



## Product Indicator of Permanence in the My House, My Life Program: A Proposal for Analysis of Effectiveness and Support for Public Governance

*Product-Indicator of Occupancy in the Minha Casa, Minha Vida Program: A Proposal for  
Effectiveness and Analysis Public Governance Support*

Juliana Silveira – National School of Public Administration  
Rian Victor – National School of Public Administration

**ABSTRACT:** The Minha Casa, Minha Vida Program (PMCMV) is Brazil's main housing policy, responsible for significant advances in the production of housing units. However, studies show that the evaluation of its effectiveness is still predominantly based on quantitative indicators of physical production, disregarding fundamental procedural dimensions such as the permanence of beneficiaries in the housing units. This article proposes the development of a product indicator UH3, which measures the retention rate of beneficiaries in housing units three years after the keys are handed over. Based on the concepts of social indicators (Jannuzzi, 2009), multilevel governance (Viana, 2019), and institutional arrangements (Royer, 2021), UH3 aims to support the identification of territorial patterns of PMCMV effectiveness, guiding qualitative studies to investigate the factors that influence retention or dropout. It is recognized that UH3 is a preliminary screening instrument and that its main limitation is that it does not explain the causes of retention or dropout. It is concluded that UH3 represents a methodological advance for evaluating housing policies by linking the procedural and territorial dimensions to the analysis of effectiveness, aligning with best practices in public policy monitoring.

**Keywords:** Permanence indicator; Public housing policies; PMCMV.

**ABSTRACT:** The “Minha Casa, Minha Vida” Program (PMCMV) is Brazil's main housing policy, responsible for significant advances in the production of housing units. However, studies show that the evaluation of its effectiveness is still predominantly based on quantitative indicators of physical production, disregarding fundamental procedural dimensions such as the permanence of beneficiaries in the dwellings. This article proposes the development of the UH3 product-indicator, which measures the rate of permanence of the original beneficiaries in the housing units three years after the keys are handed over. Based on the concepts of social indicators (Jannuzzi, 2009), multilevel governance (Viana, 2019), and institutional arrangements (Royer, 2021), UH3 aims to support the identification of territorial patterns of PMCMV's effectiveness, guiding qualitative studies to investigate the factors that influence permanence or evasion. It is recognized that UH3 is a preliminary screening tool and that its main limitation is that it does not explain the causes of permanence or evasion. It is concluded that UH3 represents a methodological advance for the evaluation of housing policies, by articulating the procedural and territorial dimension to the analysis of effectiveness, aligning with the best practices of public monitoring.

policy

**Keywords:** Occupancy rate indicator; Public housing policies; PMCMV.

### 1. INTRODUCTION

Since its creation in 2009, the Minha Casa, Minha Vida Program (PMCMV) has consolidated itself as the main Brazilian housing policy, hiring more than 5.5

millions of housing units in different regions of the country (Brazil, 2009; Report Final PMCMV, 2020). The program emerges as a response to the historic housing deficit Brazilian and as a countercyclical strategy to boost the economy in times of crisis (Fiuza Lima, 2018). Despite the impressive production figures, recent analyses indicate that the evaluation of the effectiveness of PMCMV is still predominantly based in quantitative indicators, such as the number of units delivered, ignoring aspects fundamental aspects such as the permanence of beneficiaries in their homes (Nunes and Matos, 2020). This analytical gap limits the state's ability to assess social effectiveness of the policy and to identify the causes of success or failure of the program.

The evaluation of public housing policies cannot do without methodological instruments that integrate quantitative and qualitative dimensions, procedural and contextual. Jannuzzi (2009) highlights that social indicators, when properly constructed, allow monitoring not only the final results of the public policies, but also their intermediate processes, subsidizing management public in its planning, execution and monitoring stages. In this sense, the development of product indicators is essential to understand how it works the implementation of housing policies in different territories, considering the regional specificities and the institutional capacities of each location.

Based on these premises, this article proposes the development of the indicator-UH3 product, which measures the retention rate of beneficiaries in the units housing three years after the keys are handed over. This is a product indicator because it seeks to signal where the program has been more or less effective, serving as tool to direct future qualitative investigations into the factors that explain the observed retention rates. Thus, UH3 does not intend to exhaust the analysis of the effectiveness of the policy, but constitute a first step in identifying territorial patterns that can guide management adjustments and analytical in-depth analysis.

The design of UH3 is also aligned with governance concepts multilevel (Viana, 2019) and institutional arrangements (Royer, 2021). The PMCMV is implemented in a complex federative context, which involves multiple actors and spheres of government. The articulation between the Union, states and municipalities, in addition to the participation of private actors, social movements and beneficiaries, creates a scenario of multilevel governance, where cooperation and coordination are fundamental to the effectiveness of the policy. In this context, local institutional arrangements —

understood as the set of norms, rules, practices and routines that govern the implementation of the policy — also play a central role in defining the results. Therefore, indicators such as UH3, by highlighting territorial patterns of permanence, can subsidize the improvement of governance and arrangements institutional aspects of the PMCMV.

## 2. THEORETICAL FRAMEWORK

The evaluation of public housing policies in Brazil requires instruments methodological approaches that capture not only the quantitative dimension of housing production, but also social and territorial aspects that condition its effectiveness. Jannuzzi (2009) provides a fundamental theoretical framework for the construction of indicators social, understood as measures of magnitude based on statistical information that translate complex social phenomena into quantitative evidence, supporting the formulation, monitoring, and evaluation of public policies. For the author, indicators social data must be relevant, valid, reliable and comparable across different contexts territorial, essential attributes for its applicability in public management.

In the model proposed by Jannuzzi (2009), social indicators are classified into three categories: input indicators, process indicators and performance indicators result. Input indicators refer to the resources mobilized for the implementation of public policy, such as budget allocations, human resources and materials. Process indicators concern the actions carried out throughout the implementation of the policy, including administrative activities, management procedures, registrations and other intermediate steps. Result indicators, too, called output indicators, reflect the direct and immediate effects of the policy about the social reality that we intend to transform. They demonstrate compliance with the physical production or service targets of public policy, allowing verification of whether the politics delivered what it promised to do.

In the case of the Minha Casa, Minha Vida Program (PMCMV), traditionally use outcome indicators related to the number of housing units built and delivered. These indicators, although fundamental to measuring the physical production of the program, are insufficient to capture qualitative aspects and social factors that affect the effectiveness of the policy, such as the permanence of beneficiaries in housing. In this sense, this article proposes the development of UH3 — an indicator of



product result — which measures the retention rate of beneficiary holders in housing units three years after the keys are handed over. This is an indicator of result, in the sense of Jannuzzi (2009), as it measures a direct and immediate effect of the housing policy: the retention of beneficiaries in the housing originally intended for them they.

Although UH3 is an outcome indicator, it is important to recognize that it dialogues with procedural dimensions by signaling possible implementation problems, infrastructure or local management that affect permanence. Thus, its application allows identify where the PMCMV is more or less effective, supporting the direction of efforts to investigate the causes of evasion or retention of beneficiaries. This movement is aligned with the conception of public policy cycle defended by Jannuzzi (2009), in which the use of social indicators must be linked to planning, execution and evaluation, enabling feedback and continuous improvement of government actions.

In addition to the discussion on social indicators, the analysis of the effectiveness of the PMCMV requires an understanding of the concepts of multilevel governance and institutional arrangements, especially in the Brazilian federative context. Viana (2019) emphasizes that governance multilevel refers to the articulation between different spheres of government — federal, state and municipal — and social actors, such as construction companies, social movements and beneficiaries, in the formulation, implementation and monitoring of public policies. This articulation is essential in a federative country like Brazil, where competencies are shared and institutional capacities vary significantly between entities subnational.

In the PMCMV, the Union acts as the main financier and definer of guidelines general, with the states and, above all, municipalities being responsible for selecting land, licensing, inspection of works and coordination with urban infrastructure. This division of responsibilities requires effective coordination mechanisms between spheres of government to ensure the effectiveness of the policy. The UH3 indicator, by signaling where the program is more or less effective, it contributes to strengthening governance multilevel, by providing empirical evidence that can support federative agreements more aligned with the reality of each territory.

Additionally, Royer (2021) highlights that institutional arrangements play a central role in the implementation of the PMCMV. Understood as the set of formal and informal norms, organizational structures and routines administrative measures that regulate the implementation of the policy, institutional arrangements are decisive for the program's performance. In the case of PMCMV, these arrangements include federal laws, Caixa Econômica Federal financing contracts, municipal regulations of land use and occupation and local management practices. The diversity of these arrangements institutional, which reflect the different administrative and political capacities of the municipalities, directly affects the quality of the units delivered, their location and availability of essential urban services, factors that impact the decision of families to stay or not in their homes.

In addition to these institutional factors, beneficiaries' perceptions are also relevant to understanding the effectiveness of the policy. Nunes and Matos (2020) show, in a study on the PMCMV, which difficulties in accessing transportation, health, education and employment opportunities directly influence whether families remain in housing. Although UH3 is not intended to explain these causes, its application can signal where these difficulties are most present, guiding research complementary qualitative measures to understand the determinants of permanence or evasion.

Thus, the construction of UH3, based on the literature of Jannuzzi (2009) and articulated with the concepts of multilevel governance (Viana, 2019) and arrangements institutional (Royer, 2021), constitutes an important methodological contribution to the monitoring of PMCMV. By classifying UH3 as an outcome indicator of product, as recommended by Jannuzzi, this article demonstrates the importance of instruments that, although they do not explain the entire phenomenon, provide subsidies valuable for the management cycle of public housing policies.

### 3. METHODOLOGY

This section presents the methodological proposal for the construction and application of the UH3 indicator, designed as a product result indicator, according to classification by Jannuzzi (2009). The objective is to measure the retention rate of beneficiaries holding title to housing units three years after the keys are handed over,

highlighting where the Minha Casa, Minha Vida Program (PMCMV) has been more or less effective in terms of regular occupation of housing.

### i. Definition of the UH3 Indicator

The UH3 indicator is defined as the ratio between the number of inhabited units by the beneficiaries three years after delivery and the total number of housing units delivered in the same period. Its mathematical expression is:

$$UH3 = \frac{\text{Number of inhabited units 3 years after delivery}}{\text{Total number of housing units delivered in the same period}}$$

The three-year time horizon was chosen because it represents a period enough for families to adapt to housing, as well as for factors such as urban infrastructure, access to services and employment opportunities influence the decision to remain or transfer the housing unit.

### ii. Data Sources and Collection Procedures

For the denominator — total units delivered — the data will be used administrative consolidated by Caixa Econômica Federal, responsible for management financial and operational aspects of the program. These records provide reliable information on the number of housing units actually delivered, and therefore, a suitable source for this indicator dimension.

As for the numerator — number of units occupied by the beneficiary holders — the methodology involves conducting face-to-face interviews with residents of PMCMV projects. The choice of interviews is due to the limited data administrative procedures to properly record situations of informal transfer or abandonment of the housing unit, frequent problems in developments social housing projects (ROYER, 2021; NUNES and MATOS, 2020). When carrying out face-to-face interviews, we seek to identify directly with the beneficiaries whether the house remains occupied by the original owner.

To ensure the quality of information and reduce response biases, interviews should be conducted with methodological care, including the adoption of structured questionnaire, confidential application and prior explanation to the interviewees



on the exclusively evaluative purpose of the survey. This strategy aims to reduce fears on the part of beneficiaries and obtain more reliable information to compose the indicator.

### **iii. Methodological Limits**

Despite the precautions taken, the UH3 indicator is subject to some relevant methodological limitations. First, there is a risk of responses inconsistent, motivated by legal uncertainty or fear of sanctions by the beneficiaries in irregular situations. Although confidentiality measures are capable of reducing this risk, it is not completely eliminated. Furthermore, the logistics for conducting interviews can be challenging in areas with a large number of units or in peripheral locations.

Finally, it is important to emphasize that, as it is an indicator of product results, UH3 does not provide explanations on the determinants of retention rates observed. Its main function is to signal where the program presents greater or lower occupancy rates, and should be complemented by qualitative studies and contextual analyses to understand the social, economic and institutional factors that affect permanence.

## **4. RESULTS AND DISCUSSION**

The introduction of the UH3 indicator in the My House, My Life Program (PMCMV) represents a methodological innovation for monitoring the effectiveness of this housing policy. By measuring the retention rate of beneficiaries in housing housing units three years after the keys are handed over, UH3 offers a reading more in-depth information on the policy's adherence to the real needs of the population and on the program's ability to consolidate decent housing for the families involved.

UH3 initially fulfills the function of providing a reliable empirical basis to monitor direct results of the PMCMV, allowing the identification of patterns of permanence in different territorial contexts. This information, although not explain the causes of the observed variations, are essential to support decisions more targeted public management strategies. The ability to highlight locations or developments with differentiated permanence rates pave the way for





more detailed qualitative investigations, helping to uncover social factors, economic and institutional factors that may influence the effectiveness of the program.

When articulated with the concept of multilevel governance (Viana, 2019), UH3 emerges as a potential tool to strengthen the articulation between the Union, states and municipalities. Sharing responsibilities in implementing the PMCMV demands instruments that facilitate federative dialogue and cooperation intergovernmental. UH3, by highlighting territorial patterns of permanence, can stimulate discussions on how to align program implementation strategies with local specificities, promoting more efficient and sustainable agreements.

In the field of institutional arrangements, defined as the set of norms formal and informal, management routines and administrative practices that govern the execution of policy (Royer, 2021), UH3 offers managers subsidies to revisit their processes of local management. When a territory has unsatisfactory retention rates, this may indicate weaknesses in institutional arrangements, whether in the selection of beneficiaries, in the urban planning, in the provision of infrastructure or in social support to families. Thus, UH3 encourages reflection on the effectiveness of local management practices and on possible adjustments to ensure that families not only occupy the homes, but remain in them in a dignified and stable manner.

In addition to its technical dimension, UH3 can influence the way in which PMCMV is perceived and managed politically. By aggregating information about the permanence of beneficiaries, the indicator reinforces the importance of looking beyond quantitative targets of units delivered, incorporating dimensions into the public and institutional debate qualitative aspects of social housing. This change in perspective can contribute to strengthening participatory processes and social control instruments, expanding the transparency and accountability in housing policy.

Finally, by integrating data on permanence into discussions on governance and institutional arrangements, UH3 consolidates itself as a strategic tool for the feedback of the public policy cycle. Its use can support the formulation of corrective actions and policy adjustments, aligning results observed the real needs of the beneficiaries and the institutional capacities of the federative entities involved in the execution of the program. Therefore, UH3 does not intend not only monitor the effectiveness of the PMCMV, but contribute to its improvement,





strengthening federative articulation and promoting more sensitive housing policies to the territorial and social dynamics of Brazil.

## FINAL CONSIDERATIONS

The proposal for the UH3 indicator for the My House, My Life Program (PMCMV) arises as a response to the need to improve monitoring and evaluation of the effectiveness of Brazilian housing policy. By measuring the rate of permanence of beneficiaries in housing units after three years of handover of the keys, UH3 offers a product outcome metric that, although not explain the reasons for permanence or evasion, provide information to guide studies complementary and public management decisions.

The use of UH3 broadens the perspective of PMCMV evaluation by moving the focus from simply accounting for units delivered to a more qualitative, centered on the concrete experience of beneficiary families. This transition from paradigm is essential to understanding the effectiveness of housing policy, since that decent housing is not limited to the physical delivery of the unit, but involves integration of residents to the urban fabric and access to services and opportunities that guarantee quality of life.

In addition to fulfilling the function of monitoring immediate results, the UH3 can be used as a strategic tool to foster multi-level governance and improvement of the program's institutional arrangements. By highlighting patterns territorial areas of permanence, the indicator can contribute to strengthening the processes of federative pact, allowing the Union, states and municipalities to align their responsibilities and resources more efficiently and adapted to local realities.

The UH3 indicator should encourage the review of local management practices, stimulating reflection on the effectiveness of beneficiary selection strategies, the urban planning, infrastructure integration, and social support for families. By integrating these dimensions can act as a catalyst for improvement processes continuous policy development, promoting institutional learning and strengthening the State's ability to implement more effective and fair housing policies.

Finally, it is highlighted that UH3 should be understood as a preliminary step in the housing policy evaluation process. Although important to identify

permanence patterns, the indicator needs to be complemented by qualitative studies that investigate the causes and determinants of the observed results, including the beneficiaries' perception, infrastructure quality and socioeconomic dynamics of the localities. This integration between quantitative and qualitative data is fundamental to build a comprehensive assessment aimed at improving public policy.

## REFERENCES

BRAZIL. **Law No. 11,977** of July 7, 2009. Brasília: Planalto, 2009. Available at: <[www.planalto.gov.br](http://www.planalto.gov.br)>.

FIUZA LIMA, Ricardo. **Evaluation of the My House My Life Program – Corporate Modality**. Brasília: ENAP, 2018.

JANNUZZI, Paulo de Martino. **Social indicators in Brazil: concepts, data sources and applications**. Brasília: IBGE, 2009.

NUNES, Polliana de Luna; MATOS, Camila de Sousa. **My home is here! Perceptions of the beneficiaries of the Minha Casa Minha Vida program**. Know: Debate between the Public and the Private, Aracaju, v. 10, n. 25, p. 239-259, 2020. Available at: <https://seer.ufs.br/index.php/conhecer/article/view/15873>. Accessed on: June 4, 2025.

FINAL REPORT PMCMV. Brasília: Ministry of Economy, 2020. Available at: <https://www.gov.br/cidadania/pt-br/acesso-a-informacao/acoes-e-programas/minha-casa-minha-vida>. Accessed on: June 4, 2025.

ROYER, Luciana (Org.). **PMCMV+10: paths for housing policy in Brazil**. São Paulo: FAUUSP, 2021.

VIANA, Ricardo. **Minha Casa Minha Vida Program – “Undeserving” entities and homeless people: the role of federal bureaucracy in reducing local resistance**. In: PIRES, Roberto Rocha C. (Org.). **Implementing inequalities: reproduction of inequalities in the implementation of public policies**. Rio de Janeiro: Ipea, 2019. p. 375-396.