

TWO FACES OF CHILE—For the few Chileans who are rich or who can juggle their budgets a little, there are the amenities offered by the fine shops and restaurants of Santiago (left).



But for thousands of others, caught in a perilous inflation, there is only the squalid existence to be found in the shantytowns (right) in the industrial outskirts of the capital.

Chile's Nightmare—Case Study of Inflation

For all but a few, in a nation rich in resources, life has become a desperate battle of low incomes against high taxes and fearsome prices.

By TAD SZULC

SANTIAGO, Chile.

THE pretty young housewife's long silver earrings snook in a gesture of defiant indignation. "Do we save money?" she asked, then laughed derisively. "Mi Dios, we don't even dream of it any more. I don't know how we manage to keep body and soul together."

She sat talking to a visitor in the clean but sparsely furnished living room of an apartment on the third floor of a gray concrete housing-project building in Santiago's cheerless middle-class district of Llano Subercaseaux. It was a Saturday afternoon and the feeble sun of the Chilean winter shone outside on the drab, dusty street with its ugly apartment buildings and dilapidated one-story houses, their paint peeling off, doors and windows sagging.

Her soft-spoken husband, a 26-year-old clerk and messenger, nodded gravely as she related in her high-pitched Spanish voice, punctuated with little laughs, her version of the universal and age-old story of how a family budget can be stretched to the breaking point while, almost miraculously, the family survives and keeps its pride and self-respect.

But there was a special touch of drama in the Santiago version of this ancient tale, the same touch of drama that, monotonously yet poignantly, underlies the stories of all wage-earners.

TAD SZULC is a correspondent for The New York Times stationed in South America.

from the northern nitrate fields of Antofagasta to the southernmost city of Punta Arenas, in this long and narrow land of nearly seven million inhabitants on South America's West Coast.

This touch is Chile's staggering inflation, which has made a mockery of the whole notion of salaries and prices and their normal relationships, and has forced over half of the population to engage in a continuous juggling act with their incomes to keep ahead of the next rise in prices and retain a semblance of solvency. It had turned the national economy into something approaching chaotic nonsense at the peak of the crisis in 1955 and, though Chile has escaped complete stagnation or breakdown because of its inherent dynamism and its natural resources, such as copper, its rate of development lags painfully behind most of the other Latin-American countries.

THERE have been bigger and worse inflations than Chile's in recent decades and the Chilean peso, never quoted at a lower rate than about 800 to one United States dollar, did not reach the abysmal depths of depreciation of the German mark of the Nineteen Twenties, the Chinese dollar as the Communists conquered the mainland, or even the boliviano in neighboring Bolivia. But these other inflations accompanied or followed major political upheavals and were of relatively short duration.

In Chile, inflation has been a house-

hold fact of life for well over seventy-five years, a tremendous problem for twenty years, and an acute and exhausting nightmare for the last two or three years.

The Government has tried hard to control the inflationary spiral and the success of this program, launched on Jan. 1, 1956, with the advice of a United States group of private consultants, can be measured by the fact that the rate at which inflation had been progressing is now arrested. Whereas the cost of living in 1955 rose 88 per cent, the increase last year was 37 per cent. This year's figure should be roughly the same.

PLANS have been drawn up for a major economic development scheme designed to strike at the very roots of Chile's inflation—low industrial productivity and insufficient agricultural output—and the United States, through official aid and private investments, is helping along in the endeavor. But plummeting copper prices—and copper is the nation's main source of revenue—are complicating these plans. Meanwhile, the Chilean wage-earner is still waging the battle of the monthly budget.

Statistical figures of the Chilean inflation are so astronomic that they tend to become meaningless unless they are translated into the shocking realities of daily life. The cost-of-living index, in terms of the peso, has soared from 237.1 points in 1946 to 763.4 points in 1952, and to over 3,000

points by January of this year. This means that in the last five years the price of rice has gone up from 22 to 78 pesos a kilogram; sugar (an important energy food here) from 8 to 85 pesos; salt from 3 to 50 pesos; meat from 50 to 500 pesos; a man's cheap suit from 3,000 to 21,000 pesos, and a pack of cigarettes from 4.60 pesos to 100.

IN terms of United States dollars today's prices are not excessive—by American standards. But look at the Chilean salaries: an unskilled worker averages 15,000 pesos monthly, which equals about \$24 at the current rate of exchange. This means that he has to work longer than a month just to buy a suit, and half a month for a decent pair of shoes. A white-collar employe averages 50,000 pesos. And the real income of the Chilean wage earner, his purchasing power, has risen only 40 per cent since 1940.

The basic cause of Chilean inflation—if such a generalization is possible—is that for decades the nation has been living far beyond its means. In the strictly financial field, beginning with the Popular Front governments of the late Thirties, Chile embarked on a grandiose program of social legislation whose payments threw the treasury into continuous deficits, forced the printing of more money and thus depreciated the currency. Military budgets out of all proportion to the nation's real (Continued on Page 39)

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defense needs aggravated the trouble. Both these problems still exist.

Simultaneously with the weakening of the currency for immediate fiscal reasons, inflation worsened in the post-war years because neither agriculture nor industry could provide the goods that an expanding economy and a growing population required. With most of the land in the hands of a relatively few families, no serious effort was made to increase productivity and modernize agriculture, with the result that Chile has to depend on costly imports for many key foods. In industry, antiquated methods plus the reluctance of local capital to invest quickly depreciating money in the expansion of plants, when returns were greater in import or real-estate transactions, resulted in scarce and expensive goods. Finally, the Government, instead of encouraging private enterprise in industry, embarked itself on uneconomical programs in the fields of steel, petroleum and electric power.

IN these circumstances, what sort of standard of living can a worker maintain, particularly since he is likely to be married and have three or four children? (The average size of the Chilean family is 5.6 persons but those with seven or eight children are not uncommon.)

The answer comes easily, at least here in Santiago. At the end of a twenty-minute drive from the center of the city, where well-stocked luxury stores cater to the wealthy but tiny Chilean upper class and to the many to whom inflation is a bonanza, are the *Callampas*, the wretched homes of Santiago's very poor.

Callampas means mushrooms. Horrible, unsanitary and degrading shacks slapped together from old boards, packing cases and strips of corrugated iron, they have spread like ugly fungi. *Callampas* children go barefoot and clad in rags—and winter here is chilly and rainy—because their parents cannot afford shoes and clothes. They are unhealthy and anemic because at 50 pesos a liter milk is unattainable and, at 16 pesos apiece, an apple is unthinkable, despite the fact that Chile is a big fruit producer. In the old days, before inflation hit them with such a wallop, the *Callampas* people and other Chileans with small incomes could afford occasionally a *cazuela*, the national dish, which is chicken or meat cooked into a soup with potatoes and vegetables. Today, brown beans are the daily fare.

The difference between the Chilean *Callampas* dwellers and their counterparts in most other places is that they had once lived better; that, measured by the Latin-American yardstick, they have a high degree of education, and belong to a society with traditionally one of the highest living standards in this part of the world.

WHAT inflation has done then to the Chilean worker and his family—and they account for 45 per cent of the population—is to force him into social and economic regression, and this runs dramatically counter to the Latin-American trend.

The middle class, like the workers, is also taking a powerful beating in the

backwash of inflation and the current anti-inflationary measures. If its troubles are less visible, they are just as real for, along with the working class, they form the legion of Chile's wage-earners.

Chile's middle class consists of privately employed white-collar workers and the thousands of government functionaries on the federal, provincial and municipal rolls. This social group is important here because of its role as a key consumer of domestic and imported goods—the essential ones as well as those designed to meet its fairly sophisticated tastes. Its emergence as a national force in recent decades did much to bridge the old chasm between Chile's very poor and



very rich and, as such, was a positive social and economic development.

But inflation saw to it that the healthy evolution of the middle class was slowed down, if not altogether arrested. And yet this group is showing a remarkable resilience.

TAKE the story of Juan Muñoz Gonzalez, a 31-year-old Santiago bank clerk. The son of a street-car driver, he is a high-school graduate and now earns a basic monthly salary of 50,000 pesos. He is married and has four children, which means that he receives from the Government another 2,500 pesos under the family-allowance scheme. Out of the total of 52,500 pesos, 10 per cent is taken away in taxes and multifarious social security contributions. The rent—they live in four small rooms in a crowded neighborhood—is 18,000 pesos. Food costs them 36,000 pesos—the Muñozes eat modestly and Señora de Muñoz stands in line for hours every day to buy milk and meat—so, with only taxes, rent and food, their expenses have exceeded their income.

The rest, of course, is deficit spending. The family's clothing bill runs to over 200,000 pesos annually—nothing frivolous, just the essentials for the six of them to be reasonably dressed. All clothes are bought on the installment plan, which means a 20 per cent markup. Merchants who have been carrying huge inventories as a hedge against inflation, insist that these markups are necessary or else, they say, their profit margin will be wiped out by anticipated currency depreciation during the lapse between purchase and final payment.

Items like refrigerators and other appliances are also sold on time and

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(Continued from Page 39) have to be paid for in full within six to eight months. The stores claim they cannot risk carrying customers for a longer period. It is this vastly inflated but clearly unavoidable credit system that keeps most of Chile's tradesmen and business men solvent and prosperous, despite—or, rather, because of—inflation.

(Commercial bank credit, on the other hand, has been severely curtailed as part of the twenty-month-old anti-inflation program. While it has been a helpful measure on the whole, it has had the immediate adverse effect of making money tight for new construction and for the industrial expansion that is so badly

"Every Saturday night the wife and I go to the movies," he says. "Every other Sunday, if there is a good game on, we go to see football. It costs us 500 pesos each time, but we've got to live, no?"

And this remark, as much as anything else one hears in Chile, tells the story of this nation's adjustment, if it can be called that, to the extraordinary pressures of inflation. The Chileans have, of necessity, learned how to live with it and they simply take it in their stride. They find relief from their troubles in their football games, their movies, their lotteries, their conviviality, in their liking for the military pageantry (parades and change-of-guard ceremonies are almost a commonplace here) and, basically, in their human hope that things will some day get better. In the meantime, they improvise with their budgets, borrow a little from relatives and friends, try to placate creditors with partial payments, hold off as long as possible on the rent, and so forth.

HOW long can Chile go on like this before coming to the boiling point of social unrest? There is no ready-made answer to this question, but most people, experts and the victims of inflation alike, agree that if the Government had not embarked on its anti-inflation program late in 1955—the year the cost of living shot up 88 per cent—something terrible might have happened.

The Santiago and Valparaiso riots in April of this year, when nearly thirty persons were killed and hundreds injured, were a fair sample of what may lie ahead if popular discontent is adroitly exploited by interested political groups, be they Communists or even certain factions within the Government.

Wages are being strictly controlled, though the same doesn't apply to prices. Until January, 1956, workers were legally entitled to an automatic annual rise equivalent to 100 per cent of the increase in the cost of living during the previous year. It was a vicious circle and this system has been abolished. This year, for instance, the across-the-board wage increase was just over 30 per cent, while the over-all cost-of-living rise in 1956 had been cut down to 37 per cent from the previous year's 88.

THE experts of the Klein-Saks Mission, a United States firm of business consultants retained by the Chilean Government since September, 1955, at \$25,000 a month plus expenses, to draft the anti-inflation program, feel that the nation may now be over the hump.

The people are not so sure, though. Prices are still going up, though at a slower rate, and Chileans are complaining bitterly. The Klein-Saks specialists argue that price con-

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needed in Chile; building has fallen off about 40 per cent.)

The inflation-blessed new class of the Chilean wealthy—the big importers and exporters who enjoyed political favor in foreign-trade transactions before the peso was freed last year, the speculators, the middlemen and all those who knew how to parlay the chaotic situation into personal fortunes—is represented by the luxurious private homes that have sprung up in Santiago's residential districts almost as fast as the shacks in the *Callampas*. Avenida Pedro de Valdivia has become the special enclave of this fortunate group.

BUT aside from the two extremes of the *Callampas* and the homes of the newly rich, the impression the visitor gets is one of solid, if somewhat seedy, lower-middle-class prosperity, reminiscent of the pre-war English cities. The stores are full of customers most of the time; people who do not at all look badly off stroll briskly during the day along the *Bandera* and *Agustinas* and the other busy streets of the business district; at night, there are crowds at the coffee-shops, cinemas and theatres.

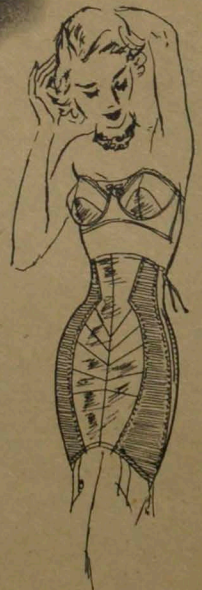
One has to reserve a movie seat well ahead of time, and on Sundays there are long lines at the entrances to the stadiums as the *aficionados* troop to watch soccer, the Chilean national sport.

But how is this possible? Juan Muñoz, the bank clerk, has the explanation.



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trols would be unenforceable and that the way to slow down inflation and let prices become stabilized is to create a healthy economic climate in Chile.

This, they say, can be accomplished if the budget is balanced and Chile becomes convinced that it must try to live within its means. In other words, the cost and the scope of Chile's cradle-to-grave social legislation — it now accounts for 28 per cent of the annual budget—must be drastically curtailed because the nation just does not produce enough to pay for it. The same reasoning applies to the military expenditures, which eat up nearly 30 per cent of the budget.

WIDESPREAD monopolistic practices must be abandoned and the free play of competition must be allowed to raise productivity and lower the prices. Tax evasion by the wealthy must be stamped out—the wage-earners resent the idea that they are expected to bear alone the burden of saving Chile from inflation—and Chilean capitalists must learn that it is essential to invest in their own economy for non-speculative purposes. Chile has been assisted importantly by the United States, by the International Bank for Reconstruction and Development and by steady investment of private American capital, but, in the final analysis, Chile can be saved only by Chileans.

To carry out in full this program, the Government of President Carlos Ibañez del Campo will need a good deal of political courage to face the vested interests in Congress, in the political parties and even among its own friends. So far, the President's political weakness and other influences have made him slow to act on many ticklish aspects of the anti-inflation campaign and, to judge from remarks made by many Chileans, the nation does not seem to have much faith in the regime.

IT would be unfair to say that all the current problems are man-made or Chile-made. This year the country was hit by a ruinous drought and agriculture has suffered heavily. The prices of copper and nitrates on the world market have slumped beyond all expectation and these two commodities are the mainstays of the Chilean economy.

Even though the prospects for improvement seem brighter now than they did a year ago, critical times still lie ahead for Chile. A lot of determination, good luck and sacrifice will be needed before the Callampas dweller can think of leaving the shantytown, before the wife of the bank clerk can make ends meet without going into debt, and before the whole Chilean economy settles on a rational basis.



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