nos interesa el que está en XXXXX. Lo vimos en XXXXX. Quiseramos saber si todavía esta disponible. Gracias	it on Portal Inmobiliario. We would like to know
3	1	Control	Constanza Alarcón	conialarcon91@ou tlook.com	Catalina Flores	Constanza y el departamento de XXXXX nos interesa. La idea es arrendarlo con mi	Good morning (DAY AFTERNOON NIGHT) My name is Constanza and the apartment located in XXXXX interests us. The idea is to rent it with my boyfriend, is it still available? Thank you! I remain attentive
3	1	Control	Nicolás Toro	nicolas.toro.valenz uela@gmail.com	Héctor Rodriguez	Hola! que tal? con mi señora estamos buscando departamento para arrendar, y vimos el que está ubicado en XXXXX y nos interesa mucho.¿Sigue disponible? Hay más información que debiese saber? Gracias	ltor an anartment to rent and we caw the one
2	1	Interest_Lesbian	Patricia González	patricia.gonzalez.d elcanto@gmail.co m	Daniela Pérez	publicado en XXXXX. El de 1 dormitorio 1 baño que está en XXXXX. Con mi polola estamos interesadas y nos	Hello, I am contacting you because I saw your department published in Portal Inmobiliario. The one of 1 bed 1 bath that is located in XXXXX. With my girlfriend we are interested on it and we would like to know what are the steps to follow. Thank you

10	1	Control	Daniela Pérez	daniperezfuenza@ gmail.com	Patricia González	Hola, mi nombre es Daniela Perez, y con mi marido estamos buscando departamento de 1 dormitorio y 1 baño. Nos interesa el que está en XXXX. Lo vimos en el Portal Inmobiliario. Quisieramos saber si todavía está disponible, gracias	Hello, my name is Daniela Perez, and with my husband we are looking for an apartment with 1 bedroom and 1 bathroom. We are interested in the one in XXXX. We saw it in Portal Inmobiliario. We would like to know if it is still available, thanks
4	2	Interest_Gay	Francisco Guerrero	fjguerreromartinez 86@gmail.com	Víctor Morales		Hello!! we are Francisco and Diego. We are interested in the apartment of XXXX, is it still available?
4	2	Interest_Gay	Diego Quezada	diegoandres_queza da@yahoo.com	Sergio Bustos	con mi pololo, y nos interesó el que está	Hello! how are they? I'm looking for an apartment with my boyfriend, and we were interested in the one published in Portal Inmobiliario on XXXX street. Still available?
5	2	Interest_Lesbian	Camila Donoso	cami.donosopr@g mail.com	Nicole Pizarro	(BUENAS DIAS-TARDES-NOCHE). Nos interesa el dpto publicado en Portal Inmobiliario, el que está en XXXXX. Es para mi y mi polola, está disponible? gracias	(GOOD MORNING-AFTERNOON-NIGHT). We are interested in the apartment published in Portal Inmobiliario, the one in XXXXX. It is for me and my girlfriend, is it available? Thank you
5	2	Interest_Lesbian	Paulina Godoy	paulina.godoyespi noza@gmail.com	Karen Vera	Hola, (buenas tardes dias noche). Me gustó el departamento de XXXXX. Estoy buscando algo similar para vivir con Camila, mi pareja. Está todavía disponible? Gracias	Hello, (good afternoon morning night). I liked
6	2	Control	Victor Morales	victormorales847 @yahoo.com	Francisco Guerrero	Hola! que tal? Soy Victor Morales y busco un departamento para mi y mi polola. Me interesó el de XXXXX de 1 dormitorio. Sigue todavia disponible? gracias	Hello! how's it going? I am Victor Morales and I am looking for an apartment for me and my girlfriend. I was interested in the 1-bedroom located in XXXXX. Still available? Thank you
Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)

6	2	Control	Nicole Pizarro	nicolev_pizarro@o utlook.com	Camila Donoso	el depto de XXXX. Tienen más información? El arriendo lo busco para	(Good afternoon, morning, night). I am interested in the apartment of XXXX street. Do you have more information? I look for the rent for me and my boyfriend. Thank you
11	2	Control	Sergio Bustos	sergio.bustos87@g mail.com	Diego Quezada	departamento de XXXXX. Estamos	Hello! I am Sergio and I am interested in the department of XXXXX. We are searching together with my wife. Still available? Thank you
11	2	Control	Karen Vera	karencita.verajofre @gmail.com	Paulina Godoy	Estimados, soy Paulina y junto con mi marido Sergio estamos interesados en el departamento de xxxxxx. Quisieramos saber si todavía está disponible? Muchas gracias	Dear, I am Paulina and together with my husband Sergio we are interested in the department of xxxxxx street. We would like to know if it is still available? Thank you very much
7	3	Interest_Gay	Pedro Múñoz	pedromunozest@o utlook.com	Matías Lagos	Hola, estimados. Mi nombre es Pedro Muñoz y me interesa el dpto de xxxxx. Vamos a arrendar con mi pareja Cristian, por lo que nos acomoda bastante el precio. Sigue disponible para arriendo? muchas gracias	l Hello dears. My name is Pedro Muñoz and Lam I
7	3	Interest_Gay	Cristián Sáez	cris.saezmerino@g mail.com	Claudio Gutiérrez	publicacion del departamento de xxxxx de 1 dormitorio que estaba en el portal inmobiliario. A mi y a mi pareja Pedro,	Dear All. First of all, I hope everything is fine. I am Cristian Saez and I saw the publication of the 1-bedroom xxxxx apartment that was on Portal Inmobiliario website. Me and my partner, Pedro, we liked it a lot and it meets our conditions. Still

Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)
8	3	Interest_Lesbian	Ana María Gonzalez	anitamaria.gonza8 8@gmail.com	Marcela Guzmán	portalinmobilairio y vi el departamento de xxxxxx y me encanto! andamos buscando algo similar con mi polola	Good (morning- afternoon-night) . I'm in Portal Inmobilairio website and I saw the department of xxxxxx street and I loved it! We are looking for something similar with my girlfriend Francisca. still not rent? to have more information. Thank you
8	3	Interest_Lesbian	Francisca García	frangarciarome@y ahoo.com	Evelyn Campos	Hola a todos. Soy Francisca y vimos con mi polola el departamento en portalinmobilairio, uno de la calle XXXXX y nos interesa saber mas info. Es posible saber si está disponible? gracias	Hello everyone. I am Francisca and with my girlfriend we saw the apartment in Portalinmobilairio, one on XXXXX street and we are interested in knowing more info. Is it possible to know if it is available? Thank you
9	3	Control	Matías Lagos	mati.lagos8765@g mail.com	Pedro Muñoz	saber si el departamento de xxxx esta todavia disponible. Estoy buscando algo	Good (afternoon, day, night). We are interested to know if the department located in xxxx is still available. I am looking for something similar to live with my girlfriend Marcela. Thanks in advance
9	3	Control	Marcela Guzmán	marceguzman.herr eros@gmail.com	Ana María Gonzalez	saber si esta disponible el depto que vimos en portal inmobiliario, de la calle	Hello. I am Marcela Guzmán and I would like to know if the apartment that we saw in Portal Inmobiliario, on xxxxx street, is available. I would rent it together with my boyfriend. Thank you very much
12	3	Control	Claudio Gutiérrez	claudiogutierrezme n@gmail.com	Cristián Sáez	hola. sigue disponible este dpto, de calle xxxxx? estoy buscando un departmaento de 1 dormitorio para cambiarme con mi esposa. gracias	l Hello – le thie anartment etill available – trom l

Correlative	Group	Cluster	Partner1	Email	Matched_Pair	Script (Original in Spanish)	Sript (English Translation)
12	3	Control	Evelyn Campos	evelyn.campos.ara vena@gmail.com	Francisca García	departamento como el de la calle xxxxx y	husband and I are looking for an apartment like

Source: Author (2022)

## **Appendix 3: Complete and final list of tests**

Table 20 Full list of published departments to test

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
1	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Roger de Flor 2700	TyM Corredoras	\$500,000	38	4	42
2	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	La Cabaña	Houm	\$750,000	47	12	59
3	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Don Carlos	CCV	\$550,000	45	0	45
4	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Metro Alcántara	Grupo F&P	\$650,000	43	2	45
5	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	La Castellana Norte	Grupo F&P	\$500,000	45	0	45
6	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Escandinavia 300	Aim	\$500,000	45	0	45
7	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Avenida Manquehue Norte 958	Particular	\$582,000	41	11	52
8	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Lo Fontecilla 665	Particular	\$690,000	50	0	50
9	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Avenida Presidente Riesco 270	Particular	\$690,000	50		50
10	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Luis Rodriguez Velasco 4717	Veronica Ovalle Propiedades	\$443,000	28	2	30

Title: Discrimination in access to rental housing for same-sex couples in Santiago, Chile

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
11	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	La Gloria 300	Aim	\$500,000	45	0	45
12	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Metro Hernando de Magallanes	Unne	\$520,000	30	4	34
13	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Cruz del Sur 300	Notari Propiedades	\$530,000	45	4	49
14	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Napoleon 2700	Amp Propiedades	\$630,000	73	7	80
15	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	San Sebastián	Kolbach Propiedades	\$590,000	38	8	46
16	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Metro Alcántara	Votre Maison Propieades	\$550,000	47	3	50
17	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Republica Arabe de Egipto 280	Contructora de Centros Comerciales	\$525,000	38	0	38
18	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Juan Montalvo	Schumacher Propiedades	\$600,000	45	5	50
19	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Hamlet 4200	Tatiana Uliantzeff Propieades	\$580,000	50	5	55
20	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Augisto Leguia	Vuela Alto Propiedades	\$570,000	36	5	41
21	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Alonso de Cordova con Pdte Riesco	Fondo Capital	\$590,000	40	8	48
22	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Avenida Vitacura 2760	Alpi Gestión Inmobiliaria	\$500,000	48	0	48

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
23	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	La Gloria 300	Openchoice Propiedades	\$600,000	35	7	42
24	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Malaga	Particular	\$620,000	40	40	40
25	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	San Francisco de Asis	Elmensaje	\$650,000	50	6	56
26	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Alsacia	Hausy	\$550,000	40	3	43
27	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	San Sebastian 28000	AssetPlan	\$650,000	46	0	46
28	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Hamlet 42000	Property Partners	\$600,000	40	8	48
29	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Ebro 2799	Cruzat Propiedades	\$480,000	40	5	45
30	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Vecinal	Andrassy Gestion Inmobiliaria	\$500,000	55	0	55
31	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	El Director	Portilla Propiedades	\$510,000	36	10	46
32	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Carlos XIII	Ruta Inmobiliaria	\$690,000	39	4	43
33	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	El Dante	Viel Propiedades	\$550,000	45	5	50
34	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Las Clarisas 300	Openchoice Propiedades	\$550,000	43	5	48

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
35	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Martin Alonso Pinzón 4800	Propiedades Shangrila	\$520,000	50	30	80
36	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Monte Alegre 900	Javiera Aguirre Tasso	\$440,000	30	0	30
37	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av Las Condes 6900	Giannoni Humud Propiedades	\$530,000	35	5	40
38	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Colon	Quadrante Inmobiliario	\$480,000	60	5	65
39	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Avenida Las Condes 9600	Asesoría Inmobiliaria	\$560,000	40	8	48
40	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Alsacia 57	Patricia Benavente y Cía	\$520,000	35	2	37
41	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Tucapel 233	Maritza Faundez	\$420,000	34	2	36
42	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Seminario 600	Home Select	\$575,000	34	8	42
43	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Republica de Israel	Servivienda	\$440,000	50	0	50
44	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Mujica - Metro Irarrazabal	Milá Propiades	\$395,000	37	4	41
45	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Tegualda 1500	Cj Propiedades	\$476,000	40	10	50
46	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Irarrazabal Villa Frei	Vivanco Propiedades	\$390,000	38	2	40

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
47	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Irarrazabal	Engel & Volkers	\$575,000	34	1	35
48	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Chile España	Easyprop	\$500,000	27	0	27
49	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Tegualda 1975	Renoval Gestion	\$465,000	45	3	48
50	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Estrella Solitaria	Agente 365	\$590,000	50	5	55
51	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Av Jose Pedro Alessandri	Urmeneta Gestion	\$430,000	34	8	42
52	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Irarrazabal 1800	Venta Propiedades	\$400,000	42	3	45
53	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Irarrazabal 4200	Lm Propiedades	\$500,000	40	2	42
54	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Ricardo Lyon/Hernan Cortes	Elitte Propiedades	\$550,000	49	10	59
55	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Plaza Egaña	Teacreditorent	\$450,000	33	0	33
56	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Parque Juan XXIII	Unne	\$450,000	29	0	29
57	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Dr Johow	Greene Propiedades	\$500,000	46	6	52
58	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Irarrazabal 4975	Uri Noemi	\$420,000	34	0	34

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
59	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Ñuñoa lyon	Nexxos	\$520,000	50	0	50
60	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Cauquenes 60	GyG Propiedades	\$420,000	33	2	35
61	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Metro Chile España	Stz	\$420,000	34	4	38
62	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Monseñor Errazuriz	Gestion&Propiedad	\$500,000	38	2	40
63	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Lincoyan 900	Particular	\$420,000	42	0	42
64	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Metro Irarrazabal	Mi Llave	\$460,000	40	7	47
65	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Holanda	Capitalizarme Rent	\$410,000	38	4	42
66	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Garcia Valenzuela	Vicuña Willer	\$480,000	40	4	44
67	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Los Tres Antonios	Remax	\$601,000	36	2	38
68	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Doublé Almeyda	Propsal	\$500,000	42	5	47
69	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Marchant Pereira	Capitalizarme Rent	\$442,000	42	0	42
70	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Seminario 600	Prosilva	\$526,000	32	3	35

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
71	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Monseñor Eyzqguirre	Gestión&Propiedad	\$450,000	33	0	33
72	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Metro Irarrazabal	Nieto y Stone	\$526,000	35	0	35
73	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Jorge Washington	Rk Propiedades	\$450,000	52	0	52
74	2	Ñuñoa	interes_gay		Marcos Leiva	2_1	Link	Exequiel Fernandez 574	Sea Propiedaes	\$450,000	49	3	52
75	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Estadio Nacional	Hausen Propuedades	\$401,000	38	3	41
76	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Quirihue	Particular	\$500,000	40	36	76
77	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Estadio Nacional	Engel & Volkers	\$476,000	39	7	46
78	2	Ñuñoa	interes_gay		Marcos Leiva	2_1	Link	Plaza Egaña	Tattersall	\$450,000	40	0	40
79	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Grecia 727	Inmobiliaria Brima Cuatro	\$450,000	36	7	43
80	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Suecia 3005	Cristián Pino	\$500,000	39	5	44
81	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Carlos Antunez 2700	Propiedades Adolfo De la	\$476,000	47	0	47
82	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Capellan Abarzua	4L Propiedades	\$550,000	35	3	38

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
83	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	La Concepción 80	Comosa	\$400,000	40	0	40
84	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Maria Luisa Santander	QS Propiedades	\$600,000	43	8	51
85	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Condell 1415	Soledad Gaete	\$450,000	30	0	30
86	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Nueva de IYON	Elsiegoycolea	\$550,000	40	10	50
87	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Pedro de Valdivia	Nexxos	\$490,000	38	0	38
88	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Copihue	P&V Propiedades	\$460,000	50	0	50
89	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Dario Urzua	Particular	\$559,000	40	10	50
90	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Santa Maria/Bellavista	Borquez y Asociados	\$500,000	35	5	40
91	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Ricardo Lyon 920	Balmaceda Propiedades	\$550,000	45	10	55
92	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Diego de Velasquez	Propiedades Somer	\$460,000	41	-1	40
93	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av Providencia 455	Homeurbano	\$480,000	30	2	32
94	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Valenzuela Castillo	Prourbe	\$600,000	48	8	56

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
95	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Francisco Antonio Encina	Land Capital	\$600,000	43	2	45
96	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Carlos Antunez 2554	Particular	\$425,000	30	2	32
97	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	El Bosque	Carolina Hunt	\$450,000	38	0	38
98	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Suecia	Gestiona Propiedades	\$480,000	45	0	45
99	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	C Gath y Chaves 2482	Fiah Propiedades	\$550,000	42	4	46
100	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Dr Pedro Lautaro Ferrer 3300	Creactiva Propiedades	\$450,000	46	2	48
101	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Ricardo Lyon	Karlota Propiedades	\$550,000	60	0	60
102	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	General Flores	Fuenzalida Propiedades	\$550,000	35	5	40
103	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Pedro de Valdivia	Rentalprop	\$630,000	40	5	45
104	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Las Violetas	Corredores Asociados	\$550,000	45	5	50
105	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Vergara 300	Platoni y Bonet	\$275,000	35	0	35
106	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Eleuterio Ramirez	TyC Gestion Inmobiliaria	\$310,000	36	0	36

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
107	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Santo Domingo 1736	Ac Gestor	\$320,000	35	1	36
108	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Mario Kreutzberger	Particular	\$400,000	37	0	37
109	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Diagonal Paraguay	Jr Propiedades	\$320,000	32	3	35
110	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Santa Victoria	Skyland	\$335,000	34	2	36
111	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Diagonal Vicuña Mackenna	Mas Propiedades	\$310,000	40	5	45
112	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Carmen	Agente Inmobiliario	\$309,999	34	3	37
113	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Santo Domingo/Teatinos	Cumbre Real	\$350,000	35	3	38
114	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Almirante Latorre	Urmeneta Gestion	\$360,000	35	3	38
115	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Merced	Rent Invest	\$320,000	35	0	35
116	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Santa Lucia	Okibrokers	\$372,000	38	0	38
117	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Manuel Rodriguez	Dal Propiedades	\$380,000	40	0	40
118	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Argomedo 300	Pro Gestion	\$310,000	35	3	38

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
119	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Merced 300	Buscandocasa	\$370,000	38	2	40
120	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Av España y Sazie	RSA Gestion	\$430,000	41	2	43
121	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av Manuel Rodriguez	Movahome	\$350,000	32	3	35
122	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Barrio Univeristario	Okibrokers	\$348,000	39	0	39
123	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Diagonal Paraguay	Rentapart Propiedades	\$269,999	50	0	50
124	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Santa Rosa	Propietat	\$350,000	27	3	30
125	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Vicuña Mackenna/Santa Elvira	Rothery	\$280,000	35	2	37
126	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Sector Vergara	Grupo F&P	\$350,000	35	0	35
127	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Parque Ohiggins	Lam Propiedades	\$330,000	32		
128	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Argomedo Santa isabel	Century 21	\$320,000	32	0	32
129	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av España	Ricke & Gonzalez	\$290,000	40	3	43
130	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Merced 691	Grupo Gasbari	\$300,000	36		36

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
131	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Merced	Myeiam Quiñones	\$330,000	29	2	31
132	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Miraflores 455	Innova Propiedades	\$310,000	40	2	42
133	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Abdon Cifuentes	Blue Home	\$370,000	38	0	38
134	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Sazie	KI propiedades	\$349,000	45		45
135	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Santo Domingo	Campi Propiedades	\$330,000	34	0	34
136	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Morandé 707	Axion Rent	\$340,000	32	0	32
137	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Parque Forestal	Nativo Propiedades	\$380,000	34	2	36
138	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Metro U de Chile	Fuenzalida Propiedades	\$350,000	32	2	34
139	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Santa Victoria	Marconi Propiedades	\$320,000	36	2	38
140	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Arturo Prat	Corredoras Asociadas	\$340,000	30	3	33
141	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Av María Rozas Velásquez	Inmobiliaria Cruz	\$285,000	28	3	31
142	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Condel del Maule	Portal Arriendo	\$270,000	36	0	36
143	3	Estacion Central	interes_lesbian	Ana María	Marcela Guzmán	1_2	Link	Santa Petronila	Dal Propiedades	\$260,000	26	2	28

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
144	3	Estacion Central	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Av. Ecuador	Remax	\$300,000	40	2	42
145	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Blanco Garces 154	Isbast	\$300,000	33	0	33
146	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Buzo Sobenes 4650	Unne	\$285,000	28	0	28
147	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Santa Petronila 28	Isbast	\$340,000	33	2	35
148	3	Estacion Central	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Metro San Alberto Hurtado	Develop Propiedades	\$280,000	30	4	34
149	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Metro Ecuador	Sherpas Propiedades	\$300,000	30	4	34
150	3	Estacion Central	interes_gay		Claudio Gutiérrez	2_1	Link	Metro Usach	Agente 365	\$260,000	30	2	32
151	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Maria Rozas Velasquez 51	Property Rent	\$280,000	32	0	32
152	3	Estacion Central	interes_lesbian	Francisc a García	-	2_1	Link	Coronel Souper	Houm	\$320,000	31	5	36
153	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Metro Las Rejas	Fridman Propiedades	\$290,000	33	5	38
154	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	La Coruña 4890	Sop Propiedades	\$290,000	32	0	32
155	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Metro Alberto Hurtado	Unne	\$350,000	32	3	35

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
156	3	Estacion Central	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Constantino	Movahome	\$270,000	30	1	31
157	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Metro Las Rejas	Propital	\$340,000	38	2	40
158	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Toro Mazote 76	Maritza Faundez	\$300,000	33	0	33
159	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Coronel Souper 4171	Silvec Propiedades	\$310,000	34	2	36
160	3	Estacion Central	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Coronel Souper	Agente Inmobiliario	\$269,990	32	0	32
161	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Av Ecuador 5079	Sop Propiedades	\$300,000	34	0	34
162	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Metro Alberto Hurtado	Easyprop	\$310,000	33	3	36
163	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Conde del Maule 4521	Fihomepropiedades	\$300,000	35	1	36
164	3	Estacion Central	interes_lesbian	Francisc a García	•	2_1	Link	Av Maria Rozas Velasquez	Mi Llave	\$295,000	33	5	38
165	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Av. Ecuador 4570	Tricapitals Inversiones	\$325,000	34	3	37
166	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Av. Ecuador	Vicanco	\$300,000	35	2	37
167	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Metro Ecuador	Donec Gestion Inmobiliaria	\$270,000	30	0	30

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
168	3	Estacion Central	interes_lesbian	Francisc a García		2_1	Link	Av. Ecuador 3886	Land Capitals	\$300,000	35	0	35
169	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Porto Seguro 4210	Equus Gestion	\$280,000	26	2	28
170	3	Independencia	interes_gay		Claudio Gutiérrez	2_1	Link	Pablo Urzua 1481	Fondo Capital	\$350,000	30	0	30
171	3	Independencia	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Metro Hospitales	Fuenzalida Propiedades	\$420,000	35	0	35
172	3	Independencia	interes_lesbian	Francisc a García	•	2_1	Link	Gamero 1541	Mi Llave	\$302,000	32	0	32
173	3	Independencia	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	El Molino 1845	Via Urbana	\$260,000	28	2	30
174	3	Independencia	interes_gay		Claudio Gutiérrez	2_1	Link	El Gamero 1541	Rent Invest	\$290,000	32	0	32
175	3	Independencia	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Pasaje Leonor Cepeda	Corredores Asociados	\$300,000	30	2	32
176	3	Independencia	interes_lesbian	Francisc a García	•	2_1	Link	Carrión 1346	Vatro Gestion Inmobiliaria	\$260,000	30	0	30
177	3	Independencia	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Carrión	Rentas Santa Cruz	\$310,000	30	3	33
178	3	Independencia	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Gamero	Propital	\$290,000	30	0	30
179	3	Independencia	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Metro Hospitales	Grupo Premium	\$300,000	32	3	32

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
180	3	Independencia	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Carrión 1500	Particular	\$315,000	37	0	37
181	3	Quinta Normal	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Martin de Rozas	Capìtalizarme	\$260,000	28	0	28
182	3	Quinta Normal	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Radal	Fr Group	\$290,000	32	0	32
183	3	Quinta Normal	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Martin de Rozas 3550	Nexxos	\$260,000	35	0	35
184	3	Quinta Normal	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Santo Domingo 3900	Terrahouse	\$305,000	30	0	30
185	3	Quinta Normal	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Gaspar de Orense 897	Unne	\$250,000	25	0	25
186	3	Quinta Normal	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	General Barbosa	Euzkadi Propiedades	\$320,000	32	0	32
187	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Metro Las Rejas	AssetPartner	\$320,000	32	0	32
188	3	San Miguel	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Caurta Avenida	Varela Propiedades	\$350,000	40	0	40
189	3	San Miguel	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Novena Avenida	Fuenzalida Propiedades	\$300,000	33	6	39
190	3	San Miguel	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	San Ignacio de Loyola	Corredores Independientes	\$330,000	32	0	32
191	3	San Miguel	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Av Santa Rosa	Milá Propiades	\$300,000	40	0	40

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
192	3	San Miguel	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Octava Avenida	Inmopartners	\$380,000	38	0	38
193	3	San Miguel	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Metro Lo vial	Mi Llave	\$300,000	35	0	35
194	3	San Miguel	interes_gay		Claudio Gutiérrez	2_1	Link	Carmen Mena 1050	TyC Gestion Inmobiliaria	\$350,000	34	2	36
195	3	San Miguel	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Alcalde Pedro Alarcón	Propiedades San Miguel	\$320,000	30	0	30
196	3	San Miguel	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Alcalde Pedro Alarcón	Cityhouse	\$350,000	35	0	35
197	3	San Miguel	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	San Nicolás 1171	Axion Rent	\$300,000	32	0	32
198	3	San Miguel	interes_gay		Claudio Gutiérrez	2_1	Link	Metro San Migue	Fridman Propiedades	\$300,000	33	10	43
199	3	San Miguel	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Lazo 1365	Cbpro	\$360,000	38	4	42
200	3	San Miguel	interes_lesbian	Francisc a García	Evelyn Campos	2_1	Link	Metro Lo Vial	Prourbe	\$315,000	29	0	29
201	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Los Vikingos	Aim	\$500,000	45	0	45
202	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Metro Hernando de Magallanes	De Castro Propiedades	\$543,000	35	3	38
203	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Hernando de Magallanes	Magnolia Property	\$730,000	51	7	58

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
204	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Carlos XII	Prosearch Propiedades	\$690,000	40	5	45
205	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Luz 2700	Lighthouse Propiedades	\$700,000	57	14	71
206	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Luis Rodriguez Velasco 4500	Escobar y Cousiño	\$500,000	44	4	48
207	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Metro Manquehue	Votre Maison Propieades	\$600,000	35	10	45
208	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Av Manquehue Norte 948	Particular	\$493,000	36	9	45
209	1	Las Condes	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Martin de Zamora	Vergara & Breinbauer	\$593,000	45	3	48
210	1	Las Condes	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Cerro el Plomo 5601	Feval Propiedades	\$590,000	43	10	53
211	1	Las Condes	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Hamlet 3900	Goram Propiedades	\$593,000	48	0	48
212	1	Las Condes	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	San Sebastian	Ruta Inmobiliaria	\$620,000	55	0	55
213	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Holanda 87	Sup	\$550,000	40	10	50
214	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	El vergel	Easyprop	\$428,000	36	0	36
215	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Dalmacia	Macepropiedades	\$450,000	40	0	40

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
216	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Eliodoro Yañez	Match Inmobiliario	\$530,000	40	4	44
217	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Las Violetas 1800	Abadie Propiedades	\$520,000	50	0	50
218	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	C. Gath y Chaves	Fiah Propiedades	\$550,000	42	4	46
219	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Matilde Salamanca	Hugo Frias Propiedades	\$410,000	45	0	45
220	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Hernando de aguirre 300	Sea Propiedaes	\$450,000	50	0	50
221	1	Providencia	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av. Los Leones	Physis Propiedades	\$630,000	40	0	40
222	1	Providencia	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Maria Luisa Santander	Asi Propiedades	\$600,000	43	8	51
223	1	Providencia	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Av. Tobalaba 1745	Homeurbano	\$580,000	35	5	40
224	1	Providencia	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	La Concepción 80	Comosa	\$400,000	40	-40	
225	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Jose Domingo Cañas	Prourbe	\$500,000	31	8	39
226	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Irarrazabal 5350	Wangnet y Cia	\$395,000	30	0	30
227	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Exequiel Fernandez 600	Tukasa Propiedades	\$395,000	28	0	28

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
228	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Heriberto Covarrubias	Lakay Propiedades	\$510,000	40	5	45
229	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Metro Estadio Nacional	Hausen Propuedades	\$440,000	38	3	41
230	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Dublé Almeyda	Propiedades Prodigia	\$500,000	42	9	51
231	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Exequiel Fernandez	360 Pro	\$470,000	45	3	48
232	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	General Bustamante 743	Karsten Corredores	\$370,000	33	0	33
233	2	Ñuñoa	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Av Grecia	Ichtus Propiedades	\$500,000	32	5	37
234	2	Ñuñoa	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Av italia 25000	Easyprop	\$520,000	48	7	55
235	2	Ñuñoa	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Diego de Almagro 4500	Polaris Propiedades	\$550,000	44	4	48
236	2	Ñuñoa	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Alcalde Jorge Monckeberg 35	Activo Inmobiliario	\$430,000	36	4	40
237	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Carmen 660	Mi Llave	\$341,000	35	5	40
238	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Romero 2385	Inmobiliaria KyK	\$300,000	39	0	39
239	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Santa Lucia	Rentalprop	\$360,000	36	0	36

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
240	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Tucapel Jimenez 136	Wangnet y Cia	\$335,000	36	0	36
241	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Arturo Prat	Corredores Independientes	\$320,000	37	0	37
242	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Enrique Mac Iver	Cornejo Augusto	\$300,000	30	0	30
243	2	Santiago Downtown	inter es_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Mario Kreutzberger	Particular	\$400,000	37	3	40
244	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Eleuterio Ramirez	VG propiedades	\$360,000	31	3	34
245	2	Santiago Downtown	interes_gay	Héctor Rodrigu ez	Nicolás Toro	1_2	Link	Lord Cochrane	Via Inmobiliaria	\$290,000	40	0	40
246	2	Santiago Downtown	interes_gay	Felipe Vera	Marcos Leiva	2_1	Link	Av Portugal	Stz	\$410,000	36	2	38
247	2	Santiago Downtown	interes_lesbian	Catalina Flores	Constanza Alarcón	1_2	Link	Garcia Reyes	Proval Propiedades	\$400,000	34	8	42
248	2	Santiago Downtown	interes_lesbian	Patricia Gonzále z	Daniela Pérez	2_1	Link	Santa Isabel	Larrondo	\$400,000	52	0	52
249	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Nicanisio Retamales 054	Hommie	\$230,000	28	0	28
250	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Coronel Souper 3900	Bcampagnaro	\$260,000	30	2	32
251	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Carlos Pezoa	Maturana Propiedades	\$420,000	56	0	56

Test	Group	District	cluster	Name interest	Name control	Order mail	link	Address	Housing Provider	Value (in Chilean pesos)	Surface indoor	Terrace surface	Total surface
252	3	Estacion Central	interes_lesbian	Francisc a García	-	2_1	Link	Santa Petronila 32	Alval Propiedades	\$350,000	45	0	45
253	3	Estacion Central	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	Titán	Movahome	\$340,000	50	4	54
254	3	Estacion Central	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Conde del Maule 4521	JE Propiedades	\$400,000	45	3	48
255	3	Estacion Central	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Coronel Souper 4515	JLB Propiedades	\$450,000	48	0	48
256	3	Estacion Central	interes_lesbian	Francisc a García	-	2_1	Link	Av Lib Bdo Ohiggins 4103	Invierte Propiedades	\$360,000	41	4	45
257	3	Independencia	interes_gay	Pedro Múñoz	Matías Lagos	1_2	Link	El Molino	Movahome	\$295,000	25	0	25
258	3	Independencia	interes_gay	Cristián Sáez	Claudio Gutiérrez	2_1	Link	Carrión	Juan Villalobos Ulloa	\$300,000	30	0	30
259	3	Independencia	interes_lesbian	Ana María Gonzale z	Marcela Guzmán	1_2	Link	Belisario Prats	Tango Rents	\$380,000	34	3	37
260	3	Independencia	interes_lesbian	Francisc a García	-	2_1	Link	Belisario Prats	Baljom Propiedades	\$290,000	29	2	31

# **Appendix 4: Total base of answers and results per test**

Table 21 Results and complete analysis by test performed

\*Cell with a number one (1) indicates that "there is the presence of"

				auto	eceive a re matic) from er regardin inter	m the ho	using		unit is rep availa		to be	necessa	quirements ary to requ unit were i	est rent	al of the	The h	ome seeker the	is invite unit	ed to visit
N_Test	G	District	Tester	Just Focal	Just Control	Both	None	Just Focal	Just Control	Both	None	Just Focal	Just Control	Both	None	Just Focal	Just Control	Both	None
1	1	Las Condes	interes_gay			1				1				1				1	
2	1	Las Condes	interes_gay			1				1				1				1	
3	1	Las Condes	interes_lesbian				1				1				1				1
4	1	Las Condes	interes_lesbian			1				1				1				1	
5	1	Las Condes	interes_gay				1				1				1				1
6	1	Las Condes	interes_gay				1				1				1				1
7	1	Las Condes	interes_lesbian			1				1				1				1	
8	1	Las Condes	interes_lesbian			1				1				1				1	
9	1	Las Condes	interes_gay				1				1				1				1
10	1	Las Condes	interes_gay			1				1				1				1	
11	1	Las Condes	interes_lesbian			1				1				1				1	
12	1	Las Condes	interes_lesbian				1				1				1				1
13	1	Las Condes	interes_gay			1				1				1				1	
14	1	Las Condes	interes_gay			1				1				1				1	
15	1	Las Condes	interes_lesbian			1				1				1				1	
16	1	Las Condes	interes_lesbian				1				1				1				1
17	1	Las Condes	interes_gay		1					1			1				1		
18	1	Las Condes	interes_gay			1				1				1				1	
19	1	Las Condes	interes_lesbian				1				1				1				1
20	1	Las Condes	interes_lesbian			1				1				1				1	
21	1	Las Condes	interes_gay				1				1				1				1
22	1	Las Condes	interes_gay			1				1				1				1	
23	1	Las Condes	interes_lesbian			1				1				1				1	
24	1	Las Condes	interes_lesbian				1				1				1				1
25	1	Las Condes	interes_gay				1				1				1				1

Title: Discrimination in access to rental housing for same-sex couples in Santiago, Chile

26	1 1	Las Condes	interes_gay		1			1			1			1	
20	1	Lus condes	micres_guy					_							
	H														
27	1	Las Condes	interes_lesbian		1			1			1			1	
28	1	Las Condes	interes_lesbian		1			1			1			1	
29	1	Las Condes	interes_gay			1			1			1			1
30	1	Las Condes	interes_gay			1			1			1			1
31	1	Las Condes	interes_lesbian		1			1			1			1	
32	1	Las Condes	interes_lesbian		1			1			1			1	
33	1	Las Condes	interes_gay			1			1			1			1
34	1	Las Condes	interes_gay		1			1			1			1	
35	1	Las Condes	interes_lesbian		1			1			1			1	
36	1	Las Condes	interes_lesbian		1		1			1			1		
37	1	Las Condes	interes_gay	1			1			1			1		
38	1	Las Condes	interes_gay			1			1			1			1
39	1	Las Condes	interes_lesbian		1			1			1			1	
40	1	Las Condes	interes_lesbian			1			1			1			1
41	1	Las Condes	interes_gay		1			1			1			1	
42	1	Las Condes	interes_gay		1			1			1			1	
43	1	Las Condes	interes_lesbian			1			1			1			1
44	1	Las Condes	interes_lesbian			1			1			1			1
45	1	Las Condes	interes_gay		1			1			1			1	
46	1	Las Condes	interes_gay			1			1			1			1
47	1	Las Condes	interes_lesbian		1			1			1			1	
48	1	Las Condes	interes_lesbian			1			1			1			1
49	1	Las Condes	interes_gay			1			1			1			1
50	2	Ñuñoa	interes_gay		1			1			1			1	
51	2	Ñuñoa	interes_lesbian			1			1			1			1
52	2	Ñuñoa	interes_lesbian			1			1			1			1
53	2	Ñuñoa	interes_gay		1			1			1			1	
54	2	Ñuñoa	interes_gay		1			1			1			1	
55	2	Ñuñoa	interes_lesbian	1			1			1			1		
56	2	Ñuñoa	interes_lesbian			1			1			1			1
57	2	Ñuñoa	interes_gay			1			1			1			1
58	2	Ñuñoa	interes_gay		1			1			1			1	
59	2	Ñuñoa	interes_lesbian			1			1			1			1
60	2	Ñuñoa	interes_lesbian		1			1			1			1	

G2   2   Nuñoa   interes_lesbian   1   1   1   1   1   1   1   1   1				•				•						•		
63   2   Nuñoa   Interes Jeshian   1   1   1   1   1   1   1   1   1	61	2	Ñuñoa	interes_gay		1			1			1			1	
Get   2   Nuñou   interes_gay   1   1   1   1   1   1   1   1   1	62	-	Ñuñoa	interes_gay		1			1			1			1	
66   2   Nuñoa   interes gay   1   1   1   1   1   1   1   1   1	63		Ñuñoa	interes_lesbian		1			1			1			1	
66   2   Nuñoa   interes_gay   1   1   1   1   1   1   1   1   1	64	2	Ñuñoa	interes_lesbian			1			1			1			1
68   2   Nuñoa   interes Jesbian   1   1   1   1   1   1   1   1   1	65	2	Ñuñoa	interes_gay			1			1			1			1
68   2   Nuñoa   interes lesbian   1   1   1   1   1   1   1   1   1	66	2	Ñuñoa	interes_gay		1			1			1			1	
69   2   Nuñoa   interes_gay	67	2	Ñuñoa	interes_lesbian		1			1			1			1	
70   2   Nuñoa   interes gay	68	2	Ñuñoa	interes_lesbian		1			1			1			1	
71   2   Nuñoa   interes   lesbian   1   1   1   1   1   1   1   1   1	69	2	Ñuñoa	interes_gay			1			1			1			1
71   2   Nuñoa   interes   lesbian   1	70	2	Ñuñoa	interes_gay		1			1			1		1		
73   2   Nuñoa   interes_gay   1   1   1   1   1   1   1   1   1	71	2			1			1			1			1		
74   2   Nuñoa   interes_gay   1   1   1   1   1   1   1   1   1	72	2	Ñuñoa	interes_lesbian		1			1			1			1	
74   2   Nuñoa   interes_gay   1   1   1   1   1   1   1   1   1	73	2	Ñuñoa	interes_gay			1			1			1			1
75   2   Nuñoa   interes_lesbian   1   1   1   1   1   1   1   1   1	74	2	Ñuñoa	interes_gay	1			1			1			1		
76   2   Nuñoa   interes_lesbian   1   1   1   1   1   1   1   1   1	75					1			1			1			1	
77   2   Nuñoa   interes gay   1   1   1   1   1   1   1   1   1	76		Ñuñoa			1			1			1			1	
78         2         Nuñoa         interes_gay         1	77		Ñuñoa			1			1			1			1	
79   2   Nuñoa   interes   lesbian   1   1   1   1   1   1   1   1   1	78		Ñuñoa				1			1			1			1
St   2	79		Ñuñoa			1			1			1			1	
81         2         Ñuñoa         interes_gay         1	80		Ñuñoa				1			1			1			1
82         2         Ñuñoa         interes_gay         1	81	2		interes_gay		1			1			1			1	
83         2         Ñuñoa         interes_lesbian         1	82	2			1			1			1				1	
85         2         Ñuñoa         interes_gay         1	83	2	Ñuñoa				1			1			1			1
85         2         Ñuñoa         interes_gay         1	84	2	Ñuñoa	interes_lesbian		1			1			1			1	
86         2         Ñuñoa         interes_gay         1	85		Ñuñoa			1		1			1			1		
87         2         Ñuñoa         interes_lesbian         1	86		Ñuñoa			1			1			1			1	
88         2         Ñuñoa         interes_lesbian         1	87						1			1			1			1
89         2         Ñuñoa         interes_gay         1	88				1			1			1			1		
90         2         Ñuñoa         interes_gay         1	89			1		1			1			1			1	
91         2         Ñuñoa         interes_lesbian         1	90	_		1		1			1		1			1		
92         2         Ñuñoa         interes_lesbian         1	91						1			1			1			1
93         2         Ñuñoa         interes_gay         1	92						1			1			1			1
94         2         Ñuñoa         interes_gay         1	93					1			1			1			1	
95         2         Ñuñoa         interes_lesbian         1	94					1			1			1			1	
96         2         Ñuñoa         interes_lesbian         1         1         1         1         1         1	95					1			1			1			1	
	96						1			1			1			1
	97	2	Ñuñoa	interes_gay			1			1			1			1

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98	2	Ñuñoa	interes_gay			1				1	4			1				1	
99	2	Ñuñoa	interes_lesbian			-	1			4	1				1				1
100	2	Ñuñoa	interes_lesbian			1				1			1					1	
101	2	Ñuñoa	interes_gay			1				1				1				1	
102	1	Providencia	interes_gay			1				1				1				1	
103	1	Providencia	interes_lesbian			1				1				1				1	
104	1	Providencia	interes_lesbian				1				1				1				1
105	1	Providencia	interes_gay			1				1				1				1	
106	1	Providencia	interes_gay			1				1				1				1	
107	1	Providencia	interes_lesbian		1				1				1				1		
108	1	Providencia	interes_lesbian			1				1				1				1	
109	1	Providencia	interes_gay		1				1				1				1		
110	1	Providencia	interes_gay			1				1				1				1	
111	1	Providencia	interes_lesbian	1				1				1				1			
112	1	Providencia	interes_lesbian				1				1				1				1
113	1	Providencia	interes_gay			1				1				1				1	
114	1	Providencia	interes_gay				1				1				1				1
115	1	Providencia	interes_lesbian			1				1				1				1	
116	1	Providencia	interes_lesbian			1				1				1				1	
117	1	Providencia	interes_gay				1				1				1				1
118	1	Providencia	interes_gay			1				1				1				1	
119	1	Providencia	interes_lesbian			1				1				1				1	
120	1	Providencia	interes_lesbian			1				1				1				1	
121	1	Providencia	interes_gay	1				1				1				1			
122	1	Providencia	interes_gay			1				1				1				1	
123	1	Providencia	interes_lesbian			1				1				1				1	
124	1	Providencia	interes_lesbian			1				1				1				1	
125	1	Providencia	interes_gay			1				1				1				1	
126	1	Providencia	interes_gay				1				1			1				1	
127	1	Providencia	interes_lesbian				1			1				1				1	
128	1	Providencia	interes_lesbian		1				1				1				1		
129	1	Providencia	interes_gay			1				1				1			1	1	
130	1	Providencia	interes_gay			1				1				1				1	
131	1	Providencia	interes_lesbian			1				1				1				1	
	-	Santiago	interes_resoran																
132	2	Downtown	interes_lesbian			1				1				1				1	

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133	2	Santiago Downtown	interes_gay		1			1		1			1		
134	2	Santiago Downtown	interes_gay		1			1			1			1	
135	2	Santiago Downtown	interes_lesbian		1			1			1			1	
136	2	Santiago Downtown	interes_lesbian		1			1			1			1	
137	2	Santiago Downtown	interes_gay		1			1			1			1	
138	2	Santiago Downtown	interes_gay		1			1			1			1	
139	2	Santiago Downtown	interes_lesbian			1			1			1			1
140	2	Santiago Downtown	interes_lesbian		1			1			1			1	
141	2	Santiago Downtown	interes_gay		1			1			1			1	
142	2	Santiago Downtown	interes_gay		1			1			1			1	
143	2	Santiago Downtown	interes_lesbian		1			1		1			1		
144	2	Santiago Downtown	interes_lesbian		1			1			1			1	
145	2	Santiago Downtown	interes_gay			1		1			1			1	
146	2	Santiago Downtown	interes_gay		1			1			1			1	
147	2	Santiago Downtown	interes_lesbian		1			1			1			1	
148	2	Santiago Downtown	interes_lesbian		1			1			1			1	
149	2	Santiago Downtown	interes_gay		1			1			1			1	
150	2	Santiago Downtown	interes_gay		1			1			1			1	
151	2	Santiago Downtown	interes_lesbian		1			1			1			1	
152	2	Santiago Downtown	interes_lesbian		1			1			1			1	
153	2	Santiago Downtown	interes_gay		1			1			1			1	

		α	ı	I		I	I										I		
154	2	Santiago Downtown	interes_gay			1				1				1				1	
155	2	Santiago Downtown	interes_lesbian		1				1				1				1		
156	2	Santiago Downtown	interes_lesbian			1				1				1				1	
157	2	Santiago Downtown	interes_gay			1				1				1				1	
158	2	Santiago Downtown	interes_gay	1				1				1				1			
159	2	Santiago Downtown	interes_lesbian			1				1				1		-		1	
160	2	Santiago Downtown	interes_lesbian		1				1				1				1		
161	2	Santiago Downtown	interes_gay			1				1				1				1	
162	2	Santiago Downtown	interes_gay			1			1					1				1	
163	2	Santiago Downtown	interes_lesbian			1				1				1				1	
164	2	Santiago Downtown	interes_lesbian		1				1				1				1		
165	2	Santiago Downtown	interes_gay			1				1				1				1	
166	2	Santiago Downtown	interes_gay			1				1				1				1	
167	2	Santiago Downtown	interes_lesbian				1				1				1				1
168	2	Santiago Downtown	interes_lesbian			1				1				1				1	
169	2	Santiago Downtown	interes_gay			1				1				1				1	
170	2	Santiago Downtown	interes_gay			1				1				1				1	
171	2	Santiago Downtown	interes_lesbian			1		1						1				1	
172	3	Estación Central	interes_lesbian				1				1				1				1
173	3	Estación Central	interes_gay			1				1				1				1	
174	3	Estación Central	interes_gay			1				1				1				1	

175	3	Estación Central	interes_lesbian			1			1						1
176	3	Estación Central	interes_lesbian		1		1			1			1		
177	3	Estación Central	interes_gay		1			1		1			1		
178	3	Estación Central	interes_gay			1			1			1			1
179	3	Estación			1			1			1			1	1
180	Ħ	Central Estación	interes_lesbian		1			1			1				
181	3	Central Estación	interes_lesbian			1			1			1		1	
182	3	Central Estación	interes_gay		1	_		1	_		1				1
	3	Central Estación	interes_gay											1	
183	3	Central Estación	interes_lesbian		1			1			1			1	
184	3	Central  Estación	interes_lesbian		1			1			1			1	
185	3	Central	interes_gay		1			1			1			1	
186	3	Estación Central	interes_gay		1			1			1			1	
187	3	Estación Central	interes_lesbian		1			1			1			1	
188	3	Estación Central	interes_lesbian		1			1			1			1	
189	3	Estación Central	interes_gay		1			1			1			1	
190	3	Estación Central	interes_gay		1			1			1			1	
191	3	Estación Central	interes_lesbian		1			1			1			1	
192	3	Estación Central	interes_lesbian			1			1			1			1
193	3	Estación Central	interes_gay			1			1			1			1
194	3	Estación Central	interes_gay		1			1			1			1	
195	3	Estación Central	interes_lesbian		1			1			1			1	
	J	Centrar	micros_icsolali												

196	3	Estación Central	interes_lesbian			1			1			1			1
197	3	Estación Central	interes_gay		1			1		1			1		1
198	3	Estación Central	interes_gay		1			1			1		1	1	
199	3	Estación Central	interes_lesbian		1			1			1			1	
200	3	Estación Central	interes_lesbian		1			1			1			1	
201	3	Estación Central	interes_gay			1			1			1			1
202	3	Estación Central	interes_gay		1			1			1			1	
203	3	Estación Central	interes_lesbian		1			1			1			1	
204	3	Estación Central	interes_lesbian		1			1		1				1	
205	3	Estación Central	interes_gay		1			1			1			1	
206	3	Estación Central	interes_gay			1			1			1			1
207	3	Estación Central	interes_lesbian		1			1			1			1	
208	3	Estación Central	interes_lesbian			1			1			1			1
209	3	Estación Central	interes_gay		1			1			1			1	
210	3	Estación Central	interes_gay			1			1			1			1
211	3	Estación Central	interes_lesbian	1			1			1			1		
212	3	Estación Central	interes_lesbian		1			1			1			1	
213	3	Estación Central	interes_gay			1			1			1			1
214	3	Estación Central	interes_gay		1			1			1			1	
215	3	Estación Central	interes_lesbian		1			1			1			1	
216	3	Estación Central	interes_lesbian		1			1			1			1	

217		Estación				1				1				1					
	3	Central	interes_gay															1	
218	3	Estación Central	interes_gay			1				1				1				1	
219	3	Estación Central	interes_lesbian				1				1				1				1
220	3	Estación	interes_lesbian			1				1				1				1	
221	3	Estación				1				1			1				1		
222		Estación	interes_gay			1				1			1						
	3		interes_gay							_							1		
223	3		interes_lesbian			1				1				1				1	
224	3	Independencia	interes_lesbian				1				1				1				1
225	3	Independencia	interes_gay			1				1				1				1	
226	3	Independencia	interes_gay		1				1				1				1		
227	3	Independencia	interes_lesbian		1				1				1				1		
228	3	Independencia	interes_lesbian			1				1				1				1	
229	3	Independencia	interes_gay	1				1				1				1			
230	3	Independencia	interes_gay			1				1				1				1	
231	3	Independencia	interes_lesbian				1				1				1				1
232	3		interes_lesbian			1				1				1				1	
233	3	Independencia	interes_gay				1				1				1				1
234	3	Independencia	interes_gay			1				1			1				1		
235	3	Independencia	interes_lesbian				1				1				1				1
236	3		interes_lesbian			1				1				1				1	
237	3		interes_gay	1				1				1				1			
238	3		interes_gay	1				1				1				1			
239	3		interes_lesbian				1				1				1				1
240	3		interes_lesbian			1				1				1				1	
241	3	`	interes_gay				1				1				1				1
242	3		interes_gay			1				1				1				1	
243	3		interes_lesbian			1				1				1				1	
244	3	Quinta Normal	interes_lesbian				1				1				1				1
245	3	Quinta Normal	interes_gay			1				1				1				1	
246	3	Quinta Normal	interes_gay			1				1				1				1	
247	3	Quinta Normal	interes_lesbian				1			1				1				1	
248	3	Quinta Normal	interes_lesbian			1				1				1				1	

249 3	Quinta Normal	interes gay				1				1				1				1
250 3	Estación Central	interes_gay				1				1				1				1
251 3	Estación Central	interes_lesbian			1				1				1				1	
252 3	San Miguel	interes_lesbian			1				1				1				1	
253 3	U	interes_gay				1				1				1				1
254 3	U	interes_gay			1				1				1					1
255 3	Ü	interes_lesbian			1				1				1				1	
256 3	U	interes_lesbian			1				1				1				1	
257 3	U	interes_gay		1				1				1				1		
258 3	U	interes_gay			1				1				1				1	
259 3	U	interes_lesbian				1				1				1				1
260 3	San Miguel	interes_lesbian			1				1				1				1	
	N t	otal	6	17	165	72	7	20	164	69	6	30	156	67	6	28	157	69
	% Т	`otal	2.3%	6.5%	63.5%	27.7%	2.7%	7.7%	63.1	26.5%	2.3%	11.6%	60.2	25.9%	2.3%	10.8%	60.4%	26.5%
	N total o	f lesbian	1	10	80	39	2	12	79	37	1	15	77	36	1	13	79	37
		esbian interest	0.8%	7.7%	61.5%	30.0%	1.5%	9.2%	60.8	28.5%	0.8%	11.6%	59.7 %	27.9%	0.8%	10.0%	60.8%	28.5%
General	% Total interest da	lesbian over total nta	0.4%	3.8%	30.8%	15.0%	0.8%	4.6%	30.4	14.2%	0.4%	5.8%	29.6 %	13.8%	0.4%	5.0%	30.4%	14.2%
	N total of	gay male	5	7	85	33	5	8	85	32	5	15	79	31	5	15	78	32
	% Total ove	r gay interest	3.8%	5.4%	65.4%	25.4%	3.8%	6.2%	65.4 %	24.6%	3.8%	11.5%	60.8	23.8%	3.8%	11.5%	60.0%	24.6%
	% interest gay to	tal over total data	1.9%	2.7%	32.7%	12.7%	1.9%	3.1%	32.7 %	12.3%	1.9%	5.8%	30.4	11.9%	1.9%	5.8%	30.0%	12.3%
	N t	otal	2	5	46	26	2	5	47	25	2	6	47	24	2	6	47	24
	% Т	`otal	2.5%	6.3%	58.2%	32.9%	2.5%	6.3%	59.5 %	31.6%	2.5%	7.6%	59.5 %	30.4%	2.5%	7.6%	59.5%	30.4%
	Total Le	sb en G1	1	2	24	12	1	3	24	11	1	3	24	11	1	3	24	11
G1	% Total L	Lesb in G1	2.6%	5.1%	61.5%	30.8%	2.6%	7.7%	61.5	28.2%	2.6%	7.7%	61.5 %	28.2%	2.6%	7.7%	61.5%	28.2%
	Total Gay_	male in G1	1	3	22	14	1	2	23	14	1	3	23	13	1	3	23	13
	% Total Gay	_male in G1	2.5%	7.5%	55.0%	35.0%	2.5%	5.0%	57.5 %	35.0%	2.5%	7.5%	57.5 %	32.5%	2.5%	7.5%	57.5%	32.5%
G2	N t	otal	1	8	62	21	2	10	60	20	1	13	58	20	1	12	59	20

	% Total	1.1%	8.7%	67.4%	22.8%	2.2%	10.9%	65.2 %	21.7%	1.1%	14.1%	63.0	21.7%	1.1%	13.0%	64.1%	21.7%
	Total Lesb en G2	0	6	26	14	1	6	25	14	0	8	24	14	0	7	25	14
	% del Total Lesb in G2	0.0%	13.0%	56.5%	30.4%	2.2%	13.0%	54.3 %	30.4%	0.0%	17.4%	52.2 %	30.4%	0.0%	15.2%	54.3%	30.4%
	Total Gay_male in G2	1	2	36	7	1	4	35	6	1	5	34	6	1	5	34	6
	% Total Gay_male in G2	2.2%	4.3%	78.3%	15.2%	2.2%	8.7%	76.1 %	13.0%	2.2%	10.9%	73.9 %	13.0%	2.2%	10.9%	73.9%	13.0%
	N total	3	4	57	25	4	5	56	24	3	11	51	23	3	10	51	25
	% Total	3.4%	4.5%	64.0%	28.1%	4.5%	5.6%	62.9 %	27.0%	3.4%	12.4%	57.3 %	25.8%	3.4%	11.2%	57.3%	28.1%
	Total Lesb in G3	0	2	30	13	0	3	30	12	0	4	29	11	0	3	30	12
G3	% Total Lesb in G3	0.0%	4.4%	66.7%	28.9%	0.0%	6.7%	66.7 %	26.7%	0.0%	9.1%	65.9 %	25.0%	0.0%	6.7%	66.7%	26.7%
	Total Gay_male in G3	3	2	27	12	3	2	27	12	3	7	22	12	3	7	21	13
	% Total Gay_male in G3	6.8%	4.5%	61.4%	27.3%	6.8%		61.4 %	27.3%	6.8%	15.9%	50.0 %	27.3%	6.8%	15.9%	47.7%	29.5%

# **Appendix 5: Responses by focal and control groups**

Table 22 Percentages of responses by group for dependent variable 1

Receive a response (not automatic) from the housing provider regarding your e-mail of interest?	Yes
Just Control Female	3.8%
Just Control Male	2.7%
Control Group	6.5%
Just Interest Gay	1.9%
Just Interest Lesbian	0.4%
Interest Group	2.3%
Both Groups	63.5%
None	27.7%
Total	100%

Source: Author (2022)

Table 23 Percentages of responses by group for dependent variable 2

The unit is reported as available	Yes
Just Control Female	4.6%
Just Control Male	3.1%
Control Group	7.7%
Just Interest Gay	1.9%
Just Interest Lesbian	0.8%
Interest Group	2.7%
Both Groups	63.1%
None	26.5%
Total	100%

Source: Author (2022)

**Table 24** Percentages of responses by group for dependent variable 3

The requirements and documents necessary to request rental of the unit were informed	Yes
Just Control Female	5.8%
Just Control Male	5.8%
Control Group	11.6%
Just Interest Gay	1.9%
Just Interest Lesbian	0.4%
Interest Group	2.3%
Both Groups	60.2%
None	25.9%
Total	100%

 $\textbf{Table 25} \ \text{Percentages of responses by group for dependent variable 4}$ 

The home seeker is invited to visit the unit	Yes
Just Control Female	5.0%
Just Control Male	5.8%
Control Group	10.8%
Just Interest Gay	1.9%
Just Interest Lesbian	0.4%
Interest Group	2.3%
Both Groups	60.4%
None	26.5%
Total	100%

## Appendix 6: Indicators for the selection of districts to study

Table 26 Population, share of rental and internet indicators to select as exclusionary

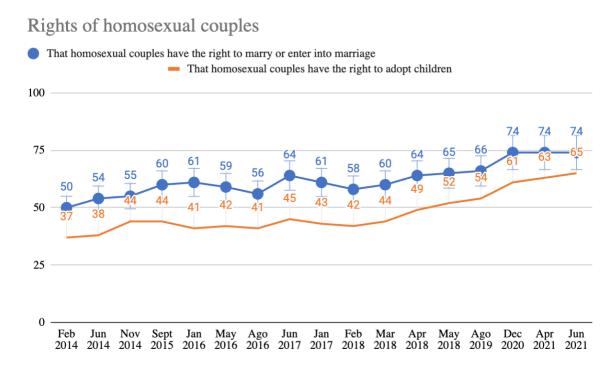
District	Inhabitants	Share of Rental Market	Penetration of high-speed internet
Downtown Santiago	404,494	69%	74%
Independencia	100,281	46%	75%
Providencia	142,079	44%	98%
Quinta Normal	110,026	32%	80%
Ñuñoa	208,237	29%	83%
San Miguel	107,954	26%	98%
Las Condes	294,838	25%	92%
Estación Central	147,041	21%	69%

Source: Author (2022) based on Link et al., (2019), TocToc (2021) and

Secretary of Telecommunications of Chile, (2019)

## Appendix 7: Evolution of acceptance of homosexual rights in Chile

Figure 4 Evolution of acceptance of homosexual rights in Chile



Source: Author (2022) based on CADEM (2021) - Public Survey

# Appendix 8: Translation into English of Antidiscrimination Law (By author / not official)

Bearing in mind that the H. National Congress has given your approval for the following Bill:

Title I

General disposition

Article 1.- Purpose of the law. This law's fundamental objective is to establish a judicial mechanism that effectively restores the rule of law throughout an act of arbitrary discrimination.

It will correspond to each of the organs of the State Administration, within the scope of its competition, to develop and implement policies designed to guarantee to every person, without discrimination arbitrarily, the enjoyment and exercise of their rights and freedoms recognized by the Political Constitution of the Republic, international laws and treaties ratified by Chile and that are in force.

Article 2.- Definition of discrimination arbitrary. For this law, it is understood as arbitrary discrimination, any distinction, exclusion, or restriction that lacks reasonable justification, carried out by agents of the State or individuals, and that causes deprivation, disturbance, or threat in the exercise legitimate of the fundamental rights established in the political Constitution of the Republic or treaties conventions on human rights ratified by Chile and that is in force, particularly when they merge on grounds such as race or ethnicity, nationality, socioeconomic status, language, ideology or political opinion, religion or belief, union or participation in union organizations or the lack of them, sex, motherhood, breastfeeding, breastfeeding, sexual orientation, identity, and gender expression, marital status, age, affiliation, personal appearance, and illness or disability.

The categories referred to in the preceding paragraph may not be invoked, in no case, to justify, validate or exculpate situations or conduct contrary to the law or public order.

Distinctions will be considered reasonable, exclusions or restrictions that, despite being based on any of the criteria mentioned in the first paragraph, are justified in the legitimate exercise of another fundamental right, especially those referred to in the numbers 4th, 6th, 11th, 12th, 15th, 16th and 21st of the Article 19 of the Political Constitution of the Republic, or in another constitutionally legitimate cause.

Title II

The action of arbitrary non-discrimination

Article 3.- Non-discrimination action arbitrary. Those directly affected by an action or omission that amounts to arbitrary discrimination may file the action of arbitrary non-discrimination, at its election, before the judge of letters of his domicile or before the of the domicile of the person responsible for said action or omission.

Article 4.- Active legitimation. The action may interpose by any person injured in his right not to be subject to arbitrary discrimination, legal representative or by whom has the care personal or education of the affected, this circumstance last to be indicated in the presentation.

Any person may also file it in favor of those who have been the object of arbitrary discrimination when the latter cannot exercise it and lacks legal representatives or is also prevented from deducting it.

Article 5.- Term and form of filing. The action must be deducted within ninety days consecutive counted from the occurrence of the action or discriminatory omission or from the moment the affected acquired certain knowledge of it. in no case may be deducted one year after the event of such action or omission.

The action shall be filed in writing and may, in urgent cases, intervene verbally, taking minutes by the clerk of the competent court.

Article 6.- Admissibility. will not be admitted to processing the action of arbitrary non-discrimination in the following cases:

- a) When protection has been resorted to, provided that such actions have been declared admissible, even when the appellant has withdrawn. I do not know when guardianship has been required in terms of article 485 and following the Labor Code.
- b) When the contents of current laws are challenged.
- c) When judgments emanate from the courts created by the Constitution or the law.
- d) When it lacks foundation. The judge must decree it by well-founded resolution.
- e) When the action has been deducted after the deadline.

If the situation referred to in letter a) occurs after the application has been admitted for processing, the action of arbitrary non-discrimination, the process started by this last action will end by that just done.

Article 7.- Provisional suspension of the act reclaimed. At any time during the trial, the appellant may request the provisional suspension of the act claimed, and the court must grant it when, in addition to the appearance of law, its execution renders the action very onerous or impossible for the restitution of the situation to its previous state.

The court may revoke the provisional suspension of the act claimed, ex officio, or at the request of a party and in any stage of the procedure when it is not justified to keep the measure.

Article 8.- Reports. Deducted the action, the court will require a report from the person denounced and whoever deems it pertinent, notifying them personally. The Reports must be evacuated by those required within ten business days following the respective notification. Once that period has elapsed, the court will proceed with the processing of the case, by the articles following, even without the required reports.

Article 9.- Hearings. Reports evacuated, or after the deadline to do so; the court will set a hearing for the fifth business day counted from the last notification of this resolution to the parts, which will be practiced by certificate.

Said hearing will take place with the party that attends. If they all do, the court will call them to conciliation.

If one of the parties does not attend or if both parties attend, conciliation does not occur, the court, in the same hearing, will summon the parties to hear a sentence if not there are substantial, pertinent, and controversial facts. At the same hearing, you will receive the case evidence, resolution that may be challenged by reinstatement, and subsidiary appeal, which will be granted in the only devolution effect. These resources should be deducted within the third business day counted from the end of the hearing.

Once the cause has been received, the parties will have three business days to propose to the court the means of proof they intend to use and must present a list of witnesses if they wish to use the evidence testimonial. The court will then issue a resolution setting a date for carrying out the evidence reception hearing, which must occur between the fifth and the fifteenth business day after said resolution. If such hearing is not enough to receive all the tests that were proceeding or if the parties request its suspension for reasons founded or by common agreement, which they may do only once, a new hearing will be set for five business days following the date of the above. After the last evidentiary hearing, the court must summon the parties to hear the sentence.

Article 10.- Evidence. All will be admitted means of evidence obtained by lawful means that are offered on time and suitable for producing faith. As for witnesses, each party may present a maximum of two for each test point. There will be no unqualified witnesses or experts, which precludes the right of each party to state the reasons why which, in his opinion, the respective statement should not deserve faith. The court will assess the evidence according to the rules of sound criticism.

Article 11.- Measures to better resolve. The court may, ex officio and only within the period for dictating sentence, decree measures to better resolve. The resolution ordering them must be notified to the parts.

These measures must be fulfilled within fifteen business days, counted from the date of the notification of the resolution that provides them. Defeated this term, the measures not fulfilled will be considered not decreed, and the court will proceed to pass judgment without more procedure.

Article 12.- Judgment. The court will rule within fifteen business days following the day the case would have remained in a state of judgment. In her will declare whether or not there has been arbitrary discrimination and, In the first case, it will render the act null and void discriminatory, will order that it not be repeated, or order that the omitted act be carried out, setting, in the latter case, reasonable peremptory period to comply with the ready. It may also adopt other measures which he deems necessary to establish the empire of the right and ensure the due protection of the affected party.

If there were arbitrary discrimination, the court would also apply a fine of five to fifty monthly tax units, to the tax benefit, to the persons directly responsible for the act or omission discriminatory.

If the judgment establishes that the complaint lacks all grounds, the court will apply a fine of two to twenty monthly tax units and tax benefits to the appellant.

Article 13.- Appeal. The final judgment, decision declaring the inadmissibility of the action, and those that put an end to the procedure or make it impossible their prosecution will be appealable within five days before the corresponding Court of Appeals, before which it will not be necessary to take part.

Once the appeal is filed, the court will raise the cars the next business day.

The Court of Appeals will extraordinarily add the cause to the table, giving it a preference for your view and failure. He shall hear the arguments of the parties, if they offer them in writing until the day before the hearing of the cause and will resolve the appeal within five business days following that in which it remains in a state of failure.

Article 14.- General rules of procedure. In everything not foreseen in this title, the substantiation of the action to which he refers shall be governed by the rules general contained in Books I and II of the Code of Civil Procedure.

Title III

Reforms to other legal bodies

Article 15.- Modifications to the Statute

Administrative. Introduce the following modifications in the decree with the force of law No. 29, of 2005, of the Ministry of Finance, which set the revised text, coordinated and systematized of Law No. 18,834, on Administrative Status:

- 1) In article 84, replace the letter l) that is ordered to incorporate said precept by Law No. 20,005, for the following:
- "l) Carry out any act that violates the dignity of the other officials. It will be considered as an act of sexual harassment of this type, understood according to the terms of article 2, the second paragraph of the Labor Code, and arbitrary discrimination, as defined by the Article 2 of the law that establishes measures against discrimination.".
  - 2) Letter b) of article 125 is replaced by the next:
  - "b) Violate the provisions of letters i), j), k) and l) of article 84 of this Statute;".

Article 16.- Modification to the Administrative Statute for Municipal Officials. Replace the letter l) of Article 82 of Law No. 18,883, on Statute Administrative for Municipal Officials, with the next:

"l) Carry out any act that violates the dignity of the other officials. It will be considered as an act of sexual harassment of this type, understood according to the terms of article 2, the second paragraph of the Labor Code, and arbitrary discrimination, as defined by Article 2 of the law that establishes measures against discrimination.".

Article 17 action to the Penal Code.

Add the following numeral to article 12:

"21a. Committing the crime or participating in it is motivated by ideology, political opinion, religion or beliefs of the victim; the nation, race, ethnicity, or social group to which you belong; your gender, sexual orientation, the identity of gender, age, affiliation, personal appearance or the

illness or disability suffered.

Article 18.- Interpretation of this law. The provisions of this law may not be construed as repealing or modifying other legal norms in force, with the sole exception of the requirements mentioned in the three preceding articles.

Having complied with the provisions of No. 1 of article 93 of the Political Constitution of the Republic and since I have seen fit to approve it and sanction it; therefore, let it be promulgated and put into effect as the Law of the Republic.

Santiago, July 12, 2012.- SEBASTIAN PIÑERA ECHENIQUE, President of the Republic.- Andrés Chadwick Piñera, Minister Secretary General of Government.- Patricia Pérez Goldberg, Minister of Justice (S).

What I transcribe for you for your knowledge. - Mauricio Lob de la Carrera, Undersecretary General of Government (S).

#### **Constitutional Court**

Bill establishes measures against discrimination.

(Bulletin No. 3815-07)

The Secretary of the Constitutional Court, who undersigns, certifies that the Honorable Chamber of Deputies sent the bill stated in the item, approved by the National Congress, so that this Court exercises control of constitutionality concerning the second paragraph of article 1 and articles 3, 6 and 13 of the submitted project, and that by the judgment of June 28, 2012, on cars Role No 2231-12-CPR:

#### It declares:

1st. That this Constitutional Court does not issue pronouncement, in a preventive review of constitutionality, concerning the provisions contained in letters b), c), d), and e) of article 6 and in article 13 of the bill submitted to control because said precepts are not specific to organic constitutional law.

2nd. The provisions contained in subsection second of article 1, in article 3 and the letter a) and the final paragraph of article 6 of the bill forwarded to control are not contrary to the Charter Fundamental.

Santiago, June 28, 2012.- Marta de la Fuente Olguin, Secretary.

# **Appendix 8: Operationalization tables and indicators**

## AP. 8.1 (Degree of) Discrimination

**Table 27** Operationalization table for the variable of "Degree of Discrimination"

Sub-Variables	Indicator	Source	Data Collection Method	Indicator	Description
Dannard	Test: Heterosexual couple gets benefits over the	Primary Data	Matched	9.2%	Gross Favorable Treatment that heterosexual couples get over same-sex couples
Degree of discrimination for	rest	Collection	Pair Testing	6.7%	Net Favorable Treatment that heterosexual couples get over same-sex couples
same-sex couples when searching for a rental housing	Test: lesbian couple gets benefits over the rest	Primary Data Collection	Matched Pair Testing	0.5%	Gross Favorable Treatment that lesbian couples get over the rest
Tental housing	Test: gay male couple gets benefits over the rest	Primary Data Collection	Matched Pair Testing	1.9%	Gross Favorable Treatment that gay-male couples gets over the rest
Degree of	Degree of discrimination for LGBT community	Sagandami Data	Ministry of Interior,	89.3%	LGBTQ individuals in Chile have been discriminated at least once
discrimination for LGBT community in	in Chile	Secondary Data	Chile	64.3%	LGBTQ individuals in Chile have been discriminated at least once within past 12 months
Chile	LGBTQ Equality Index	Secondary Data	Equalty Index	0.77	0-1 and 1 is total equally. Chile is n 29 around the world and 4 in Latin America (average of 0.65)

## **AP 8.2 Access to rental housing**

Table 28 Operationalization table for the variable of "Access to Rental Housing"

Sub-Variables	Indicator	Source	Data Collection Method	Indicator	Description
Availability of Rental housing (in terms of units)	Housing deficit in Santiago	Secondary Data	Desk Research	10%	Estudios Urbanos UC (2021)
	Housing Vacancies in Santiago	Secondary Data	Desk Research	3.6%	Estudios Urbanos UC (2021)
		Secondary Data	Desk Research	28%	Banco Central de Chile (2019)
	Proportion of rental market over ownership market in Santiago			48%	Just for apartments. Banco Central de Chile (2019)
	Rental Housing Affordability in Santiago (average monthly family income/average rental price)	Primary Data Collection	Desk Research	64.43%	Based on 1 bedroom apartment Estudios Urbanos UC (2021)
Government guarantee to facilitate access to housing	Percentage of governmental subsidies available for rental housing in Santiago (as budget of total housing subsidies)	Secondary Data	Desk Research	14.47%	Percentage of the total budget allocated to subsidies and housing development. MINVU (2022)
				1.71%	Percentage of the total MINVU budget MINVU (2022)
	Share of public expenditure on social housing	Secondary Data	Desk Research	0.94%	Chilean Government (2022)
	Access to housing guaranteed in constitution or law (number)	Secondary Data	Desk Research	0	Chile has only ratified international rights regarding housing as a fundamental right. However, it is included in the proposed Chilean Constitution to be voted on after the closure of this investigation.
Easiness for same- sex couples to access the housing they seek	Degree of discrimination in the rental housing search	Primary Data Collection	Matched Pair Testing	6.7%	Net Discrimination Treatment against same-sex couples.
	Evaluation of urban infrastructure of districts with a fewer discrimination rate	Primary and Secondary Data Collection	Matched Pair Testing and desk Research	See table 15	

## AP. 8.3 couple's sexual orientation

Table 29 Operationalization table for the variable of "Couple's sexual orientation"

Sub-Variables	Indicator	Source	Data Collection Method	Indicator	Description
NA	Percentage of cases of discrimination for access to housing won in the law	Secondary Data	Desk Research	0	According to Movilh (2021)
	LGBT social "acceptance" in Chile	Secondary Data	Desk Research	See graphic 2. Appendix 7	
	Number of laws or public policies that protect the LGBT community in Chile	Secondary Data	Desk Research	4	Anti-discrimination law, Transgender Identity, Union Agreement, Equally Marriage, Same-sex couples' adoption

## **Appendix 9: Guidelines for the conversation with the LGBT NGO**

### **Erasmus University Rotterdam - The Netherlands**

Thesis: Discrimination in access to rental housing for same-sex couples in Santiago, Chile."

# Objective: Discussion of results. ENGLISH TRANSLATION

**Interviewed:** Constanza Gálvez, Psychologist and researcher, a specialist in gender equity and LGBT inclusion

Director of the "Safe Space" Foundation - LGBTQ+ and Gender Support Center

My name is José Antonio Mardones, an MSc in Urban Management and Development student at the Erasmus University of Rotterdam. I am researching for my thesis under the title "Discrimination in access to rental housing for same-sex couples in Santiago, Chile." The research seeks to find if there is evidence of different treatment by housing providers regarding access to rental housing for same-sex couples over heterosexual couples. Furthermore, it aims to understand whether Chilean public policies, inclusion, anti-discrimination, and protection of sexual minorities, more specifically, the anti-discrimination law, manage to explain the results of the investigation partially.

The purpose of this meeting is to comment on the results, according to the summary that was sent to you previously. Therefore, it shouldn't take more than 30 minutes.

Finally, with your permission, I would like to record this conversation to facilitate data collection. The information will be used for the study; in this case, it will make your name, position, and the foundation in which you work.

#### Introduction.

- Q1. Please tell me about your position, experience, and role in the NGO.
- Q2. What is the objective and your role within the NGO?

#### **LGBT**

- Q3. How would you describe the trend of the LGBT rights situation in Chile?
- Q4. What do you think is the current situation of LGBT rights and integration in Chile?
- Q5. What do you think is the role of the state, the private sector, and society in this today?

#### ANALYSIS OF THE STUDIES

- Q6. How would you describe the housing situation of the LGBT community in Chile? Is there evidence?
- Q7. Regarding discrimination, what did you think of the results?
- Q8. On the discriminatory evidence between gay men and lesbians, what do you think of the results?
- Q9. To what do you attribute the results?
- Q10. How do you relate it to the history and current situation of the role of women in Chile?

- Q11. Is there responsibility of the state and society in it?
- Q12 Regarding laws, such as the current Anti-Discrimination Law. Do you think it has been a contribution to the topic? Are there things to improve?

#### **CONCLUSION**

- Q12. How do you think you can move forward on this issue?
- Q13 What are your perspectives on LGBT inclusion in Chile?

Thank you very much for giving me part of your valuable time. Is there anything else you would like to add? Is anything vital that you think was not discussed?

## Appendix 10: IHS copyright form

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