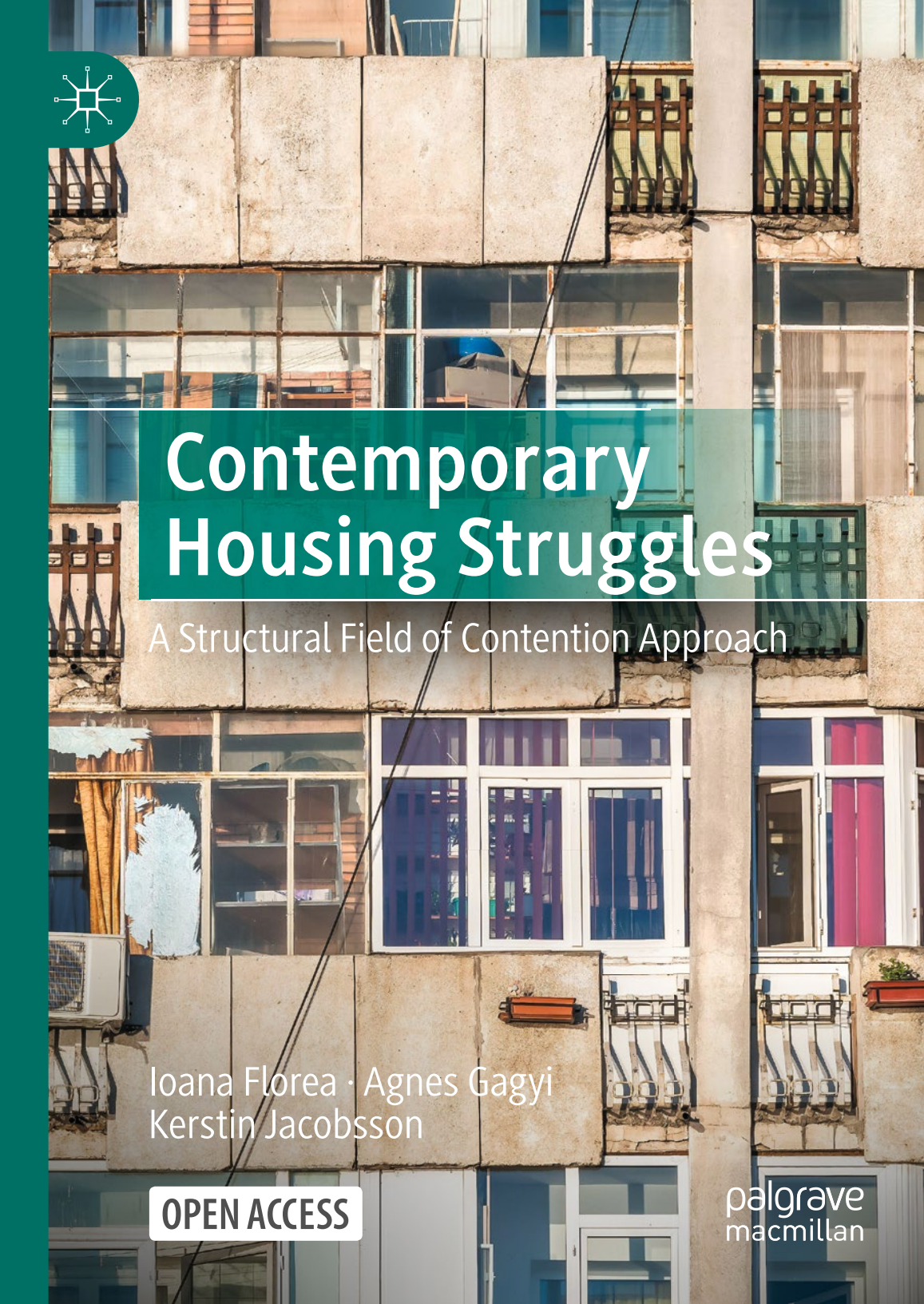

Contemporary Housing Struggles

A Structural Field of Contention Approach

Ioana Florea · Agnes Gagyi
Kerstin Jacobsson

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ISBN 978-3-030-97404-6 ISBN 978-3-030-97405-3 (eBook)
https://doi.org/10.1007/978-3-030-97405-3

Cover illustration: Cristi Croitoru / Alamy Stock Photo

This Palgrave Macmillan imprint is published by the registered company Springer Nature Switzerland AG.
The registered company address is: Gewerbestrasse 11, 6330 Cham, Switzerland

To the memory of Chris Pickvance (1944–2021)

Preface

We would like to dedicate this book to Professor Chris Pickvance, who passed away in autumn of 2021. As an urban sociologist and one of the first scholars to lead a comparative research project on housing movements in Central and Eastern Europe just after 1989, Chris has been a great inspiration for our work. He also generously commented on our draft manuscript as part of our advisory board. We are also very grateful for the support of the other members, Professor Margit Mayer who also generously commented on our manuscript, and Professor Judith Bodnar, with whom we co-organized a workshop on semiperipheral housing financialization that informed our understanding of our cases. In addition, we would like to thank Professor Abby Peterson for her support and comments on earlier versions of our text.

Writing this book has been a genuinely collaborative work, and our author names are listed in alphabetical order. We also had the support of local collaborators in Hungary and Romania, researchers, activists, colleagues, and friends alike, as well as people whom we met for the first time during interviews and to whom we are also grateful. This work would not have been possible without their help.

The research on which this book is based was generously funded by the Swedish Research Council Formas (contract 2016-00258), which also enabled us to publish this book in open access form. We hope it will attract many readers!

Gothenburg, Sweden
January 2022

Ioana Florea
Agnes Gagyi
Kerstin Jacobsson

Contents

1

Introduction: Embedding the Analysis of Housing Contention in the Sociopolitical Complexity of Structural Crises

In recent decades, the economic crisis, the financialization of real estate, and the neoliberal restructuring of cities have affected households and provoked citizen mobilizations in cities around the globe. In particular, the Great Recession that followed the financial crisis of 2008, and its procapital management by states, spurred protests that became a significant aspect of postcrisis politics in many countries (e.g., Flesher Fominaya, 2017; Gerbaudo, 2017). Many of these protests focused on urban spaces and property relations—from the widespread protest technique of public square occupations to squatting or broader mobilization against housing-related inequalities and the use of housing needs as a basis for capital extraction (e.g., Fields, 2017; Ishkanian & Glasius, 2018; Martinez, 2019; Soederberg, 2020). Housing was also at the center of new postcrisis solidarity initiatives and the solidarity economy developing in urban contexts (e.g., Kawano, 2010; Patti & Polyak, 2018). On the European continent, Southern, Central, and Eastern Europe were the regions most affected by the crisis (Becker & Jäger, 2010). In this book, we turn our attention to two cities in Central and Eastern Europe that were strongly affected by the financial crisis and the effects of the financialization of housing: Bucharest and Budapest. In empirical terms, the objective is to

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_1

see how this crisis—as a case of structural tensions and transformation—was politicized by multiple actors engaged in the issue of housing in these local contexts.

We know from previous economic crises that exceptional environmental conditions may lead organizations and groups to set aside ideological and status differences (e.g., Borland, 2010), enabling the formation of unusual alliances and cooperations. Indeed, it has been pointed out that the 2008 global financial crisis created the conditions for forming multigroup and cross-class alliances (e.g., Brenner et al., 2012; Mayer, 2013; Flesher Fominaya, 2017; Greenberg & Lewis, 2017; Kanellopoulos et al., 2017; Lobera, 2019). In one of the more optimistic accounts, Marcuse (2012) envisioned that the crisis would enable alliances between "the deprived" and "the discontented," that is, between the impoverished and people otherwise constrained from exploring the possibilities of life.

However, looking back at the decade following the Great Recession, we note that the financial crises and neoliberal restructuring of societies not only provoked anticapitalist, new leftist, and solidaristic movements but also saw the rise of right-wing and sometimes neo-nationalistic ones. Many countries—in Western, Central, and Eastern Europe alike—face increased social polarization and divisions along class as well as urban–rural divides, with citizens at both ends of the ideological spectrum mobilizing. This also complicates the situation in the case of housing-related movements, as the politicization of housing-related tensions can arise through alliances with people with multiple political inclinations. A closer look at the local contexts in focus in this book—Budapest and Bucharest—clearly reveals the ideological complexity of contemporary housing contention. In both cases, we see mobilization by different constituencies, with different agendas, occupying opposite ends of the ideological spectrum, new leftist solidaristic movements as well as conservative, neo-nationalistic ones. We also see a continuously changing landscape of alliances and conflicts among them. Against this background, this book argues that we need a way of analyzing contemporary social contention in its complexity. This book is intended to offer one by developing what we call the "structural field of contention approach." We focus here on contention in the sphere of housing.

To capture how the local politicization of housing tensions relates to the broader context of the crisis, the book argues for attention to processes beyond short-term local movements, which is necessary to understand how structural and political factors interact in a complex field of contention. This includes analyzing housing struggles in the two cities, not only in the context of postsocialist transformations and postcrisis economic development but also by seeing how housing conditions are shaped by long-term processes of localized structural integration into the dynamics of financial markets and global competition.

Applying this approach to the two contexts of Bucharest and Budapest, we direct our attention to housing activism and protest in the decade following the financial crisis of 2008. Disparities between the rich and poor are particularly salient in the housing sphere, but housing is also a field in which multiclass alliances have emerged in various parts of the world (e.g., Mayer, 2013; Polanska, 2016; Florea, 2016; Martinez, 2016). Moreover, there is evidence that anti-eviction and anti-debt protests were a key component of the anti-austerity movements arising in the wake of the Great Recession (Romanos, 2014; Barbero, 2015; Della Porta, 2015; Hamann & Türkmen, 2020; Martinez, 2016; Sabaté, 2016). In the buildup to and aftermath of the 2008 financial crisis, the financialization of housing—that is, the transformation of housing into an investment asset directly exposed to global market fluctuations—made housing a main driver of social inequality, and therefore at the center of postcrisis social and political contention (Aalbers, 2016).

However, studies of the post-2008 housing contention wave so far have tended to focus on politically progressive solidaristic movements, for which the researchers had much sympathy. These were movements that addressed the outcomes of the crisis in the same analytical framework as academic analysis did, namely as criticisms of the neoliberalization of the global economy and local urban development (e.g., Mayer, 2007, 2016; Harvey, 2012; Mayer et al., 2016; Grazioli & Caciagli, 2018; Lima, 2021) and/or a social contestation of the effects of housing financialization (e.g., Aalbers, 2016; Fields, 2017; Di Feliciantonio, 2017; Wijburg, 2020, to mention but a few studies). However, because a closer examination reveals greater ideological complexity in housing

contention (e.g., Reichle & Bescherer, 2021), it is increasingly urgent to develop an analytical framework that can address housing contention in all its complexity.

Therefore, the book seeks to make a twofold contribution to current debates on housing mobilizations and movements. First, it offers an analytical approach that can account for the structural and ideological complexity of contemporary housing struggles and movements, interpreting them in terms of their embeddedness in local structural (socioeconomic and sociohistorical) and political contexts. Second, it effectively illustrates the practical gains of this approach through a comparative study of housing contention in two European capital cities: Bucharest and Budapest. Both cities (and countries) were severely affected by the financial crisis of 2008, which spawned and strengthened a variety of housing movements. These were characterized by different constituencies, alliances, and agendas. In some cases, they occupied opposite ends of the ideological spectrum. This book offers a complex analysis of housing activism in these two cities, exploring relations between structural (sociohistorical) and contingent factors (such as shifting political constellations), in addition to emerging solidarities and antagonisms, the dissipation of solidarity, or the lack of interaction among diverse actors in mobilizations around housing.

Studying Contention in Its Structural Context: The Structural Field of Contention Approach

Our distinct contribution is to develop an analytical approach that embeds the study of contention firmly in a structural context. We use the notion of contention to refer to politicized struggles and contestation, in these cases around housing. We follow Tarrow in acknowledging that collective action can take many forms—institutional or noninstitutional—but it becomes contentious when "it is used by people who lack regular access to representative institutions, who act in the name of new or unaccepted claims, and who behave in ways that fundamentally challenge others or the authorities" (Tarrow, 2011, p. 7). As McAdam et al. (2001,

p. 5) put it: "The *contentious* politics that concerns us is episodic rather than continuous, occurs in public, involves interaction between makers of claims and others, is recognized by those others as bearing on their interests, and brings in government as mediator, target, or claimant."

We propose that an approach is needed that allows us to analyze the complex and changing relations between multiple actors and their broader environment in an integrated way. As Chap. 2 describes in greater detail, the approach developed in this book derives inspiration from but develops Nick Crossley's notion of a "field of contention" (e.g., Crossley, 2006a, b, 2013). Crossley proposed an understanding of social movements as fields of contention, emphasizing first the numerous groups and agents who interact within the internal space of a "movement" and the relations, alliances, and conflicts between them as they unfold over time, and second, the embedding of social movement struggles within multiple differentiated contexts of struggle (Crossley, 2006a, b, p. 552). Building on Crossley's work, our approach then adds to the notion of field of contention the structural factors that generate the contested conditions through long-term processes, while constituting the conditions of group formation and struggle. We call this the structural field of contention approach.

The two cases analyzed in the book demonstrate that attention to processes beyond short-term local movements is necessary for understanding how structural and political factors interact in a complex field of contention. Housing conditions, policies, and struggles around housing are shaped by long-term processes of localized structural integration into the dynamics of financial markets and global competition. We conceive of structural factors as *elements of* the field of contention that both produce conflicts and shape relationship formations within those struggles and are acted upon in collective struggles. We claim that for a deeper understanding of post-2008 housing contention, and for a relevant assessment of the politics of its various forms, this perspective of a structurally based and complex analysis is essential. We argue that this approach requires a longer historical perspective and attention to the details of local constellations of socioeconomic and political development, rather than "catch-all" analyses of social contention in terms of neoliberalization and financialization, even though these processes are no doubt part of the story as well. The pressures from such processes, and the way in which the conflicts

stemming from them play out, depend on the long-term trajectories of integration in the global economy of the cities and their respective polities (e.g., Kloosterman & Lambregts, 2007; Wiest, 2012).

Moreover, unlike approaches that trace the trajectory of a single movement or compare movements with similar agendas, the structural field of contention approach proposed here does not start from a focus on coherent movement agency (or identity) to then investigate its relations with external factors. Instead, *it traces connections between various forms of contention and aspects of structural transformations that they address or to which they are structurally linked*. Such an approach allows us to grasp multiple modes of politicization and their interactions, as well as to place their dynamics within the broader context of structural trends.

In the empirical study of structural tensions and their politicization in the local contexts of Budapest and Bucharest, we let five foci of attention—or research questions, if one prefers—guide the analysis. The first concerns how structural and political processes in the longer term of late socialist and postsocialist transformations conditioned the emergence of movement actors and their interactions. The second considers the relation between actors' structural positions and their movement agenda or politics, with a special interest in the conditions for making or unmaking cross-class coalitions or alliances. The third concerns how highly visible forms of politicization and what in Chap. 2 we conceptualize as "political silences" are related. The fourth concerns intermovement relations and how they shift over time. The fifth focus is on the connection between how movements politicize structural issues and the multiple scales through which those issues develop, considering the structural and political processes at the local, national, and transnational/global levels. These five foci are investigated following changes across time, from 2008 to the present (2021).

Methodology

The empirical research for this book was conducted between 2017 and 2021. In mapping the long-term structural and political contexts of housing politics of the two countries, we relied on authors' previous

knowledge of the local contexts, a systematic overview of secondary literature on postsocialist structural transformations and housing politics, and collaborations with local researchers specializing in these fields.[1] In both Hungary and Romania, we reviewed the housing policies of the periods immediately before and after 2008, and analyzed them in the context of local structural and political pressures of the Great Recession.

In mapping relevant actors of housing mobilizations after 2008, we started from authors' preexisting knowledge of local housing movements, initiating participative observations and interviews with the most visible and significant actors, following their connections and references to other (movement or institutional) actors, and adding new actors highlighted by our contextual research.

In the case of Hungary, 17 in-depth interviews were conducted, individually and in focus groups, with a total of 32 people, including movement organizers and participants, NGO workers, experts, and politicians whose work had relevant connections to movements or the tensions they addressed. The main movements that the interviews focused on were forex debtor activism, leftist housing groups, and cohousing and collaborative housing organizations. Interviews were conducted with institutional, political, and expert actors who had direct connections with the housing conflicts addressed by movements, as well as with NGOs that worked on the same issues. Interview guides were semistructured and prepared according to previous desk research on the background and history of each actor, including work by the experts interviewed. Information shared in the interviews was followed up by examining the materials mentioned or shared by interviewees. This was particularly important in the case of the forex debtors' movement, where the connections between legal, financial, and movement aspects could not have been mapped

[1] Most importantly, with András Vigvári (on forms of informal housing as a reaction to post-1989 crisis waves), Zsuzsanna Pósfai (on the dynamics of housing financialization before and after 2008), Csaba Jelinek in Hungary and Mihail Dumitriu, Veda Popovici, Eniko Vincze, and George Zamfir in Romania (on postsocialist housing and urban development policies), and Ioana Vlad (on the interconnectedness of housing and labor policies). The results of collaborations included collective publications (e.g., Cărămida special issue, 2019; Florea & Dumitriu, 2018; Gagyi & Vigvári, 2018; Gagyi et al., 2019; Gagyi et al., 2021; Vilenica et al., 2021; Vincze & Florea, 2020; Vişan et al., 2019; Blocul pentru Locuire, 2019; and Zamfir et al., 2020), as well as the international conference *The financialization of housing in the semi-periphery* held at CEU, Budapest, in 2018.

otherwise. For the main actors, new developments were followed through personal contact, their movements' communications, and media stories, as well as through follow-up interviews where necessary. These methods were supplemented by participant observation at movement meetings and demonstrations.

In Romania, a total of 19 interviews were conducted with 36 people. First, 12 in-depth interviews were conducted with individual movement organizers and participants, focusing on leftist housing groups and heritage protection groups, respectively. In 2019, a series of three group interviews with a total of eight people were conducted with organizers of the labor movement as it started addressing housing issues. A series of four group interviews were conducted with institutional and political actors at the municipal and national levels (e.g., the National Agency for the Roma, Members of Parliament), focusing on initiators of legislative/policy changes related to housing issues and representatives responsible for social and housing policies. For bank debtor activism, we followed a book with 100 life stories published by one of the debtor associations (Grupul Clienților cu Credite în CHF, 2018), and the social media page and blog of the most deeply involved and vocal lawyer, Gheorghe Piperea (www.piperea.ro). In addition, participant observation was employed continuously throughout the research process, during almost weekly internal organization meetings and public events (including protest events) of the leftist housing groups at episodic events of NGOs and experts involved in housing, and at protest events of the labor and anti-corruption movements. As in the Hungarian case, new developments by the main actors were followed through personal contact and observing movements' communications and media presence (covering those of the leftist housing groups entirely).

After mapping the field of housing actors in both cities, we spent a considerable time discussing the comparative aspects. This involved reviewing connections between housing activism, political changes, and the broader field of post-2008 demonstrations. For this latter aspect, we conducted additional research based on secondary literature, media coverage, and background discussions with the actors involved. The comparisons helped us avoid jumping to general conclusions from local constellations, while checking the relevance of our approach in grasping

relations between crisis processes and mobilization. Our comparative findings inform the presentation of our empirical cases in Chaps. 4 and 5. In line with the structural field of contention approach, this presentation considers not only the organization and agenda of the most visible and politicized actors but it also takes the broader structural and political transformation (introduced in Chap. 3) as a basis, placing various actors within that frame. While maintaining focus on movement and civil society organizations, this approach also allows us to notice less visible and "silent" (politically unexpressed) instances of housing struggles, while revealing multiple dimensions of relations between actors, beyond the direct relations of coalition or conflict. The presentations of the two empirical cases necessarily differ in their narratives owing to different constellations of local contention fields, yet the chapters share a common basic structure because of their shared approach and questions. Against the background of a broader structural and political transformation, they trace the development of diverse agencies and problem representations around housing issues during post-1989 structural changes, covering politically visible contention as well as what we call "invisible struggles" or "silences," that is, areas of structural conflict that do not gain political expression.

In the analysis of actors and their problem representations, one main aspect to which the chapters pay attention is how actors' positions reflect a class dimension of housing struggles; that is, in the specific ways actors are affected by structural shifts and policies, in the availability or lack of specific resources (such as expertise or political connections), or in the dynamics of cross-class relations in intragroup and intergroup interactions. In analyzing the development of housing struggles, in addition to relations between housing groups, we consider actors' relationships with other political initiatives and national-level politicians. These are a defining factor that shapes field dynamics through both the structural aspects of policies and the ideological effect of political coalition formation or conflict. After this parallel presentation of the two cases, in Chap. 6 we draw lessons from the comparisons that we found particularly relevant from the perspective of the analytical approach offered in this book.

The Book's Contributions

The two cases in this book introduce a comparative, in-depth analysis of contemporary housing conflicts and mobilizations in Budapest and Bucharest. Besides adding Eastern European cases to better-known Western and Southern European ones in the study of post-2008 housing conflicts, our case choice also has implications for the analytical stakes beyond the region. Our in-depth, contextually embedded, and comparative treatment of the two cases allows us to address several theoretical and methodological aspects of international debates.

As we observed, studies of the post-2008 housing contention wave have so far tended to focus on movements that address the outcomes of the crisis in the same analytical framework as academic analyses. This means that social movement studies (and arguably, general progressive political thinkers) struggle to understand nonprogressive responses to crisis effects. The more complex contextual relations that often link progressive and nonprogressive actors, or politically active and politically silent responses, are made less visible in research agendas that focus on the conditions and potential of progressive mobilization. Our studies of Hungarian and Romanian cases reveal housing mobilizations to be a complex and dynamic field of actors on the wider spectrum between progressive and nonprogressive responses and between visible and less visible aspects of housing conflicts, changing over time as actors interact among themselves and with power structures at different levels.

In addition to showing how housing movements after the 2008 crisis develop in a dense sociopolitical context and how they rely on long-term dynamics of housing politics, the comparison between the two cases makes additional contributions to the conceptualization of movements related to crises. On the one hand, the broader structural factors conditioning housing movements in Romania and Hungary are very similar, including privatization processes after 1990, very high levels of homeownership, large proportions of a precarious population, housing deprivation levels among the highest of all EU countries, and a strong impact of post-2008 austerity measures (after previous waves of austerity starting in the early 1980s). On the other hand, the local sociopolitical

constellations wherein these broader structural conditions exist and are governed differ significantly between the two cases. For instance, while in Romania the most visible post-2008 demonstrations (against corruption) allied with the liberal-technocratic elites who were gaining dominance, in Hungary the post-2008 period was marked by the rise of a conservative regime that became known as a prime example of postcrisis illiberalism. These differences remind us not to jump to direct theoretical conclusions from each case but instead develop conceptual tools to show how similar structural processes are manifested and addressed by local social actors, how differences in the political field are related to other layers of socioeconomic struggles, and how both are integrated into the same broader crisis process.

When comparing our two cases of housing mobilizations, we highlight how similar positions and structural backgrounds of integration into global processes are manifested locally in different institutional and political environments. Specifically, we trace how the mobilization of different groups is embedded in local structural contexts of housing development and policy, how movement groups' politics relate to different modes of national-level politicization of the crisis, and how different class bases and movement strategies in the two cases interact within those constellations. The point of the comparison is not to produce a general theory of an Eastern European type of housing financialization and related mobilization but to demonstrate why a structural field of contention approach is needed to understand how the global process of financialization becomes manifest and contested in specific local contexts.

Concerning the analytical approach, we aim to contribute to more general debates with a renewed focus on the relevance of in-depth contextual analysis. In addition to individual case studies or comparative studies based on specific datasets (such as numbers of demonstrations), we maintain that a contextual understanding of the long-term embedded dynamics of local politics is also necessary to understand mobilization in times of crisis. The politics of the crisis does not start from the moment of crisis but it is built on preexisting institutional, political, and structural trends. The dynamics of different mobilizations do not stand on their own but depend on the interrelations through which these preexisting

conditions change in response to a crisis. This is what we refer to as the "field dynamics" of the structural field of contention.

In relation to ongoing debates, the book brings an additional distinct contribution to several streams of literature. Owing to the housing crisis and resulting contention waves since 2008, we have seen a global boom of literature on housing contention (e.g., Watt & Minton, 2016; Fields, 2017; Martinez, 2019; Dhananka, 2020; Stavrides, 2020; Dolenec et al., 2021, to mention but a few studies). The book speaks to this interest, expanding the horizons of existing approaches theoretically as well as empirically.

The theoretical contribution of the book relates to a major question of social movement studies after 2008. The post-2008 movement boom shifted the focus of social movement studies; how movements' own frames and politics relate to structural factors became a recurring key question (e.g., Künkel & Mayer, 2012; Hetland & Goodwin, 2013; Della Porta, 2015; Mayer et al., 2016; Lancione, 2017; Stoiciu, 2017). Ours is a grounded, complex argument over how this connection can be pursued empirically in relation to housing movements, with conclusions that concern the theoretical conceptualization of contention, even beyond the issue of housing.

Moreover, our case studies illustrate the need to unpack the abstract concepts of gentrification and financialization as well as the relationships between these processes and the social movements that react to them, which we see as less unilinear than the present literature suggests.

Another new focal issue to which our book responds is that of nonprogressive countermovements to neoliberal crisis management. In light of the new wave of right-wing mobilizations, social movement studies and general political thought strive to understand nonprogressive responses to crisis effects. Our book provides an empirically based theoretical contribution to this question, with case studies from the Eastern European region that recently attracted attention as an international example of a right-wing backlash (e.g., Rupnik, 2007; Buzogány & Varga, 2018; Ban et al., 2021).

Moreover, the book also responds to a longer tradition of critical discussion of the development of civil society in Eastern Europe. The debate on postsocialist civil society in the region has recently turned in a

nonnormative empirical direction to which we have contributed previous research (Jacobsson, 2016a; Jacobsson & Korolczuk, 2017). Additionally, the book responds to calls for approaches to studies of civil society and social mobilization in Central and Eastern Europe that are more sensitive to the region's global integration (Gagyi, 2015; Císař & Navrátil, 2017) as well as a general turn toward taking non-Western movements' thought and contexts seriously in theorizing about social movements (Jacobsson, 2016b, 2016c; Cox et al., 2017; Baća, 2021).

Moreover, the book makes a distinct contribution to what has been called a comparative "(re)turn" in urban studies (Ward, 2008; see also Kantor & Savitch, 2005; Kloosterman & Lambregts, 2007; cf. Pickvance, 1986, 1995). Kantor and Savitch (2005) identified the lack of comparative urban frameworks as an obstacle to systematic comparative research, arguing that most middle-range urban politics theories are not easily transferred across national cultures and that the challenge is to find conceptual tools that can accurately address the same problem in different contexts. Our approach is intended to offer such conceptual tools and illustrate the benefits of this integrated analytical approach. In this way, the book is a novel contribution to comparative urban analysis, including what has been discussed as "comparative urbanism" (e.g., Dear, 2005; Nijman, 2007; McFarlane & Robinson, 2012; Tuvikene, 2016). The literature on comparative urbanism calls for the systematic study of differences and similarities between cities or urban processes (Nijman, 2007), imagining new "ways of working across diverse urban experiences" (McFarlane & Robinson, 2012, p. 765). While scholars in comparative urbanism have criticized the tendency to study "most similar" cities and called for comparison across radically diverse contexts (McFarlane & Robinson, 2012, cf. Kantor & Savitch, 2005), we have chosen to study two capital cities that in many ways appear to be "most similar" (e.g., in terms of shared characteristics of postsocialist development and EU accession). However, we show how differences in urban development combine with different local constellations of sociopolitical regimes, leading to very different patterns of housing mobilization in Budapest and Bucharest. These differences are of particular importance, as they allow us to illustrate how a structural field of contention approach can shed light on relations between structural processes and mobilizations.

Finally, it has been critically noted that some parts of the world are sources of theory while others remain on the periphery of thinking (e.g., Roy, 2009; Hamel, 2014). Indeed, a number of authors have argued for letting the experiences of postsocialist cities serve as a basis for global urban theorizing (e.g., Grubbauer & Kusiak, 2012; Jacobsson, 2016c; Tuvikene, 2016; Müller & Trubina, 2020; Baća, 2021; Jehlička & Jacobsson, 2021). The ambition of this book is to provide a conceptual framework and analytical approach that could be applied to other contexts and social struggles, based on an analysis of urban struggles in the light of local histories.

In conclusion, the book is situated at the intersection of several areas that have experienced a recent surge of interest in housing, social movements, comparative urban studies, uneven development on EU peripheries, and studies of postsocialism. In the following chapters, we outline and illustrate the workings of the analytical framework that we suggest can apply across these streams of literature.

Chapter Outline

The remainder of this book is structured as follows. Chapter 2 outlines the structural field of the contention approach and positions it in relation to existing field approaches to the study of social movements. Chapter 3 provides the structural and political context of the development of the empirical analyses of housing contention in Budapest (Chap. 4) and Bucharest (Chap. 5). Chapter 6 then compares the field dynamics, including field transformations over the period covered, of the respective structural field of contention, demonstrating the use and relevance of this analytical approach. Finally, Chap. 7 draws some implications of the analysis presented in the book, identifies some general lessons, and suggests some openings for future research.

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2

The Structural Field of Contention Approach

This chapter describes the analytical approach developed and applied empirically in this book, which we conceptualize as the "structural field of contention approach." It focuses on collective actors (rather than individuals), such as social activist groups. Our concept of field should be understood as an analytical notion and heuristic device developed for the analysis of a social space constituted by actors representing different structural positions, such as social classes, in relation to each other. Relationships may take the form of alliances and solidarities, as well as conflicts and antagonisms, and actors can also work independently from each other.

Two main distinctions of our field concept from those of other field approaches is that we do not limit actors' relationships to intentional ones, and we include their structural background *as part* of the field of relationships. This means that even where actors work in parallel, we can identify connections between their actions (e.g., through structural connections between the issues they address or through unintended consequences for each other's working conditions). Our perspective calls for a historically informed analysis that takes both structural and contingent factors into account in shaping the field, as both types of factors

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_2

affect—by enabling, constraining, and everything in between—the collective agency of actors. Importantly, in contrast to most field approaches to social mobilization, it also incorporates and seeks to explain silences and inaction, that is, a lack of mobilization and politicization on behalf of social groups whose structural positions constrain their collective agency or incline them to silence rather than protest. In this book, the analytical approach is used to capture contention around housing.

In the following section, we first discuss the benefits of employing relational and especially field approaches in the study of social mobilization, as well as their limitations. Thereafter, we draw on Crossley's notion of social movements as "fields of contention," pointing to the numerous groups that interact within the internal space of a "movement" and to the relationships, alliances, and conflicts between those various groups as they unfold over time, while embedding social movement struggles within multiple differentiated contexts of struggle (Crossley, 2006a, p. 552). Deriving inspiration from Crossley's notion, we then elaborate our own analytical approach, which, more than Crossley's, stresses the structural factors that constitute the conditions of group formation and struggle. Structural factors are conceived as elements of the field of contention that produce the tensions giving rise to contention. These tensions influence the conditions of contention, including relationship formation among actors, and are at times addressed and acted upon by movements.

Dynamics of Contention

That social mobilization is a complex matter, involving a large number of factors, is well known to researchers of social movements and contentious politics. Different theoretical traditions in social movement studies place different emphases on these factors. They are *environmental/contextual* factors (such as political opportunity structures and resource availability), *cognitive* factors (such as framing or collective identity), *relational* factors (such as network cultivation or brokerage), or *emotional* factors (such as collective anger or resentment). Whereas theoretical traditions were for some time rather polarized, recently there have been various attempts to

integrate or synthesize perspectives (Campbell, 2005). One such attempt was the "dynamics of contention" approach to studying social contention and mobilization (McAdam et al., 2001). At a general level, we have derived inspiration from the "dynamics of contention" approach in developing our own structural field of contention approach.

One of the benefits of the dynamics of contention approach was this ambition to identify a variety of mechanisms to investigate the complexity of mobilization for contentious actions/politics. The authors set out to explore "several combinations of mechanisms and processes with the aim of discovering recurring causal sequences of contentious politics" (McAdam et al., 2001, p. 4). For the purpose of our research, we share their ambition to let the patterns of mobilization, actors, and trajectories of contention guide the analysis. As these authors put it:

- "With respect to *mobilization* we must explain how people who at a given point in time are not making contentious claims start doing so—and, for that matter, how people who are making claims stop doing so."
- "With regard to *actors* we need to explain what sort of actors engage in contention, what identities they assume, and what forms of interaction they produce."
- "When it comes to *trajectories*, we face the problem of explaining the course and transformation of contention, including its impact on life outside the immediate interactions of contentious politics" (McAdam et al., 2001, p. 34).

Even if we do not follow the dynamics of contention approach strictly, capturing the mobilization of actors, or the lack thereof, and their relational dynamics as well as transformations in the field of contention (for instance, in terms of shifting alliances) is an important part of our approach that we develop further in the following chapters.

Perhaps one of the more lasting contributions of the dynamics of contention approach was the stress on the relational mechanisms involved in the mobilization of collective action, such as network cultivation, strategic leadership, or brokerage (e.g., McAdam et al., 2001; Tarrow, 2011; Tilly & Tarrow, 2007). In the past few decades, there has been a rise in

relational approaches to social movements, which focus on interactions among divergent actors, their transactions, networks, and social ties (e.g., Diani et al., 2010; Diani & McAdam, 2003; Diani et al., 2018). Relational approaches consequently emphasize interactions between different kinds of collective actors (informal groups or formal organizations) and their relationship building, seeking to discern patterns of conflict and avoidance as well as cooperation (e.g., Johansson & Kalm, 2015). Relational perspectives on civil society and social movements include *network* (e.g., Diani & McAdam, 2003; Diani et al., 2010), *coalition* (e.g., Staggenborg, 1986; Van Dyke & McCammon, 2010; McCammon & Moon, 2015), and *field* models (e.g., Crossley, 2002a, 2003, 2006a, 2006b; Fligstein & McAdam, 2011, 2012a, 2012b; cf. Bourdieu & Wacquant, 1992). Our approach to contention draws on some insights from the coalition and field traditions but also differs from theirs in some important respects, as discussed below.[1]

Coalition Models

One important aspect of the trajectories of contention, apart from showing growth or decline, is the patterns or lack of collaboration among collective actors engaged in a particular issue. Given differences in actors' structural positions, a key issue is the extent to which they can collaborate across social divides. For instance, following Castells's seminal work, it has been argued that urban problems such as environmental or transportation problems are particularly conducive to cross-class alliances, as they typically affect all classes, albeit to various degrees (Castells, 1983; Mayer,

[1] Network analysis usefully illustrates ties between actors. However, it tends to provide a synchronic, "frozen" picture of established linkages at a given moment, whereas in this study we are interested in dynamics of relationships over a period of time, as well as their structural context, which shapes the form of such relationships. Crossley and Diani, two prominent network analysts, seem to share this view. Discussing the temporal dimension of social movement activity, they write, "The lack of proper, easily accessible data has resulted in most network studies offering snapshots of networks at a single point in time" (2019, p. 159). Regarding the existing qualitative case studies, they continue: "those studies have not really managed to capture the complexity of the relational patterns that may characterize different phases of social movement activity over time" (ibid.). The analytical approach suggested in this book is intended to rectify this, at least in part.

2013). However, previous research has also highlighted difficulties in mobilizing and forming coalitions across class divides or among groups with different social backgrounds or interests (e.g., Lichterman, 1995; Rose, 1999; Florea, 2016). Differences in social positions of activists, ideological differences, and movement cultures as well as competition for resources have been identified as factors impeding coalition formation (Staggenborg, 1986; Lichterman, 1995; Beamish & Luebbers, 2009; Kanellopoulos et al., 2017). Even so, efforts toward "coalition work" (Staggenborg, 1986) or "bridgework" (Saunders et al., 2015), such as frame bridging, have been shown to enable cross-movement alliances despite constraints (Briata et al., 2020). Moreover, previous findings highlight that exceptional environmental/contextual conditions, such as economic crises, may cause organizations and groups to set aside ideological differences (e.g., Staggenborg, 1986; Borland, 2010; Goldstone, 2011; Lobera, 2019).

As mentioned above, Marcuse (2012) saw the financial crisis of 2008 as conducive to the creation of alliances between "the deprived" (such as those who are exploited, unemployed, impoverished, discriminated against in employment or education, or in poor health) and "the discontented" (those who are disrespected or treated unequally because of sexual, political, or religious orientation, or otherwise constrained in their capacity to explore the possibilities of life). However, as Mayer remarked, it should be noted, "though all of them are affected by contemporary forms of dispossession and alienation, they occupy very different strategic positions within the post-industrial neoliberal city" (Mayer, 2013, p. 11). For instance, in a study of Argentinian movements, Daniel Ozarow (2019) showed that the relationship between movements by the middle class and the poor has passed through various phases since the early 2000s. From a close coalition supporting a leftist political turn at the beginning of the decade, by 2015 the relationship was characterized by parallel and sometimes inimical relations, and support for the conservative Macri government by middle-class activists. However, as the middle classes did not benefit from Macri's policies, Ozarow documents that by the end of the 2010s, they were again more open to alliances with the poor.

Alliances across heterogeneous groups, such lower middle-class right-wing groups, new leftist activists, the homeless, artists, or academics, feature in our case studies of housing activism in Budapest and Bucharest, as detailed in later chapters. However, as we will see, these case studies also reveal the challenges of forming multiclass alliances of housing activists ranging from middle-class radicals and artists to socially marginalized groups, justifying our emphasis on viewing actors' relationships in the context of long-term structural processes, alongside more contingent factors.

While drawing on the valuable insights of studies of social movement coalitions, one concern we have with this literature is that many of these studies tend to be overly focused on intentional actions in researching relations between actors in movements—as aptly illustrated in the title of a book edited by Van Dyke and McCammon (2010), *Strategic Alliances*. Among the housing activist groups described later on, the relations between actors go beyond intentional alliances or conflicts. In addition to examples of parallel activism in the same structural conflict, we see actors with opposing political agendas supporting similar issues, conflicts arising from unintended consequences, relations between movement groups being governed by the gestures of high-level politics, as well as phases of politically silent structural processes that can burst into the political sphere at a later stage. We argue that there is a need for an analytical approach to conceptualize the variety of these relationships—allowing us to capture a wider spectrum of scenarios, such as the formation of cross-group solidarity, the failure of such attempts, or the parallel mobilization of radically different groups in the same social-structural context—as well as the broader impacts of economic or political processes on actors' relationships. For this reason, we find field models useful, as they enable an integrated analysis of a varied social topology and patterns of alliance, conflicts as well as independence (cf. Martin, 2003), as they unfold over time. Research from a long-term perspective suggests that cross-class alliances can maintain divisions and fall apart over time (Ehrenreich & Ehrenreich, 2013; Ozarow, 2019), which is one reason why we propose a field approach wherein the field is more like "structure in process" (cf. Crossley, 2006a, p. 19) and is attentive to field transformations over time.

Field models have a long tradition in the social sciences (Martin, 2003) and they are represented in diverse theoretical traditions[2] even if Bourdieu is the major source of inspiration for most contemporary theories. We position our approach in relation to two of the most sophisticated attempts to integrate social movement analysis with field theory: Fligstein and McAdam's "strategic action field" and Crossley's "field of contention."

Fligstein and McAdam's Strategic Action Field

In recent years, Fligstein and McAdam's (2011, 2012a, 2012b) notion of a "strategic action field" (SAF) has been an influential attempt to combine social movement and field theories, deriving inspiration from both Bourdieu and neo-institutional theory. These authors define an SAF as a meso-level social order wherein actors are attuned to and interact with one another on the basis of shared, but not necessarily consensual, understandings about the field's purposes, its relationships to others, and the rules governing legitimate action (Fligstein & McAdam, 2012a, p. 9). They view SAFs as "socially constructed arenas within which actors with varying resource endowments vie for advantage" (2012b, p. 3). In fact, they conceive of society as "a myriad of strategic action fields" (2012b, p. 297), and claim that their theory is applicable to all strategic collective action, whether in the fluid form of social movements or in more organized forms, such as enterprises or universities.

In the competition for strategic advantage in the field, "incumbents" must compete with "challengers" who are "jockeying for position" (2011, p. 5). In addition, the authors claim that many SAFs have formalized "governance units" that are "charged with overseeing compliance with field rules and, in general, facilitating the overall smooth functioning of the system" (Fligstein & McAdam, 2011, p. 6). Moreover, the authors introduce the notion of "social skills," referring to "a given actor's capacity

[2] Barman (2016) identifies three major field approaches: Bourdieu's theory, the neo-institutional organizational field approach (DiMaggio & Powell, 1991), and the Strategic Action Field approach (Fligstein & McAdam, 2011, 2012a, 2012b).

to motivate cooperation in other actors by providing those actors with common meanings and identities" (Fligstein & McAdam, 2012b, p. 290; also Fligstein, 2001).

We share with the SAF approach an interest in collective action and collective actors (rather than individuals, as with Bourdieu), as well as the view that the goal of actors is recognition of their grievances (2012b, p. 297). We also share an interest in the role of the "broader field environment" or "context," as well as the role of "exogeneous shocks" (2011, p. 2), as the authors frame it—for instance large-scale crises (for which they give the mortgage crisis as an example)—in shaping the field, as we frame it. However, we do not share the emphasis on strategic action on which this approach is premised. Fligstein and McAdam criticize rational action theories for the notion that actors pursue fixed interests, stressing instead that skilled actors require the capacity to identify with others and thus redefine their interests in the course of action, for instance to build coalitions with others (Fligstein & McAdam, 2012b, p. 292). Even so, their conceptual vocabulary is permeated by the idea of strategic action, by which collective actors constantly seek "control" (e.g., 2012b, pp. 291, 306).

Moreover, this analysis of strategic action seems to imply a high degree of reflexivity of actors. We learn that actors seek "fashioning a shared template" (Fligstein & McAdam, 2012b, p. 294) or even "fashion agreement" (or "a stable consensus"), primarily with regard to membership issues, the defining goal of the field, and the rules of the field (2012b, pp. 295, 300). While this may apply to formal organizations such as universities or business associations, it is more difficult to conceive of such processes in a social movement context (which the authors could perhaps explain by stating that social movements represent challengers in "either unorganized or unstable fields") (2012b, p. 307).

Moreover, in SAF theory, the social skills of actors explain their success. Structural factors are largely absent, even though the authors note in passing that "the differences in [actors'] behavior owe primarily to the very different structural positions in which these actors find themselves" (2012b, p. 306). By contrast, structural factors are key to our field approach to contention.

Another aspect that SAF has in common with other Bourdieu-inspired field approaches to collective action is the notion of shared rules of the game, which is problematic from our point of view. Most field theorists share the idea of the autonomy of fields in relation to other fields (see, e.g., Krause, 2018), seeing fields as "bounded arenas" (Berman, 2016). Such field autonomy is achieved by distinct field logics based on *doxa* as in Bourdieu's theory, a shared sense of what is at stake, or simply by the shared rules of the game, as with the SAF approach. In an almost system-theoretical formulation, the authors speak of "the socially constructed, internally self-referential, negotiated arenas within which strategic action takes place" (Fligstein & McAdam, 2012b, p. 292). Moreover, the notion of shared rules leads the authors to a preoccupation with stability, arguing, "The goal of action in strategic action fields is to create and maintain the stability of the field while simultaneously achieving the group's goals" (2012b, p. 293). Challengers will attempt to create new rules and thereby a new order (2011, p. 18). By contrast, we share Martin's view that field autonomy is an empirical question (2003, p. 23) and that "field theory is an analytic approach, not a static formal system" (Martin, 2003, p. 24). Otherwise, there is a clear risk of reifying the field.

Even so, the SAF approach has been found useful in the study of urban mobilization (e.g., Domaradzka, 2018, 2019; Domaradzka & Wijkström, 2016, 2019; Lang & Mullins, 2020). Both Domaradzka and Wijkström (2016) and Lang and Mullins (2020) were able to identify governance units in their case analyses. Even so, in a social movement context, the existence of a governance unit (able to define the rules of the game) seems to us to be somewhat rare. This is not to deny that some collective actors occupy a more central position in networks than others, nor the role played by individual or collective brokers in networks of collective actors. However, the vocabulary of governance units seems to us again to presuppose too much intentionality, reflexivity, and strategic coordination capacity to be useful for studying the multiplicity of field relations in the dynamics of housing contention, as in our cases.

In this book, we suggest that it is useful to approach housing mobilizations in terms of a field understood to be a social space of collective actors (or one of "self-organized contestation," in Martin's vocabulary, 2003, p. 30) who share a stake in matters of housing, while acting from

different structural positions yet related to each other. We call this a field *because actors' frameworks and capacity to act are defined by relationships with each other and with the broader political and structural processes in which they act*. However, our approach deliberately avoids strong assumptions about actors being united by common collective identities (as social movement network models tend to assume), interest-based strategic action (as in coalition or alliance models), or fields as structured spaces of positions, characterized by a distinct field logic and shared views of issues at stake (as in the field models). To develop such an approach, we find Crossley's "field of contention" to be a good starting point.

Field Relations Beyond Strategic Action: Crossley's Field of Contention

Before Fligstein and McAdam, Nick Crossley (2002a, 2002b, 2003, 2006a) developed a theoretical framework combining Bourdieu's theory with social movement theory—not cited by Fligstein and McAdam, one may note. Crossley's project stemmed from dissatisfaction with the rational actor theory that became dominant, especially in social movement scholarship in the US from the 1970s onward, a critical view that we share (as discussed above). He saw the need for an approach that maintained focus on strategic action but in a way that was more sensitive to the structure–agency problem (2002a, 2002b, p. 669). In his early formulation, Crossley argued that Bourdieu's practice theory could be brought into productive dialogue with social movement studies (e.g., Crossley, 2003). He started by understanding field in the sense developed by Bourdieu: as *sui generis* social spaces, constituted by the objective relations between specific agents, organizations, and institutions, which are organized around the common participation of these "players" in a historically and culturally specific social "game" (Crossley, 2002b, p. 674; drawing on Bourdieu, 1993; Bourdieu & Wacquant, 1992). According to Crossley, the actors may hold very different subjective definitions of this game, and—crucial from our perspective—"the overall structure and dynamics of the field are unintended and perhaps even invisible to its

participants" (2002b, p. 674). Thus, the actors involved "may disagree radically at the level of subjective opinion, agreeing only to the fact that they are in disagreement and that there is something meaningful and worthy of disagreeing about" (ibid.).

Crossley considered it important in the analysis of fields not only to consider highly visible protest events but also the less visible activities and relationships in everyday life—along the lines of Melucci's (1989) "submerged networks" and Taylor's (1989) "abeyance structures," we may add—thus stressing the continuity between temporally distant protest events. For instance, Crossley (2002b, p. 672) argued that looking beneath the visible "tip of the iceberg" of a high-profile anti-corporate protest in Seattle revealed "a wide variety of forms of socio-political practices and relationships and an emergent social structure." He conceptualized this as a "protest field." In his later publications, Crossley framed it as a field of contention, in line with the dynamics of contention approach.

In his early formulation, Crossley consequently seemed to follow Bourdieu's vocabulary closely, with fields as sites of struggle structured by an unequal distribution of the forms of capital and shaped by the habitus of the agents, as well as the context and dynamism constituted by their shared participation in a common "game" or "market" (field) (2003, p. 44).[3] In his later publications, Crossley seems to have downplayed this influence by citing ideas such as Zald and McCarthy's field concept as inspirations (Crossley, 2006b; cf. Zald & McCarthy, 1994).[4] In his study of the field of contention around psychiatry, Crossley defined it as "the dynamic, always-in-process social and cultural structure generated by way of the interactions and relationships both between SMOs and

[3] More recently, Ibrahim (2013) followed Crossley's formulation closely in his analysis of the conflicts within the British anticapitalist movement, while Ancelovici (2021) developed an analytical approach combining Bourdieu's notions with political process theory, suggesting the notion of "field opportunity structures." While we share with these authors the ambition to explain the dynamics of movement struggle, both authors follow Bourdieu more closely in their understanding of a field than we do in our view of structural fields of contention developed in this chapter.

[4] Zald and McCarthy argued that any social movement would tend to generate more than one social movement organization, which then becomes part of an interacting field. They proposed that this field should form a central focus of analysis (1994, p. 120; Crossley, 2006a, p. 14). Crossley and Diani use the notion of a collective action field for the larger organizational settings in which social movements are embedded (2019, p. 151) but without developing their field concept any further.

between SMOs and a range of further relevant players who are implicated in the problems or issues identified in social movement discourses" (2006b, p. 4). The field, he stressed, is itself a constantly changing process and the configurations within it could be understood as "structures in process" (2006b, p. 19). Crossley remarked that relationships in the field have to be "made" and can be "unmade" (ibid.), a view that is relevant for our later analysis of the making and unmaking of solidarity in the field of housing contention in the empirical chapters.

Adding Context to the Field: The Structural Field of Contention Approach

Similar to Crossley's, the approach we propose in this book recognizes a need for a multidimensional model of mobilization that can encompass complexity and diversity in terms of structural positions, ideologies, and tactics in a multilayered field of contention that may be useful for empirical analyses.

Crossley proposed an understanding of social movements in terms of fields of contention, emphasizing two key aspects:

> Firstly, departing from traditional models of movements, which tend to view them as unified 'things,' it draws our attention to the numerous groups and agents who interact within the internal space of a 'movement' and to the relations, alliances and conflicts between those various groups/agents as they unfold through time. Secondly, it draws our attention to the embedding of social movement struggles within multiple differentiated contexts of struggle, each of which affords different opportunities for struggle but each of which makes different demands upon activists if struggle is to prove effective. (Crossley, 2006a, p. 552)

More than one movement may be represented in any field of contention, Crossley stressed (2006b, p. 5). Crossley saw actors in a field of contention as forming relatively autonomous configurations. These are sometimes produced in the exchange of resources and sometimes in competition; sometimes they cooperate and sometimes they conflict.

Crossley argued that the positions that groups take in relation to one another are "just one amongst a number of emergent products produced within the field," as sustained interaction could eventually generate "norms, semiotic codes, language games, identity narratives and traditions" (2006a, p. 553).

We suggest that this approach has several advantages (compared with other field approaches, such as those discussed above). First, it recognizes emergent properties and field dynamics without making strong assumptions about common understandings of the rules of the game (or acceptance of a doxa) as the more closely Bourdieu-inspired approaches tend to do. Moreover, it is as much interested in the unintended and/or unreflected consequences of field dynamics as in the conscious actor strategies. However, to a greater extent than Crossley but largely consistent with his approach, we stress the structural factors that constitute the conditions of group formation and struggle, thus returning to the understanding of social movements as part of long-term structural processes. We differ from Crossley by conceiving of structural factors *as part* of the field of contention that produces both the conflicts around which contention arises and influences relationship formation among actors.

Importantly, we move away from a conception of the field as an autonomous structure with an inherent, coherent logic, instead conceiving it as a heuristic tool for revealing the complex relations between actors and their broader context in the politicization of structural tensions around a certain issue—in this case, housing. Our approach resembles what Chris Pickvance (2001) proposed when he described responses to dissatisfaction with housing through *inaction*, *individual action*, and *collective action* as a linked set of objects of analysis. Pickvance emphasized that social movement research that focuses only on the latter of these three, collective action, limits itself to seeing only the tip of the iceberg in terms of the full scope of social conflicts over housing. He considered the social and institutional context, including structural inequality, to be a necessary part of studying social responses to housing dissatisfaction. While Pickvance did not use the notion of a field, his main points correspond to those we emphasize in terms of contention fields, which indeed is one of the benefits we see in our approach. Our comparative approach is

helpful, as it gives hints about where to look for silences and instances of inaction, as some groups mobilize in one context and are silent in others.

In terms of social structure, our approach departs from social movement studies' traditional focus on movements' own dynamics and their immediate contextual factors. This focus was based on a founding insight in social movement studies, namely that structural pressure in itself does not result in movement politics; the latter needs to be formed through movement actors' work with the symbolic, political, and material resources available in their context. How movements as collective agents constitute their politics came to be the primary question in social movement research, pushing the question of movements' relationships with broader structural processes into the background for a period. However, faced with a global eruption of movements after 2008, social movement research has returned to the question of structural background. There has been revived interest in how movements relate to structural conditions, reflected in a wave of calls to "bring back" the issue of capitalism to social movement studies (e.g., Hetland & Goodwin, 2013; Della Porta, 2015). Faced with simultaneous movements that articulated tensions of a global crisis in various locally embedded ways while sharing repertoires and mutual references, researchers needed to ask how broader structural processes, local constellations, and movements' crisis politics across different global locations were related. As Flesher Fominaya argued, "although the economic crisis and attendant increases in social-economic inequalities and hardship provide a crucial motivating factor for protests against austerity, they are insufficient to explain mobilization" (2017, p. 2), pointing to the highly different collective responses to austerity in Ireland and Spain.

While social movement scholars recently returned to a structural focus, for urban and housing movement scholars the role of structural transformation and conflicts has remained a key focus (the legacy from Castells, 1978, 1983), prolifically combined with an interest in new crisis-based transformations and social movements (Fields, 2017; Martinez, 2019; Soederberg, 2020). We offer a novel analytical approach by which to grasp multiple modes of politicizing housing and their interactions in a complex field of contention, as well as to place their dynamics closely within the broader context of structural and political trends. First, tracing

connections between various forms of contention and the respective aspects of structural transformations that they address or to which they are structurally linked allows for a fine-grained qualitative understanding of relevant connections between movement actors and broader structural shifts. Here we note how broader dynamics of global economic transformations affect local conditions of movements (as, e.g., Silver & Karatasli, 2015 suggest) and the way local social hierarchies, institutions, and politics condition actors' relations and forms of contention. Second, our tracing of the politicization of housing after 2008 in two cities includes moments of mobilization as well as low-visibility organization and political silences. Our framework can address the interdependencies of housing movement activity without losing sight of the embedding of housing contention in broader socio-historical relations or the politically silent tensions resulting from the same structural process.

Our approach does not claim that structural processes translate directly to values or ideological positions. It recognizes both structure and collective agency, complex historical constellations as well as the role of contingent factors and events in shaping actors' problem thematization and alliances. It requires attention to both structural and contingent factors in shaping the field.

In considering how structural processes translate into social mobilization and movement formation as well as the relations of solidarity or antagonism within the movement field, we wish to preserve the heuristic value of social movement research tools for examining the constitutive process of a movement, including its frames and identities, while paying attention to actors' positions within the structural process. We conceive the constitutive process to occur not only within a movement or its strategic/intentional interactions but also through the structural conditions of the field. How do actors' social positions in long-term processes converge at a certain moment of mobilization? How do long-term political divisions, national policies, or economic crises influence movement groups' opportunity structures for alliance formation? How do actors' positions manifest in their coalition formation, and in the embedding of housing contention in broader political struggles? Asking such questions, we embed the analysis of the constitution of movement politics and alliance structures in a field of contention conceived as a historical social

process. It follows that analyzing the structural and historical context closely is required in our structural field of contention approach. This kind of fine-grained analysis of structural transformations is an essential part of our field concept.

Thus, in our application of the notion of the field, we shift attention from inherent dynamics to contextual embeddedness similar to social movement studies' recent turn from the dynamics of movement to their structural conditions. While we support Crossley's claim that "interactions and relationships both between SMOs and between SMOs and a range of further relevant players who are implicated in the problems or issues identified in social movement discourses" (2006b, p. 4) should be reflected in understandings of the process of contention, we do not consider that these interactions and relationships would form a "social and cultural structure" on their own, even if it is defined as dynamic and "always in process" (ibid.). Just as social movement studies now renounce the claim of an autonomous sphere of movement dynamics (which was also an argument for distinguishing social movement research as an autonomous discipline from other branches of social research) and turn to investigating relations between movement formation and structural shifts, we also apply the notion of field, not in the sense of an autonomous objective structure but as a *heuristic tool* that helps to *make visible those factors of contention that are beyond individual movement actors' explicit aims and intentional actions*, and we understand the latter in the context of the former. While from a structuralist standpoint this interpretation may seem to negate the value of the field concept, we believe it is worthwhile to retain as a heuristic tool for empirical research on social mobilizations. Applied in the latter sense, the notion of a field can assist researchers to grasp actual connections between movement actors and their contexts, without the need to harmonize empirical findings with a projected inner logic of the field or limit their scope to intra-field "rules of the game." We believe that this approach is particularly suited to tracing how structural tensions generated by broader crisis processes become politicized in a given context. Our comparison between Budapest and Bucharest makes it possible to draw out specific features of this approach that can be applied as tools in other contexts and cases.

Besides the abovementioned aspects, we find that analyzing *field transformations* over time is essential to see how the field of contention as a structure in process unfolds. In this study, we focus on the field transformations in the period after the financial crisis of 2008. This aspect of our analysis shows how transformations of relations between movement actors, external players, and their broader contextual conditions affect actors' opportunities and frames, even if their internal organization or intentionality does not change.

Finally, following various levels of processes that simultaneously shape housing conflicts, our analytical use of the field concept emphasizes the multiple scales of interaction implicit in a field of contention. Global flows of financial capital, dynamics of national or local politics, and activist groups' alliances and conflicts within these processes are simultaneously active in "local" housing conflicts in the two capital cities that we take as case studies. A multi-scalar approach to the field of contention, employing a range of lenses from the local to the global, is thus useful in tracing how the "localization" of broader political and social conflicts occurs throughout interconnected scales of social action.

Conclusion: The Structural Field of Contention Approach

To conclude, the structural field of contention approach proposed in this book extends previous insights in social movement research and applies them to understanding the development of contention, addressing specific effects of the current crisis in local contexts. First, agreeing with previous literature on fields of contention, we emphasize that instead of homogenous actors, movements need to be seen as made up of a multiplicity of actors whose mutual relations and structural embeddedness are among the factors that shape movement dynamics. Second, consistent with Crossley, our approach goes beyond intentional action and conscious movement frameworks to include unintended effects and unrecognized interdependencies in the field. Third, beyond highly visible moments of mobilization, low-visibility phases of organization and

political silence over issues otherwise expressed by movement actors are also considered. Fourth, like Crossley, we think of the field of contention as being in constant change, with relations between actors being made and remade across time.

Importantly then, in several respects we go beyond previous applications of the field concept to propose a "structural field of contention" approach. First, we conceive of structural processes to be part of field relations, in line with a recent turn from movement dynamics to movement–context relations in social movement studies. Second, this implies a break with the structuralist concept of the field and defines the field not as an objective, autonomous structure made up of internal rules but as a dynamic field of empirical relationships between actors and their context. Our approach also places a strong emphasis on the transformations of the field as a whole, which can shift actors' positions and understanding even if their internal characteristics remain the same. Finally, as an approach designed to investigate how the global crisis becomes politicized in local contexts, the structural field of contention concept places strong emphasis on the multiple scales of relationships through which broader processes affect local actors and local forms of contention are developed.

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3

The Structural Background of Housing Contention in Bucharest and Budapest

In both Budapest and Bucharest, housing dynamics have historically been entangled with macroeconomic contexts and political regulation, which have shaped investment and demographic flows through these two capital cities. These flows have been defined by the two countries' dependent positions and catching-up efforts within world-economic hierarchies, as well as both cities' prominent positions in their countries' uneven internal development (in terms of both investment and redistributive policies). Housing struggles have played out in historical cycles of macroeconomic processes that linked local housing conflicts to global and regional flows of capital and the hierarchical schemes of uneven development between capital cities and rural hinterlands. This chapter reviews the presocialist, socialist, and postsocialist transformations that are particularly significant for understanding present forms of housing contention, and offers insight into how the structural contexts of present housing struggles have been shaped through these different eras. The chapter's conclusion can be read as a short summary of this long-term process.

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_3

Urban Development Before 1945

The characteristics of the housing conditions seen today in Budapest and Bucharest such as strong urban–rural hierarchies, housing shortages for the lower-income population, informal peri-urban housing, the gap between inner-city housing costs and laborer incomes, and the long-term housing disadvantage of Roma populations formed over a long period, going back to before 1945. These are the housing conditions in which the diverse forms of housing contention in our two case studies emerge, play out, and interact.

Budapest achieved its modern form in the decades following the Austro-Hungarian Compromise of 1867 following the 1848 revolution of independence (the parts of Buda, Pest, and Óbuda were officially merged in 1873). In addition to the political aim of making Budapest a regional center to compete with Vienna, the city's unprecedented growth (among the fastest in Europe at the time) was fueled by transformations induced by the global economic crisis of the 1870s (Wallerstein, 2011). On the one hand, in a crisis-induced move from productive to financial investments, Western capital mediated by Austrian banks flew into speculative real estate and infrastructure projects in the region (Raviv, 2008). On the other hand, the previous model of world-economic integration through grain exports to industrializing Western countries collapsed (among other reasons, because of Latin American plantations taking up this role; see Baer & Love, 2000). As a result, Hungarian landowner elites redirected their investments into industry and urban real estate. They lobbied for legislation favoring high-density urban construction and invested capital accumulated during the previous flourishing of grain exports into building inner-city tenement houses (Gyáni, 1992). As the combined effect of these investments accumulated with a national industrialization effort geographically concentrated in Budapest, the real estate market and speculation in Budapest boomed. By the turn of the century, the sharply uneven development between Budapest and the countryside was noted as a problem undermining economic growth. This gap was further widened by Hungary losing two thirds of its territory in 1919, and remained a lasting characteristic in socialist and postsocialist decades as well.

The boom of urban investment was followed by corresponding population growth, as workers fleeing from impoverishment in the countryside sought jobs in industry and construction (Győri, 1996). Within Budapest, this population inflow appeared as both a labor resource for urban growth and the urban policy problem of integrating new masses of non-urban migrants. Informal, overcrowded settlements of the new urban poor came to be seen as a problem of urban development, particularly after substandard conditions resulted in cholera outbreaks in the 1870s. The city's first reaction was to evict people from overcrowded settlements, and its subsequent reaction was to provide alternative temporary housing in barracks, following interventions by major industrialists who emphasized the industry's need for a settled labor force. The first initiatives for homeless shelters started from well-positioned civil society groups, but these later also gained the support of the municipality (Győri, 1998, p. 31). Plans to construct workers' colonies slowly made it into development plans. After 1906, the city administration sought to upgrade infrastructure and housing to accommodate the new levels of population growth. This included a program for building small flats for workers and an official system for homeless shelters, including the construction of the People's Home (Népszálló), still the largest building in today's homeless assistance system.

World War I losses and the need to provide temporary housing for citizens fleeing lost territories slowed this process, but in the late 1920s, small-flat programs were again undertaken (Győri, 1996, p. 14). The situation was not without conflicts: the first decades of the twentieth century were characterized by tenants' rent strikes against expensive and overcrowded worker housing (Udvarhelyi, 2014). The issue of workers' immigration also came to be discussed in terms of peri-urban settlements, where people pushed out of the city met new rural migrants seeking urban jobs. Building peri-urban infrastructure to integrate this workforce became an aspect of urban policy in the interwar era (Győri, 1996, p. 12).

Bucharest became the capital of the Romanian Principalities in 1862, at a time when they were integrating into Western commercial circuits as an intensive grain exporter. Locally, this involved an economic regime where several thousand noble families owned most of the land while the majority of the peasant population worked under neo-serfdom conditions (Dobrogeanu-Gherea, 1910). The following decades of capitalist

modernization involved the growth of local middle classes (especially among ethnic Romanians), the rise of their political power through the National Liberal Party, and their concentration in urban areas. As Bucharest and several other commercial cities underwent slow industrial development during the second half of the nineteenth century, the number of state functionaries increased 30 times. Most lived in the capital city, so their strengthening political and economic position influenced the development of Bucharest. State redistribution privileged these middle classes until 1945 through the allocation of state loans, the redistribution of properties, and state housing (Voinea, 2018, p. 23), which became a long-term structural characteristic that changed housing distribution in their (and their heirs') favor.

Parallel with the above trend, extensive land reform began in 1864, but only fragmented, insufficient, and credit-dependent property was redistributed to the large peasant population. This led to decades of revolt and the migration of the poor toward larger cities such as Bucharest. It also formed the basis of long-term structural characteristics of the property regime in Romania, dominated by small and poor rural properties, a large population without property, and a serious housing shortage, especially for the urban poor. Specific to this context is the long-term structural exclusion of the Roma population from owning property. After being kept in slavery for centuries by the monasteries, noble families, and the state, the Roma emancipation in the mid-nineteenth century was not followed by any compensation in property, in-kind forms of exchange, or money. In addition, because they lacked the status of peasants, they could not access property through agricultural land reforms.

Similar to Budapest, although later in the first decade of the twentieth century, the city administration reacted to the growth of the poor urban population with a combination of sanitary and repressive measures. Only after country-wide peasant revolts extended to peripheral areas of Bucharest, demolitions and evictions targeting poor households as anti-tuberculosis measures gave way to social interventions (Voinea, 2018, p. 49). Nevertheless, the 1912 census recorded that fewer than half of the households in Bucharest had access to running water, and 60% were tenants paying half of their wages on rent (Voinea, 2018, p. 39).

Another land reform promised to peasants before World War I to draft them came in 1921. It redistributed expropriated plots, including those at the edges of Bucharest, and put an end to the domination of large noble landlords. However, especially during the 1929–1933 global crisis, the aftermath of the reform ruined the peasants through high taxation and compensatory payments to former landlords. The redistribution of agricultural and urban properties outside the built-up areas mostly benefited emerging rural capitalists, urban state functionaries, and better-paid workers in state-controlled industries (Voinea, 2018, pp. 18–19). In the context of these social transformations, in the 1930s, one of the main planning goals of the municipal authorities in Bucharest was to keep the poor separated and on the peripheries (Voinea, 2018, p. 171). Thus, self-built housing and rural housing models were the dominant form of dwelling for the urban poor in these peripheries (Calota, 2017, p. 369). In 1941, Bucharest reached almost one million inhabitants and had a population density twice that before World War I. The aftermath of the Great Depression still affected the rural areas as a push factor, leading to a continuous housing crisis (Ghiț, 2019, p. 112).

As these short overviews show, housing shortages have been a characteristic of the two cities' nineteenth- and early twentieth-century booms, when impoverished rural populations fled to the capital cities in search of employment. Early reactions to housing poverty by local authorities centered on sanitary and punitive measures. While instances of workers' housing construction and an incipient system for homeless assistance developed in Budapest, in Bucharest, keeping the poor away from the urban center remained the main policy. Peri-urban informal settlements played an important role in providing self-built, often temporary housing in both cities. Poor people's struggles (such as housing strikes in Budapest or peasant revolts in Bucharest) did influence real estate dynamics. But these overviews also point out the significance of the urban middle classes in the development of housing-related tensions, seen in their strong state-based bargaining power in housing redistribution, the defining role of professional civic initiatives, and urban policymakers shaping social housing policies. This type of redistributive self-interest and mediating role of urban middle classes remained a lasting characteristic of housing dynamics that also features in our conclusions on post-2008 housing contention.

Housing Policies and Their Political–Economic Context in the Socialist Period

Urban growth under socialism was strongly tied to the program of import-substitution industrialization, similar to other postwar state-led developmentalist regimes across the globe (Walton & Seddon, 1994; Ban, 2014; Gerőcs & Pinkasz, 2018). This had two main consequences for the structural context of socialist housing policies. The first was the extraction of agricultural resources to support industrial urbanization, resulting in the collectivization of land and agrarian products and the channeling of agrarian populations into cities as a source of industrial development. Within cities, this increased the housing needs for labor while state investments were primarily targeted toward heavy industry. The resulting housing shortage (Konrád & Szelényi, 1974), overlapping with that before 1945, was addressed by the state by limiting immigration from the countryside, nationalizing and redistributing homes, and building state housing. While newly built socialist housing blocks became central to socialist housing policies, urban growth continued to lag behind industrial growth (Pickvance, 2002). Commuting, bed rentals, workers' hostels, and informal self-built dwellings in industrial outskirts remained a reality for industrial workers coming from the countryside. Private housing (with the possibility of state loans in addition to private savings and self-building) and cooperative housing remained part of socialist housing systems, with private self-built housing dominating rural areas. The redistribution of state assistance for housing was hierarchical, with high-level bureaucrats and workers in privileged industries obtaining more benefits (Szelényi, 1983).

The other main consequence of import-substitution industrialization that defined the structural context of housing policies was the demand for technological imports (for industrial development), and raw materials and agricultural exports (to earn the hard currency for technological imports). In both countries, this double pressure led to indebtedness, accelerated by the oil crisis of the 1970s. The resulting debt service pressure reshaped the conditions of housing investments in both states. In Hungary, it led to decreasing state funds, the stepping up of private and cooperative construction, delays in the maintenance of state housing, and ultimately the

privatization of homes. In Romania, the same conditions were met by an effort to pay back loans through extreme austerity and to maintain industrialization, including through urban construction (Petrovici, 2017).

In Hungary, the first decade of socialist housing politics was dominated by measures such as limiting rural immigration, nationalizing apartments, evicting former landlords, and the imposed partition of larger apartments (Kocsis, 2009). Socialist housing construction accelerated from the 1960s and soon created a construction boom on the scale of that following 1867 (Illés, 2009, p. 10). By 1980, the number of state-built flats exceeded 520,000 (15.2% of the national housing stock), and 52.9% of homes were state property (KSH, 1983). State construction targeted greenfield projects (rather than inner-city regeneration). The allocation of state funds for housing followed hierarchies representing the interests of those in power (Szelényi, 1983). Below the party cadres were urban workers, commuting workers, and then agricultural workers, representing nearly half of the population who either received no help (Misetics, 2017) or were offered state bank credit (Illés, 2009, p. 126).

As Hungary's public debt servicing spiked throughout the 1970–1980s, state funds for housing decreased and were redirected from state housing construction to loans supporting private self-built dwellings and cooperatives. The legalization of the second economy (Galasi & Kertesi, 1985) involved a variety of private and self-help activities conducted after working hours. Self-built housing, involving complex informal systems of mutual help, was combined with state loans to build houses in rural areas, using savings from second economy activities. In the 1980s, construction in rural spaces surpassed that in cities because of the slowing of state construction and due to the wave of private investment in housing (Illés, 2009: 149).

Beyond the slowdown of state construction, cuts in the state budget also resulted in underperforming state maintenance companies especially in inner-city, run-down tenant buildings (Hegedüs et al., 1993). Dissatisfaction spread among tenants (Bodnar, 2001: 35–58) and was evident in the foundation of the Tenants' Association in 1988, as described in Chap. 4. Among urban planning experts and in urban policy, the same tensions induced greater receptiveness to inner-city regeneration (Jelinek, 2017; Cséfalvay et al., 1995).

Another change induced by decreasing funds was the prioritization of support for housing cooperatives. The system of housing cooperatives was established in the early 1960s, with plots provided by the state and the National Savings and Trust Company (OTP) acting as investor and developer. Unlike in rental cooperative models, apartments were sold into buyers' private ownership (LOSZ, 2018). A centralized system for the management of cooperative houses was established, with representative levels going from single houses to county and national levels. In the 1980s, support for cooperative housing was stepped up to compensate (partially) for the slowdown of state housing construction. At the time of the regime change in 1989, the system consisted of 1200 housing cooperatives, with 280,000 flats (LOSZ, 2018).

From the 1970s, housing deficits started to manifest in the growing numbers of commuters and workers living in workers' homes, as well as in peri-urban informal housing (Bőhm & Pál, 1979). In the years before the regime change, this latent housing poverty also started to manifest in inner-city homelessness. Officially unrecognized by the regime, the homeless were persecuted by the police (Győri, 1990).

In Romania, most contemporary housing stock was built between 1945 and 1970. The majority of the urban population still lives in the apartment blocks built during the socialist era, which also represent the majority of the urban housing stock. The boom in state housing construction came in the early 1960s, with construction slowing but continuing to grow until the end of the 1980s (Institutul Național de Statistică, 1990). At the same time, new private housing construction has diminished since 1960, and halved with each decade despite a policy of encouraging and financing self-building in villages and smaller towns from the 1970s, similar to that of Hungary (Noica, 2003). This reflected an effort to maintain housing construction throughout the debt crisis years (Vincze, 2017), including in Bucharest. There, from the early 1950s to the end of the regime in 1989, formerly peripheral, segregated, and poor areas of the early twentieth century were transformed into new socialist neighborhoods. Single-family homes from previous eras were mixed with new blocks of flats. Next to housing construction, the state also tried to overcome the disparity between industrialization and urbanization by sustaining transport infrastructure for commuting and rapidly

constructing worker colonies and hostels ("blocks for singles," as these lower quality blocks of flats came to be called). Cheap loans for self-building and buying state housing were also offered via the state-owned savings bank. Through these parallel processes, those in poorer social strata, including the Roma (Achim, 2004), could access personal property and gain better qualifications and jobs in urban centers. However, structural urban–rural and regional inequalities were not overcome.

As in other socialist countries of the region, state housing construction was neither the only nor the first housing policy: the nationalization of large and medium-sized urban properties and their redistribution had already been underway since the late 1940s and early 1950s through a series of nationalization decrees. In Bucharest, about 70,000 apartments and houses were nationalized, and in Romania, about 200,000 (Chelcea, 2012; Societatea Academică Română, 2008). Nationalized housing was redistributed to families in need, such as state tenants on cheap rents. Villas previously occupied by single well-to-do families were divided into apartments to host several families without property; former owners had to move out or were restricted to a single flat or floor. Central areas, previously affordable only to the rich, were thus desegregated. Despite the fact that many households living in severe housing poverty before 1945 could access secure housing, similar to Hungary, the redistribution of high-quality housing followed the rank of state functionaries of the era (Chelcea, 2012). In addition, with the parallel construction boom and relocations into new neighborhoods of apartment buildings, and with the destructive 1977 earthquake in Bucharest, several central areas became less attractive. Their nationalized homes were thus redistributed to lower-ranked workers, including Roma and mixed families.

The process of urban property nationalization has been strongly contested since 1989. Property restitution became an important topic for the anticommunist, right-wing, anti-Roma, and right-liberal discourses (Vişan et al., 2019). Postsocialist restitutions (a reverse of the nationalization process) reinstated some of the exclusions and unequal aspects of the pre-1945 property regime: previously nationalized plots were again merged into large properties owned by a few large landlord speculators, and large villas in central areas again became the property of the wealthy, pushing up real estate prices. Precarious households of long-term state

tenants in these buildings (many Roma and ethnically mixed households) were evicted and left homeless. In the 2000s, this formed the basis of new housing movement alliances with evicted people and Roma rights activism.

Regime Change and Housing Policies After 1989

Although the transition to the market economy involved a severe lack of capital and subordination to Western markets in both countries (Ban, 2014; Krausz, 1998), the political environments of the regime change differed significantly. These differences had important consequences for the formation of postsocialist regimes and political conflicts that continued to define the forms of contention over housing.

Differences in Late Socialist and Postsocialist Global Economic Integration

In the last decades of the socialist regimes, Hungary and Romania took two significantly different routes. In Hungary, the 1956 revolution was followed by a compromise that reduced ideological pressure, promised a general rise in living standards, and consolidated tensions between industrial and agricultural lobbies through a global market integration model built on a "bridge position" between Western and Comecon markets (Gagyi & Gerőcs, 2021). After the 1973 oil crisis, international lenders' conditions for liberalization and internal interests for privatization combined in a process of spontaneous privatization that was already underway in the 1980s (Comisso & Marer, 1986; Stark, 1990).

On this basis, transition in Hungary occurred through peaceful negotiations, dominated by an alliance between local liberal dissidents, reform socialists, major company managers interested in privatization, international lender organizations, and Western capitalist lobby groups (Drahokoupil, 2008; Éber et al., 2014). In politics, two main contenders arose: a dominant liberal power bloc represented by an alliance between the liberal and socialist parties and supported by the aforementioned

groups, and a conservative bloc that promoted national values and protectionist policies benefiting national capital. Lacking the structural alliances to carry out this program, the conservative bloc created a political discourse from a defensive position, claiming that former socialists and liberals were selling the country to Western capitalist interests (Szalai, 1994; Gagyi, 2016). The liberal bloc reacted to these charges by dismissing the nationalism (and potential anti-Semitism) of these arguments and posing as the defender of Western democracy. As popular discontent accumulated in the face of the transformation crisis and postsocialist neoliberal governance, the conservative bloc's right-wing anti-neoliberal narrative became the main political language for the expression of economic grievances. This was also linked to the operative penetration of popular strata by the political right (Halmai, 2011; Szombati, 2018; Buzogány & Varga, 2018; Greskovits, 2020; Scheiring, 2020a). By the late 2000s, these dynamics channeled postsocialist grievances into a supermajority victory by a conservative coalition headed by Viktor Orbán's Fidesz Party.

By contrast, until 1989, Romania maintained a program of intensive industrialization, coupled with strong political control that did not allow reform technocrats to reach the levels of power they had achieved in Hungary (Petrovici, 2006). Faced with a crisis in the sustained industrialization effort by the late 1970s, the Romanian regime first took an International Monetary Fund (IMF) loan in the early 1980s, under worse conditions than countries that had accepted earlier petrodollar loans. Faced with these harsher conditions, it then promoted strong austerity measures to repay debt to avoid pressure for liberalization (Vincze, 2017). Owing to the strong centralization of power in the late socialist period, the institutionalization of the regime change was dominated by figures in the second and third tiers of the party apparatus. Their coalition (not always harmonious) gained an electoral victory in the first elections after 1989. It tried to steer marketization toward a protectionist direction favorable for the formation of national capital (Ban, 2016), a direction opposed by international lenders. Although its public debt was repaid by 1989, the financial markets "punished" Romania by not buying state bonds until 1994 (Ban, 2014, p. 114). As it advanced throughout the 1990s and new generations of political figures emerged, the former socialist and protectionist coalition was absorbed into the changing constellations of a social democratic front.

The contender liberal political bloc that was formed during the regime change, reclaiming the tradition of the pre-1945 liberal and conservative parties, gained a political victory in 1996, rapidly advancing privatization and the liberalization of utility prices. Its policies rendered living costs unaffordable for many urban households and generated a massive and hitherto unseen wave of urban–rural migration, as well as a parallel wave of household disconnections from energy distribution. Owing to the organizational power of socialists, the opposing liberal political pole could only strengthen its power with the country's accession to NATO and the European Union (EU) in the 2000s, resulting in an alliance of liberal anticommunists and President Traian Băsescu, who assumed the presidency in 2004 after being the Minister of Transport during the privatization years. Băsescu was the country's main negotiator with the World Bank (WB) at the turn of the millennium and the initiator of neoliberal urbanism as the mayor of Bucharest. The confrontation between liberals and social democrats remains a defining aspect of national and local political dynamics today.

The Privatization of Housing and Postsocialist Housing Policies

In Budapest, the privatization of state housing maintained and aggravated the inequalities of previous distribution, propelling spatial segregation (Bodnar, 1996, 2001). Valuable apartments in elite districts were the first to be privatized, with the best of conditions. As privatization occurred considerably below market prices, owners of larger and more valuable flats received greater "privatization gifts" than those less favored by socialist housing policies; the scale of favors correlated with levels of education and income (Misetics, 2017, p. 271). The 1993 Housing Act codified these hierarchical housing privatization advantages while tenants' rights were weakened. In the first 5 years of the transition, public housing at the national level decreased from 740,000 to 38,000, and has continued to fall ever since (Misetics, 2017, pp. 270–271). The housing stock remaining in public hands was typically substandard either because tenants were too poor to buy it or because they did not want to due to its dilapidated

state. The decreased stock of social housing, together with the decentralization of social policies to the level of (underfunded) local governments, had a strong limiting effect on social housing policies; it created the tendency for local governments to privatize their housing stock to gain income, a practice that disadvantaged tenants with less education and income (Győri, 2003b). Meanwhile, the decentralization of social housing policy to underfunded local governments resulted in fewer and more unequal subsidies (Hegedüs et al., 1996; Győri, 2003b). Those who lacked access to socialist public housing favors (most of the rural population) were also deprived of the "gifts" from its privatization. Falling incomes and surging unemployment coincided with energy costs being aligned with world market prices and a decrease in public expenditure on housing benefits from 8.6% to 1.8% of GDP between 1989 and 1995 (Misetics, 2017, p. 268; Dániel, 1997).

In Budapest, the combined effect of growing unemployment, rising utility costs, the disbanding of workers' homes, and closures in other state institutions (such as correctional facilities and prisons) led to visible growth in public homelessness (Győri, 1990), which remains the most obvious form of urban housing poverty. Throughout 1989–1991, homeless people's demonstrations and allied activists' efforts constituted a significant push for homelessness to be recognized as a social issue rather than one of public order. As Chap. 4 explains, this process, together with the engagement of social workers and policy experts, as well as the incorporation of housing poverty into political parties' social policy agendas, led to the establishment of an official system for homeless assistance. However, in subsequent decades, the problem of insufficient public housing was unresolved, and public housing policies favored construction and purchase (advantaging the middle and upper social strata) over providing housing benefits to prevent housing and energy poverty (Misetics, 2017).

In addition to homelessness, another effect of housing poverty after privatization has been geographical peripheralization. Newly unemployed industrial workers and commuters, pensioners, and large families on lower incomes were the main groups who migrated into rural areas after being pushed out of cities. They often took their small privatization gains from apartments they could not sustain in the city in the hope of sustaining themselves in cheaper locations (Illés, 2009, p. 175). The rural

areas where they headed often turned out to be long-term repositories of unemployment and growing poverty. Within the city, internal peripheralization pushed poor families, often Roma, into low-quality, overcrowded zones (Czirfusz et al., 2015). Peri-urban informal dwellings surged again, with households turning former allotment garden buildings into informal homes (Vigvári & Gagyi, 2018).

In Budapest, urban regeneration programs continued to address inner districts after the 1990s, but with a changed focus compared with the socialist municipality plans of the 1980s. As Jelinek (2017) shows, urban regeneration projects in the 1990s sought market-driven development and were insensitive to social aspects, which started waves of evictions and intra-urban peripheralization. While European models of socially inclusive urban rehabilitation were applied in a flagship project in the 2000s in the eighth district, market- and then increasingly state-driven development in the district maintained an exclusionary character toward Roma and the poor (Czirfusz et al., 2015).

In Romania, similar to other East European contexts, privatization took place in response to pressure from IMF and WB loan agreements, as well as EU accession conditions (Stanilov, 2007; Vincze, 2019). Privatization reduced public housing stock from 30% in 1990 to less than 2% in 2011. In the early 1990s, state tenants in blocks of flats could already access "right to buy" programs at very low prices, and housing loans from the still-dominant state bank. In the mid-1990s, state tenants in nationalized housing could also access a "right to buy" program which, as in Hungary, advantaged households already inhabiting more valuable properties.

Another form of housing stock privatization was implemented through the property restitution process (Lancione, 2017; Vişan et al., 2019). This was legitimized by its winners as the opposite of nationalization and collectivization. The process started in 1990, but intensified and became more uniformly implemented with the adoption of the Restitution Law in 2001 (Law 10/2001). Its effects on housing conditions in Bucharest and the entire country were manifold. Rural restitutions of collectivized land left those households that did not own land before collectivization homeless. The result resembled the pre-1945 rural property regime fragmented and deeply unequal, with the Roma as the main ethnic group

excluded from property (Zamfir, 1998; Stănculescu & Berevoescu, 2004). Urban restitutions restored large properties to the hands of pre-1945 elite families, surrounded by law firms and potential real estate investors. In large cities, the result created the property regime conditions for wider urban regeneration projects in the following decades.

As urban restitutions (re)privatized tenanted properties (Popovici, 2020), former state tenants faced unaffordable private rents from the new owners. The owners' investment plans in the vast majority of cases led to the tenants being pushed out (Blocul pentru Locuire, 2019). Despite the fact that some form of property restitution was imposed and implemented in all former socialist countries (Lux et al., 2017), the manner in which this occurred differed significantly. Hungary did not implement in-kind property restitutions (owners impacted by nationalization were instead eligible for compensation notes or agricultural vouchers). In Romania, the Restitution Law implemented *restitutio in integrum* which meant prioritizing in-kind restitutions of entire properties, including those that had been converted into public institutions, parks, and public housing since the 1950s. This most affected Bucharest and several other larger cities, and created the conditions for housing and housing contention in the past three decades.

As in Hungary, another form of housing privatization followed the privatization of industrial companies that owned workers' hostels and "blocks for singles." The ownership and maintenance responsibility for these often remained unclear, with homes becoming dilapidated, while the workers became unemployed or underemployed. In Bucharest, several such micro-neighborhoods of apartment blocks were stigmatized and often raided by the police throughout the 1990s and early 2000s, but also became the only affordable housing options for many unemployed people (Rughiniș, 2004; Fleck & Rughiniș, 2008).

All these paths of privatization lead to evictions and homelessness, combined with discrimination against the Roma due to long-term exclusion from both urban and rural property and labor. At the level of urban transformations, these privatization paths turned urban peripheries, especially those of large cities such as Bucharest, into the most concentrated areas of severe poverty throughout the 1990s (Stănculescu & Berevoescu, 2004). As in Hungary, but somewhat later, street homelessness in

Bucharest and other major cities was the first visible outcome that prompted reactions. Unlike those in Hungary, the reactions were based on charity work and humanitarian or religious NGOs linked to foreign funds and organizations. These charities came to dominate the area of homelessness support in the field of housing and replace state and local authorities' responsibilities.

The Roma rights movement was the first to address housing in Romania as a political rather than a charity issue, demonstrating its connection to social inequalities and multiple forms of exclusion (European Roma Rights Center, 2002). The Roma rights movement grew from the early 1990s under the influence of Roma intellectuals who had established themselves in universities or higher positions before 1989. They established advocacy and human rights NGOs and networks, that were very active in the 1990s, with international visibility, alliances, and funding. As Chap. 5 explains, this early politicization process imbued the housing justice mobilizations with a strong antiracist stance. It also entailed an ambiguous relationship between housing activists and humanitarian NGOs involved in homelessness support.

The 2000s: Problems of Housing Access and the Mortgage Boom

In Hungary, the post-privatization super-homeownership system (Lux & Sunega, 2020), whereby the majority of households lived in owner-occupied housing, and social and rental housing was minimized (only 9% of the population lived in formally rented homes according to statistics in 2015 [KSH, 2016]), seriously limited housing access for low- and middle-income households unable to buy their own homes. The first government (1998–2002) of the current Prime Minister Viktor Orbán initiated the first large-scale, state-aided housing loan program. In line with his Fidesz Party's political program, recently turned national conservative, these subsidies were mostly targeted at upper middle-class families (Misetics, 2017, p. 276). The public costs of the program proved to be unsustainable in the context of growing public debt and was abolished by the incoming socialist government in 2004 (Bohle, 2014, p. 15). As a

result, the high demand for housing loans was channeled into a booming market for private mortgage loans. After the ban on foreign currency loans was lifted as one of the EU accession requirements in 2001, foreign banks penetrated Hungarian markets with foreign currency-denominated (forex) loans. These entailed higher risks than forint loans, as the risk of currency rate exchange was borne by the debtor. However, at that moment, they appeared to be and they were marketed as cheaper than forint loans. In a boom of low-rate and aggressively marketed forex mortgages, lower-income households that could not previously access ownership through loans to meet their housing needs flocked to the banks, accumulating a dangerous level of risky debt right before the 2008 crash.

The Hungarian housing mortgage boom, although specific in its high proportion of risky Swiss Franc (CHF) loans (80% of new loans and 90% of mortgage loans in the last years of the forex boom [MNB, 2009]), fits into a regional wave of foreign lending (Bohle, 2014) fueled by the dynamics of the world-economic phenomenon of housing financialization (Aalbers, 2008). While the financialization of the economy has been described as financial investments dominating governance decisions throughout the global economy (Epstein, 2005), the securitization of mortgage markets that redefined homes as an object of speculation (Martin, 2002) played an especially important role in terms of both a "great risk shift" from banks and state social policy to households (Hacker, 2019) and through the effect of the US housing bubble's implosion after 2007.

The mortgage boom of the 2000s in Central and Eastern Europe (CEE) was part of the 2000s wave of housing financialization in Europe, with the difference that it picked up speed later (in the late 2000s, when Western and Southern European markets were becoming saturated [Raviv, 2008, p. 299]). Lenders mainly targeted households, not corporate actors (Bohle, 2014, p. 5). Most debtors took short-term flexible loans instead of the long-term fixed-rate loans dominant in Western mortgage markets (Pósfai et al., 2017, p. 17). Moreover, interest rates were higher than in Western Europe (Raviv, 2008, p. 300). The majority of loans were taken in foreign currency with exchange risks externalized to borrowers (Bohle, 2014, p. 4), mostly from foreign-owned financial institutions (Pósfai et al., 2017, p. 8). While the total value of Western

European housing mortgages was higher, the rates of nonperforming mortgages after the crash were higher in Southern and Eastern Europe (Pósfai et al., 2017, p. 8). Borrowers for whom credit was not for accumulation of wealth but survival were included in the same bubble but with higher debt service rates, and fell into debt spirals at a higher rate than did wealthier borrowers (Csizmady et al., 2019).

In Romania since the 2000s, Eurostat has consistently reported above 90% of the population living in owner-occupied mortgage-free homes. This super-homeownership system has often been presented as offering housing to the vast majority, but this interpretation of the statistics is misleading (Vincze & Florea, 2020). In fact, as in Hungary, extended families own just one home, which is not enough for several generations to cohabit. The unregulated and predominantly informal rental market[1] is estimated to represent 15–20% of the housing stock in large cities (World Bank, 2015). Both rural and small-town personal properties in underdeveloped regions have been devalued and become a poverty trap in the absence of employment. Moreover, homeownership for the low but stable income groups (from pensioners to the growing number of workers on the minimum wage) has been often coupled with poor living conditions, such as a lack of or disconnection from utilities, a lack of resources needed for repairs, and overcrowding. Romania has consistently had the highest in-work poverty rate since its accession to the EU in 2007, meaning that low but stable income households verge on poverty connected to housing insecurity.

For these reasons, low but stable income households have also experienced evictions and life in informal housing areas, side-by-side with households affected by severe poverty and lacking a stable income. Evictions or expulsions of former state tenants after restitution often affected low- to middle-income households: these were worker households that were allocated nationalized homes in more or less central areas

[1] Informal renting is a widespread practice in both Romania and Hungary, where landlords prefer not to sign contracts or declare rental incomes to avoid taxation. Informal rents are thus slightly cheaper than formally registered and declared rents, but the lack of contracts also puts tenants in more vulnerable positions. As neither landlords nor tenants register such situations, census data do not reflect this phenomenon. Instead, estimations are based on data from real estate agencies and search platforms.

before 1989 through their state employer. Throughout the 1990s and 2000s, working on decreasing incomes and losing their cheap rent contracts, these households suffered under a process of class restructuring that impoverished and fragmented the working classes. Differentiated access to credit lines added yet another layer of class fragmentation.

Like other CEE contexts, under pressure from external creditors and EU accession, Romania privatized most of its state banks, selling them to foreign financial groups that came to dominate the credit market (Gabor, 2012; Vincze, 2019; Ban & Bohle, 2020). Only after 2007, with the EU accession and the strengthening of the neoliberal government, did the National Bank lift its strict limits on loan to income levels for households and allow new and riskier credit lines, such as consumer loans with homes as collateral. Thus, the number of bank debtors doubled each year during the early years, reaching 900,000 in 2008 (Banca Națională a României, 2020) out of a total population of about 20 million. Despite being part of the same wave of financialization as Hungary, Romania entered after a lag and experienced important differences in the way this process incorporated households. Thus, the proportion of bank debtors in the population was much smaller in Romania before 2008, and they represented mostly middle- to high-income groups.

Forex loans, mostly euros-denominated, were also targeting middle- to high-income groups, while Swiss Franc loans never accounted for more than 5% of all household loans. On the other hand, hire-purchase loans offered by retail chains, mostly for buying household goods, represented the dominant form of household credit. At that time, hire-purchase loans were unregulated, poorly monitored by the authorities, risky, and expensive, and were the only form of credit accessible to lower but stable income households. Thus, different income groups accessed different types of loans. The wide category of low- to middle-income groups could only access small but expensive and risky hire-purchase loans, often sold to loan recovery agents when arrears accumulated. Those in the middle-income category could access forex consumer loans with their homes as collateral, which were the riskiest bank loans. Middle- to high-income debtors could access more protected bank mortgages (the riskier among them being the forex-denominated ones, with variable interest rates).

At the same time, Bucharest experienced a real estate boom in the 2000s. Large restituted properties in central and semi-central locations constituted the basis for urban regeneration projects (Vişan et al., 2019; Schwartz, 2016), while those on the peripheries or in rural suburbs served to expand greenfield developments. Experiencing a similar transformation of urban governance as in other CEE contexts, the local authorities of Bucharest in the early 2000s delegated representatives of real estate developers to draft urban regulations and plans (Florea & Dumitriu, 2018). Several activist groups that formed at that time, mostly under the influence of the alter-globalization movement, reacted to the increasing power of developers in the city and to the urban commodification wave. As Chap. 5 details, these groups became involved in the dynamics of the field of housing contention.

Political-Economic Transformation After 2008

In Hungary, the effects of the 2008 crisis combined with earlier signs of economic instability that had piled up since the mid-2000s and deepened by the socialist–liberal coalition's efforts to maintain its dwindling political legitimacy through public spending and private Keynesian debt-led consumption. Despite these efforts, a series of violent protests broke out in 2006 against the socialist government, the repression of which sealed the political delegitimization of the previous era of neoliberal integration. Jobbik and Fidesz—the parties that penetrated popular right-wing anti-neoliberal movements in the 2000s—have both profited from stepping up as the political representatives of the discontent that fueled the 2006 wave of protests.

By the end of 2009, the total volume of household debt (including mortgages and other types of loans) relative to GDP reached 40%, of which 70% was from forex loans (MNB, 2009). Between 2008 and 2009, installments of CHF loans grew by 70%–80% (Dancsik et al., 2015, p. 115). Combined with a rise in unemployment and a decrease in household income, as well as the devaluation of collateral (as housing markets froze due to the crash), the situation resulted in hundreds of thousands of families going into arrears or outright debt spirals (Kiss,

2018). To stabilize the economy in crisis (deepened by a speculative run on the forint in June 2008), the socialist government took out an IMF loan and applied further austerity measures, including those against housing subsidies (Misetics, 2017, p. 278).

At the parliamentary elections of 2010, Fidesz (and its smaller ally, the Christian Democrat party) won a two-thirds supermajority victory, allowing it to change the constitution or pass acts of law with the support of the governing coalition alone. This victory was based on a campaign that relied strongly on social discontent with neoliberal governance, as well as on new grievances linked to the crisis, and promised a "national freedom fight" (Wiedermann, 2014) against subordination to Western capital. Once in government, Fidesz's actual policies were for the massive centralization of administrative, judicial, and media power (Kovács & Trencsényi, 2019), and it used this capacity to undertake a reorganization of Hungary's world-economic integration. Although its symbolic communication often emphasizes the Orbán regime's enmity to the EU or Western models of democracy, the regime's economic policy strongly supports foreign direct investment (FDI) in export manufacturing sectors while selectively helping domestic capital to accumulate in service sectors, with state support (Éber et al., 2019; Scheiring, 2020b). A third important pillar of the regime's world-economic integration model is a struggle to reduce external financial dependence to create space for maneuvers in economic policy (Gagyi & Gerőcs, 2021). Complementary, the new regime transformed education and labor regulations to suit FDI interests, replaced unemployment benefits with a workfare system, and converted social policy into a "family policy" biased toward the middle class (Gagyi & Gerőcs, 2019; Czirfusz et al., 2019; Szikra, 2014). In addition to the public work program, the regime's punitive attitude toward poverty was also infamously expressed in the criminalization of homelessness.

In Romania, the neoliberal coalition retained power from 2004 to 2012. Through the successive victories of President Traian Băsescu and his successor Klaus Iohannis, another former mayor who pioneered neoliberal urbanism in his city (Oancă, 2010), the coalition also ensured a presidential position until 2024. This coalition oversaw the crisis-management austerity measures and contracting of a new loan agreement

with the IMF, WB, and European Bank for Reconstruction and Development, intended to achieve macroeconomic stabilization.

The crisis started unfolding in early 2008, with the fall of real estate prices. It was followed in 2009 by a sharp drop in GDP and attacks on the currency (including those led by then ING consultant Florin Cîţu, who later became the finance minister in 2019–2020, then Prime Minister in late 2020). Threats of foreign banks' withdrawal left very limited room for monetary policy to maneuver, considering the high market share of foreign banks (Ban & Bohle, 2020; Kudrna & Gabor, 2013). Unlike the situation in Hungary, bank debtors without arrears were always in the vast majority (always above 75% of debtors) owing to the dominance of middle- to high-income borrowers. These wealthier and better protected debtors supported most austerity measures to keep the RON-Euro exchange rate in check (and thus their monthly payments of forex-denominated loans) and maintain their asset prices (Ban, 2014).

In the context of post-crisis austerity, the ruling neoliberal coalition further consolidated Romania's position as a pool of cheap labor for export-oriented FDI and the Western labor markets. Unlike in Hungary, post-crisis policies did not constitute a reconfiguration of its integration path, but strengthened the previous one. With this process, national capital and the political parties associated with it (the Social Democratic Party and sometimes its coalitions with conservatives) started losing ground in the face of transnational capital and its political allies (the National Liberal and Democratic Parties). However, national politics remained tense, with clashes among the main parties and government overturns continuing today (2021).

Considering Romania's integration path, it is not surprising that the main aspects of the austerity measures targeted labor flexibilization, slashing labor rights and union power (Ilie & Lazăr, 2017; Guga, 2019). In 2011, the Labor Code and Social Dialogue legislation were amended, requiring unions to have at least 15 members, affecting millions of workers in smaller companies who could no longer organize in unions. About 50% of all contracts were capped at the minimum wage, affecting millions who could hardly afford housing costs. The amount of the minimum wage became the main field of political confrontations between the main parties. Meanwhile, the cost of housing and related charges continued to grow in

the cities, constituting the most expensive category of costs incurred by households (Friedrich Ebert Stiftung, 2020; Guga et al., 2018). Thus, wage concerns gradually included and expressed concerns over housing security, housing conditions, utilities, and access to better credit conditions.

In 2012, about 32% of the population was in arrears on (formally registered) rents, utility bills, mortgages, and hire-purchase repayments. About 51% of the total population, and more than 64% of those on lower incomes, lived in overcrowded conditions. A massive anti-austerity wave of protests lasted from 2011 to 2012, in parallel with the international wave of austerity-sparked protests. In its aftermath, the government was regained for some years by the social democratic coalition. GDP growth was recorded in 2013 (Ban, 2014), and in 2014, the end of austerity was announced (Guga, 2019). The slashing of workers' rights was further advocated by the neoliberal coalition, which remained strong in the parliament, and the National Bank. The 2014 presidential election campaign ended with the victory of Iohannis, having been dominated by the liberal parties' attacks on lower-income workers and the poor, similar to the anti-poor discourses in Hungary.

Tensions Around Housing Poverty After 2008

In Hungary, tensions around housing poverty after 2008 were determined by the effects of the crisis as much as by the transformation of the political regime. The most politicized aspect of housing poverty in this context became homelessness. While the institutionalization of homeless assistance in the 1990s shifted the issue of homelessness from policing to the realm of social policy, the criminalization of homelessness remained a creeping trend in the following decades, from selective enforcement by police and public space supervisors, to anti-begging regulations by local governments or prison sentences as punishment for squatting (Bence & Udvarhelyi, 2013). Radicalizing this trend, after 2010, the Orbán government made the criminalization of homelessness into an explicit state policy. In 2010, in an amendment to the construction law, local governments were entitled to ban homeless people from designated areas, with Budapest's Fidesz-led eighth district pioneering the use of this

opportunity (Udvarhelyi, 2014). In line with plans to open new shelters with obligatory detention centers, two new homeless shelters were opened by the Budapest municipality in collaboration with the Minister of Interior, containing a police station and a short-term jail (Udvarhelyi, 2014, p. 821). In recognition of his pioneering efforts, eighth district mayor Máté Kocsis was made *rapporteur* for homelessness by parliament and continued to work on the issue on the national scale.

In December 2011, the parliament made living in public spaces illegal throughout the nation. In the 7 months after the law came into effect in April 2012, more than 2000 people were prosecuted, and a total of almost 40 million HUF (approx. 120,000 euro) was incurred in fines (Udvarhelyi, 2014, p. 823). In response to the efforts of civic groups, the Constitutional Court in 2012, found punishing the homeless for being homeless to be unconstitutional. However, in March 2013, the constitution was modified by the supermajority government to allow local governments to ban living in public spaces. With this step, Hungary became the first country in the world to constitutionalize the criminalization of homelessness (Udvarhelyi, 2014). As Chap. 4 shows, the struggle over criminalization did not stop here: new waves of the criminalization campaign were met by civic resistance, as well as foot-dragging by the police in its implementation.

Two other important aspects of housing poverty after the crisis in Hungary were evictions and informal housing. The growing number of evictions was mainly linked to the forex mortgage crisis, an issue that became strongly politicized by both debtors and the government, as the next subsection shows. By contrast, the new wave of households moving into peri-urban informal housing (Vigvári & Gagyi, 2018) remained a politically silent phenomenon.

In Romania, during the austerity years, almost 30% of the population was in utility arrears, while populations trapped in rural and small urban areas could not afford connection to basic infrastructure and utilities (Vincze, 2013). Anticipating a worsening of the ability to pay housing costs for a growing population, the neoliberal government changed both the Civil Code and the Labor Code in 2011. The modifications

diminished tenant protections and their protection against evictions. As expected, the number of evictions from homes grew after 2010 above the spike in 2002–2003 caused by the implementation of the Restitution Law in 2001; the rate of evictions imposed by law enforcement agents also grew. These trends continued throughout the period of economic recovery. The cities of Bucharest, Cluj-Napoca, and Timișoara were marked by evictions disproportionately affecting Roma and ethnically mixed households. Such evictions became central to the dynamics of the housing mobilizations. In 2016, the interim technocratic government opened public consultations on the National Housing Strategy, with humanitarian NGOs, experts, and housing rights groups to prove its transparency on issues that attracted public attention at that time. Despite having limited results (the National Housing Strategy had still not been adopted in 2021), as Chap. 5 describes, these public consultations catalyzed the involvement of left-leaning housing rights groups in advocacy processes at the national level.

Under pressure from growing housing costs and evictions, informal housing arrangements became even more widespread, reaching over 100,000 households according to estimates by the Ministry of Development. Many of these households were Roma, according to the National Agency for Roma. At the peak of the economic growth cycle that started after 2013, in 2017–2019, some of these households were evaluated by social aid NGOs to have improved resources at the point of exiting poverty. Given the increased availability of resources for households in certain informal settlements (and thus their ability to pay formalization costs), new policies in line with EU and The United Nations recommendations and requirements were fast-tracked to formalize their situation. Special new credit lines promoted as corporate social responsibility programs by large financial groups or under EU programs, such as HERO 2020, were drafted to penetrate this emerging income category. By 2021, these had still not been implemented. The majority of households that could not afford formalization costs or loans or could not be formalized (due to hazardous conditions or locations), were left out of these measures.

The Politics of Debt Crisis Management and the New Housing Boom

From the perspectives of banks and policy makers, the main priority in managing the Hungarian forex debt crisis was portfolio cleaning, preferably through the restoration of debtors' solvency through debt restructuring (Dancsik et al., 2015). Legislation introduced the possibility of recalculating debt at a Central Bank medium rate (eliminating banks' unilaterally imposed exchange rates) and capped interest rates. This eased the situation of many debtors, although it offered little help to those already in arrears (Dancsik et al., 2015). In addition to other tools, such as a crisis tax imposed on banks, these measures were designed to put pressure on foreign banks as part of the government's broader efforts to increase the share of domestic actors in the financial market. Foreign banks' insolvent assets were bought by the government at relatively high prices (Mihályi, 2015). The share of domestic actors grew from around 20% before 2010 to more than half of the financial market by 2017 (EBF, 2018).

The other main crisis measure was the conversion of forex loans to forint in early 2015. As Swiss Franc rates soared in the following months, this step saved forex debtors from further rate rises. However, it also fixed debt rates at exchange rates at the moment of recalculation, keeping installments above sustainable levels for many debtors in arrears. In terms of financial stability, banks and regulators consider the conversion to be the end of the forex mortgage problem (Kolozsi, 2018). The conversion also constituted an important step in the government's program to decrease external financial vulnerability and increase government control over financial politics (Karas, 2021).

Those debtors who took out the loans not as investments but because they had no other way to access new housing and whose household incomes were destabilized by higher installments benefited little from these measures (Csizmady et al., 2019). As Chap. 4 explains, debtors' movements initially supported by the government as part of its "economic freedom fight" political campaign were marginalized and silenced after 2014. In a move to clean bank slates, a large proportion of

outstanding debt was transferred to debt collection companies (Palkó, 2018). Even cases of successful debt restructuring often entailed an increased debt servicing burden, met through property sales, moving to substandard housing, cutting consumption, or work migration (Csizmady et al., 2019; Habitat, 2018). Family breakups, psychosomatic illnesses, and suicide are often mentioned in debtors' and advocates' interviews (Szabó, 2018; Chamber of Debtors1, 2018; T. G., 2018).

The two measures targeted at debtors with problems were temporary moratoriums on evictions and the National Asset Management program (NAM), established to acquire the homes of debtors in the worst situations. Between 2012 and 2017, NAM acquired over 36,000 homes, the majority of homes under enforcement proceedings (Magyar Narancs, 2019). While NAM represents the largest expenditure on social housing since 1989 (Misetics, 2017, p. 279), it was praised by banks as a key tool for enforcing the use of collateral, a necessary means to restore general willingness to repay debt (Dancsik et al., 2015). In 2019, having fulfilled its function, NAM started a program either to sell homes back to the families who became its tenants or to remove the previous protection against evictions from its rental agreements (Magyar Narancs, 2019).

The cleaning of debt portfolios and the creation of domestic finance capacity, together with building new middle-class savings through regressive redistribution, was used to boost a new wave of lending after 2015. A new housing subsidy scheme called *CSOK* ("kiss" in Hungarian) was introduced in 2016 to support home construction and purchases. Although it required a down payment (thereby primarily targeting middle-class families able to pay it), CSOK offered a subsidized loan, paid according to the number of planned children. The combination of CSOK subsidies with mortgages, together with tax benefits for new construction, created a new state-supported real estate boom after 2016. This time, loans were primarily offered in forint, administered by financial institutions in domestic hands, and based on domestic savings. Captured by new domestically controlled capital circuits in finance and construction, the CSOK-induced boom represented an important tool by which to capitalize domestic players (Karas, 2021). Meanwhile, CSOK also implied a disciplinary aspect: single parents on child benefits, people more than 6 months in arrears on their social insurance payments, those

on workfare, and those with criminal records were excluded from the program (Misetics, 2017, p. 279).

In addition to state measures, other factors also contributed to the boom in housing prices after 2015. These included the general post-crisis recovery, speculative foreign investments (such as Russian and Chinese buyers on the Budapest real estate market), the effect of the tourism industry (including state-aided domestic capital circuits but also short-term Airbnb rentals) that raised rent prices in inner districts, and government-led urban regeneration projects. As a result, home prices and rents showed a significant spike between 2015 and 2019, creating a significant problem, even for middle-class tenants (Portfolio.hu, 2019; Jelinek, 2019).

In Romania, the similarity to Hungary was the implementation of post-crisis policies supporting a new real estate boom; however, the political and economic constellations around them differed. In 2009, the neoliberal government contracted a 20-billion-euro loan from international creditors for the purpose of stabilization. It subsequently launched new state programs and enhanced the scope of previous programs to (re)boost household credit and maintain profits in the construction sector. The new "First Home" state-backed mortgage program offered better lending conditions, in partnership with most of the banks in the market. The Bauspar program for saving in order to borrow later for housing repairs, construction, or purchase, in partnership with the main Austrian financial groups, was supported by bonus payments from the state. The public construction programs of the National Agency for Housing, building for sale to low- to middle-income young families (under 35 years), were reorganized in partnership with the main banks. The thermo-insulation program for apartment blocks was reorganized and expanded, with costs covered by national funds and funds borrowed by local authorities on international markets. This program mostly benefited private owners of apartments in larger cities with municipalities that were able to take out such loans. Despite a great need for social housing for lower-income groups, this need was not integrated into national or local budgets after 2008 (World Bank, 2015; Blocul pentru Locuire, 2019). The way local authorities dealt with the high demand for social housing, given the almost total absence of social housing stock, was to increase competition among applicants and recipients and to introduce additional exclusionary criteria that in fact violated the national

Housing Law stipulations (HOPE, 2021). As Chap. 5 illustrates, the great need for social housing and the inequalities in the allocation of state budgets turned this into the main issue for housing rights groups after 2014.

Instead of social housing, the state-backed credit-based programs were promoted as housing policies, absorbing about 97% of the entire budget for housing programs since the crisis. The programs' conditions were accessible mostly to those in the middle-income category, increasingly concentrated in urban areas (Petrovici & Poenaru, 2017; Guga, 2019). Thus, these programs not only benefited these groups at the expense of others in need of social housing, but also widened geographical and class divisions. Moreover, being backed by the state, these programs had safer conditions for debtors, creating a difference between pre- and post-2009 household debtors. As Chap. 5 discusses, differences between debtor groups hindered broader collective mobilization, leaving the worst affected debtors with limited options for organizing.

With government changes in 2012 and 2016, these programs became a political battlefield. Under the Social Democratic Party (PSD) coalitions, from 2013, the First Home program only granted mortgages in the national currency, thereby contributing to the slow decline of the dominance of forex loans for households. After 2017, the two banks involved in the Bauspar program were fined for not respecting the terms of their contracts as partners of the state. With the return of the National Liberal Party (PNL) government in 2019, these fines were forgiven as part of the government's publicly declared program to "make peace with the banks." Moreover, the two national political factions struggled over the inclusion of lower-income groups in the First Home program: PSD supported a version of the program dedicated to lower- to middle-income households only, whereas PNL supported (and finally passed in 2020) a version of the program dedicated to middle- to high-income clients. Thus, the penetration of bank credit among lower-income groups remained very limited in Romania, and the majority of lower-income households were stuck with smaller but more expensive and riskier hire-purchase loans and debt on utility bills. On the other hand, similar to earlier capitalist cycles in the nineteenth and twentieth centuries, with signs of economic growth since 2013, the "winners" of these policies, generally in the middle-income category, also gained political power.

Since late 2015, these groups' political power was expressed through massive and lasting anticorruption protests and the successive rise of a new neoliberal party, absorbing urban middle- to high-income groups. Called the "Save Romania Union" (USR), this political party targeted the Social Democratic Party, portraying it as the main source of corruption and backwardness in the country. Taking a strong anticommunist stance, USR attacked the poor, recipients of state benefits, and rural residents as corrupt PSD voters, demanding their constant surveillance. From the beginning, it allied with the transnational capital seen as a source of development, the liberal president, and neoliberal technocratic political groups (such as those that later coalesced as the PLUS Party).

Anticorruption protests broke out in November 2015 after a deadly fire in a Bucharest concert club, and again in early 2017 in response to justice system legislation passed by the PSD government that was seen as enabling corruption to be pardoned. These mobilizations reinforced middle-class political frameworks expressed in new neoliberal party politics. They were manifested as periodic anticorruption demonstrations in the largest Romanian cities until 2018. The topic of corruption has been evident in public discourse since the Greek crisis, as it was one of the mainstream explanations for the Greek debt situation. The anticorruption mobilizations were the most visible forms of contention after the crisis in Romania. PSD, despite remaining popular among voters for ending austerity measures in 2014 and its wage-led growth policies, which slightly improved living conditions in 2017–2019 (Guga, 2019), was losing ground. In its governing coalitions, it hardly increased the national budget for housing programs and did not return the Labor or Civil Codes to pre-austerity forms (Ilie & Lazăr, 2017). However, it continued to support the advancement of the middle-income categories thus further contributing to class disparities by passing protective laws. The in-kind debt repayment law, in 2016, aided mortgage debtors (a better positioned group of debtors) to renegotiate and refinance loans with better conditions. Amendments to the Housing Law in 2017 granted privileged access for defaulting mortgage holders to a special category of public housing. In this context which protected and benefited the more affluent buyers, the new housing boom after 2015 was fueled by the buy-to-rent investments of the urban middle class (Profit.ro, 2019).

After 2019: Changes in the Structural and Political Context of Housing Contention During the Pandemic

In Hungary, the period after 2019 brought two main changes in the structural and political context of housing contention: the effects of the COVID-19 pandemic and the start of political campaigning for the 2022 parliamentary elections. The freeze of tourism due to the COVID-19 pandemic, together with general pressure on the population's spending capacity, brought a temporary decrease in housing prices. This was particularly felt in relation to rents, which decreased at an average of over 10% in Budapest, and up to 17% in inner Pest districts (KSH, 2021). The effect on house prices has been milder, owing to a government moratorium on debt payments for consumer loans, which delayed the surge in supply that could be caused by mass defaults (Penzcentrum.hu, 2021). This step was also especially significant for protecting the real estate sector (which is economically and politically important to the government), as more than 35% of household loans belonged to employees in the real estate, tourism, and construction sectors, which suffered a major freeze due to the pandemic (Karas, 2021). While market actors and regulators all expect a series of debt defaults once the moratorium is lifted, continued household lending and construction, driven by further state subsidies and tax cuts, contributed to a strong market rebound in 2021, accompanied by growing construction prices owing to energy costs, supply chain problems, and the lack of a workforce (MNB, 2021).

As Chap. 4 details, one measure that housing groups addressed during the COVID-19 pandemic was a regulation that allowed local governments to limit short-term rentals, thereby easing pressure on Airbnb apartments on the rental markets. The government's motivation for this move was to protect the state-backed tourism industry from Airbnb competition in the middle of a sectoral crisis (Büttl, 2020). Although Airbnb lobby groups have been successful in curbing reforms, reduced short-term renting as a result of the COVID-19 pandemic is expected to push more apartments onto the long-term rental market (Penzcentrum.hu, 2021).

The government's broader pandemic policies were marked by efforts to avoid the political effects of a pandemic-related crisis before the 2022 parliamentary elections and to secure party actors' economic grip on strategic resources in the face of potential electoral loss (Bódis, 2021). Other than campaign communication, electoral politics was also evident in conflicts with local governments held by the opposition coalition, which won them in the 2019 elections.

In Budapest, several district-level opposition governments and the municipal government headed by Mayor Gergely Karácsony were examples of a long-term alliance between opposition politics and antigovernment protests over social issues against the Orbán regime. New economic pressures on middle-class groups also sparked the interest of educated youths for social issues, creating an opening for social demands in mainstream liberal opposition discourse and contributing to a new leftist political trend (Gagyi, 2021). Leftist housing activists were among the main participants in post-2010 demonstrations and the newly formed new leftist scene. In 2019, leftist housing activists' framing of the housing issue mainly focused on homelessness, social housing, and rent affordability was part of several opposition candidates' campaigns, including that of Gergely Karácsony. As Chap. 4 shows, this alliance between socially sensitive liberal opposition politics and left housing activism affected the development of housing contention after 2019. The effects ranged from practical interventions such as opposition mayors rejecting anti-homeless regulations and municipal moratoriums on evictions to highly politicized clashes such as the national government withdrawing funds from local homeless advocacy institutions or the opposition's campaign against the development of a campus for the Chinese Fudan State University.

In Romania, the clashes at the national political level continued during the pandemic, with 2019 marking the removal of the PSD coalition from government, the return of the National Liberal Party, and a new victory for Klaus Iohannis as president. General and local elections followed in 2020, with the National Liberals maintaining leadership of the government coalition. The party formed a government with new neoliberal USR and PLUS parties (as minority partners), which illustrates the rapid rise of these parties, representing the urban middle- to high-income

groups. USR and PLUS candidates also gained mayoral positions in the main cities such as Bucharest, some Bucharest districts, Timişoara, and Braşov. Moreover, AUR, a new far-right party, entered parliament for the first time, in the context of very low voter turnout. In this national political context, Romania reinforced its neoliberal integration path, mainly based on creating favorable ground for FDI demands and on cheap labor as its competitive advantage. In response, labor struggles have intensified since 2019, with the main union confederations continuously organizing protests and other events. Their protest frames started to include issues connected to wages, such as living costs, housing costs, and housing conditions and thus opened to collaborations with housing rights groups. As the government has used the pandemic as a pretext to freeze the minimum income when prices have been soaring since early 2020, struggles over living costs have become more visible.

In housing policy, the long-term tendency to benefit the narrow middle-to-higher income category will probably continue. Its most recent manifestation appears in the 2020 transformation of the "First Home" program into the "New Home" program, designed for more expensive homes and higher loans. The "New Home" program was attainable only to those on higher incomes and was designed to include applicants who already own property.

What is specific to this phase is the intensified privatization of vital health and education services and the remaining state companies, with the support of the new neoliberal parties. Moreover, Romania has negotiated a 30-billion-euro nonrefundable allocation from the European Commission for its 7-year National Plan for Recovery and Resilience, on top of its access to the usual EU cohesion funds. Thus, there is increased competition within the governing coalition and at the local level over arrangements to manage and distribute this consistent funding. In 2020, housing rights groups have successfully advocated for the inclusion of social housing construction in this budget. However, the final allocations to be approved by the European Commission and implemented by the government were still unknown by the end of 2021. Charities and humanitarian NGOs are also lobbying to access funding programs within the framework of the National Plan, advancing themselves as surrogates for state services with the support of the neoliberal coalition.

Another specific aspect of this phase is the anticorruption ethos amplified by the new neoliberal parties. This is manifested in the increased policing of social benefits and social services recipients, including tenants of social housing (Frontul Comun pentru Dreptul la Locuire, 2021). At the beginning of the pandemic, on the pretext of enforcing lockdown measures, the police especially targeted those in poorer or informal housing areas (Vincze & Stoica, 2020). Thus, the anticorruption ideology's fixation on lower-income groups is evident in direct policing pressure. Until the end of 2021, the Ministry of EU funds was led by a USR Party representative who in 2019 proposed a legislative change to imprison all those with so-called communist ideas. This also signals a limited and even risky environment for action for left-leaning groups and movements, including those focusing on housing rights.

Conclusion: Long-term Structural Factors in the Dynamics of the Contention Field

This chapter reviewed long-term structural factors that have shaped the dynamics of housing and housing-related contention in Bucharest and Budapest. Many of these dynamics are common to the two cases, owing to the two cities' relatively similar position in the world economy and shared socialist/postsocialist histories. One of the main factors that we emphasized was the effects of urban–rural hierarchies, propelled by catching-up efforts in the world-economic context and resulting in unequal internal development, which manifested in historical rhythms of rural–urban labor migration and the peripheralization of surplus labor. Another factor was financial vulnerability and dependence, which is evident in the field of housing as both a lack of sufficient funding for housing and housing-related household debt. We showed that within these limitations, housing relations in the two capital cities have developed under conditions of a permanent lack of capacity to meet the housing needs of the entire population, despite these cities' prominent positions in both investment and redistributive policies at the national level. Two additional status-based factors that we identified in the long-term governance of this problem were urban middle classes' capacity to obtain redistributive favors and the intersection of

ethnic discrimination with poverty among the Roma, which have remained the characteristics of property regimes as well as housing-related redistributive policies until today.

Reviewing the presocialist, socialist, and postsocialist periods, we showed that housing poverty, informal dwelling and temporary housing for labor (from bed rentals to workers' hostels) have been characteristic of the two housing systems from the first modern urban booms and remain so now. While socialist policies involved large-scale apartment construction, relatively broad institutionalization of temporary workers' hostels, and redistribution of existing housing stock that also favored the poor (as in the case of inner-city nationalized rentals for Roma families), the parallel boom in industrialization exceeded this broadened housing capacity. Thus, socialist development remained marked by a gap between housing needs and housing capacity. The commodification of housing after 1989 exacerbated this problem and opened the way for new forms of status-based discrimination from evictions of Roma families from restituted apartments to status-based differentiations between debtors in different standing in post-2008 crisis measures.

In addition to these similar long-term characteristics, our overview also emphasized differences between the two cases, pointing out how local political regimes' reactions to the same waves of global economic pressure resulted in different economic regimes and housing policies on the ground, as well as in different constellations of political polarization. Chapters 4 and 5 delve deeper into the two cases, showing how local initiatives to politicize housing tensions developed from and navigated these contexts.

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4

Housing Contention in Budapest

This chapter follows the main threads of housing-related tensions and respective movements across the three main phases of Hungary's postsocialist transformation described in Chap. 3: the change of regime and transition in the 1990s, the debt-driven growth of the 2000s, and the post-2010 period of national conservative supermajority governance. The political expressions of these tensions vary across periods and field positions—some being characterized more by silent coping, others by continuous organization or intermittent eruptions of demonstrations. However, the tensions themselves are relatively stable across time, located structurally either at the bottom of the housing hierarchy, where the more extreme forms of housing poverty produced by commodification are evident, or in low- to middle-income groups, for whom housing access through homeownership (the main route to housing access in a super-homeownership system) remains limited, and who even as owners often struggle to pay maintenance costs.

For housing poverty, the tensions in this chapter are mainly manifested in struggles with homelessness, a lack of social housing, and two aspects of the geographic peripheralization of low-income groups: evictions related to urban regeneration and peri-urban informal dwellings. For

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_4

low- to middle-income groups, the chapter traces two main symptoms of limited housing access: the problem of debt and the forex debtors' movement after 2008 and initiatives concerning cooperative and rental dwellings (such as the Tenants' Association, social housing agencies, and cohabitation).

The 1990s: Hierarchical Privatization, the Peripheralization of Poverty, and the Institutionalization of Homeless Assistance

As indicated in Chap. 3, the privatization of state housing was key to shaping the unequal structures of the postsocialist housing system in several ways. First, in addition to existing hierarchies of state housing distribution, privatization arose in a hierarchical manner, providing more "privatization gifts" to more affluent households. Second, in inner-city tenant houses dilapidated due to reduced maintenance budgets of state maintenance companies, new owners inherited maintenance tasks but seldom had the financial means to tackle them. The privatization of social housing by local governments to cover up budget deficits significantly reduced the number of social rentals. Meanwhile, the liberalization of utility prices, coinciding with a wave of unemployment and underemployment during the transition crisis, made monthly costs unaffordable for many households. The closure of workers' hostels and other forms of state institutional housing immediately made homelessness starkly visible within the city. The following section outlines the typical tensions and conflicts created by that situation, from the least visible to the explicitly political.

The Silent Peripheralization of Housing Poverty

Faced with the above mentioned processes, many newly unemployed industrial workers, commuters, and low-income large families were

pushed to move toward areas with lower housing costs—cheaper, run-down inner-city districts, urban peripheries, or rural areas (Illés, 2006: 175). Local governments' attempts at market-based urban regeneration programs in inner-city districts—in a context where spontaneous market processes produced insufficient investment in poor areas, and state programs to promote investment partnerships with large investors remained the main route to gentrification (Czirfusz et al., 2015)—added to this effect. The new municipal urban rehabilitation plan of 1997 explicitly prioritized owners, businesses, and investors over sitting tenants, and the uneven distribution of municipal rehabilitation funds contributed to differences between newly refurbished and newly impoverished areas (Jelinek, 2019). The late socialist antigovernment consensus between sociologist critics of urban poverty and planners eyeing dilapidating historical inner-city districts split in this period. Experts previously engaged in socialist rehabilitation programs now employed their expertise in private consultant firms for market-based projects (Jelinek, 2019), while sociologists emphasized the unfavorable social effects of market-based urban rehabilitation (Erő et al., 1997).

One major result of housing peripheralization was the concentration of urban poverty (with a high proportion of Roma families) in run-down inner-city neighborhoods. Another result of peripheralized households' efforts to stay close to the opportunities provided by capital was the growth of informal dwellings in peri-urban areas. In research targeting former allotment gardens in the eastern agglomeration of Budapest, András Vigvári found that the first and largest wave of households that built informal dwellings in the area arrived in the early 1990s, having been pushed out of more central locations owing to unemployment, utility debt, and the closure of workers' homes (Gagyi and Vigvári 2018).

As the following sections highlight, inner-city evictions and the self-organization of homeless people produced conflicts that catalyzed the postsocialist institutionalization of social housing policies and homeless assistance. The "trickling down" of housing poverty to peri-urban and rural areas did not appear as a politicized issue in the early 1990s, but the situations it created had long-term effects in terms of both silent coping strategies and the politicization of poverty. The transformation of peri-urban allotment gardens into informal dwelling areas started continued

throughout the next decades and became a regular receiver of new residents pushed out by successive waves of housing crises. The concentration of postsocialist poverty, and especially the Roma poor, in rural pockets of underdevelopment became a recurring topic of social policy debates, and ultimately a main reference point for anti-Roma discourses promoted by new-right movements and the new-right Jobbik Party in the 2000s (Szombati, 2018).

Responses to Inner-City Housing Poverty and Homelessness: Self-Advocacy, Volunteer Social Work, and Professional Homeless Assistance

As described in Chap. 3, by the late 1980s, homelessness had already become the most visible and shocking aspect of housing problems. Effects of the transformation crisis—as described in the introduction to this chapter—only made the situation worse, while the cessation of police repression made homelessness starkly visible in highly frequented inner-city public spaces, propelling homelessness to the foreground of transitional urban politics. This section discusses three main types of actors involved in struggles around extreme housing poverty: affected people's own initiatives, professional social work activity by politically embedded civil society groups, and volunteer helpers.

From the abovementioned three groups, those actors who assumed a dominant role in the institutionalization of homeless assistance were professional civil society groups with strong connections to new political parties. Some of these initiatives involved former liberal intellectual dissidents who were active in civic groups addressing issues of poverty, and they later became important actors in liberal politics as politicians or professional policymakers. The Foundation for the Support of the Poor (SZETA) was the most emblematic of these groups. Péter Győri, a SZETA activist and a sociologist working on housing, was one of the main founders of organizations such as the Social Committee for the Homeless and the Shelter Foundation, which were civic initiatives responding to crisis situations and homeless people's own actions. They later became important models and transmission points for broader social policy programs.

Another part of professional civil society groups involved was charities with connections to the Conservative Party (Hungarian Democratic Forum) founded by the conservative wing of intellectual dissidents. Unlike liberal dissident discourse and activism, engaging with extreme forms of urban poverty such as homelessness or poverty linked to ethnic discrimination, as in the case of the Roma, was less evident in the conservative agenda. The social work profession, established after 1989, had stronger links to liberal circles and was in conflict with the conservatives who formed the first postsocialist government ("the problem of homelessness belonged to the opposition," Győri & Matern, 1997: 113). The most important partner in the field of homeless assistance for conservative governments, the Hungarian Maltese Charity Service church charity (Malta), was invited to form a partnership by the first conservative government in 1990 when it was unable to manage an acute shortage of allied professional organizations. (Other church charities also became progressively active in homeless assistance, including the Hungarian Evangelical Fellowship, led by a liberal dissident, Gábor Iványi.)

Promoted by professional civil society organizations, a complex system of homeless assistance evolved in the following years, involving shelters, drop-in centers, and social work programs. Homeless assistance became a legal obligation for larger local authorities, and the general issue of homelessness was shifted from the realm of policing to social policy (Misetics, 2017b). Both Malta and the Shelter Foundation's first projects became models for later social policies, and their founders built careers as policymakers and directors of institutions of homeless assistance and homelessness prevention in Budapest and nationwide. Changes in the political balance between their allied parties defined the development of these two branches of professional homelessness initiatives. The first wave of institutionalization in homeless assistance occurred under a conservative government, while Budapest was under liberal local government. As a result, Malta became more focused on rural and national-level institutions, while Budapest's institutional system became defined by the line started by Shelter Foundation, in collaboration with a liberal local government. Despite differences in political alliances, professional collaboration remained good between the two branches, shaping social policy across electoral cycles.

In addition to professional organizations, actions by people affected by housing poverty played a key role in politicizing the issue, creating the space for civic organizations to step in as negotiators. The founding of the Social Committee for the Homeless was a reaction to the initiative of a workers' hostel resident opposing the Budapest Municipality's plan for significant rent rises. This person, Tibor Ungi, became the only homeless member of the Committee. Later, with the support of the Shelter Foundation, he founded the newspaper *Fedél Nélkül,* written, edited, and distributed by homeless people (Győri, 2010a: 42).

Homeless people also staged demonstrations in 1989 and 1990, as a reaction to railway stations' decisions to close their gates for the night during winter. Former dissident intellectuals stepped in as mediators in negotiations with the municipality, and as (co)organizers of new, often short-lived interest groups (such as The National Front of the Poor, or the National Council of the Disadvantaged; Sebály, 2021). SZETA and Péter Győri played an important role in securing a former Workers' Guard barracks as a temporary home for the homeless people who in autumn 1989 protested the closure of Keleti railway station.

In the beginning, relations between homeless people and social workers were unclear in the management of the barracks (Győri (2010a: 36) quotes one of the inhabitants speaking to a social worker, saying, "What are you doing here?" (…) "On what grounds do you guys tell me when I can come in?"). Later, however, the barracks were established as the first official homeless shelter after 1989, run by the Shelter Foundation, an NGO founded by the municipality and professional civil society groups. Its daily operations were first supported by volunteers, then by part-time and full-time paid staff. Starting from this first shelter, the activity of the Shelter Foundation developed fast to include various branches of social work and a growing network of shelters integrated through a common agenda of social policy. From 1990, this process was helped by Péter Győri's work as a local government representative in the Budapest local council. By 1991, the Shelter Foundation took over managing entry into the municipality's workers' and nurses' hostels and started to use them for homeless housing—a process that involved conflicts with the municipality as well as the hostels' inhabitants. In 1993, under the professional leadership of Péter Győri, the Budapest Methodological Center for Social

Policy (BMSZKI) was founded as an integrated homeless service provider for Budapest, with the municipality to maintain it.

Malta's involvement with homelessness was also sparked by homeless people's actions. When railway stations again closed their gates in autumn 1990 and the situation started to become tense, the first conservative government reached out to Malta. This choice was motivated by Malta's good professional reputation (e.g., it took care of the temporary housing of East German refugees in 1989), its lack of obvious political involvement, and its Christian ideological background that placed it close to that of the government (Győri, 2010b: 133–135). Soon, with the support of the Ministry of Social Welfare, Malta set up its first homeless shelter.

Resistance by squatters to eviction was another movement by people affected by housing poverty that professional organizations joined in various ways. Poor families squatting in state apartments, usually of inferior quality, became frequent during the late socialist crisis of state housing. Evictions became widespread after privatization. As many of the urban poor in Budapest were Roma, the eviction of squatters also had an ethnic dimension. Roma organizations founded after the regime change put the issues of housing poverty, evictions, and urban segregation on their agenda (first in Miskolc by the Committee against Ghettoes, and then in Budapest by the Roma Civil Rights Foundation). SZETA and the Shelter Foundation regularly provided legal and professional advice and staged protests. One important—although unsuccessful—movement of common cause with the Roma Civil Rights Foundation was to oppose a law that criminalized squatting in empty local government apartments in 1999. Malta also gained its first homeless families' shelter by joining protests against the eviction of 22 Roma families in the 14th district in 1991. Seeking to avoid scandal and to get rid of the squatters, the local government offered the building to Malta (Győri, 2010b: 136–137). After the first shelters, Malta developed into a large civic provider that worked in partnership with the state, with a politically less controversial profile.

In addition to affected people and professional civic organizations, volunteers also played a significant role in the process of institutionalizing homeless assistance. Citizens assisted homeless demonstrations, and the first civic institutions of homeless assistance were largely built by unskilled volunteers. As Győri and Matern (1997: 123) put it: "Characteristically

enough, the marginal groups of the homeless were helped by relatively marginalized people. Some helpers, however, were social workers, sociologists, teachers, housewives, divorced mothers, and young people seeking a place to live."

One main characteristic of the institutionalization of homeless assistance that stands out in retrospect is that professional actors became dominant over volunteers and homeless people ("we made them into clients," Győri reflected on the formation of the Shelter Foundation (Győri, 2010a: 35)). Professional groups' strong political connections also implied that the institutionalization of homeless support was informed by the dynamics of party politics, although professionals maintained collaborations across political divisions. Reacting to these factors, the criticism of top-down structures of homeless assistance, as well as links between homelessness-related activism and party politics, assumed an important role in successive forms of contention.

Another notable factor that stands out in the long run is the structural limits that homeless assistance encountered in the overwhelming force of housing commodification and shrinking social housing policy. Writing in 2003, Péter Győri characterized BMSZKI as

> "an institution of a regime change where (…) the baselines of the new market economy have not been complemented yet by the guarantees of solidarity. (…) This placed BMSZKI (…) in a situation where it simultaneously has to answer the imperative not to let anyone freeze to death and face the problems of the masses who are losing their safe housing—without having the means, as a social care institution, to solve them" (Győri, 2003: 5).

An important aspect of these limitations were the tensions between homeless assistance as an insufficient measure to help the poorest, and its broader background in the housing access problems of low- to middle-income earners. This tension has already made themselves felt in the early process of homeless assistance formation. Those "nurses, teachers, boiler heaters or cleaners" (Győri, 2003: 44) who lived in the municipality's workers' and nurses' hostels and resented the hostels' being opened for homeless housing were part of those social strata. At the same time, the potential for a broader alliance between these forms of housing activists

was also signaled by the presence of low-income volunteers who engaged in homeless assistance initiatives. How struggles concerning the harshest forms of housing poverty relate to low- to middle-income earners' hardships in accessing affordable housing remained an important question in housing politicization in subsequent decades.

Participative Initiatives in Social Housing and Social Self-Build

In addition to the top-down professionalization tendency in social housing policies and homeless assistance, initiatives to provide solutions for housing poverty through participative solutions were also conducted by civil society and professional groups. Important alliances between social work professionals and people affected by housing poverty toward a horizontal management of social housing were formed in the seventh district in 1992–1993. These attempts only achieved limited success (securing up to nine apartments for families in need). However, the second, the Circle of Applicants for Social Housing, entailed an innovative progressive model whereby local government social workers helped social housing applicants to organize not only as a pressure group but also as a social housing agency. This agency was run in partnership with the municipality, with the participation of people in need of social housing (Sebály, 2021). Although short-lived, this model served as an important example of a participative model for social housing agencies.

In addition to conflicts over social housing and policy, civil society-based house-building programs started in the 1990s. Mostly aimed at the rural poor and (sometimes urban) large families, the Home and Homeland Foundation used the international model of Habitat for Humanity to help those in need by building houses, offering technical and financial help combined with self-build (also in Budapest). Rooted in former right-wing dissident circles, this initiative was connected to conservative politics, and it emphasized local popular traditions of house-building based on mutual help (kaláka) next to a need for active self-help by poor people themselves. In 1996, Habitat broke with Home and Homeland owing to its lack of transparency and to its connections with the extreme

right. Habitat established an official branch in Hungary. Habitat Hungary continued social house-building programs until 2008, when it turned more toward maintenance, finance, and policy work.

The Dissipation of Struggles Based on State Tenant Status: The Tenants' Association

One of the main forms of organization that addressed the housing problems of low- to middle-income earners in the regime change years was the Tenants' Association. Founded in 1988, the Association was formed to represent the problems of tenants in state-owned Budapest apartments, who faced mounting problems with maintenance owing to cuts in state funds that reduced the capacity of state maintenance companies (Győri & Matern, 1997).

The Association's membership grew to several thousand in a few months; it managed to win several legal cases and enjoyed relatively broad media success owing to the salience of the maintenance issue and a general atmosphere of dissent against socialist governance (Győri & Matern, 1997: 108–109). However, in the long run, its possibilities remained defined by the contradictions of market transition. In a general situation of lack of funds because of public debt pressure, late socialist maintenance companies were incapable of meeting tenants' needs even in the face of organized pressure. Instead, the problem of maintenance was eventually "solved" by externalizing it to tenants themselves by privatizing the apartments. As better housing units were privatized first, with the progress of the privatization process, the remaining state tenants consisted increasingly of those in poorer social strata. When facing the dilemma whether to continue to represent tenants and try to survive on a member basis where members are less able to pay membership fees, or rather to follow the interests of the most active members who now looked toward privatizing their own apartments, the Association decided to turn into a multiple interest representation group in the field of housing maintenance. This led to hardships in formulating a coherent agenda. Adding to that, the political alliances the Association formed through closed-door lobbying during the last years of the Kádár era backfired after the

regime change, when housing policy responsibilities were shifted between ministries as part of a struggle between old bureaucracy and new expert groups linked to new parties. As a result, the Association lost its status as interest representation partner for housing politics (Győri & Matern, 1997: 116).

A Long-Lasting Structure of Maintenance-Related Interest Representation: The Alliance of Housing Cooperatives

Another, more enduring organization that dealt with maintenance issues for low- to middle-income social strata during the regime change was The National Alliance of Housing Cooperatives. The Alliance was set up as part of the top-down process of creating housing cooperatives by the socialist state. As explained in Chap. 3, housing cooperatives involved a structure wherein the state provided plots, the national savings bank acted as investor and developer, and residents became owners of their apartments. The cooperative format was maintained as a nationwide top-down system of maintenance and interest representation. The National Alliance of Housing Cooperatives acted as the top coordination body of this system and was an official partner of the government in shaping housing policy.

While the number of housing cooperatives remained relatively stable in the decades following the regime change (as some were liquidated but others split), the Alliance has lost members (from 1200 cooperatives in 1990 to 800 in 2018, LOSZ 2018). The cessation of top-down funding shifted the economic burden of representation onto the shoulders of members, which created a vicious circle with the gradual erosion of the Alliance's special partnership with authorities. This situation also contributed to maintaining a hierarchical operation with relatively low participation by members and active expert representation at the top. Nevertheless, the Alliance remained a strong player in both housing and cooperative policy for about two decades after the regime change. Its influence was mostly exerted in closed-door negotiations with government bodies and other stakeholders, to which the Association was invited as the main

representative body and civil expert on housing cooperatives and later private condominiums (the legal form that most previous state tenant houses took after privatization), thus representing hundreds of thousands of households. Only after 1998, when the first Orbán government started to dismantle earlier systems of interest negotiation, did this position of the Alliance of Housing Cooperatives start to erode. After 2010, the supermajority Orbán government canceled the system of social consultation and introduced a new system of invitation-based "strategic partnerships." Even here, the Alliance's remaining influence and connections were sufficient to make it the only organization to receive a strategic partnership in the field of housing management and maintenance. However, by this point the partnership was reduced to an empty form: the Alliance could comment on policy plans, but its comments were rarely considered (LOSZ 2018).

In terms of housing privatization, a main issue from the perspective of the Alliance was that it was carried out through forming private condominiums instead of cooperatives. This allowed the state to sidestep the expertise and interest representation power of the then still strong cooperative network and outsource mounting maintenance costs to new owners, often without their knowledge:

> "There was an enormous interest in privatizing these [buildings degraded due to lack of funds for maintenance], so the state doesn't have to carry on the responsibility. (…) This meant that there was a sudden explosion in the number of condominiums in Hungary (…) due to more than 800,000 privatized apartments—and the state made use of the fact that these new condominiums didn't have any interest representation. Which turned out to be a great problem for the new owners, because it was only when the first general meeting of the first year arrived that they realized the extreme sums they were supposed to spend on maintenance and refurbishment, for which condominiums had no available funds. And by the time they realized this, the story was already over; there was no buyback obligation by the state." (LOSZ 2018)

By 2000, the Alliance of Housing Cooperatives decided to include the interest representation of condominiums, too, into its activities. This

boosted their membership to more than 1400 cooperatives and condominiums (LOSZ 2020). Besides providing welcome aid to its eroding influence, this move made the Alliance the largest organization addressing the problems of housing maintenance that have accumulated since the 1980s and swept under the carpet by privatization.

For a long time, the Alliance remained the most significant organized representative that dealt with housing-related problems of low- to middle-income earners. Although its main focus was on maintenance, its activity also extended to proposing new forms of housing access. Reflecting on the conditions of their constituency and inspired by examples from international networks they entered in the early 1990s, the Alliance worked out proposals for affordable rental cooperative housing, and from 1998, it attempted to introduce them into housing policy.

Mortgage-Based Homeownership: A Silent Challenge

As explained in Chap. 3, under the super-homeownership system created by privatization, acquiring a home became a challenge for new households. After the market freeze in the transformation crisis, reforms successfully established institutional frameworks for the private housing market. Some public funds were allocated to social housing construction and reducing utility prices, and some to savings benefits targeted at middle classes (Misetics, 2017a: 275). However, these measures did little to cover the unmet need for about 40,000 new apartments by the end of the 1990s (LOSZ 2018). The Orbán government's state-aided housing loans boosted housing lending for middle-income strata after 1998, causing a rise in new constructions, but the subsequent socialist government discontinued the loan subsidy program owing to lack of funds in 2004. The long-accumulated demand for housing loans in low- to middle-income groups contributed to a boom in risky foreign-currency (forex) loans in the second half of the 2000s, creating the conditions for a debt crisis after 2008.

The 2000s: The Mortgage Bubble and Housing Contention in Left- and Right-Leaning Anti-Neoliberal Movements

In terms of housing struggles, the most important development of the 2000s was the mortgage bubble that affected hundreds of thousands of households and grew into a national economic stability problem after 2008. Other manifestations of housing poverty and the housing access problem also invited various forms of contention. In the context of housing movements, a major new element was the rise of broader rightist and leftist movements that questioned the legitimacy of the postsocialist neoliberal system. These movements constituted important reference points for housing initiatives and a source of alliances for activists.

Social Urban Rehabilitation Efforts

While urban rehabilitation in the 1990s prioritized market-based development, the 2000s brought a reorientation of professional actors toward the inclusion of social aspects. This was due to increasing acknowledgment of the social effects of previous regeneration programs and to EU cohesion funds after Hungary's accession in 2004. As Jelinek (2019) explains, cohesion funds were conceived to counteract the polarizing effects of European neoliberalization and favored exactly the type of socially sensitive urban rehabilitation programs that Hungarian planners and sociologists favored at the turn of the decade. The Magdolna Program for inclusionary urban regeneration in the eighth district of Budapest was the first such program, becoming a national model for rehabilitation programs funded during the 2007–2013 EU period. While in the long term, the program's social aspect had limitations (owing to conflicts with conservative local governments as well as to market-based real estate appreciation) (Jelinek, 2019), its long-term involvement with social integration in the district created a base of locally embedded civic networks that assumed an important role in local oppositional politics by the end of the 2010s.

Real Estate Speculation

If the eighth district was the main example of social urban rehabilitation through the Magdolna Project, political scandals made the seventh district the most famous case of real estate speculation in the 2000s. This central district with many historical monument buildings in a dilapidated state was the site of the first urban rehabilitation program during the 1980s. After privatization, the contrast between its historical value and run-down state was particularly apparent in houses owned by the local government. During the 2000s, scandals erupted around the local government's handling of such buildings. In a series of cases, the local government withdrew maintenance to force out tenants and bring down prices, and then it sold buildings to companies connected to local government members at cheap prices. These assets were then sold to offshore companies and from them to foreign buyers (NOL 2008).

While many tenants were pushed out of the inner city by this process, the scandals bore less of a social than a party political character, with socialist mayor György Hunvald being sentenced to jail in 2008, and several liberal and Fidesz representatives also being investigated. ÓVÁS!, an association of planners, historians, and other intellectuals, stressed the loss of the historic core of the Jewish Quarter. Together with the National Office for Heritage Protection and Budapest's chief architect, they opposed the local government's rehabilitation plan that allowed the destruction of heritage buildings to make space for new investments. Despite their complaint, the plan was voted in by a majority of Socialist Party and Fidesz representatives (ÓVÁS!, 2008).

ÓVÁS! also supported another type of action that thematized the district's shady deals. Between 2004 and 2006, the squatter group Centrum occupied several buildings in the inner city, including the affected area of the seventh district. As an anarchist group embedded in the broader alterglobalization scene, Centrum framed occupations as efforts to open an autonomous space within the capitalist market. For the (relatively short) time of the occupations, Centrum operated the buildings as showcases of an alternative anticapitalist movement culture—from free meals and horizontal meetings to art shows and information distribution (Gagyi,

2016). Although Centrum symbolically sided with tenants against real estate speculation, and Centrum members' other activities involved solidarity actions with the homeless (like Food not Bombs! or the Night of Solidarity), their direct alliances primarily included intellectual groups like ÓVÁS!, alter-globalist activists, and NGOs, as well as cultural workers who supported the idea of squats owing to their experiences in Western capitals.

While Centrum's attempts to establish a culture of political squatting in Budapest were not successful, in the emptied buildings of the inner seventh district, several pubs appeared that used the squatter aesthetic as a means to achieve a cheap yet cool design. These were established by start-up entrepreneurs from the cultural scene, and they soon started to operate as busy cultural and nightlife centers (Csizmady & Olt, 2014). These "ruin pubs" of Budapest later grew into a major attraction for tourists brought in by newly established cheap airlines. In the face of this new influx of party tourism, the "ruin pubs" worked as a first wave of gentrification that soon grew into an unstoppable source of "overtourism" in the district (Smith et al., 2019). By 2021, the few large ruin pubs that remained from the 2000s era constitute a minority among a sea of commercial entertainment venues, hostels, and Airbnb apartments in the area. The transformation of the district is a continuous point of conflict with remaining permanent residents, while Fidesz-related companies' takeover of commercial spaces meets fading resistance from previous local entrepreneurs—many facing bankruptcy owing to pandemic-related lockdowns.

New Types of Homeless Advocacy: Man on the Street and the City Is for all

By the second half of the 2000s, a new activist group began to thematize the issue of homelessness as a political question. Inspired by the US tradition of community organization and embedded in a wave of urban activism connected to the alter-globalization movement, activists of the Hungarian branch of the international Humanist Movement funded the organization called Man of the Street in 2004. Working as an activist

group of 10–15 members, their aim was to break the issue of housing poverty out of the frames of charity, institutionalized homeless assistance, and social policy, and present it as a political issue that concerns all citizens (Udvarhelyi 2008). Aiming to educate participants to engage personally with political issues, Man on the Street's most successful event was a regular vigil held in a busy inner-city passageway, where homeless people and supporting activists spent the night together. In addition to political communication, the event's main aim was to create a situation where homeless and non-homeless people could spend time together and communicate.

Man on the Street wished to reclaim politics from the institutionalized realm of electoral politics, and engagement with homelessness from the institutionalized systems of social care and social policy. This stance, backed by the direct action focus of the 2000s wave of the alter-globalist movement, and in many ways similar to the dissident activism of late socialism, was taken by Man of the Street as a claim for renewal addressed to the social institutions built by former dissidents:

> "Man on the Street introduced a completely new framework and practice of civil participation when at our demonstrations average (and mostly young) citizens with no 'expertise' and without any obvious affiliation to any professional organization or political party started making demands toward all levels of government and the general public about an issue that had previously been defined strictly as a 'problem of the social worker'" (Udvarhelyi 2008: 160).

While Man on the Street represented a turn toward grassroots horizontal politics, it still operated on a middle-class base. In a significant move in 2009, Man on the Street activists together with homeless people created the organization The City is For All (Misetics 2017). This was not a unidirectional process initiated by Man of the Street activists, and theirs was not the only organizational expertise. As Gyula Balog, cofounder of The City is For All, affected by homelessness explained:

> "For 14 years, I was an activist organizer with Alcoholics Anonymous. I got to know Man on the Street in 2006, and when I understood that they are

> made up solely by intellectual youngsters, I told them to fuck off. Then in 2009 they found me again and proposed organizing something together. So, this is how The City is For All came together. (…) In socialist times, I used to work in agitation. I was a propagandist; I went to training sessions, I worked as a journalist, and basically I was doing community organizing my whole life, so this type of work suited me." (The City is For All 2018)

The core steering group of The City is For All consists of 30–50 people. With membership fluctuation, the organization has had hundreds of members over the years. The group has a policy of not formalizing its status legally. Its constitution aims to maintain a majority of homeless members and an internal organization where leadership roles are held by homeless people (Misetics 2009, Udvarhelyi 2012). One illustrative group policy following from that principle is that only homeless members can represent the group publicly. The City is For All's definition of the issue of homelessness is primarily political; it defines housing deprivation as a violation of the right to housing. In line with this approach, while it provides some forms of direct assistance, more typically it uses methods of protest such as campaigning, occupations, and anti-eviction chains to support its political demands.

Since 2009, The City is for All has grown into one of the most influential activist organizations in the postcrisis waves of progressive activism. Throughout the 2010s, it created a strong network of volunteers and allied organizations and has spawned a series of sister organizations by institutionalizing particular directions of its activities. These organizations are Street Lawyer, a group of lawyers providing legal counseling and representation; the From Street to Housing Association, an NGO that collaborates with local governments to renovate run-down social housing units and uses them to house homeless families and which operates a social housing agency and temporary work agency for homeless people; the School of Public Life, which offers training in activism and advocacy across the country; and Living Independently—In a Community, a grassroots disability rights group (Udverhelyi 2018: 5–6). Through its campaigns and by broadening its alliances, The City is For All became a central actor in the new left political scene that started to develop during the 2000s. Both its claims for housing rights and its model for

community self-organization became important inspirations for opposition politics after 2010.

Debtors' Organization during the Forex Mortgage Crisis

By 2009, hundreds of thousands of families who took up foreign currency-denominated (forex) loans in Swiss Francs during the 2000s saw their monthly budgets destabilized by the sudden spike in their installments caused by the sudden appreciation of CHF versus HUF—a situation made graver by the depreciation of their houses as collateral owing to the freeze of the housing market. Soon, debtors started to organize into information groups to learn about the financial and legal conditions of their situation and to find ways to resolve it. While some groups continued information sharing and mutual support (Chamber of Debtors1, 2018), others initiated collaborations with lawyers over a growing number of mortgage-related court cases (Chamber of Debtors 2018, T. A., 2018, Kásler, 2016), or organized street demonstrations and actions against evictions. To express their demands in political form, most of these groups relied on the vocabulary of nationalist anti-neoliberalism, which by this time had become the dominant framework for expressing popular grievances in the face of postsocialist neoliberal politics.

In its 2010 election campaign, the issue of forex debt was merged into Fidesz's political narrative of a "national freedom fight" against foreign powers and particularly against financial capital. After the elections, helping forex mortgage crisis victims resist foreign banks became a political message by which the new supermajority Fidesz government continued to address the social grievances previously voiced by new-right movements. In addition to consultations with the Hungarian Banking Association, the government conducted public consultations with representatives of debtors' advocacy groups such as White Chimney Sweepers, Home Defenders, and the People's Financial Supervisory Authority (Index 2009). When communicating the preparation of debt crisis measures after 2010, Viktor Orbán himself used language similar to that of

debtors' groups, claiming that those who took forex mortgages were "deceived" by the banks (Napi Gazdaság, 2011). In practice, however, as explained in Chap. 3, the measures served elite and upper middle-class interests, and debtor groups soon found themselves in a position where they needed to oppose a government that spoke their own political language.

Plans for Rental Housing Development

Addressing another aspect of the problem of housing access for low- to middle-income households—the same problem from which the forex debt crisis emerged—the Alliance of Housing Cooperatives worked throughout the 2000s to integrate its proposals for rental housing into broader collaborations with successive Socialist–Liberal coalition governments. The Alliance employed its knowledge of international cooperative rental models and its expertise in Hungarian cooperatives and condominiums, including issues of maintenance, energy efficiency, and social policy aspects such as rental subsidies (LOSZ 2018). Other expert groups were also included in the process, examining the implications of demographic projections, financing, industrial structure, local production of construction materials, or issues of labor supply such as professional training. This complex strategy for housing construction, which included rental housing, was abandoned in 2009 owing to the financial crisis and the political delegitimization and removal of socialist Prime Minister Ferenc Gyurcsány.

After 2010: Housing Struggles in the Orbán Regime

The two most visible conflicts in housing struggles after 2010 developed in the aftermath of the forex mortgage crisis and the government's criminalization of homelessness. Meanwhile, a new boom in the housing market after 2015 produced a spike in real estate prices, which renewed the pressure of peripheralization on the poor and created growing

dissatisfaction among middle-class youth. In terms of movement context, struggles around housing poverty and middle-class housing problems were connected to both new left and opposition politics throughout the opposition movements of the 2010s and became central issues in the 2019 local elections.

On assuming power, Fidesz started a reorganization of the economy in favor of a state-based national oligarchy. Its symbolic politics still honored the discourse of the new-right anti-neoliberal movement wave of the 2000s, but the effect of its practices was to limit and fragment new-right movement organizations and political structures. This shift effectively stifled the voices of groups that had previously politicized social grievances in a nationalist anti-neoliberal framework. This dynamic also affected forex debtors' groups. Meanwhile, Fidesz stepped up anti-poor, anti-migrant, and anti-minority politics as a means to reinforce the views of the Hungarian majority that its governance benefits. The criminalization of homelessness was part of this tendency.

Forex Mortgage Debtors' Advocacy after 2010

In the early years following its electoral victory in 2010, Fidesz presented its debt management program as a process that would save Hungarian borrowers from "unfair conditions" set by foreign banks and Socialist–Liberal governments. However, as explained in Chap. 3, in practice its measures served to restabilize the economy and the banking system, and gain space for national capital in banking. Debtor groups soon started to criticize the measures for their lack of effective help, and later remembered their role in Fidesz's political campaign with bitter disillusionment (Baranyai 2018: 59–60). Jobbik, an opposition party with strong connections to former right-wing movements that also had social demands, expressed its support for debtors in the form of speeches, participation in anti-eviction live chains, and by providing institutional help such as organizing a parliamentary hearing for debtors in 2012. However, facing a supermajority government, Jobbik was unable to provide debtors with effective help, and its support later came to be seen by many debtors' advocates as mere electoral rhetoric.

The main institutional channel through which debtors could contest their situation was litigation, which became the main front of their struggle. Debtors filed around 60,000 lawsuits between 2013 and 2016 (Portfolio, 2017). As most debtors lacked expertise in the financial and legal complexities of forex mortgaging, the first movement leaders to emerge were typically debtors who could effectively interpret and contest their situation. While Csizmady et al. (2019) found the most common education level among debtors to be vocational school, our interviews confirm Szabó's (2018) observation that leaders are typically small entrepreneurs, administrative personnel, or (often first-generation) professionals. Leaders often achieved their status through their own legal cases against banks, which became encouraging examples for others. Over time, experts who did not have forex loans themselves—lawyers, judges, and some politicians—also joined the struggle. Lawyers formed groups with shared experience of cases and collaborated in trials. As a lawyer working for banks in the first half of the 2010s, Lajer (2019) mentions that coordination among debtors regarding litigation far superseded that between banks. At the same time, instances of irrelevant or false legal advice as well as profiteering by selling clients standard plaint services were also present (Kuti 2019, T. G., 2018).

The structure of the movement consisted of small groups organized around different leaders. Intergroup politicking, including self-serving competitions between leaders, maintained long-term fragmentation in the movement. The number of actively engaged members in the groups remained small, rarely exceeding ten, while their social media groups reached several hundred. The largest demonstration, organized by Árpád Kásler, a debtor who obtained the first favorable ruling against a bank, reached 10,000 attendees in 2013, while most demonstrations remained within several thousand or hundreds. However, what is notable in contrast to post-2010 protests is that debtors' demonstrations spread across municipalities and smaller cities across the country and were not limited to the capital.

The path of debtors' litigation was effectively cut by a series of Supreme Court rulings and following legislation in 2013–2014, by providing a retroactive legal definition of forex lending that annihilated debtors' main arguments against the legality of loan contracts. They defined the debtors'

intent as a desire to take greater risks for cheaper loans (thus negating the argument that banks provided insufficient information on risks) and introduced the possibility to correct contracts retroactively by eliminating extra costs unilaterally imposed by banks (thus dismissing the argument that exchange rate charges and interest rates unilaterally imposed by banks were unfair and contracts thereby invalid). After the first forex loan law, 13,000 debtors' lawsuits were closed. After the retroactive redefinition of the borrowers' intent in forex contracts, most remaining debtors' suits out of the around 60,000 started since 2011 were lost (Madari 2018).

As explained in Chap. 3, the debt management measures that were introduced based on this legislation (mainly the recalculation of debt based on Central Bank medium rates and the conversion of forex debt to forint) helped wealthier debtors and aided domestic actors to gain a larger share of the domestic financial market but provided little help to low- to middle-income debtors in arrears. After the Forint conversion, the government communicated that the forex debt problem had been solved. Remaining problematic debts were purged from banks' portfolios through outsourcing to debt collection companies. In this context, some lawyers sought solutions by appealing to the European Court of Justice. Debtors' activist groups continued their self-help and protest actions in an atmosphere of growing fatigue and desperation. After the unfavorable Supreme Court rulings, their protests targeted government buildings, banks, and bailiffs' offices as well as the homes of powerful figures of the political–economic regime such as Viktor Orbán or Hungarian bank CEO Sándor Csányi (Index 2013, Ittlakunk.hu, 2013, Krónika 2016, Kuti 2019).

While marginalized in Fidesz-dominated media, debtors' protests were also ridiculed in liberal opposition media for their protest style and lack of financial expertise. They were also described as a threat due to the extreme political right's support for their cause (444.hu, 2013; Index, 2010). Faced with legal and political obstruction and slowed by members' economic hardships, debtor activism lost heart and was reduced to the most active core of the remaining groups. For the parliamentary elections of 2018, most of these groups entered an alliance called the Chamber of Debtors. Although this was the largest alliance in their history, its outreach was limited by individual groups' small size and low mobilization power; its inauguration demonstration only amounted to a few

hundred people. In an attempt to turn to political means after other forms of struggle were rendered ineffective, the Chamber of Debtors reached out to all opposition parties and asked them to sign their proposals.[1] After Fidesz's supermajority victory in the 2018 elections, this political wing of the Chamber was discouraged. Some members continued to work through other means, including new collaborations with the Socialist Party and (so far unsuccessful) attempts to reach out to the European Parliament to make the forex debt issue part of the EU's anti-corruption investigations of Hungary.

While debtors' groups produced a significant volume of bottom-up expertise on their situation (Kiss, 2018), their struggles remained marked by a strong discrepancy between the levels of expertise drawn on by banks and regulators and those available to affected debtors. In addition to existing power differences, this discrepancy also highlights a lack of alliances with high-level critical expertise, which differentiates these struggles from other post-2008 anti-debt movements, such as the Croatian Frank Association (Rodik, 2015), the Spanish Platform of Mortgage Victims (Sabaté, 2016), or the international Change Finance movement. Apart from the fact that better-situated debtors (to whom higher-level expertise was more readily available) were helped by debt management policies and thus were not motivated to engage in conflict, this lack of alliances was also due to political factors. Despite some attempts to build connections with debtors' movements—the Hungarian Social Forum was part of the initial coalition around Home Defenders, the student movement HaHa organized an Occupy event together with some debtors' groups, and The City is For All participated in Debtors' Chambers' meetings—leftist groups were discouraged from forming such coalitions by right-wing rhetoric, the focus on homeownership, and debtors' resistance to taking on homelessness as their own issue. Meanwhile, liberal experts and civic initiatives who engaged with the debt crisis considered forex debt to be an unfortunate but legal construct and instead focused on helping debtors to regain their capacity to pay.

[1] The proposals included a ban on evictions, the withdrawal of forex loan laws, making housing a constitutional right, and several proposals for institutional changes that could reduce the risk of debt crises (Adóskamara 2018).

The Criminalization of Homelessness and the Inclusion of Housing Poverty Struggles in Opposition Politics

As explained in Chap. 3, in 2010 the Fidesz government entitled local governments to ban homeless people from designated areas. First applied in the eighth district of Budapest, this law was soon complemented by Budapest Municipality, which introduced a ban on sleeping in public spaces in 2011. Large civic organizations working in homeless assistance, social policy experts, and The City is For All condemned the criminalization of homelessness and called for social measures to ease housing poverty instead. The most visible action was an occupation of eighth district mayor Máté Kocsis' office in November 2011 by The City is For All and their allies. Occupants were evicted and charged with misdemeanors, but the event was largely publicized. Kocsis rejected demonstrators' claims, stating that they wanted to let people sleep on the street while the municipality sought to offer them solutions and was spending on new shelters—a reference to the program on new shelters with detention functions mentioned in Chap. 3 (Index, 2011).

In December 2011, parliament made living in public spaces illegal nationally, and prosecutions, including the issuance of fines, started against thousands of people (Udvarhelyi, 2014: 823). The City is For All and its allies organized demonstrations and petitions, pressuring the Constitutional Court to reject the law. As explained in Chap. 3, the Constitutional Court ruled that punishing the homeless for being homeless is unconstitutional; but in March 2013, an amendment to the constitution was passed by the supermajority government that allowed bans on living in public spaces, making Hungary the first country to constitutionalize the criminalization of homelessness (Udvarhelyi, 2014). The City is For All, along with human rights lawyers' groups and other allies filed a case against anti-homeless legislation at the European Court of Human Rights, continued to monitor legal actions against the homeless and organized petitions and calls for action nationally and internationally.[2] While these efforts could not change the anti-homeless regulation

[2] In 2012 and 2013, UN special envoys condemned the criminalization of homelessness in Hungary. In 2013, The City is For All participated in a hearing at the European Parliament, repre-

that had been written into the constitution, they achieved several results. The City is For All won a court case against the demolition of homeless people's shacks in 2014, creating a precedent that reduced the number of demolitions in subsequent years. It also collaborated with the Budapest Police in reducing anti-homeless discrimination in identity checks (The City is For All 2017). In 2017, The City is For All's data showed that although the law on rough sleeping as a misdemeanor was still in place, it was no longer enforced (The City is For All 2017).

In 2018, a further aggravation of anti-homeless regulations was introduced into the seventh modification of the constitution, which made living in public space a misdemeanor punishable by incarceration. This time, the Constitutional Court accepted the measure, despite the Shelter Foundation reporting that shelters operate at full capacity nationally and cannot provide new placements (Habitat 2019). While the new measure did not mention shacks, police had been patrolling and distributing leaflets to people living in shacks before it came into force (Kovács, 2019). Several professional groups, from lawyers, social workers, and psychologists to medical doctors expressed their opposition to the law (Merce.hu, 2018). Social policy experts and human rights lawyers expressed their opposition to a new court practice whereby homeless people were only allowed to attend their own trial through a video call from the prison (Győri, 2018). Even though earlier established differences in terms of political alliances were apparent in professional civic organizations' reactions, their condemnation of the constitutionalization of anti-homeless legislation was unanimous. Miklós Vecsei, president of the Hungarian Maltese Charity Service, also spoke against it (HVG, 2018). In response, Fidesz communication grouped Vecsei together with prominent professionals in homeless assistance such as Péter Győri or Gábor Iványi, who were sympathetic to liberal politics. "They all came from the fake civil society organizations and thinktanks controlled by the liberals, promoting neoliberal economic philosophy and social policy," claimed an article in the government-backed daily Magyar Idők (2018), which also called these organizations "a Marxist group."

sented by a homeless member. In 2014, allied organizations from 14 cities over the world organized demonstrations against anti-homelessness laws (The City is For All 2014).

Data gathered by the Shelter Foundation and The City is For All showed that anti-homeless legislation kept affected people away from frequented areas (and thereby out of the reach of the remaining social services), yet this did not reduce the number of people living on the street, owing to the continuing lack of social housing and the bad conditions or low accessibility of shelters. Social workers and human rights lawyers monitoring cases of police warnings signaled that the prevalence of such cases dropped after the first weeks, which reinforced the understanding that the measures were primarily for intimidation and political communication. Police officers ordered to perform anti-homeless actions also often did not support the idea of punishment instead of social help (Kovács, 2019, The City is For All 2018).

Besides its struggle against anti-homeless regulation, The City is For All continued to work on other planes too. Between 2009 and 2017, it provided consultancy to hundreds of people affected by housing poverty, impeded hundreds of evictions, and reached favorable court decisions in several cases where children were taken from their families because of housing poverty. In 2016, it started a campaign for public toilets in Budapest (The City is For All 2017). Between 2017 and 2019, it worked with tenants threatened by eviction in a tenth district neighborhood, reaching an agreement in the cases of five of the six families it supported (Sebály, 2021: 32).

The City is For All also played an important part in putting housing at the center of opposition politics by the end of the 2010s. Its yearly Walks for Housing increasingly involved middle-class constituencies pressured by the new boom in housing prices. In the run-up to the 2018 parliamentary elections, The City is For All signed an agreement of support with all opposition parties except Jobbik over its housing program.[3] It also stepped up as a highly visible actor in post-2010 demonstrations against the Orbán regime. While demonstrations were dominated by liberal middle-class constituencies, members of The City is For All promoted

[3] The program's six points were the constitutionalization of the right to housing; the re-regulation and expansion of state-supported rental housing; the introduction of a national subsidy for utility costs and debt reduction; the re-regulation of the private rental sector to make it more secure and accessible; the institutionalization of the right to housing of families with children; and the decriminalization of squatting and homelessness (The City is For All 2017).

a political agenda focusing on social rights and citizens' self-organization. In 2017 and 2018, The City is For All supported the campaigns of independent candidates (one of them was Péter Győri) in interim local elections in the eighth district. At the 2019 local elections, The City is For All's cofounder Éva Tessza Udvarhelyi joined the team of eighth district independent candidate András Pikó as head of campaign. In this work, she drew on her experience of the two interim election campaigns, her background in community organizing, knowledge sharing with the international municipalist movement, as well as the embeddedness of local civic networks facilitated by the Magdolna Program. Among other opposition candidates, Pikó won, in large part because of the unanimous political support guaranteed by the unified 2019 opposition coalition. However, his was also the success of a community-based campaign, relying heavily on direct voter contact and involving civic volunteers next to campaign workers (Udvarhelyi, 2019). At the same 2019 local elections, The City is For All also supported the successful campaign of Budapest opposition mayor candidate Gergely Karácsony. Its 2019 Housing March was the main campaign event in which the issue of housing was a central feature of Karácsony's agenda. After the elections, Udvarhelyi stayed to work with the eighth district local government on community organizing, while another The City is For All cofounder, Bálint Misetics, joined Karácsony's office as chief adviser on social and housing policy.

A New Real Estate Boom after 2015: Struggles and Silences

As explained in Chap. 3, the second half of the 2010s brought a new real estate boom, owing to favorable state policies as well as a new wave of international investment, and the spread of Airbnb apartments in Budapest central districts serving a new state-aided boom in tourism. The resulting spike in real estate and rent prices brought a new wave of peripheralization of lower income households—from middle-class buyers turning to lower-quality central districts to low-income groups being pushed to substandard urban or peri-urban informal housing.

Conflicts over the Peripheralization of Housing Poverty

Besides serving as a national model for anti-homelessness policies and contestations, the eighth district was also one where the new real estate boom produced the sharpest increase in prices. This was attributable both to a new middle-class inflow and to the stepping up of large-scale urban regeneration projects such as the Corvin redevelopment project that had been stopped by the 2008 crisis and the Orczy Quarter, a new state-backed development project around a new campus of the National University of Public Service (Czirfusz et al., 2015). These developments reinforced the concentration of urban marginalization in pockets of low-quality housing, which has continued since the 1970s (Ladányi & Virag, 2009). The Orczy Quarter project was especially sensitive in this context, as it directly targeted an area with a high density of poor Roma households and it was presented by Máté Kocsis' local government as converting the district into a "university town" instead of "a ghetto full of criminals" (Kocsis 2012, quoted by Czirfusz et al., 2015: 70).

Two residential blocks housing poor families in the neighboring 10th district became an arena of conflict in this process. These blocks in Hős Street bore the mark of previous waves of poverty peripheralization as well as of newer eighth district policies by which Máté Kocsis's administration forbade social assistance for drug addicts and then "cleared" the eighth district of drug users using police force. Drug dealers and users started to use Hős Street buildings, and the street became a symbol for poverty and crime. In 2017, the mayor of the 10th district requested government assistance in demolishing the Hős Street blocks. From the funds it received, the local government offered residents compensation that was insufficient to buy even low-quality Budapest apartments, threatened them with eviction, and signed a plan to dedicate a significant amount of funds to building a fence around the blocks, equipped with live surveillance, to control drug-related crime. This caused widespread uproar, from social workers, opposition politicians, and Roma rights organizations to debtors' advocates. In contesting the plan, Hős Street inhabitants were assisted by an association founded by social workers that

has worked in the area since 2014. In 2019, the inhabitants refused to accept the compensation payments for their apartments, and in February 2020, they achieved a favorable court decision whereby the sports complex to be built in place of their homes did not constitute a public interest investment that could justify their eviction (Népszava, 2020). However, in March 2020 the Counter Terrorism Center was granted government funds to demolish the blocks and transform the area for its operations complex (Index, 2020).

New Initiatives for Cohousing, Cooperative Housing, and Social Housing Agencies

Housing pressures increasingly felt by middle-class renters were expressed not only in support for The City is For All's Walks for Housing or opposition candidates' housing programs but also in a proliferation of new middle-class initiatives concerning various models of cohousing. In 2018, we interviewed people engaged in seven such initiatives in Budapest, six of which involved people already living together. The initiatives ranged from students' or young adults' groups to cohousing projects for the elderly, a temporary community house for divorced mothers, and an initiative for rental cooperatives that aimed to go beyond cohousing and become a scalable model of accessible housing (Cohousing, 2018). Another initiative by a foundation and started in 2016 is a cohousing home for young healthcare workers, in response to the gap between their wages and housing prices (Bíró Alapítvány, 2020). Community Living Hungary, founded by a group of architects, works to popularize the idea of cohousing and facilitate the organization of housing communities.

While all these initiatives share an ambition to go beyond temporary solutions of room rental and combine reductions in housing costs with the social and ecological gains of collective dwelling, there is a difference between those seeking to enhance middle-class options at a certain point of the life course and the rental cooperative initiative that conceives its project in terms of the larger aim to decommodify housing. This project belongs to an alliance between professional organizations and cooperative initiatives that have proposed financial and institutional models for

scaling rental cooperative housing in Hungary (Jelinek & Pósfai, 2020). The model is intended to create accessible rental housing for groups with stable but low incomes and reduce the exposure of housing needs to speculative markets. In addition to grassroots organizing and consultancy collaborations with authorities, the rental cooperative project includes collaboration with unions. Following international examples of housing cooperatives started by unions, this work aims to connect workplace advocacy by promoting worker-owned and controlled nonprofit housing solutions.

Targeting rental needs of those in lower income strata, Habitat Hungary and the Metropolitan Research Institute drafted a proposal in 2013 for a social housing agency to allow the use of privately owned empty apartments for accessible rental housing (Hegedűs & Somogyi, 2013). An architects' professional association, the Association for Home Building (TLE) has emphasized the importance of rental building since 2015 and produced a program for a public benefit rental building model in 2019 (TLE, 2019). Habitat Hungary has campaigned against the rental housing black market and for an accessible rental market through regulation, tax benefits, and nonprofit housing associations since 2017 (Habitat, 2020).

Opposition successes in the 2019 local elections created new possibilities for collaborations with local governments on proposals for accessible rental housing. In partnership with the From Streets to Home Association, the local government of Budapest's first district initiated a social rental agency in 2020. Placed in one of the most expensive districts of the capital, the program primarily targeted public workers employed in the districts whose wages did not allow buying or renting close to their workplaces (Telex, 2020). Besides state rentals, the program aims to involve owners whose apartments are empty, either because they cannot invest in renovations or because they do not have the capacity or interest to rent them out. In March 2021, From Streets to Home together with the Metropolitan Research Institute initiated a municipality-wide program along the same lines. These plans collided with a bill proposed by the governing party that would have obliged local governments to privatize their housing assets. This move, interpreted by opposition commentators as motivated by the interests of prominent government-backed

figures to keep or gain access to first district spaces at a favorable price, could have blocked plans for the social housing agency and further aggravate the housing crisis (Civilizáció, 2021). From Streets to Home and allied organizations carried out a broad campaign to resist the bill. In the end, it was enacted in a softened form, and the Constitutional Court ruled even this unconstitutional (Sebály, 2021), so work on the social housing agency could continue.

Next to civic and professional groups, the issue of rental housing was also flagged by government and market actors. In early 2020, the government announced a new housing program to facilitate the revitalization of rustbelt areas and the building of accessible rental housing. Despite plans for rental housing have been reduced in favor of apartments for sale, by 2020 the need for rental housing had become a prevalent topic owing to market actors recognizing increasing demand as well as to the effects of the pandemic. A major business conference on housing, organized by the financial newspaper *Portfolio* in September 2020, focused on rental housing, including accessible rental (Portfolio, 2020).

New Context: Opposition Local Governments and the Covid-19 Pandemic

After the 2019 local elections, the new Budapest mayor Gábor Karácsony halted evictions from flats owned by the municipality and together with several local governments won by the opposition party (such as the eighth district) removed local anti-homelessness regulations. Political gestures over homelessness soon became an interface for political conflicts with the government. In personal attacks against opposition local government leaders, government-backed media claimed that they supported sleeping on the street or that Karácsony was assisted by The City is For All and George Soros to establish homeless shelters in Fidesz-majority districts to attract leftist votes for the 2022 elections (HírTV, 2020a). References to crime, garbage, and homeless people living in public spaces became a recurrent topic of campaigns against opposition local governments (HírTV, 2020b). Local conflicts, like the refusal of the mayor of district

23 to allow The City is For All's sister organization, From Street to Housing, to set up a mobile home were also framed in terms of this political conflict, the district's mayor arguing that locals did not want homeless people in their neighborhood (Napi.hu, 2020). In another case, a homeless shelter operated by Gábor Iványi's Evangelical Fellowship church was threatened with closure after the state took the Fellowship's church status and subsequently cut state funds for its social operations. While opposition groups started a public campaign in support of Iványi, Fidesz media framed the conflict as being about liberal politics instead of a social issue (e.g., Origo, 2020).

Another issue where the context of new opposition local governments and the effects of the Covid-19 pandemic intersected was the re-regulation of Airbnb rental apartments. Re-regulation was motivated by the effect of the pandemic on the tourism and hotel industry, a sector where companies with government ties are very active. Reacting to a request by the Hungarian Hotel and Restaurant Association, the government's tourism agency proposed regulation of short-term apartment rental. The government supported the proposal but outsourced decisions to local governments. This came at a time when many Airbnb apartments stood empty or shifted toward cheaper long-term rental because of the pandemic, contributing to a fall in rental prices especially in central districts (Merce.hu 2020). The regulation of Airbnb had also been part of Karácsony's agenda—a point promoted by The City is For All and chanted in slogans at the Walk for Homes that contributed to Karácsony's campaign. Together with other new left organizations, The City is For All initiated a campaign for regulations to prioritize social housing needs. Karácsony's mayoral office organized hearings where all stakeholders were present and emphasized the effort to reach an understanding that serves the public interest. In the end, Airbnb's own lobby groups proved stronger and hindered any decisions that would harm their interests.

As the examples mentioned above show, through opposition successes at the 2019 local elections, connections between housing issues, opposition movements, and opposition party politicians were strengthened. On the one hand, this provided more scope for experimentation (as in the case of the social rental agency) and raised the profile of political campaigns by housing groups (as in the case of the anti-Airbnb campaign).

On the other hand, it also allowed for electoral logic to dominate housing issues—as seen in the thematization of homelessness in terms of a political conflict between the conservative government and the liberal opposition. Meanwhile, although pandemic effects temporarily reduced rent levels in the capital, and a nationwide moratorium on household debt was imposed as a pandemic measure, continuing market and state investments in real estate and urban regeneration projects signaled a new wave of urban commodification. Next to the plan for rustbelt development, a primary example of this new wave became the "Student City." A campus development project that was originally planned by the state-backed domestic construction industry, this plan became the target of campus development for the Chinese state-owned Fudan University, financed in large part by Chinese loans (Daily News Hungary, 2021). Here, too, controversy over the Fudan campus became a campaign topic in the 2022 elections, with criticisms of the plan dominated by the logic of opposition politics. In the campaign, symbolic opposition in terms of the East–West geopolitical binary or of Chinese companies versus the "Hungarian economy" overshadowed potential critiques of labor relations or the oligarchic structure of the plan, even for the new leftist movements involved in the opposition alliance. Similar to the new politicization of homelessness, or the Airbnb campaign that remained on a symbolic plane, the Fudan controversy also signals a situation where the stakes of political campaigning in the face of the 2022 elections overshadow closer engagement with specific interest positions in housing issues.

Conclusion: Multiple Actors and Field Transformations

As other observers have previously remarked (Sebály, 2021), the postsocialist history of housing movements in Hungary remains marked by fragmentation. In the framework of the structural field of contention approach proposed in this book, this chapter interpreted this fragmentation as a situation where relatively constant areas of tension—housing poverty and low- to middle-income households' housing access—are

politicized at different movements by different groups embedded in various alliances and political frameworks. It also marked areas of political silence—such as that on the peripheralization of housing or the mortgage boom in the 2000s—as significant in how tensions play out over time. In the relationships between actors, the chapter identified silent parallelisms as well as explicit alliances and conflicts. It showed that in instances of politicization, similar tensions could be associated with different political views and alliances, as it could be with liberal or conservative homeless assistance systems in the 1990s or blocked communication between debtors' groups and leftist housing activists in the 2010s.

In a historical overview, the chapter traced major transformations of the field of housing contention that reorganized actors' positions and generated new types of engagement. In the 1990s, such were the intensification of housing poverty and problems of those in low- to middle-income social strata related to maintenance and housing access, to which new initiatives for homeless assistance, struggles around social housing, and the formation of tenants' and cooperative associations were responses. In the 2000s, examples included the piling up of risky forex mortgage debt in low- to middle-income households and the appearance of a new generation of middle-class activists who questioned previous models of social policy and built new models of housing poverty-related advocacy. After 2008, the bust of the forex mortgage bubble and the new conservative supermajority government set the context for a new constellation of housing struggles. This was marked by the parallel struggle of forex debtors and increasing collaboration between leftist housing activism, middle-class opposition demonstrations, and progressive opposition parties. Chapter 6 reviews how the trajectories of housing movements across these transformations relate to the Romanian case, and what a comparison between the two field constellations can tell us about the potential uses of the structural field of contention approach.

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5

Housing Contention in Bucharest

Like the previous chapter, this one follows the main areas of housing tensions—housing poverty and access for low- to middle-classes—and the mobilizations linked to them. It follows these tensions across Romania's first two decades of post-1989 privatizations, the period of post-2008 crisis management, and the start of a new growth cycle in 2015.

As the following sections show, the forms of politicization and expression of these tensions by different groups in Bucharest transformed across time, reflecting tumultuous political changes at the national level that were much more unstable than in the Hungarian case. Beyond the two main areas of housing tensions, the chapter emphasizes the changing dynamics of political alliances across hierarchies of housing conditions from severe forms of housing poverty at the bottom to shifting positions for fragmented low- to middle-income groups and for middle- to high-income groups interested in residential investments.

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_5

Responses to Privatization and Lack of Housing Access Prior to the 2008 Crisis

Homelessness as a Silent Aspect of the Field

With the regime change in 1989 came the privatization of state housing, the liberalization of utility costs, privatization of state companies, and successive waves of layoffs. In this context, many low-income households became unable to cover rising utility costs and private market rents, which also led to loss of homes and evictions. As Chap. 3 showed, this process was coupled with the difficulty of accessing social housing. Thus, tens of thousands of households were evicted (Blocul pentru Locuire, 2019), pushed into severe poverty at the edges of large cities such as Bucharest or in rural areas (Stănculescu & Berevoescu, 2004; Fleck & Rughiniș, 2008), or forced to build informal housing as the only affordable housing option (Berescu et al., 2006). These structural tensions between housing needs and privatization leading to severe poverty were primarily addressed through the charity work of humanitarian and religious NGOs that emerged in the early 1990s. These tensions were framed as a humanitarian crisis in the early 1990s, when homelessness became visible in large cities. Foreign-sponsored charities—for example, the French- and Italian-sponsored SamuSocial and Parada in Bucharest as well as Save the Children—dominated the field. Unlike the situation in Hungary, homelessness support was thus almost entirely subsumed to charity work, offering mobile medical assistance, daycare centers, and a few night shelters. Meanwhile, the decentralized state authorities retreated, offering very few night shelters around the entire country (Florea et al., 2015c).

Since then, homelessness has remained a silent aspect of the field of housing contention, with no political mobilization of the homeless and no organizations with homeless people as representatives alongside social work professionals. But the issue is voiced publicly during conflicts surrounding evictions when evictees oppose being expulsed from their homes and made homeless. Much more often, homelessness is addressed by individual households through occupations of empty houses or

informal buildings on empty plots on the outskirts of cities (Florea et al., 2015a; Blocul pentru Locuire, 2019). In and around Bucharest, many plots left empty by those who benefited from property restitution awaiting more profitable periods to build or sell have been occupied by people in need. Opposition to evictions, occupation of empty houses, and building informally on empty plots are all aspects of explicit or silent struggles against (temporary) homelessness. They were all voiced later in the housing rights struggle.

Informal housing remained a silent aspect of the field of housing contention for a long time. According to estimates based on 2001 census data, about 900,000 people at the national level lived in informal arrangements in rural areas, urban peripheries, and inner cities (Berescu et al., 2006). This meant hundreds of thousands of people living in self-built shacks, small houses, and self-refurbished empty buildings on properties they did not own and had no authorization to inhabit or build. Diverse areas of informal housing, ranging from a few shacks to groups of over 100 people in small homes, existed and remain today near the outskirts of Bucharest.

Household Debt as a Silent Challenge

As discussed in Chap. 3, household bank lending penetrated Romania later than in Hungary, due to the later and slower privatization of banks. It reached a smaller proportion of the population before the 2008 crisis and was accessible mostly (although not exclusively) to middle- to higher-income households. In 2005, out of a total population of about 20 million, fewer than 100,000 were bank borrowers, and only about 6000 were in arrears. However, the number of borrowers doubled annually until 2009.

Moreover, forex lending (mostly euro-, followed by dollar-denominated loans), represented most of the precrisis lending to households and reached predominantly middle- to high-income debtors. Unlike Hungary, borrowers of Swiss franc (CHF) bank loans represented a small proportion. For example, according to the National Bank, in 2015, from a total of about 500,000 people with housing credits, more than 300,000 had

foreign currency loans, but only about 31,000 had housing credits in CHF (Banca Națională a României, 2020). Debtors on lower incomes typically had consumer or hire-purchase loans for buying household goods. These were smaller, less regulated, riskier, and more expensive loans, poorly monitored by the authorities, despite being widespread in the years before the 2008 crisis.

As early as 2007, bank debtors were affected by hikes in their monthly installments on variable interest rate loans and in their exchange rates on forex loans. Individual debtors started questioning their banks about these changes and about the clauses allowing them in the contracts they signed. In this initial phase, debtors negotiated individually with the banks and sought individual resolutions (Florea et al., 2015b).

Mobilization Around Evictions and Urban Regeneration

The leftist alliance around housing issues in Bucharest emerged in the early to mid-2000s, during the precrisis real estate boom and during a time of speculative transformation of the city. The national political sphere was dominated by center-right neoliberal coalitions in continuous conflict with the social-democratic coalitions that nonetheless also passed neoliberal measures. Traian Băsescu, the former mayor and pioneer of gentrification in Bucharest became president in 2004. The national discourse was dominated by promises of better lives associated with privatization, the arrival of foreign capital, and the EU accession planned for 2007 (Gabor, 2012). However, local realities were often criticized for failing to meet such expectations. Roma rights and advocacy NGOs condemned abuses by local authorities, including brutal evictions, utility cuts, and refusal to develop public infrastructure in poorer neighborhoods with a higher percentage of Roma inhabitants (European Roma Rights Center, 2002).

Multiclass youth groups such as street artists, cyclists, and subcultural and neighborhood groups were forming at that time, some under the influence of the wave of alter-globalization movements in the late 1990s to early 2000s. At that time, the size of these groups ranged from a few

individuals to around 100 participants. Many but not all members were educated, many were from low but stable and low- to middle-income families, but some were from precarized working-class backgrounds. The multiclass aspect of these youth groups thus did not manifest as a wide gap in class differences but in subtle ways. The strong precarization effects of the post-1989 privatization waves (overlapping with a reduced pre-1989 level of inequality compared to Hungary) brought together young people from different backgrounds. These groups attempted to improve their conditions and influence the urban transformations taking place around them. Some criticized the rise of the car culture, the gated communities, and other manifestations of the speculative urban development of Bucharest (Asociația Komunitas, 2006, 2007; Evacuați din oraș, 2009; Ia o cameră și filmează ceva!, 2011). Several civic and professional groups, urban ecologists, and academics, including the Association of Urban Transition, religious groups, and architectural heritage lovers, also claimed access to the benefits of urban growth and the decision-making processes (Florea, 2016). At the same time, after the implementation of the law for restitutions in 2001, the media was reporting violent and often racialized evictions from restituted buildings in Bucharest and the main cities. These events highlighted the social cost of the urban development processes at the time (Florea et al., 2015a; Lancione, 2018; Popovici, 2020).

In 2005, against the background of this multilayered political constellation, thousands of people were evicted from the historical center of Bucharest while the area was being regenerated as a tourist district. Many evictees were in precarious situations and displaced without adequate relocation. The new private owners of restituted buildings raised rents, evicted former (mostly precarious and many Roma) state tenants, and embarked on real estate redevelopments. This mass eviction process continued for about a year. At that time, Mayor Adrian Videanu, a member of the center-right coalition in power at the national level, publicly announced that those lacking the economic means to live in Bucharest should not expect any support from public authorities and should leave the city. Thus, expectations of the better life promised by the EU and global economic integration contrasted with the everyday realities of lack of access to decision-making and the (re)distribution of resources.

Moreover, as Chap. 3 has shown, evictions from homes have continuously accompanied urban transformations in Bucharest and the largest Romanian cities since 1989. Owing to their disproportionate effect on Roma households, the evictions were first politicized and condemned by the Roma rights movement. Since their establishment in the 1990s, Roma rights NGOs have written reports, media material, and petitions on the topic aimed at public authorities from the local to the international levels. Some of these outputs became well known in academic and left-leaning circles. Consequently, antiracism and attention to the Roma struggle against disproportionate housing precarity continued to be an important layer of the field of housing contention in Bucharest and Romania.

In the mid-2000s, evictions provoked by property restitution and gentrification became more visible in the central areas of Bucharest as well as in areas of new real estate developments (Evacuați din oraș, 2009). In this context, evictions became politicized by diverse actors. Some of these actors, for example the Association for Urban Transition, were formed in the academic context of urban studies. Anarchist and feminist groups were formed through intersections with global waves of organization stemming from the alter-globalist movement. Others, for example Ofensiva Generozității (the Generosity Offensive collective), were formed in the context of the arts universities, with surging interest in social issues. Still others, for example the NGO Komunitas, were formed at the intersection of all of these. Most of these groups initially had around 20–30 members and close supporters. They were all from younger generations, at university or completing their studies in the early 2000s, but most remained materially precarious. All shared an interest in urban transformations and their social impact.

The context that brought these actors together in 2006 was the ongoing eviction process provoked by property restitutions, affecting numerous families from the Rahova-Uranus semi-central neighborhood. The Generosity Offensive collective gained a small grant for an artistic project in the area from an alliance of companies with interests in gentrification there. The collective made a public call about the project, and other groups and organizations interested in urban issues joined. Through their intra- and intergroup negotiations and through their continuous

interactions with neighborhood families, the initial scope of the project was transformed. The art project soon turned into a basis for community organizing, with the aim of delaying evictions from property restitutions and ensuring the housing rights of those at risk. The reliance on donors with interests in gentrification was overcome in a couple of years, but art projects and collectives remain an important part of housing mobilizations today (Lancione, 2017a; Florea & Popovici, 2021).

The interaction between the Rahova-Uranus inhabitants and the groups involved in the anti-eviction resistance was transformative. It facilitated a cross-class alliance that would remain a working principle as well as a continuous challenge for housing struggles (Michailov & Schwartz, 2013; Schwartz, 2014). While Rahova-Uranus inhabitants were building a community of resistance to evictions, the Generosity Offensive and the other groups extended the alliances around it through a wide range of artistic, educational, political, and media activities.

Between 2006 and 2009, the groups and organizations interested in urban social issues (such as the youth groups, the civic and professional groups mentioned before, the groups politicizing evictions), had at least partially compatible political logics and at least temporarily compatible structural positions. These made possible a form of cooperation among groups active in diverse causes linked to what they identified as the "right to the city." Initially facilitated by the Association of Urban Transition, the cross-class and multiethnic alliance called the Platform for Bucharest was set to fight speculative development and the uneven allocation of resources in the city.

One of the main collective projects of the Platform for Bucharest was to create the Pact for Bucharest—a strategic document to guide the development of Bucharest. It included green public infrastructure, public transportation, conservation of built heritage, and universal access to housing among its main points. The groups that supported the Pact engaged with the main party candidates in the coming local elections (namely the National Liberal and Social Democratic parties), who promised to support the Pact and work for a better development path if they were elected (Salvați Bucureștiul nostru, 2008).

The general and local elections in 2008 preceded the onset of the global crisis effects. The same coalition of right-liberal parties retained power at

the national level, while in Bucharest a candidate supported by the Social Democratic Party won the city hall for the first time since 1992. However, once the newly elected candidates took office, they abandoned the Pact for Bucharest. While all parties in power seemed to support the same for-profit path for urban development, the Platform for Bucharest alliance found itself in an outsider position, with little space for negotiation. Conditioned by the limitations of this position, the groups in the alliance engaged in new types of action: some intensified their open contention (sometimes together and sometimes separately from the other groups), some intensified their community organizing efforts, while others organized street performances, or occupied municipal council meetings. The outcomes of these developments are discussed in the next section.

Housing Struggles During the Crisis of 2008 and the Following Austerity Period

In 2009, the right-liberal government took a 20-billion-euro loan from the IMF, the European Commission, the World Bank, and EBRD, conditioned by a commitment to stability goals, including that of austerity. At the same time, the government launched three national housing programs, all based on credit, with a generous budget allocation: the *Prima Casă* (First Home) program of state-guaranteed mortgages for first time homebuyers; the *Banca pentru locuinţe* (Housing Bank or Bauspar) program for housing-related savings and credit, with state-covered bonuses; and a broad program covering 50% of the costs of the thermal insulation of the almost 85,000 blocks of flats built before 1990 in Romania. These programs revealed a differentiated class orientation. Those who could access and afford them required approximately a medium income, provided by jobs mostly concentrated in urban centers (Guga, 2019). The three programs stabilized the real estate market, the market for housing credit, and the construction market, limiting the drop in prices. The facilitation of further household lending was embedded in the architecture of the programs. At the same time as new lending was being facilitated, no legislative changes were passed to protect debtors who took out

loans before the crisis and were struggling in arrears. Budget allocations for public social housing were insignificant compared with those for the three programs, which remained the main housing programs until 2020.

Housing, Urban Regeneration, and Heritage Protection

The crisis and the subsequent austerity programs came with an intensification of racist and anti-poor discourses of the political leaders, which channeled anxieties about redistributive scarcity against the most vulnerable. This wider context, enhancing fractures and narrowing the space for negotiation, was reflected in the positioning of the Platform for Bucharest alliance. Its housing rights groups intensified community organization efforts in neighborhoods with high eviction risks. Its heritage protection groups intensified their attack on local authorities, framing "protection" and "heritage value" in nationalistic and, at the same time, pro-European terms (Florea, 2016). The latter groups, consisting of about 100 active participants and several thousand supporters, became the most visible members of the Platform. Their rising visibility was also due to their compatibility with some of the mainstream discourses on urban development, as well as to the increasing political involvement of the urban professional class that represented most of their constituency.

The heritage protection groups dominated the alliance's internal and external communications, with messages differentiating between the "deserving" and "undeserving" poor. It blamed inhabitants of heritage buildings who were in precarious situations for their insufficient appreciation of heritage value. These were mostly racialized accounts of the inhabitants, which legitimized their eviction from buildings with heritage value in the central areas of Bucharest. Moreover, most of the heritage-protection groups were supporters of "civilized" Western-style urban development and nationalist nostalgia for the interwar development of the city (see Chap. 3). Such views were directly opposed to those of the housing rights groups and to the organizations fighting racism and social inequality. Toward the end of 2010, this led to the breakup of the Platform for Bucharest alliance.

Activists in most groups of the alliance—the discontented—had temporarily similar structural positions: most were younger than 30, many (although not all) were students in higher education or had recently graduated, and most were in precarious situations (although at different levels of precarity, from poor to low but stable income, to middle class). This allowed them to come together in the years before the 2008 crisis. However, after the onset of the 2008 crisis, their different class opportunities (and therefore class aspirations) linked to the level of remuneration within their professions coalesced into divergent political logics. After the separation, each side continued to build alliances based on class opportunities. The main groups of the heritage protection movement followed upward career paths as urban professionals who started to work with academics, and owners and managers of buildings with heritage value (Codreanu et al., 2014). In contrast, the core groups of the housing rights contention went on to work with communities of the frontline of urban gentrification, with antiracist solidarity as an important element of their alliance.

In 2009, the locals most involved in Rahova-Uranus decided to turn the former neighborhood disco into a community center, known since then as "LaBomba" (2009), and later formalized as an NGO. The establishment of the community NGO marked a new phase of organization, reaching out to other neighborhoods with high risks of eviction. LaBomba was evicted in 2011, following the restitution of the building to a contested private owner. The solidarity seen in the response to the eviction was unprecedented in Bucharest: dozens of people from the support groups were present in opposition to the eviction, and wrote media material about it. This solidarity response was an indicator of the widening support network in the growing housing rights mobilization.

This process continued throughout the post-2008 austerity years, when certain cross-class alliances seemed more possible owing to generalized economic insecurities and national political dissatisfaction. During this time, many of those affected by evictions and those giving direct support to the evictees became politicized. The LaBomba community center was not only a gathering place in 2009–2011 but also a point of reference in this process, beyond its eviction. As evictions continued to be visible in the central areas of Bucharest, they represented moments of politicization among supporters and opponents of urban regeneration

(Codreanu et al., 2014; Popovici, 2014). Reacting to the same conditions of the incipient crisis and to the same uneven urban development, the politics of the groups in the Platform for Bucharest diverged and the coalition broke up. Heritage protection and housing rights groups followed opposing political logics in the same field, embedded in the dynamics of the national political landscape, which affected their emerging opportunities differently since they had started from rather nonconflicting class positions.

Debtors Caught Between Political Silence and Contention

The difficulty of building and maintaining alliances across different positions, or overcoming even subtle class differences, was also visible in the development of political responses to growing household debt. With the onset of the crisis, the number and percentage of debtors in arrears increased: from mid-2008 to mid-2009, the number of people in arrears doubled to more than 170,000. However, the total of their arrears hardly represented 1% of the total sum lent by banks to households—meaning these first nonperforming loans were smaller in value. Nevertheless, from about 900,000 bank debtors in 2012, about 25% were in arrears (Banca Națională a României, 2020). In 2014, the total arrears peaked above 8% of the total sum lent. This meant that households with larger loans and on higher incomes also accumulated credit arrears during the austerity period. Among the debtors, those with mortgages (credit mostly in euro and lei) were in fact the most protected from defaulting (Banca Națională a României, 2020). In addition, most were in the middle-income category, with the means to access lawyers and knowledge or to lobby for their interests. Thus, defaults on mortgages and repossessions did not reach high numbers in Romania: for example, in 2015, the National Bank reported about 300 house repossessions at the national level (ibid.).

Before, during, and after the crisis, debtors' grievances were occasionally voiced in public debates by different types of debtors (mortgage holders and debtors with consumer loans with houses as collateral, consumer loans with variable interest rates, various loans in foreign

currencies, and debtors in arrears). Their grievances were expressed in a range of ways from silent negotiation to open contention. The latter form was mostly expressed through court trials and media communications by debtors' lawyers.

Starting in 2009–2010, middle-class debtors pursued individual and group legal actions against banks that issued credit contracts with unlawful clauses allowing unclear variable interest rates. Approximately 600 debtors (most of them with euro loans) initiated collective legal action against the Erste banking group. About 100 debtors (most of them with CHF loans) organized class action proceedings against Pireus, OTP, Raiffeisen, Transilvania and Bancpost, and about 1500 debtors (most with euro loans) organized collectively to pursue Volksbank (Chiru, 2010; Florea et al., 2015b; Grupul Clienților cu Credite în CHF, 2018).

Despite winning some individual court cases (several over mortgages) and being a more privileged group than debtors with hire-purchase and nonbank consumer loans, the bank debtors' power to advance their claims was limited in the period during and after the 2008 crisis. In 2010, the National Bank, advised by the IMF, rejected the debtors' plea to legislate (or grant obligatory consequence on all similar trials to) court decisions favoring debtors against banks. The National Bank thus responded to repeated calls for protection from the Romanian Association of Banks against the debtors, acting in the limited space of maneuver allowed by the market dominance of the banks represented by the Romanian Association of Banks.

In addition, the hindrance to debtors' collective organization came from the differences between debtor categories: those without arrears, on better incomes (most of the mortgage holders fell within this category), who were always the majority, supported some of the austerity measures to maintain their asset prices and a stable exchange rate for their forex loans (Ban, 2014). Consequently, the austerity measures hit the debtors on lower incomes harder. In contrast, CHF debtors were a smaller group, most of whom were hit by a new spike in exchange rates in 2015. This occurred when other precrisis debtors had already settled their refinancing schemes and postcrisis debtors had already borrowed on better conditions. Thus, being relatively isolated at that time, they were less powerful in negotiations. After their initial silence in the field of housing

contention, the debtors' subsequent mobilization remained separate from that of the housing rights groups. Despite reacting to interconnected aspects of the structural transformations linked to the 2008 crisis, there were no links between the two movements.

Evictions and Housing Struggles During the Post-2008 Austerity Years

As explained in Chap. 3, the first set of strong austerity measures was adopted in Romania in 2010. The right-wing government at that time (the National Liberal and Democratic Parties) froze vacancies and cut pensions and salaries in the public sector, which also led to cuts in private sector salaries. The most devastating austerity measures were passed in 2011, based on legislative proposals lobbied for by representatives of employers' organizations. These meant changes in the Labor Code and Social Dialogue legislation, practically dismantling labor unions, destroying sector-wide collective contracts, and generally reducing the bargaining power of workers while advancing work flexibilization. These measures continued and accelerated long-term processes of post-1989 economic restructuring and EU accession. The changes affected many workers, including urban professionals and those in middle-income categories, and had lasting effects on the Romanian labor force (Guga, 2017, 2019). At the same time, continuous frictions and realignments took place between the three main political parties at the national level (the Democratic, National Liberal, and Social Democratic Parties). This turmoil was also reflected in several waves of protests around the country.

In the aftermath of the 2008 crisis, the massive national-level anti-austerity (2012) and environmental protests (2013) represented important points of politicization, wherein new activist groups formed or became more politically involved. Some of the left-leaning groups, such as several feminist groups, an anarchist group, and several artists' groups interested in social and political issues, joined the housing rights mobilization. With their active participants and supporters, this added a couple of hundred supporters to a growing housing rights movement. The latter was already becoming visible beyond the Rahova-Uranus area and beyond

single protests against evictions. This happened in a structural context in which soaring real estate prices, overcrowding, utility arrears, and high rents relative to incomes also became relevant to significant segments of the middle class.

In the environment of political turmoil during those years, the housing rights groups continued their work of community organizing and reach out. Multilevel political frictions and limited access to resources (for organizing as well as for activists' everyday livelihoods) made the period difficult for forming and maintaining alliances. Nevertheless, the housing rights mobilization passed through several phases of politicization and managed to grow in visibility and numbers in just a few years.

As mentioned in the previous section, the LaBomba community center was evicted in mid-2011 following the contested restitution of the building. Manifestations of solidarity with the Rahova-Uranus community were strong. They were immediately reflected in the mass media, on the cultural scene, and in the human rights advocacy coalitions. These networks of support maintained and enhanced the mobilization's cross-class dimension: it involved a range of members from the activists in the most precarious situations, artists facing precarity, journalists, to better-off academics, NGO workers, and supporters living abroad. Soon after the eviction, the women affected by it and the supporting artists who witnessed it documented the experience of the community in the form of a political theater play.

The play premiered in early 2012 and it was subsequently performed for free in different contexts. It became a tool to reach wider audiences, both the usual theater public and groups facing housing deprivation. It thus included cross-class outreach. The play was also staged by the housing rights groups to mobilize other communities at risk of eviction and to publicize such experiences, which are usually kept silent and marginalized (Blocul pentru Locuire, 2019). This proved to be an important tool in the development of a housing movement, especially when negotiations with the local and national authorities responsible for housing policies were narrowed. The play premiered when the anti-austerity protests were already widespread, with thousands of people taking to the streets daily in several cities despite the winter cold. The protests were joined by people of different ages, professional backgrounds, and even those

approaching medium-level incomes that were still insufficient to guarantee material security.

Part of the middle class was also hit by the austerity measures. This included bank debtors in arrears who already numbered more than 200,000 nationally, but who actually represented a small category relative to the 31.4% of the entire population in utility arrears.[1] A wave of young workers and students who were in precarious situations or facing instability under austerity, and whose politics mostly—although not only—followed leftist lines, participated in these protests. As mentioned earlier in this section, several joined the core organizers of the housing rights groups, others joined leftist groups supporting the housing mobilization, while others developed new feminist, queer, or critical art collectives.

Waves of Right-Leaning Politicization: Architectural Heritage Protection and Natural Heritage Protection

In the midst of the anti-austerity protests, the year 2012 was politically tumultuous, with changing governmental coalitions, local elections in June, and parliamentary elections in December. Under general dissatisfaction with the austerity measures, the strong neoliberal government fell, and a coalition including the Social Democrats took office. Nevertheless, a technocratic antipolitical line was also gaining visibility: one of the key spokespersons of the heritage protection groups took part in the local electoral campaign for Bucharest mayor as an independent candidate. The heritage protection movement's visibility, alliances, and resources were activated for this endeavor. The declared aim of the campaign was to advance architectural heritage protection as a major principle in Bucharest's development.

The campaign was one of the most important moments for the development of the heritage protection movement. It reached national media visibility and almost 40,000 active supporters of the electoral campaign out of Bucharest's registered population of about two million. However,

[1] That is more than 6,000,000 people, without counting all those who disconnected or were forcibly disconnected because they could no longer afford the costs. Utility arrears have been the most widespread form of household debt in Romania in recent decades.

despite antagonizing the mayor in power and other competitors, the activist candidate and his platform proposed an urban development model very similar to the prevailing one. It was based on creating an attractive environment for global investors: "The built heritage represents the commercial capital of the city. It confers identity to the city. And identity is what attracts investors and tourists in global competition" (Dan apud Florea, 2016).

Nicuşor Dan, the activist candidate, did not win the elections in 2012, but his candidacy and the activism around it prepared the ground for the heritage protection movement's involvement in electoral politics. It also represented an opportunity for the political coalescence of its predominantly urban professional middle-income constituency. In the following years, this coalescence found a favorable political constellation and structural situation at the national level, growing into the third most powerful party in Romania, the Save Romania Union (Uniunea Salvați România: USR). This path represented a further move away from the anti-austerity and housing for all stances, opening the door to antagonistic interactions in the field of housing contention. As mentioned in Chap. 3, USR became a neoliberal party with a strong stance against the poor that was sometimes masked by more progressive discourses from some of its isolated members.

Another wave of contention was manifested at the national level in 2013 around environmental issues. The new coalition government and the president agreed to support a large gold mining operation, using a controversial extraction method involving cyanide. This extraction project in the mountain village of Roşia Montană, in central Romania, was pushed by the Roşia Montană Gold Corporation (a heavily financialized Canadian company) and had been blocked by villagers and environmental activists since the late 1990s. Moreover, in 2013–2014, the government and the president agreed to support Chevron and a few other oil and gas companies to commence explorations for shale gas all around the country, using a controversial deep-well fracturing extraction method ("fracking"). The Social Democratic Party rejected both projects while in opposition but approved them when it returned to power (in alliance with the National Liberals). Protests were sparked in August 2013, when the parliament tried to fast-track the approval of the projects. Protests

spread in several cities and in the affected villages, with tens of thousands of participants in Bucharest every night until the end of 2013. They represented another wave of politicization of various categories of protesters and witnesses: the locals directly affected by the extraction projects, with their long-term supporters, organized into groups leaning either to the nationalist right (as protectors of national riches) or to the left (as opponents of capitalist exploitation) or right liberals (self-identified as antipolitical environmentalists); in the major city, low- to middle-class protestors ranged from extreme right to right liberals to leftists.

Housing rights groups joined the protests from the start and new housing rights supporters were politicized through these environmental protests. However, in a few months the balance of power between the groups of protestors inclined clearly toward the right. Activists connected to the housing rights mobilization, carrying anticapitalist and anarchist banners, were attacked by extreme-right groups also taking part in the protests. Such confrontations took place on several occasions and in several localities. The most visible environmental groups and right-liberal NGOs, often spokespersons for the protests, scarcely condemned the aggressions. This signaled a deeper division in the dynamics and political logics of the protests. While groups competed for visibility and leadership of the protests, the more radical leftist positions were aggressively excluded. Anticapitalist critiques were silenced by both the liberal and the nationalistic groups. The latter reformulated some anticapitalist claims as opposition to foreign capital.

As the progress of the two extractive operations was stopped in 2014, those who had gained the most visibility and influence at the end of the protests were several right-liberal groups and NGOs linked to the heritage protection movement. They presented themselves as, and they were generally portrayed as saviors of the historical heritage of Roşia Montană (Florea & Rhodes, 2018). They were linked to the social media page *Uniţi Salvăm* (United we save) which became very popular, reaching more than 50,000 followers. Their ascension also reflected the strengthening of the urban middle-class positions in national politics, with all the main parties competing for their support. Moreover, Uniţi Salvăm came to be the communication platform on which USR promoted itself at its formation in 2015–2016.

The exclusion and silencing of the leftist groups in the environmental wave of contention destroyed the prospect of alliances between structural positions that had seemed possible only two years earlier, during the anti-austerity contention wave. However, the housing mobilization was able to use the politicization process of these tumultuous years to grow in terms of visibility, supporters, and outreach. It subsequently established a clearer political entity under the Common Front for Housing Rights, collaborating with housing activists from other cities and several autonomous groups and spaces in Bucharest. We discuss this process in the next section.

Building the Common Front for Housing Rights in the Context of Class Fractures

The years 2013–2014 were foundational for the housing rights movement. One of the most active community organizers in Rahova-Uranus was evicted following a property restitution trial in early 2013. Solidarity reactions came from the wider support networks of the housing rights mobilization (discussed in the previous sections). These reactions ranged from supporting the evicted family in maintaining a protest camp on the street for several days to organizing a protest march and to ensuring media visibility. This time, the media reports sided with the evicted family, which was hardly the case before the 2008 crisis. From this intensified mobilization, the Common Front for Housing Rights (FCDL) was established. It involved 20–30 active members, most with previous experience in housing rights activism (some since the early years of the Generosity Offensive collective, and some politicized during the anti-austerity wave). The Rahova-Uranus community of resistance remained an important part of the FCDL, both in terms of continuous membership and as an example for further mobilization. The FCDL was thus based on a cross-class alliance between affected members, long-term activists, and more recently politicized activists (from the new leftist groups formed in the anti-austerity contention wave), mostly from educated low- to middle-income backgrounds. In addition, the FCDL continuously reached out in other locations in attempts to prevent evictions and to raise awareness

of housing injustice. Its social media page soon reached more than 2000 supporters from diverse backgrounds who were quite active in dissemination, material support, and occasional involvement. It had strong connections to a group of housing rights activists and evicted families from the city of Cluj-Napoca, who had formed in 2010. The two groups were very similar in their principles, claims, constituency, size, and visibility. They were initially connected through common friends in the wider leftist networks and through reciprocal support. The connection between the two groups became a pillar of housing contention in the years to come.

The FCDL claimed housing as a fundamental right for all and a concern for many affected by uncertainty, overcrowding, and excessive housing costs. Thus, the FCDL placed cross-class solidarity, collective organizing, experiences of those evicted or at risk of eviction, and attention to intersectional struggles at the center of its organization. In the FCDL's internal and public communication, it reflected on the conditions of women as homemakers, as well as on institutional racism, age, disability, precarious income, and lack of free time. Along these lines, in an ongoing process and challenge, FCDL members sought to develop wider and more diverse alliances and articulations. This was a primary goal, along with reaching out to families and communities at risk of eviction.

In September 2014, about 100 people were evicted from a restituted building on Vulturilor Street, close to the city center, where they had lived and worked for decades as a multiethnic Roma and non-Roma community. Because of previous preparation with FCDL activists and the determination of the evictees, massive resistance was put in place. Actions ranged from refusal to leave to pressure meetings with the local authorities responsible for ensuring social housing. Several evicted families decided to set up tents (and later wooden huts) in front of their former homes and mark them with protest banners. They decided to resist inside these huts until the local authorities assumed their responsibility to allocate adequate social housing to evictees. This would mark the largest and most enduring protest camp in the recent history of the housing rights movement, and it lasted for two years. This entailed ensuring the everyday logistics of the camp, preparing media communications, organizing protests, and actions to put pressure on local authorities. It also

entailed the forming of emotional connections between the evicted families, and activists experienced in community organizing.

Just as in the previous case of Rahova-Uranus, Vulturilor also became a landmark of housing rights mobilization. It led to new solidarities, visibility, and to an interconnected politicization of the activists, resistance community members, and numerous supporters (Vişan et al., 2019). Moreover, it strengthened the housing mobilization's link to antiracist struggles, which still had the potential to create broad and diverse alliances. Antiracism remained a basis for housing mobilizations, especially as the evicted community, with members of Roma ethnicity, maintained strong antiracist "solidarity not charity" rhetoric in its activism. The resistance to Vulturilor eviction—led by women—also widened the scope for alliances with growing feminist networks, attentive to housing as part of women's reproductive work. This was happening against a structural background where competition over advantageous positions intensified on all scales from the strengthening of the (both liberal and extreme) right at the national level to growing rural–urban fractures, and to everyday discourses against the poor legitimizing unequal growth.

During the 2014 presidential election campaign, several parties allied with the aim of strengthening the right-leaning political pole at the national level. Their campaign was used as an attack on those who were considered undeserving poor. Moreover, the right-liberal campaign pitched the urban right-leaning voters against the alleged rural Social Democratic Party (PSD) voters, urban professionals against rural laborers represented as lazy, and workers in the private sector against those in the public sector. This generated a political constellation that again exacerbated antagonisms between structural positions and especially class positions. The strengthening of the right also involved choosing Klaus Iohannis as a presidential candidate: he was another ex-mayor and promoter of gentrification, a beneficiary of property restitutions, and landlord to a foreign bank's local branch. Having hitherto proven himself to be an ally of German, Austrian, and Luxembourgian foreign direct investment (FDI) interests in industrial platforms in central Romania, he was also a symbolic representative of Western-style development. He won the 2014 presidential elections, and continued to support a favorable environment for FDI and to reduce social services and redistribution further.

Thus, in the Romanian postcrisis context of deepening inequalities, the solidarity around Vulturilor Street resistance was exceptional. This was also linked to the increased politicization of the left that was possible through the 2012–2013 waves of anti-austerity protests, despite the later strengthening of the (neo)liberal-right.

After 2015—Housing Struggles in a Period of High GDP Growth

The FCDL's Responses to a New Wave of Urban Middle-Class Protests

As the resistance to Vulturilor Street eviction turned into a protest camp, it became the central (although not only) preoccupation of the FCDL for the next two years. The community of resistance became part of the FCDL, just as the Rahova-Uranus community of resistance did previously. It thus became part of the permanent cross-class, multiethnic process of development of the housing movement. It mobilized an unprecedented level of solidarity and support (Lancione, 2017a; Popovici, 2020). This meant about 20–30 housing rights activists and supporters being constantly present on the ground, enduring the cold months, and solving logistics challenges such as cooking hot food for those living in the protest camp. It also meant visibility in the media and in the art scene, political attention from several members of parliament, institutions on several scales, and a diversity of supporting groups and organizations. Indeed, recently formed or strengthened groups with similar political affinities joined, reflecting the widening of the field of new leftist politics. Moreover, even some groups from the heritage protection movement and some of the hitherto uninvolved homeless assistance charities supported the resistance. This fact signaled a favorable field for (at least partially) redistributive ideas—similar to the precrisis context of expectations of general improvement of living conditions for all.

However, this process of solidarity-building in the field of housing contention was to be challenged again, in November 2015, when massive

protests were sparked by a deadly accidental fire in a Bucharest music club. One of the main meeting and organizing spaces for FCDL at that time, the leftist-anarchist collective Claca was located in the same complex of old buildings with the music club. After the fire, it was closed. The FCDL and its supporting groups joined the wide protests taking place in the aftermath of the deadly fire at the Colectiv music club. Known as the Colectiv protests, they gathered mostly young, educated, middle- and high-income groups; they especially commemorated the young professionals and artists who lost their lives or were injured in the fire. The main claims were for the resignation of several authorities accused of corruption and incompetence. Resignations were actually received from the prime minister and the district mayor. Two weeks after the fire, a new government was formed, represented as technocratic and apolitical, and thus uncorrupted.

The FCDL joined the leftist voices that commemorated the death of club workers who were in precarious situations and inhabitants of the building complex where the fire broke out. This was an old, partially reconverted factory, used not only for clubs and rehearsal spaces, but also for improvised housing.[2] Leftist voices also honored the inhabitants in the Roma and ethnically diverse neighborhood of Colectiv who risked their lives to save those who were hurt in the fire. These groups, including the FCDL, tried to make space for progressive claims in the protests: safe buildings not only for entertainment but also for housing, safer working conditions for precarious workers (such as the cleaners of the music club), and social housing allocation for those in improvised housing. As a follow-up, the FCDL and its support network organized the occupation of an empty public building, under the slogan "Thousands of empty houses, thousands of people living on the street. Where is justice?" The FCDL tried to create space for social justice in the Colectiv protests asking for justice. In the midst of the protests, some of the leftist groups that supported the FCDL view intensified a process of party formation that later established the Demos party, which remained a supporter of housing rights claims.

[2] A few years after the fire, the area became dominated by luxury apartments traded through global real estate intermediaries.

The occupation of the public building marked yet another important moment for the housing mobilization in terms of radicalizing its participants and supporters. This strategy was continued in the following year with a hunger strike of the evicted women. These radical actions complemented the everyday work of creating and disseminating informative materials to reach frontline communities and possible allies. This work included producing a documentary film about restitutions, another theatrical play about different experiences of housing precarity, a website and social media page, and later a book project about the Vulturilor Street anti-eviction struggle.

Scaling Up Housing Struggles: The Block for Housing

The year 2016 marked several new directions for the FCDL. On the one hand, the Claca collective, which lost its space after the Colectiv club fire, managed to open a new and larger cooperative space with a bar and theater (Popovici & Macaz, 2018). It hosted a range of events, including FCDL debates and dedicated party nights, attended by a wide audience and members of the Rahova-Uranus and Vulturilor Street resistance communities. For the next three years, the new space became an effervescent environment for reaching new audiences, forming new activist groups, and maintaining and enlarging alliances. Diverse leftist groups, artistic collectives, feminist and queer groups, grassroots initiatives, and social services organizations found a sometimes challenging and confrontational yet enhancing and transforming space there.

At the same time, after two years of sustained action, the Vulturilor Street protest camp was dismantled, and its members were evicted by the district authorities. Several protestors were finally allocated social housing, together with other eligible households on the waiting lists (which are strictly prioritized according to points and verification). This was a celebrated victory, as the local authorities, which usually allocate very few if any social housing units each year, had responded to public pressure. However, the most vocal protestors were only given the option to move into a night shelter for homeless people, where they continued to engage in protest activities. Moreover, some of the Rahova-Uranus resistance

members were finally able to access social housing, while many had to move out in the face of restitution evictions (Frontul Comun pentru Dreptul la Locuire, 2018). Thus, the intensity of organization around the two resistance communities lowered.

These local-level developments and national-level frictions between the PSD, PNL, and the technocratic government created the structural context for the housing rights mobilization to scale up and engage more methodically on the national and international levels. Throughout 2016, the technocratic government showcased its transparency and anticorruption allegiance by undertaking consultations with civil society organizations on several policies, including the National Strategy on Housing. Large charities involved in social assistance, and representatives of advocacy NGOs involved in urban and rural development were invited. FCDL members took part in the consultations, together with Social Housing Now—the group of housing rights activists and affected families from the city of Cluj-Napoca. As mentioned, the two groups were in close contact and had supported each other ever since the formation of the FCDL; they were both formed to oppose evictions, advocate for social housing, and organize together with affected groups. In addition to affected families, both groups included experts on urban social issues who were invited to participate in the consultation process. Thus, through the National Strategy on Housing consultations, the housing rights movement conducted its first consistent negotiation scaled up from the local to the national authorities over policies, and legislation. It then constructed a base of expertise and legitimacy on which it continues to build (in 2021).

The two groups lobbied members of parliament to change the Housing Law to prioritize the allocation of social housing for the 25% of the Romanian population below the poverty line (Vincze et al., 2017). Affected members of both groups participated in negotiations with members of parliament, engaged with the press, and recorded their stories on film (Lancione, 2017b; Foundation Desire Romania, 2016). In parallel, both groups started using legal tools and administrative court cases to condemn local administrations for blocking access to social housing for certain precarious categories. Moreover, both groups became involved in the European Action Coalition for the Right to Housing and to the City,

which they had previously joined; affected members were always present at the European Action Coalition meetings. This represented an attempt to engage with global processes and simultaneously with similar groups active in Central and Eastern Europe facing similar housing issues.

On this common base, in 2017, the FCDL, Social Housing Now, and four other groups and NGOs active in several localities, formed the Block for Housing. It was established as a national platform for housing rights, with intersectional principles and a clear antiracist stance. The member groups and NGOs had a left-leaning political position. They were active on issues of social justice, access to public services, and redistribution, organizing with communities and families facing housing precarity or the risk of evictions. Their complementary expertise ranged from litigation to community organizing, from campaigning to social research. Together they were in direct contact with several hundred affected people and had several thousand followers and supporters. The groups were initially connected by personal contacts and affinities. The Block for Housing platform aimed at extending the grassroots work of the groups to a national scale. New topics such as tenants' rights and the lack of affordable rent became voiced by the Block member groups more clearly than before. This has remained the main platform for housing rights mobilization on a national scale ever since, with actions and gatherings in the cities of Alexandria, Bucharest, Cluj, Focșani, Giurgiu, Iași, Mizil, Timișoara, and Valea Seacă.

The Heritage Protection Movement and Multiscalar Politics

In parallel with the above developments, the heritage protection movement evolved into the activist arm of a local political party established in mid-2015, Uniunea Salvați Bucureștiul (USB, Save Bucharest Union). Claiming expert knowledge on building safety, permits, and regeneration, it was an active part of the Colectiv protests and an active supporter of the new technocratic government. In 2016, merging with the *United We Save* social media platform, it expanded beyond Bucharest, as the USR. With the 2016 general elections, the USR became the third largest

party in parliament. Thus, this new party, which became successful based on the post-2008 protest wave, absorbed the heritage protection movement. As discussed above, that movement had first arisen in opposition to, and then in support of, urban regeneration projects. Consistent with this path, its constituency was mostly urban middle class—a category that continued to improve its circumstances following the crisis. Indeed, none of the postcrisis governments were unfavorable toward this category, but some were more favorable than others (Petrovici & Poenaru, 2017). The heritage protection movement took on the role of supporting and legitimizing the claims of the USR and its constituency.

Moreover, two NGOs linked to the heritage protection movement were invited as experts to the consultation process initiated in 2016 by the technocratic government on the National Strategy on Housing. In this consultation process, the dynamics on multiple scales overlapped. Some of the participating charities and advocacy NGOs had links beyond the national scale, owing to their foreign donors and organizational structure. Through these links, they engaged global actors such as the World Bank as well as construction companies and commercial banks in the consultation process. Furthermore, they legitimized housing policies proposed by the World Bank, presented as apolitical and thus incorruptible and infallible (Blocul pentru Locuire, 2018; Florea & Dumitriu, 2018). This alignment between technocratic logics on the local and global scales smoothed the path for national policies on housing—and associated policies on real estate, land use, urban and rural development—favorable to real estate and financial investors (Economica.net, 2016). These charities and NGOs, including the two linked to the heritage protection movement, have retained this legitimizing role ever since.

However, the actual negotiations between actors in the consultation process in 2016–2017 were tense, signaling increasingly antagonistic political logics in the field of housing, as described below. Neither of the contributors had their proposals passed into legislation. The National Strategy on Housing had still not been adopted in 2021, after several changes of government. Thus, political struggles on the national scale delayed both the implementation of World Bank advice on housing (Inchauste et al., 2018), and the public housing programs advocated by activists.

In late 2016, the general elections were won by the PSD, thus ending the technocratic government. The PSD remained in power until 2019, when it was ousted. However, the neoliberal USR party arose to become the third party in parliament, strongly associated with young urban middle-class voters (IRES, 2019). In early 2017, this urban middle-class constituency started protests opposing corruption and the Social Democratic government, which they perceived as backward. USR immediately joined the protests and adopted many of their slogans. The right-liberal president also joined the protests and was welcomed. CEOs of two foreign banks that were involved in public contracts for the state-backed housing credit programs joined the protests and they were well received. Other multinational CEOs also joined or expressed their support (e.g., McDonalds). These predominantly middle-class protests become a tool in the political struggle between the PSD (predominantly in alliance with national capital interests) and the technocratic and liberal parties (promoting neoliberal policies favoring global capital). The alignment between the protestors and these political and economic powers reflects the structural positions of their constituency (Poenaru, 2017): they represented mostly urban middle-class professionals, usually employed in multinationals based in urban centers and among the very few workers who could afford to access bank credit (Petrovici & Poenaru, 2017). Their alignment was also the reflection of a longer process of winning them over and building alliances from above by the major right-liberal parties, intensified in the aftermath of the 2008 crisis. The heritage protection movement played a mediating role in this process.

In February 2017, the FCDL and other leftist groups still attempted to engage with the anticorruption discourse and to give it (as in 2015) a social justice dimension. They called upon the protestors to offer solidarity in an eviction situation taking place at the same time and in the vicinity of the protests; the call remained unanswered. The two mobilizations continued separately by advancing conflicting structural/class interests and by occupying opposing sides of the political spectrum (Voicu, 2017).

Housing, Debt, and Wage Struggles Since 2015

The beneficiaries of the new household credit boom were those in similar structural positions as the Colectiv and anticorruption protestors. However, CHF debtors from the previous credit wave were still among the losers of the precrisis aspiring middle class. Most of their grievances and claims for protective regulations remained unresolved by any government. In addition, the CHF exchange rate spike in 2015 hit them harshly (Grupul Clienților cu Credite în CHF, 2018). Despite often being on the brink of losing their homes, the CHF debtors did not interact with the housing rights mobilizations.

Nevertheless, since 2015, CHF borrowers have broken the silence over debt in the field of housing contention. They first organized as a social media group with more than 20,000 users, and then as the *Grupul Clienților cu Credite în CHF* association. This formal organization staged protests, disseminated press releases, set up a website and social media pages, and held events. However, its protests were on a small scale, with about 100 participants (about the number of active members in the association). Moreover, at the end of the austerity period, the government implemented specific policies to support better earners and, in this context, debtors with mortgages, including most CHF debtors, became more protected. Since 2016, an in-kind repayment law has allowed mortgage holders to negotiate better refinancing conditions with the banks, while a few households have actually used the law to exit debt through repossessions. Since 2017, amendments to the housing legislation have allowed repossessed mortgage holders to access a special category of public housing. The legislation thus granted them privileged access to the very limited public housing stock over households in more precarious situations awaiting social housing. This development led to competition between categories of applicants for public housing that translated into a silent and involuntary antagonism in the field of housing contention between the debtors' interests and the housing rights struggles.

Thus, the FCDL and the leftist groups supporting it did not manage to significantly influence the most visible mobilizations of the post-2015 growth cycle on the one hand, and did not try to engage with debtors'

mobilizations on the other. The parallelism with the debtors' mobilizations was mostly due to the FCDL's focus on lower-income households and on addressing the issue of household debt in terms of high housing costs. It only came to research the process of financialization and household lending in 2017, under the influence of partner groups in the European Action Coalition for the Right to Housing and the City. Nevertheless, the FCDL and its close leftist groups expanded into new alliances based on solidarity between those in different structural positions in relation to class, gender, ethnicity, and housing conditions, forming the abovementioned national platform, the Block for Housing.

In 2018, the Block for Housing started forging alliances with several labor union federations and confederations (such as Cartel Alfa, the Federation of Commerce Unions, several public workers' unions, and an independent organization of care workers) based on the strong interconnectedness between housing, income, and labor conditions. This process was made possible by the growing concern of the labor unions regarding the calculation formula for the minimum wage. It occurred under structural pressure from Romania's global market integration as a source of cheap labor and favorable ground for investors, which held about half of Romania's workers at minimum wage level. The minimum wage was, and in 2021 still is, far from covering living costs (Guga et al., 2018). Moreover, the same structural pressure of being favorable ground for investors maintained high housing costs (such as utilities, furniture, repairs, rent, and credit)—the largest cost category in the monthly budget of the average Romanian household. Thus, as the labor unions struggled for a wage calculation based on actual needs, they had to turn their attention to housing costs. Simultaneously, the Block for Housing considered wages and housing costs, tackling the wider topic of housing access for all low- to middle-income categories.

Ending the Silence on Informal Housing in 2017

The national engagement and expansion of the housing rights groups produced not only the Block for Housing but also new conditions for antagonism, which revealed hitherto silent aspects in the field of housing

contention. Informal housing was such an aspect. In 2017, larger charities and advocacy NGOs previously involved in the consultation process for the National Strategy on Housing started holding public debates on the topic. The main organizers were globally connected NGOs such as Habitat for Humanity Romania, Pact Foundation, the CeRe Association sponsored by the Romanian American Foundation, and the MKBT Association, which specialized in consultancy for urban regeneration projects. These NGOs were previously involved in charity, micro-credit, or educational projects in areas of informal housing—all legitimized as humanitarian intervention. They were established in the 2000s and 2010s with foreign donors to focus on charity work, education, and advocacy on social issues. Since 2017, they hosted a series of high-profile conferences with invited speakers from the World Bank, the government, academia, commercial banks, and construction companies. The audience was diverse, including people from the NGO sector, academics, and representatives of local and regional institutions. The goal of the events, as observed from consistent fieldwork, was to lobby for fast-tracked legislative changes that would accelerate the formalization of informal housing sites.

This process was permitted by a national context of economic growth where in certain informal housing areas, inhabitants managed to overcome severe poverty. According to an interview and a group discussion (conducted in 2019) with social workers in the above NGOs, inhabitants of informal housing areas managed to gather some resources for better housing conditions, usually through work migration abroad. At the same time, there was increased interest from the EU, the World Bank, and the United Nations Development Program in formalizing informal settlements and most importantly in clarifying and formally registering property rights. In a new postcrisis boom context, the political and economic significance of peri-urban land and property has changed: as the Ministry of Economy stated in its public communication, formalizing and registering these properties was envisaged as a way of facilitating credit for those in poorer and rural social strata (Economica.net, 2016). New European funds (the CESAR program) were allocated for such endeavors, to facilitate future land marketization and financialization (ibid.).

The National Agency for Roma became a partner institution in this process and one of the main proponents of the legislative changes, acknowledging a disproportionate number of Roma households living in informal housing. The institution was also interested in showcasing some progress on the National Strategy for Roma on the occasion of Romania's Presidency of the Council of the European Union in 2019. In this lobbying and legislative process, the proposed path for formalization included granting micro-credit to informal households to pay the high costs of authorizations and registrations. Households lacking the means to cover the costs or to access credit, and those at risk of long-term indebtedness were left out of the discussions. Legitimized through their charity work in informal housing areas, the NGOs thus backed proposals that would have led to housing financialization for those in low-income social strata who accessed micro-credit.

Since 2018, housing rights groups in the Block for Housing national platform have entered the debate, challenging the NGO initiators, their proposed solutions based on micro-credit, and their partnerships with private and transnational interests. The Block's main criticism was that the majority of households in severe poverty lacked the resources for formalization and they were being continuously pushed to margins through evictions. This criticism was based on years of experience with evictions leading to homelessness, with only informal solutions accessible to the evictees. The Block's actions on the issue included media releases, publication of its own analyses, participation in high-profile conferences to break their consensus, writing letters to host organizations, and engaging with members of parliament, the National Agency for Roma, and the Ministry of Development.

Thus, informal housing became a visible part of the field of housing contention at the intersection of an accelerated legislative process, an institutional context where the issue could be addressed, and the development of the Block for Housing scaled up to the national level, drawing on both the theoretical expertise and the experience of affected groups. The issue of informal housing was voiced as a confrontation between larger charity NGOs and their allies on one side, and the housing rights groups on the other, making further confrontations in the field possible. Moreover, opposing the indebtedness of lower-income households in informal

housing conditions intensified the Block for Housing activists' engagement with the issue of debt and financialization. This also created the possibility of a wider understanding of the structural factors affecting housing conditions for various social categories with which the Block could ally.

Housing Struggles Since the Pandemic Years

The Covid-19 pandemic and the government's policies addressing it intensified previous dynamics in the field of housing contention. With the government freezing the minimum wage, pension, and social aid levels, as well as shrinking social services, the groups collaborating as the Block for Housing intensified their direct support for families affected by evictions and loss of livelihoods. Facing this challenge, current housing movement activities are marked by severe limitations to resources, protests, face-to-face meetings, and dissemination of information. This also poses a new challenge for their cross-class character. Moreover, the groups in the Block for Housing must face a strengthened anti-poor and racist public discourse promoted by all the right-leaning parties, including the USR, which represents the educated urban middle class. In the context of the pandemic, the poor and the Roma have been portrayed as dangerous and backward (Vincze & Stoica, 2020).

To respond to these limitations, the groups in the Block for Housing, including the FCDL, have further intensified their alliance formations since 2020. They have sought national, regional, and international involvement on issues related to housing, housing costs, and wages. For example, they participated in the protests organized by several labor unions in the main Romanian cities and disseminated their messages to a broader audience. They held online events with members affected by housing precarity and members of labor unions. They wrote articles for and stayed in contact with leftist media platforms in East and Central Europe united in the Eastern European Left Media Outlet. They have often participated in the internal and public meetings of several transnational networks dealing with essential work, migrant labor, and care work: The Transnational Social Strike, Migrant Coordination, and Essential Autonomous Struggles Transnational. Members of the FCDL and the Block for Housing also

intensified their publication of academic papers, explaining the social and economic implications of different housing policies and conditions (Zamfir et al., 2020; Vilenica et al., 2021; Vincze & Florea, 2020; Vincze, 2020, 2021a, 2021b) to address those in more affluent and educated classes and potentially leaning to the left. These actions also involved seeking professional campaigning knowledge from PR specialists and campaigning platforms for wider reach to local authorities and major national parties. The aim was to push for faster access to social housing for applicants on social housing waiting lists. This campaigning knowledge was used to support one of the FCDL's most active affected members (the main organizer of the Vulturilor Street anti-eviction mobilization) in her campaign for the local council during the 2020 elections. However, in a national context dominated by the liberal-right parties and policies to privatize what was left of the public health, education, and social services sectors, these actions had a very limited impact.

The increased challenges of this context are also reflected in the transformation of the First Home subsidized credit program. The year 2020 brought new general elections and the installation of a new government, which leaned even further toward the neoliberal right. This government changed the First Home program into the New Home program, making it available for more expensive homes and larger loans. As explained above, these loans were, and continue to be, accessible only to those with higher incomes, who represent a small proportion of the population and are mostly concentrated in the main cities. Thus, the divisions between categories of debtors are maintained, limiting their capacity to organize.

As mentioned in Chap. 3, there is currently a limited and even risky political environment for action for left-leaning groups and mobilizations, due to increased policing and stronger anticommunist voices reaching government positions through the USR party. To respond to this context, a new path of action was opened: one member and one supporter of the FCDL—both Roma women who experienced evictions—ran as candidates for the local council elections in Bucharest in 2020. They had campaign support from other left-leaning groups as well. Although they did not win seats on the targeted councils, their campaigns served as a training ground for public campaigning and future engagement with electoral politics.

Conclusion: A Dynamic Field of Alliances and Conflicts, Silences, and Political Expressions

This chapter has followed the main areas of housing tensions and their expression across the sociopolitical changes of three postsocialist periods. The main political expressions of housing poverty covered in this chapter are struggles against evictions and lack of social housing in Bucharest, which is especially addressed by the left-leaning groups formed since the mid-2000s and which have coalesced since 2013 around the Common Front for Housing Rights. Unlike the Budapest case, homelessness remained a silent aspect of the field, addressed mostly by charities. However, at times, with field transformations, charity organizations became involved in contentious actions. Similarly, informal housing remained a silent aspect of the field for a long time, until it was politicized by various organizations in divergent positions on the left–right spectrum.

In the case of low- to middle-income groups, the chapter showed that housing costs became politicized through claims about wages and utility prices rather than by direct focus on housing access. It also illustrated that, with field transformations, these groups' issues partially overlapped with those of housing poverty (in the cases of evictions linked to restitutions and urban regeneration whereby working-class families are precarized). The chapter also illustrates areas of commonality between low- to middle and middle to high-income conditions, owing to field transformations. First, some mortgage holders and forex credit holders, who were privileged groups of debtors, lost their livelihoods in the 2008 crisis and the subsequent austerity. Unlike the situation in Budapest, household debt remained largely silent, with a short period of manifest political organizing. A second area of overlap between low- to middle- and middle- to high-income earners was illustrated by the heritage protection movement, with a constituency ranging from low- to middle-income to high-income groups, which politicized urban regeneration projects and changed in response to field transformations.

The chapter showed that this dynamic and entangled field of making and unmaking alliances, of silences and politicized expressions, also reflects a dynamic political context at the national level, with changing party constellations, despite following the same global market integration path for Romania. This is different to the Hungarian case presented in Chap. 4, with an epochal shift from the postsocialist hegemony after 2008 and a stable Fidesz party supermajority since 2010. More detailed lessons from the comparison of the two cases are presented in the next chapter, illustrating the benefits of examining them through a structural field of contention approach.

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6

Structural Fields of Contention in Housing Struggles: Comparative Lessons

In Chaps. 1 and 2, we laid out a proposal for a structural field of contention approach to housing movements. This approach examines contention in terms of interactions between multiple actors and their structural contexts, including non-intentional relations and tensions that remain politically silent. Chapter 3 overviewed the historical dynamics of housing conditions in Budapest and Bucharest in terms of their long-term structural contexts of uneven development. Chapters 4 and 5 looked at housing contention in Budapest and Bucharest, showing how different actors have politicized housing-related tensions across the structural and political transformations since 1989. Below, we discuss lessons from comparing the two cases, pinpointing the relevance of the conceptual tools that follow from the structural field of contention approach.

Our arguments in this chapter are organized around specific insights into two cases where the structural field of contention approach revealed a relationship between movements' politicization of housing tensions and their structural background. We also show how the comparison of the two case studies clarifies the specific benefits of this approach. We do not offer these conclusions as generalizable theoretical statements, nor do we claim that our conclusions from the perspective of a structural field of

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_6

contention cover all possible aspects of the empirical state of housing contention in the two cases. Instead, we conceive them as specific heuristics following from a field of contention approach to movements that may be of use to anyone who seeks to understand how politicized responses to structural pressures are formed.

Structural Areas of Tension

Our first conclusion after reviewing the connections between forms of housing contention and their background in housing conditions was that in both Budapest and Bucharest, macro-level processes produced specific areas of tension that were relatively constant throughout the decades following 1989, and were at the center of contention after 2008. These were housing poverty, accumulating at the bottom of the housing hierarchy, and the problem of housing access for low- to middle-income groups. These areas of tension are similar in the two cases, owing to the similarities of postsocialist housing systems. Despite small changes that relieve or intensify some aspects of these systems at certain points, they constitute lasting characteristics following from an unbroken tendency of commodification across different postsocialist regimes. These tensions are addressed by different forms of housing contention at various points, and are relegated to political silence at others.

As described in Chapter 3, the macro-level conditions of housing in Hungary and Romania have been characterized by long-term tendencies toward uneven development, the dominance of owner-occupied housing after 1989, and recent global trends of housing commodification and financialization. In line with these global trends and exacerbated by the crisis of state socialist systems, state funding for housing plunged with the collapse of socialism. The rapid privatization of state housing after 1989 resulted in a housing system characterized by extremely high levels of homeownership—a high level of owner-occupied housing, very limited public housing, and a weakly regulated, often informal rental market. In this system, the main route to housing access became homeownership, which entailed a need for increased household borrowing, leading to exposure to debt risks. Another aspect of commodification concerned

urban regeneration programs. Unlike socialist regeneration projects, urban regeneration after 1989 became primarily market-driven. Market priorities in urban regeneration remained an important driver of housing tensions in the two capital cities, from the destruction of historical heritage buildings to the marginalization or outright eviction of poorer dwellers.

Tensions around Severe Forms of Housing Poverty

The most visible tension that followed from this structural environment was the production of severe housing poverty at the bottom of the system. The privatization of housing transferred growing utility and maintenance costs to residents who often lost their jobs owing to the transition crisis. This was coupled with a lack of social housing or access to housing for those who could not buy. Moreover, the risks of utility and mortgage debt rose over time, pushing many into worse dwelling conditions, or ultimately to the streets. Despite the development of social assistance systems, the problem of homelessness that shocked the public when it appeared in 1990 became a stable characteristic of postsocialist housing. Another, less visible form of severe housing poverty, which also existed under socialism but was reinforced and expanded after 1990, was informal housing. This involved self-built, low-quality dwellings in peri-urban areas as well as squatting or semi-legal occupations of empty apartments. Struggles around the dwindling supply of social housing were another characteristic form of the politicization of housing poverty. Evictions became a specific point where these tensions transformed into open conflict—from the privatization of social housing to evictions related to utility or mortgage debt or the forced destruction of informal dwellings.

In both Hungary and Romania, intersections with ethnic divisions constituted an important aspect of postsocialist housing poverty. As described in Chapter 3, owing to long-term structural conditions, poverty levels are especially high among the Roma, and ethnic discrimination contributes to their material and social marginalization. Consequently, the Roma have been among those most severely affected by postsocialist

housing poverty. The effects of housing peripheralization—the concentration of poor households in low-quality housing areas, peri-urban informal housing, or poor areas of the countryside—hit Roma communities particularly hard in both countries. Contention around these situations often arose when ethnic and social characteristics intersected, as they did in anti-eviction struggles or in urban regeneration programs where the social effects of commodification created lines of ethnic division.

The Problem of Housing Access for Low- to Middle-Income Groups

Another main area of housing tension was the situation of those in low- to middle-income groups who had relatively stable incomes but could not afford to buy a home. This tension was manifested in two main domains. The first was the problem of rental housing, which could have provided an alternative form of housing access and therefore surfaced recurrently as a focus of housing contention. The other main domain in which this tension was manifested was in household debt, owing to the reliance of people in these social strata on loans to buy or repair homes. While this issue manifested as a lack of loan accessibility in the years following the regime change, in the 2000s, the accumulation of risky household loans grew into a major problem that burst into the open after the 2008 crash. The solutions proposed by state and market actors did not resolve the structural gap that promoted the accumulation of household credit risk, and has remained a constant characteristic of the two housing systems ever since.

The main forms of politicization of this housing tension in the two countries differed significantly. In Romania, the forex mortgage boom of the 2000s generally remained limited to relatively well-situated middle-class households, whereas in Hungary, it penetrated large segments of the lower middle class. Consequently, in Romania, the problem of forex debt after 2008 was expressed in the relatively well-positioned self-advocacy of middle-class debtors. By contrast, in Hungary, the problem of forex mortgages constituted a social crisis involving hundreds of thousands of

families and was widely politicized at a national level—first by vocal support in conservative politics, and then by debtors voicing their discontent with debt-management measures. The period after 2008 also saw a wave of politicization of the housing access problem of low- to middle-income groups in Romania. Yet here, instead of an issue of forex debt, this basic tension came to be thematized as a problem of incomes not covering housing costs. After 2008, there were repeated waves of union demonstrations over wages, and collaborations between unions and leftist housing groups particularly emphasized housing access as part of the wage struggle. Meanwhile, in Hungary, parallel with debtors' movements, new alliances between leftist housing groups, middle-class youth under pressure from rising housing costs, and progressive opposition politicians started to thematize low- to middle-income groups' housing problems in terms of the state regulation of accessible rentals.

Different Political Contexts of Housing Contention after 2008

In both Hungary and Romania, the 2008 crisis produced changes in national politics and new waves of political mobilizations, both of which influenced the conditions of housing contention. Yet, while the macrostructural background of housing-related tensions was relatively similar in the two countries, the characteristics of the political changes induced by the crisis differed significantly. These differences were linked to the specific political evolution of local regimes across late socialist and postsocialist structural transformations and they produced different conditions for the political orientation and alliance options of housing movements in the two capitals.

From Postsocialist Liberal Hegemony to the Opposition Movements against the Orbán Regime in Post-2010 Hungary

In Hungary, regime change was dominated by a liberal power bloc. It consisted of an alliance between liberal dissidents and their post-1989 party, Western capitalists and international lender organizations, ex-socialist managers and technocrats interested in privatization, and the strong reformist section of the Socialist party that governed socialist marketization reforms. This alliance established an FDI (foreign direct investment)-led model of external integration that shifted toward debt-led development in the 2000s. The contender power bloc, which preferred protectionist policies and the accumulation of national capital, remained in a dominated position throughout these years, from which it developed a right-wing anti-neoliberal discourse. This discourse became a vocabulary for the expression of social discontent in popular right-wing anti-neoliberal protests by the late 2000s.

The effects of the 2008 crisis sealed the implosion of an exhausted and de-legitimated liberal hegemony, leading to the sweeping victory of the Fidesz party in 2010. Relying on a parliamentary supermajority, Viktor Orbán's government engaged in a type of crisis politics that simultaneously served to manage the crisis of capital from core countries, created room of maneuver for state-backed domestic capital, and diversified financial dependence away from Western sources. In this context, while pre-2010 anti-austerity protests were channeled into a conservative political victory, post-2010 demonstrations targeting crisis effects merged into a more general stream of liberal protest against the supermajority Orbán regime. In face of the regime's explicit anti-poor stance, these protests included social issues among their demands. Nevertheless, these were subordinated to a pro-democratic, pro-Western, pro-market agenda, characteristic of the political discourse of the (previously dominant) liberal bloc.

The Alliance between Post-2008 Movements and Liberal Politics in Romania

In Romania, in contrast to Hungarian socialist marketization, the socialist regime reacted to the problem of indebtedness with a policy of extreme austerity serving debt repayment to retain independence and resist international lenders' pressure for marketization. Instead of opening up, the Romanian regime maintained intensive industrialization and centralized power. This provided no scope for the development of a pro-liberalization power bloc like that in Hungary. After the 1989 regime change, former socialist cadres who gained power continued the politics of delayed privatization and protectionism. This direction was changed when contender liberal forces were strengthened through external alliances during the EU and NATO accession process in the late 1990s, and subsequently, neoliberal reforms were accelerated. In this process, neoliberal politics formed an alliance with liberal intellectuals and employed a strong anticommunist discourse in their struggle against the Social Democratic Party. This alliance presided over the debt-ridden growth of the 2000s, and the austerity-led crisis management of the years following 2008.

The aftermath of 2008 brought intensified conflict between liberal coalitions supported by macrostructural conditions and socialists attempting to salvage their power by relying on domestic capital and political networks built in previous decades. In this context, protests that initially combined anti-austerity stances with expressions of disillusionment with postsocialist politics were channeled into support for liberal parties in their struggle against socialists. In this struggle, socialists were described as communist traditionalists who blocked Western-type development, supported by a network of corruption and a political alliance with the uneducated poor. Unlike the situation in Hungary, this framework was explicitly dissociated from the social perspectives of post-2008 middle-class protestors and it combined pro-liberal statements with antagonism toward the poor.

Positioning of Leftist Housing Groups in Various Post-2008 Political Environments

In both countries, the wave of post-2008 middle-class politicization strengthened leftist segments of middle-class activism, including activist groups with leftist affiliations who built alliances with disenfranchised groups and thematized housing-related grievances in political terms. For these actors, the varied contexts of post-2008 politics offered different possibilities for alliance formation. In Romania, leftist housing activists came into conflict with demonstrators' shift toward right-liberal positions. This was manifested in both general protest politics, as well as in specific instances of conflict in housing campaigns, such as a clash with heritage protection groups over the eviction of a Roma family from a heritage building. As a result, leftist housing activism separated from the general wave of post-2008 demonstrations and continued to pursue the more marginal but ideologically explicit politics of cross-class advocacy and alliance making.

In Hungary, by contrast, the social demands of leftist housing activism were included and amplified in the general wave of post-2010 middle-class protests. Similar to previous socialist dissident liberalism which also emphasized social demands, post-2010 oppositional liberalism became open to leftist stances. Housing in particular was an issue where oppositional politics met social demands. This was due to the advanced frameworks of leftist housing activism prepared by a group named The City is for All, including their good relations with and recognition by liberal circles. It was also due to the deepening of the housing crisis, which had also affected educated middle-class youth. Leftist housing activism made the right to housing a slogan to embrace both severe housing poverty and new middle-class anxieties. While Romanian leftist housing activism went on to build a network with an explicit anticapitalist and antiracist profile, separate from the political institutionalization of post-2008 middle-class politics, in Hungary, it was integrated into the dynamics of wider opposition politics. This included founders of The City is for All entering political positions after opposition victories in the 2019 local elections, as well as various collaborations with new opposition local

governments. In this context, the relationship of Hungarian groups to market-oriented oppositional politics took the form of tactical collaboration or parallel action rather than open conflict.

Integration of Debtor Groups into Various Fields of Post-2008 Politics

Debtor advocacy provides another illuminating example of post-2008 political contexts marking the positioning of housing mobilizations in the two countries. In both countries, debtors who took on forex loans before 2008 and suffered spikes in debt repayments owing to post-2008 changes in currency rates mobilized to claim state relief for their situation. In both countries, debtors' groups focused on retaining homeownership and optimizing their situation under the conditions provided by the system. However, differences in the distribution of forex mortgages and in alliance options offered by different post-2008 political contexts produced very different forms of debtor politics in the two countries.

In Romania, debtors' struggles were mainly limited to individual bargains and litigation, with the notable exception of households with CHF-denominated loans, who organized collectively and staged several protest events. Debtors' attachment to existing models of homeownership was evident in their support for some austerity measures (in the hope that these would ameliorate currency rates and maintain asset prices). Moreover, although mortgage defaulters were few, their middle-income position and better interest representation capacity allowed them to lobby successfully for certain favorable legislative changes. These, in turn, allowed them access to the very limited public housing stock, thus placing them in direct competition with precarious social housing applicants. Among more affluent and nondefaulting mortgage holders who bought to rent and hoped to improve their situation as landlords, this effect was even more prominent. Living in urban centers with better paid jobs, often in multinational firms, they were integrated into the right-liberal framework, supporting the anticorruption protest wave against socialists and the poor. Thus, they came into opposition with leftist housing activism. While they organized to secure their positions, their struggles

implied no connection to the defaulting and struggling debtors, whose visibility thus waned.

In Hungary, the large number of CHF-denominated mortgages led to a major social crisis after 2008 that affected a large number of lower-middle and working-class households. This coincided with the collapse of the liberal power bloc and the run-up to the successful election campaign of Fidesz in 2010. In this context, debtors' activism, which spoke the language of the right-wing anti-neoliberal movements of the 2000s, was embraced and promoted by Fidesz's electoral campaign as part of the "economic freedom fight" it promised against the dominance of Western capital. However, after 2010, Fidesz's management of the debt crisis pursued financial stabilization supported by domestic actors in financial markets instead of social goals. While the more affluent debtors were saved, debtors whose problems were not alleviated turned against Fidesz. This phase of the struggle, however, was effectively silenced by the government.

Debtors and Leftist Housing Groups: Two Cases of Political Fracturing of Post-2008 Housing Movements

Unlike Western or Southern European cases where anti-debt housing movements became a major reference point for anti-austerity and pro-democracy movements, in Hungary and Romania, debtors' mobilizations did not develop a significant connection with leftist housing movements. While debtors' groups in both countries maintained a right-wing tendency bound to the idea of homeownership, they connected to different versions of conservative and liberal right-wing politics. In addition to a reluctance to engage with right-wing frameworks, leftist housing groups' distance from debtor politics also reflected the class-based character of housing movement alliances. While leftist housing groups prioritized alliances with those struck by the most severe forms of housing poverty, debtors' activism represented middle- and lower middle-class segments. These segments occupied intermediate positions in housing hierarchies, which could sometimes be considered to compete with the needs of the

poor as much as to support their demands for housing rights. This ambiguity of potential political positions came to be decided by political support for right-wing versions of post-2008 politics, facilitated by debtor groups' preferences for homeownership and participation in former right-wing movements.

The fracturing of housing movement alliances across different patterns of post-2008 politics in the two countries contradicts the dominant narratives on post-2008 housing activism. Referring to examples of progressive movements such as PAH in Spain, these narratives consider post-2008 reactions to housing-related tensions an organic part of progressive anti-austerity movements (e.g., Di Feliciantonio 2017; Fields 2017). In our two cases, groups who address housing issues from leftist perspectives need to work with or deal with right-wing tendencies in post-2008 movements. These appear either in the form of explicit conflicts as in Romania, or implicitly, as in Hungarian housing groups' oppositional alliances. Meanwhile, the issue of mortgage debt, which has been framed by Western progressive movements as a major point of anticapitalist mobilization, was not integrated with leftist frameworks in these cases, and debtor movements remained caught between right-wing political alliances and marginalization.

Translating Tensions into Politicized Demands: The Role of Middle-Class Expertise and Institutional Interfaces

Our case studies confirmed the long-term insight of social movement studies that structural tensions do not generate movements by themselves. Although the areas of tensions described above characterized both postsocialist housing systems, neither the long-term presence of these tensions nor their intensification in certain periods led to mobilizations in themselves. Instead, we found that tensions were politicized in specific moments when they intersected with the formation of activist and political alliances between different types of actors.

In some cases—such as the birth of a new participative model of homeless advocacy in Hungary in the 2000s or art projects in gentrifying neighborhoods that formed the basis for later anti-eviction campaigns in Bucharest—the formation of these alliances was not linked to changes in housing tensions. Instead, it followed from changing conditions of activist mobilization through the arrival of a new generation of educated but often precarized middle-class leftist activism that sought new forms of participative politics beyond existing structures such as social assistance, volunteering, or institutionalized art spaces. In most other cases, politicization occurred at points where tensions were intensified, for example, during evictions, the spike in homelessness in the 1990s, or the mortgage debt crash following 2008. However, even in these cases, resistance by those directly affected seldom led to forms of contention that would express structural problems as a political issue, formulated in such a way as to address institutionalized levels of political debates. Instead, educated middle-class activists' capacity to translate instances of conflict into broader institutional–political frameworks was key to the formation of politicized forms of housing contention. Debtors' groups, especially the production of expertise in Hungarian debtors' circles, provide the closest example to movement frameworks produced by the affected groups themselves. Yet, here too, the help of professional allies was key to interpreting debtors' situations and translating their problems into institutionalized vocabularies (predominantly litigation). Conversely, the lack of expert allies impeded the expression of debtors' demands in terms of broader critical frameworks and arguably made them more vulnerable to cooption and silencing by right-wing politics.

Reviewing the development of housing contention in the two countries, we found that all points where long-lasting areas of tension became politicized were linked to connections between three main factors: some form of housing deprivation, (educated but often precarious) middle-class political activism and expertise, and institutional interfaces where structural tensions could be projected in terms of demands tailored to definitions of public interests and their institutionalized management. In each of the cases we reviewed, middle-class expert activists played a key role in translating housing tensions to demands that fit existing institutional frameworks.

The existence of institutional interfaces with which housing activists could directly engage in relation to their problem—such as social housing for housing poverty, litigation for forex debtors, or municipal regulation for anti-Airbnb campaigns—appears to have been a crucial condition for politicized expressions of housing contention. At the same time, these interfaces also restricted contention to forms that fit their institutional logic—a fact often criticized within housing activist groups. Such criticisms were made by The City is for All in the case of the formal system of homeless assistance, by debtor activists in terms of the inadequacy of solutions achievable through litigation or political advocacy, and by renewing initiatives for noncommodified forms of housing to provide alternatives to the redistributive or market-based solutions offered by existing institutional systems.

What stands out regarding activist groups' potential to make headway against these limitations are examples of movement institutions that, once established and solidified, could become actors in their own right, able to define agendas beyond existing institutional interfaces and create new institutions backed by some form of social power to maintain those frameworks. In several cases, such initiatives could facilitate longer processes of politicization across changes of structural contexts and transformations of the contention field. Some illustrative examples are the new wave of homeless advocacy organizations in Hungary that was established in the 2000s and then came to the forefront of resistance to anti-homeless legislation after 2010, or the similar alliance between middle-class activists and people affected by evictions in Romania, which later could engage with new types of challenges such as the World Bank program for housing formalization. The enduring capacity of the Hungarian National Alliance of Housing Cooperatives to act as an interest representation body in the field of housing policy, decades after the collapse of the socialist system that set it up, is another example of advocacy-based institutional capacity. New initiatives for building institutional frameworks for cooperative or social rental housing explicitly aim to create such movement institutions.

Dynamics of Alliances in Politicizing Issues of Housing Poverty

In homelessness-related organizing, which became the main form of contesting severe forms of housing poverty in Hungary, the first wave of politicization in the 1990s happened through collaboration between homeless people's own mobilizations, low-income volunteers, and (liberal and, respectively, conservative) political activists. It was the expertise and political connections of the latter that helped—and dominated—the translation of the issue of homelessness into the frameworks of institutionalized politics and subsequently into the organizational frameworks of homeless assistance. In the 2000s, a new generation of middle-class activists formulated a critique of this system's embedded hierarchies. In combination with affected actors' own criticisms, this wave of activism created a model, embodied by The City is for All, that attempted to combine the mediating capacity of middle-class activists with majority control by affected members. In the 2010s, the importance of middle-class alliances was reinforced by The City is for All being open to middle-class housing problems and its collaboration with broader opposition networks. After opposition victories at the 2019 local elections, the group continued its work in closer collaboration with middle-class movements and opposition politicians, with some activists entering local government positions and the issue of homelessness becoming an explicit collision point between oppositional and governmental politics at the national level.

In Romania, the issue of homelessness did not become thematized at the level of political contention and remained relegated to political silence and the regular work of professional charity organizations. Instead, the issue of ethnicized housing poverty, with the harshest form being evictions, became a central topic of housing contention. During the 2000s, educated low- to middle-income activists sympathetic to left-wing critiques of postsocialist development formed alliances with Roma activists and with people affected by evictions. These alliances provided a standpoint that strongly linked leftist housing activism to people discriminated against in housing hierarchies. Similar to The City is for All, these movement alliances sought to balance middle-class capacities for political

representation with the influence of directly affected members. Unlike in Hungary, the political line established by this alliance collided with the politics of post-2008 demonstrations, including direct conflicts with the urban heritage movement.

In Hungary, the issue of ethnicized housing poverty did not become directly politicized as such. However, as an underlying structural area of tension, it did produce political manifestations in various forms. The "trickling down" of housing poverty to the countryside after 1989 produced pockets of poverty in rural areas, many of which also became ethnically segregated. With the reduction of state funding for housing, social housing benefits paid to such population segments constituted a remaining stream of subsidies that continued to be paid to the poorest. In the escalation of ethnic conflicts in rural areas during the 2000s, this type of state assistance was described as unfair, with claims that working Hungarians received no benefits during this period. The far-right Jobbik party's successful anti-Roma campaign, which helped it enter parliament in 2010, provided one way whereby this tension found its way into politics. Other cases involved intra-city developments within Budapest. The peripheralization of poor residents by market-based regeneration programs had a strong ethnic character in the inner districts. The social regeneration model of the Magdolna program aimed to establish an inclusive model in this respect. Despite its limited success, it produced the basis of local civil society organization that came to play a significant role in the opposition community campaign's success in the 2019 local elections. In the case of the Hős street segregated area, Fidesz's local policy of development, its more general anti-Roma, anti-poor, and pro-policing approach, together with a plan to encircle the segregated area with a fence (reminiscent of the anti-migration campaign that included building a fence on Hungary's southern border) clashed with a coalition that linked local social workers' advocacy to broader public indignation and larger frameworks of oppositional political communication.

Concerning informal housing, no major form of politicization had developed in Budapest so far, with both residents' and local governments' hardships remaining under the radar of political discussions. In Bucharest, however, an occasion for politicization was created when a group of NGOs, in partnership with the World Bank, initiated a legislative

proposal to facilitate the formalization of informal neighborhoods at the national level, which would have criminalized new informal housing. New leftist housing activist groups from the Block for Housing reacted by stepping up as mediators between affected communities and institutionalized negotiations over formalization, in which they could participate based on their credentials earned during earlier advocacy work. They advocated against pushing costs of formalization on residents and instead emphasized the need to address the problem of housing poverty causing informalization. This instance of politicization was thus based on a local initiative to implement the World Bank's global agenda for formalization, to which middle-class activists could respond as mediators based on their knowledge of affected communities and previously gained access to the lower ranks of institutional negotiators.

Dynamics of Alliances in the Politicization of Social Housing

The issue of social housing has been repeatedly addressed by housing contention in both countries by different constellations of alliances. In Hungary, liberal and leftist housing activism has provided relatively continuous support for social housing since the 1990s, including instances of collaborations with affected groups. From the 2000s on, resistance to evictions from social housing formed a regular element of the new participative wave of leftist housing activism, and demanding better social housing remained a major way to translate the general idea of housing rights into specific demands in public campaigns. Despite these connections, social housing and evictions did not become a major convergence point of movement agency and politics, as they did in Bucharest. There, anti-eviction actions were key to forming lasting political and emotional links between the affected people and middle-class expert activists. The struggle by affected movement members to access social housing directly connected aspects of direct action, institutional advocacy, and political demands. The case of the most prominent Roma activist in the Vulturilor eviction is illustrative, as she has been constantly blocked from accessing social housing owing to her political visibility. At the same time, leftist

housing groups continued to provide emotional and material support for her struggle. Since leftist housing groups' national convergence in the Block for Housing in 2017, emphasis is placed on the right to social housing of all those earning below the national average income, who are not and have never been homeowners, with the aim of opening the field for wider class alliances around social housing.

Politicization around Urban Regeneration Projects

In the case of urban regeneration, we saw the following patterns of making and unmaking alliances in the politicization of regeneration-related tensions. In Hungary in the 1990s, the harmful social impact of market-based regeneration programs was not expressed politically, but was noted by experts. By the 2000s, this expert capacity combined with the possibility of EU-funded social regeneration projects produced the Magdolna program, which became a widely known reference point for inclusive regeneration. In 2010, the anti-poor aspects of urban development advanced by local Fidesz governments encountered political opposition from a broader coalition of affected groups, leftist housing activists, opposition activists, and opposition politicians. It is worth noting that this inclusion of the social aspect in political debates on urban development occurred in an environment of opposition campaigning, where a politically heterogeneous opposition was forced to collaborate to confront a supermajority government. In this context, contradictions between market-based and socially oriented development could be temporarily subdued in the convergence of symbolic messaging, while in the programs of different parties, demands for accessible housing coexisted with market-based approaches such as the "Smart City."

In Romania, the tension between market-based regeneration projects and evictions became central to the formation of the housing rights movement. In the mid-2000s, opposition to evictions linked to the market-based regeneration project in Rahova-Uranus was foundational for the housing movement in Bucharest, bringing together evictees, families at risk of eviction, those fighting to keep their homes, Roma and anti-racism activists, artists, and social researchers. This initial cross-class

coalition was also the grounds for collaboration with the heritage protection movement interested in conserving areas near the city center. The alliance broke up because of the latter prioritizing market-oriented urban development over social rights. The breakup clarified the housing rights movement's position on class alliances, putting it in opposition to the heritage protection movement increasingly absorbed by right-liberal frameworks and development projects.

Dynamics of Alliances in the Politicization of the Low- to Middle-Income Groups' Housing Needs

In both countries, low- to middle-income groups' housing access has been a source of tension ever since the regime change; but this tension intensified after 2008, leading to two main forms of political expression: debtors' contention (framed in conservative/liberal frameworks) and housing right groups' leftist and liberal political alliances.

In Hungary, tenants' groups expressed the problems of this segment in the years of the regime change according to a framework tied to previous socialist institutional structures that lost its contours with privatization. The Alliance of Housing Cooperatives used its institutional capacity developed during the socialist era to represent the interests of this segment, even if this was mainly in closed-door negotiations and with decreasing power over the years. Throughout the 1990s and 2000s, these groups' structural need for rental housing has been promoted by the Alliance as well as by thinktanks connected to liberal politics. By the late 2010s, this need had been aggravated, and it affected a politically active urban middle class, who were included in the coalition between leftist housing activism and opposition politics. Meanwhile, the same need for rental housing started to be addressed by state and market actors with distinct positions of interest. On the level of housing activism, a parallel stream was the formation of new experiments and expertise in cooperative housing projects, involving coalitions with labor unions. While these developments linked the issue of rental housing to leftist and liberal political projects, the same problem of housing access for low- to

middle-income groups was also expressed in right-wing political terms by debtors' groups.

In Romania, the precarization of low- to middle-income segments strongly encouraged political activism in the post-2008 mobilization cycle. However, the politics of these activists diverged between leftist housing groups on the one hand and the mainstream trend of political mobilization on the other. Those in the latter movements eventually joined the broader liberal trend of large political demonstrations, embarking on technocratic or party-oriented careers. Meanwhile, new leftist activism, with a highly educated but rather materially precarious background, mostly relied on voluntary work and solidified its anti-systemic stance. This stands in contrast to the Hungarian case, where leftist housing politics became more integrated into formal politics after 2019. Similar to the situation in Budapest, leftist housing activism also produced projects for cooperative dwelling as well as new coalitions with unions.

In terms of social housing policies, the contexts of leftist housing activism differed between the two countries. In Hungary, these policies implied a decreasing stream of funds directed solely toward the neediest, while state support for low- to middle-income housing was mostly channeled into market-based tools such as mortgage subsidies. In Romania, the redistribution of state support for housing was increasingly directed toward young families on stable low or middle incomes. In this context, low- and lower-middle income groups (from below the poverty line to below the national average income) had to compete for very limited public housing stock. This made it challenging for leftist housing activist groups to build solidarity. Moreover, debtors' demands for state help, and especially their successful lobbying for privileged access to public housing, was seen by leftist housing activists as conflicting with the needs of the poorest.

Translating between Multiscalar Processes and Political Demands

Conceiving local housing-related grievances in terms of multiscalar, transnational processes and building the capacity to address them politically has been a specific challenge for housing activists. In most of the cases we followed, the multiscalar aspects of structural tensions came to be politicized where there was a direct institutional connection between scales and activists that used specific capacities and alliances allowing them to connect local grievances to processes on other scales. In Hungary, for instance, the issue of social inclusion was introduced into urban regeneration projects through programs linked to international institutional frameworks (EU-funded social urban regeneration) and by expert groups translating between local and European institutional contexts. In the politicization of informal housing in Romania, a similar example to the simultaneous presence of an interscale institutional connection and activist translation capacity was provided by the World Bank formalization project and leftist activists' knowledge of local affected groups, local administrations, and international criticisms of World Bank developmental projects.

Debtors' activism exemplifies the limitations of translating capacities across scales. While the problem of mortgage debt was deeply connected to the international dynamics of financialization in both countries, debtors' politics remained limited to litigation and demands for protection addressed to the state. In Hungary, debtor activists did not interpret the local debt crisis as part of broader international dynamics, and instead, tended to follow right-wing politics' focus on a specific collision between foreign financial interests and Hungarian national interests. Government programs that did not help debtors in arrears were included in debtors' narratives as a case of treason within this conflict, repeating a narrative that in earlier forms had been applied to Socialist-Liberal governments serving Western interests. This framework could not provide a functional differentiation between Western and Hungarian capital or engage effectively with the government's maneuvers to reorganize relations between the two. Hungarian debtors' activism in relation to the EU provides a

similar example. Owing to hopes placed in EU-level litigation after domestic possibilities were removed and to impressions of better consumer protection in Western countries, debtors saw the EU as a potential guarantor and good example of debtors' rights. Despite recurrent references to Western finance as the cause of debtors' suffering, debtors' groups could not interpret and engage with the structural hierarchy between European and national scales of the debt problem and its regulation.

In terms of building capacity to address multiscalar aspects of housing tensions, it is also important to mention activist groups' relations with international partners and their various forms of institutionalization. In the case of the Hungarian movement The City is for All, the New York-based homeless advocacy group Picture the Homeless played an important role in the conceptualization of its organizational model. Other international connections of The City is for All constituted an important tool for applying pressure in its campaign against anti-homelessness legislation. Lessons from the Spanish housing and municipalist movement were later used by The City is for All members in Eighth district community electoral campaigns. For Romanian leftist housing groups, similar connections developed with the European Action Coalition for The Right to Housing and the City, in which the Common Front for Housing Rights and Social Housing NOW from Cluj have been increasingly active. Although international collaborations and support actions have been undertaken since the early years of the Romanian leftist housing groups, the European Action Coalition constituted the first common movement institution through which local groups directly engaged with multiscalar and multisited aspects of housing tensions. This largely contributed to their political conceptualization of local grievances as linked to structural conditions on multiple scales. In the case of leftist housing groups' cooperative projects, the international wave of cooperative urbanism that followed the 2008 crisis, and particularly the foundation of the East European cooperative housing network MOBA, played an important role as a forum for international collaboration, a source of inspiration, and an institutional reference frame for both Hungarian and Romanian local projects.

Field Dynamics

In both countries, we have seen that relatively constant and similar structural tensions were politicized over time by a multiplicity of actors with different political frameworks and alliances. In descriptions of other local fields, this characteristic was identified as the long-term fragmentation of housing struggles (Sebály 2021). This section describes some heuristic tools from the structural field of contention approach that we found useful to grasp some key aspects of this multiplicity.

Some of these tools are used to examine the variety of relations between actors (from alliances or conflicts to parallel action), whereas others are used to examine relationships between structural tensions and their politicization that are typically less visible in the movements' own narratives. An example is the structural predominance of political silences, or instances where the mode of politicization obscures some structural contradictions in the tensions that become politicized. A third heuristic that we found useful concerned transformations in the field as a whole, whereby certain contextual changes impact all actors and their relations, thereby changing the forms of housing contention without necessarily being reflected in groups' intentional strategies. Finally, the end of this section describes a field-level division in the politics of housing contention that we found characterized both cases.

Explicit Alliances, Explicit Conflicts, and Parallelism between Movements

Examples of explicit alliances included those between evictees or those at risk of eviction, the leftist (precarious but educated) middle-class, and Roma activists in Romania. In Hungary, they involved homeless activists and liberal/leftist middle-class activism and expertise, as well as the coalition between leftist housing activism, new middle-class movements, and oppositional politics after 2019. Explicit conflicts involved cases such as tenant conflicts with state maintenance companies in Hungary, leftist housing groups' struggles against evictions, a lack of social housing, new legislative mechanisms for housing formalization, anti-homelessness

policies, and conservative urban development. They also involved debtors' struggles against banks' demands for higher installments or expropriation.

The most striking example of parallelism between movements was that between leftist housing activism and debtors' movements in both countries. In Romania, this remained an issue that we characterized in terms of leftist activism not engaging with the debtors' relatively narrow, technical, and politically conservative efforts to maintain homeownership. In Hungary, this parallelism was recognized by both sides as a problem, but remained in place despite recurrent efforts to build bridges. Here, top-down penetration by right-wing politics and other political cultures produced different political perspectives on this problem in debtor and leftist activist circles.

The other main form of parallelism we saw was the relative distance of leftist (and in Hungary, liberal) housing activism from low- to middle-income groups' housing access problems. In some instances, this distance was even manifested as a conflict, such as when liberal housing activists in Hungary transformed workers' homes into homeless shelters or when leftist activists in Romania opposed redistribution models that favored young middle-class professionals. While parallelism between debtors' groups and leftist housing activism mainly concerned the conflict between left- and right-wing political frameworks and their respective alliances, a deeper layer of political parallelism was based on these groups' different approaches to homeownership. When leftist housing activists thematized the problem of housing access, they did so in terms of social housing, rental housing, and cooperative housing, all of which were formulated in line with anti-privatization, pro-redistribution leftist agendas. This ultimately went against the dominant system of homeownership. Meanwhile, debtors' groups maintained the goal of housing access through homeownership, as prescribed by the super-homeownership system, in an attempt to resist its effects on indebtedness rather than its property aspects. The different political frames and respective sensitivities regarding the idea of homeownership kept these two streams of activism in parallel. These frames were wired into their constituents' broader political ideologies as well as their positions. While debtors' groups primarily sought to save their own investments and homes, for educated lower- and

middle-class leftist activists housing struggles were linked to their broader engagement with political agendas for left political change.

The Structural Predominance of Political Silences

The most striking cases of structural tensions being concealed by political silences were those of informal housing in Hungary and homelessness in Romania. Although ethnic discrimination as an element of housing poverty was sometimes addressed in Hungary by leftist or liberal housing groups and by Roma advocacy, it remained beyond the focus of the dominant frameworks of housing contention, unlike in Romania. Next to these most evident cases, we also found that processes of politicization generally did not cover the full scope of the underlying structural tensions, even cases where the latter were explicitly thematized by political initiatives. Instances of politicization typically remained visible but exceptional in relation to the scope of structural tensions they addressed, both in terms of continuity (as seen, e.g., in the rent issue in Hungary, intermittently thematized over time by various groups and alliances) and in their extent (as illustrated by the small number of activists in the leftist coalitions concerned with homelessness or ethnic housing poverty in both countries).

The relatively small scope of politicized activists compared with the number of people directly affected by the issues that activist groups addressed was characteristic of leftist housing movements as well as debtors' groups. The significance of such groups regarding the larger, politically silent base of tensions they addressed was typically enhanced by their access to policy negotiations. The role of Hungarian dissident activists in establishing postsocialist institutions of homeless assistance or the recent case of Romanian leftist housing activists entering negotiations over the World Bank program of formalization are good examples. A major exception from the generally large gap between instances of politicization and their broader structural base is the Alliance of Housing Cooperatives in Hungary, which entailed all housing cooperatives in the country in 1990 and continued to include cooperatives plus a significant proportion of condominiums in subsequent decades. The Alliance also

involved an imbalance in terms of political activity, distributed between a small active leadership and a large but mostly passive membership. Nevertheless, it is the only organization covered in this book that had an institutional membership relationship with the majority of the people affected by the situation it addressed.

Contradictions Not Reflected in the Politicization of Housing Tensions

We observed that the structural contradictions that defined the conditions of contestation addressing a certain area of tension were not necessarily reflected in the frameworks of politicization that respective actors built around them. We consider such relationships to be highly illustrative of the way the dynamics of politicization relate to underlying structural and political conditions.

An illustrative example of structural contradictions that defined housing groups' politics, but is not reflected in their political frameworks, is provided by the tenants' movement during the late socialist era and during the regime change in Hungary. This movement was based on the possibility of forming civic associations, permitted by the liberalizing reforms of the late 1980s. Using this window of opportunity, the Tenants' Association contested deficiencies of maintenance by state housing companies, owing to a lack of funds following from the burden of public debt repayment—the same situation that made later socialist political liberalization possible. Although tenants mobilized to pressure state maintenance companies to do long-delayed repairs, such pressure could not change the macrostructural conditions that caused the gaps in maintenance. With the progress of economic liberalization, tenants' different positions within the privatization process manifested as a political contradiction within the association itself, which broke into opposing camps favoring privatization versus the continuation of tenant advocacy.

In middle-class housing activism, we found another type of structural contradiction that attracted no political reflection outside the leftist scene but played an important role in the divergent strategies and frameworks of different middle-class substrata and activist groups. This arose from

emancipatory politics by those from middle-class backgrounds (ranging from educated but precarious to higher positions), whereby political demands made in the name of general aims (such as urban development or housing rights) sometimes converged or collided with middle-class activists' own positional interests. These especially included the problem of professional precarity and the potential to link housing activism to politicized expert careers (Gagyi 2017). On the level of political messages, those on either side of this contradiction could appear to be organically harmonious, with middle-class activist expertise representing broader interests, including those of the deprived. However, the potential conflict between these two aspects was also manifested in various forms in our cases.

In the Romanian leftist housing groups' conflict with heritage protection activism, we saw two trajectories of different segments of politicized middle-class expertise conflicting through different political alliances and the respective career options. In this case, the structural contradiction between potentially emancipative political aims on the one hand and middle-class career interests on the other was politicized by leftist housing activists. They pointed out that middle-class urban activism allowing members to enter political expert positions ultimately hurt the housing interests of deprived groups. In both Romania and Hungary, leftist housing groups allied with deprived groups reflected this contradiction in their political agenda and made the control of middle-class privileges within their own alliance structures part of their organizational practice. However, despite this similarity, in Hungary, the positioning of leftist housing groups relative to the same structural contradiction of middle-class politics played out differently, as the activists integrated into opposition politics after 2019. A similar but thus far less politically visible form of the same relationship involves middle-class initiatives for housing cooperatives that are building expert positions and collaborating with local opposition governments while striving to control the effect of expert careers tied to dominant institutions by building horizontal relations with affected groups.

Transformations of the Field

In addition to the dynamics between actors, we also found field-level transformations that affect the positions of each actor to be important in terms of field dynamics. One such transformation includes the 2008 crisis, which accelerated social polarization and sharpened housing tensions, especially in the areas of severe housing poverty, housing debt, and fluctuating mid-level incomes. The post-2008 field-level transformation also involves the political aftermath of the crisis, which solidified different (neoliberal and nationalist authoritarian) regimes in the two countries, leading to different dynamics in the political alliances of post-2008 movements.

Further examples of field-level transformations in Hungary include the Fidesz government's anti-homelessness and anti-NGO campaigns. In a context where anti-homelessness legislation became the primary example of the conservative government's punitive attitude toward poverty and where NGO-level civil activism was seen as increasingly unable to reverse ongoing trends, the non-NGO-based participatory politics of leftist housing activism gained a central symbolic role in opposition politics. In Romania, a similar transformation involved the mainstreaming of the liberal branch of post-2008 mobilizations in electoral politics, which resulted in the Save Romania Union (USR) becoming the third largest political party in 2016. The USR raised its anticorruption agenda above any other social and economic demands and further advanced an approach to social benefits and services, such as housing, dedicated to the deserving poor. These transformations of the field increased competition among low- and low- to middle-income groups for public visibility and access to social and public housing, imposing new limitations on cross-class alliances. However, they also laid the groundwork for social and economic struggles on the margins of the mainstream neoliberal agenda to interconnect, beyond, and sometimes against, the anticorruption trend. Thus, Romanian leftist activists began to address housing accessibility and costs in connection with labor/wage struggles, and vice versa.

Resistance to Deprivation Versus Housing Access Activism for Low- to Middle-Income Groups: A Field-Level Division

Contemplating the relations between structurally induced housing tensions and processes of their politicization, we noticed a major division that we perceived to be a key characteristic of the way in which housing tensions become politicized in both countries. This was the division between a strain of politicization whereby coalitions between affected groups and progressive (educated but often precarious) middle-class activists address severe forms of housing poverty and the politicization of housing access by stable low- to middle-income populations. This division was most often expressed by silence or parallel action, and sometimes through more or less explicit conflict.

On the level of relations between activist group politics, this division can be characterized in terms of differences in movement alliances and activists' positions, in education and political culture, or in relations to homeownership. However, the overall field of housing tensions suggests that the consistency of this division follows from not only differences in the characteristics and politics of movement groups, but also major political trends defined by the structural characteristics of housing commodification.

In both countries, the parallel processes of housing commodification and the waning of state funding for housing created a system that constantly produces housing poverty at the bottom and makes it difficult for low- to middle-income groups (who have inherited no extra resources) to access housing. In national policy, the division between these two main areas of tensions is reflected in what Jelinek and Pósfai (2020) described as the duality of postsocialist housing policies. The first and dominant branch of this duality involves using state intervention to promote market-based housing solutions—for instance, through state support for mortgages. As Pósfai (2013) emphasizes, for the housing access of low- to middle-income groups, this area of policy provides state help that allows these groups' housing needs to be channeled to the market. In terms of politicization, it creates specific tensions tied to economic boom–bust

cycles and related political unrest when such augmentation of housing marketization strikes back in the form of a debt crisis. The other branch of the dual policy structure addresses severe forms of housing poverty produced at the bottom of the system. This type of policy falls close to classic redistributive models targeted at social needs, but it is increasingly limited by the scarcity of dedicated funds. A consequence of reducing funding is the proliferation of restrictive conditions of access, as well as the politicized tensions around those conditions.

This diagnosis of postsocialist housing policies by Jelinek and Pósfai (2020) resembles what Wahl (2011) identified as a false political dichotomy generated by the neoliberalization of Scandinavian welfare systems. Wahl (2011) argued that the social power of organized labor to impose decommodification of various segments of social life after World War II, including housing, was defeated during the 1970s. As a consequence, state policies were divided into policies of marketization and a waning branch of welfare policies that were expected to take care of those who fell through the gaps of market-based opportunities. This double policy frontline, argued Wahl, helped to obscure the main underlying conflict: that the commodification of key areas of reproductive conditions increased market control over social functions and necessarily contributed to misery at the bottom while simultaneously narrowing the capacity of the remaining redistributive welfare policies.

The forms of activism targeting housing poverty and activism concerned with homeownership access that we reviewed above both addressed issues arising from the broader commodification process. However, the positionality of the housing problems that the groups addressed and the division between the two policy levels that they could address affected the ways the activists could politicize these problems. As we argued above, the politicization of housing tensions involved not only expert and political alliances (which helped translate experiences of housing problems into political and expert vocabularies), but also specific interfaces of existing institutional arrangements where political and expert demands could be addressed. In housing poverty activism, the main institutional interface was redistribution targeted at the bottom of the housing system, the second branch of the dual housing policy defined by Jelinek and Pósfai (2020). Addressing this level of housing politics, activist groups could

connect specific instances of housing needs to broader political narratives of housing rights formulated at the level of state redistribution. At the same time, these frameworks remained difficult to connect with struggles of housing access fought on the level of housing access through market-based homeownership, as in the debtors' struggles. For the latter, the policy interface to which their situation was tied was the market-oriented branch of the dual housing policy structure. Differences between the political frameworks invoked by the two groups—envisaging the solution to housing needs through state-based redistribution models or by guaranteeing housing access through homeownership—in essence replicated the dual policy system. We can see this division as a field-level version of structural divisions that define forms of housing politicization not reflected in the respective political frameworks.

By acknowledging this division as a long-term characteristic of both housing contention fields, we do not mean to suggest that activist groups would never recognize the connection between different levels of housing problems or try to connect these issues through a broader critique of commodification. In both Romanian and Hungarian leftist housing groups, the idea of housing as a human right and the criticism of commodified housing as a means of capitalist extraction and an engine of social inequality have always been present as a broader framework of action. Even in liberal activism, as with Hungarian experts assisting the homeless, the contradiction between sweeping housing marketization and the dwindling capacity to resolve housing poverty has sometimes been explicitly recognized. What we aim to emphasize is that despite such reflections, the structural and political division of the field made it extremely difficult for housing activists to politicize housing issues in ways other than those already designated by this division. In both Hungary and Romania, the main forms of housing activism presented in this book mostly fit into either one category or the other.

In both Hungary and Romania, new leftist groups have attempted to connect growing housing tensions since 2008 with initiatives for new infrastructure as part of a political movement concerned with the decommodification of housing. Examples include institutional models of rental cooperatives, as well as collaborations with unions, linking workplace struggles to the reproductive issue of housing in terms of both political

demands and practical cooperative projects. These initiatives go beyond connecting specific actions targeted at existing institutional interfaces through an abstract critique of commodification, and instead strive to build new organizational infrastructures of contention that can define conflicts of interest in terms of commodification. These efforts highlight the importance of movement agency in the politicization of structural tensions. They particularly show how activists' politicization work also involves building the organizational and institutional conditions for posing questions in a different way than those prescribed by existing institutional infrastructures.

Conclusion

This chapter reviewed lessons from a comparison of Hungarian and Romanian housing contention fields with a focus on the concepts and heuristics that illustrate how the structural field of contention approach can be applied to understand the politicization of social tensions following from structural contradictions.

In terms of the structural background of housing contention, we identified two main areas of tension that are similar across both cases and that remained constant during the postsocialist period, with some instances of amplification (such as the post-2008 debt crises). The first such area involved the problems of housing poverty accumulating at the bottom of the housing hierarchy, and the second concerned the housing access problems of low- to middle-income groups with insufficient savings to follow the main available route to housing access through homeownership. Contention around homelessness, evictions, and social housing developed around tensions in the first area, while struggles around rent, maintenance, cooperative housing, and mortgage debt characterized the second.

Reviewing the political context of housing contention in the two countries, we concluded that post-2008 political developments created vastly different political environments that allowed different openings and alliance options for housing groups. In Hungary, movements opposing the Orbán regime after 2010 created an environment wherein leftist

housing groups allied with middle-class opposition movements and progressive opposition politicians. In Romania, post-2008 demonstrations were channeled into support for neoliberal party politics. As a consequence, leftist housing groups chose a more marginal but less compromising line. Meanwhile, mortgage debtors who suffered losses after 2008 were embraced and then silenced by right-wing politicians in Hungary. In Romania, more affluent debtors supported neoliberal policies, while others remained mostly politically silent.

Turning to the ways in which different forms of housing contention translated structural tensions into politicized forms of expression, we concluded that each case we considered involved multi-actor alliances, including middle-class experts who could translate housing grievances into claims against public institutions in a form they could understand. Conversely, each of these cases involved an institutional interface that this translation capacity could address—from social housing systems to courts or political parties. We noted that the enabling capacity of these two factors can also be seen as a limitation, as they tied housing contention to existing institutional interfaces and allowed middle-class experts and their political alliances to dominate the channels of politicization.

A specific group of heuristics that we highlighted was linked to the dynamics of the contention field, one of which involved a variety of relations between actors (from explicit alliances or conflicts to parallelism). Another group of insights concerned relationships between politicization and the structural background which are less visible in approaches that focus on single movements or intentional relations, such as political silence or structural contradictions that escaped political reflection. A third heuristic we found useful was that of transformations of the field as a whole that affected all actors at the same time.

Finally, a field-level dynamic we considered to be of specific importance in terms of the politicization of housing tensions was a specific form that we called a "field-level" division of housing contention. This implied a split between left-liberal forms of activism that addressed issues of extreme housing poverty and formulated demands in terms of redistributive policies and debtor activism that joined conservative forms of pro-market policies to demand state assistance to maintain or access homeownership. In terms of the institutional interfaces they addressed,

these two main branches of contention corresponded to what Jelinek and Pósfai (2020) identified as a duality of market and socially oriented housing policies after 1989. We concluded that the long-term reproduction of this split across the two countries' political geographies revealed a specific limitation in articulating political critiques of the process of housing commodification, which bound the politicization of housing tensions to existing institutional interfaces of the dual policy structure. In this respect, we found initiatives for new or renewed movement institutions to bridge different constituencies experiencing different types of tensions and construct capacities for a broader anti-commodification agenda beyond existing institutional interfaces to be particularly relevant.

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7

Conclusion

After zooming in on two capitals on Europe's peripheries, Budapest and Bucharest, it is time to zoom out and ask what we have learned that is relevant beyond these two cases. What insights have we gained for understanding and theorizing about global housing and other social struggles?

We chose these two cases for their analytic relevance beyond the region to demonstrate how social movement and urban studies can benefit from closer attention to movements in Central and Eastern Europe, deliberately making space for theorization from and on the region. While our study of the politicization of structural changes related to the financial crisis in this local context is important in its own right, this book should also be read as a response to the increasing number of calls for giving experiences from Central and Eastern Europe a more central role in the global circulation of knowledge in urban studies (e.g., Baća, 2021; Grubbauer & Kusiak, 2012; Jacobsson, 2016; Jehlička & Jacobsson, 2021; Müller & Trubina, 2020; Tuvikene, 2016). We believe that our study makes a number of contributions to this discussion at different levels.

First, one insight from this study relates to the need for unpacking the relationships between broader structural-political processes described in

I. Florea et al., *Contemporary Housing Struggles*,
https://doi.org/10.1007/978-3-030-97405-3_7

contemporary housing literature through the concepts of neoliberalization, gentrification, and financialization and the movements that react to them. While critical literature on housing tends to imply that researchers' critique of these processes coincides with what housing movements see as their target, the relations we found were less unilinear. Instead of a transparent and direct relationship between structural processes and housing movements, our analysis shows different forms of local institutionalization and diversified, often contradictory modes of political reactions embedded in longer histories of local social integration into global capitalist processes. We see this complexity not as specific to our Eastern European cases but rather as an empirical basis from which we argue that both research and political thought on housing conflicts would benefit. Moreover, we see this complexity beyond the cases of housing movements. From this empirical base, we develop tools that allow us to think of mobilization not as a direct reflection of and reaction to abstract diagnoses of structural processes but instead to address movements and their environments in terms of the complex constellations on the ground through which general processes are manifested locally. Thus, we have proposed that a more complex approach—here offered in the form of the structural field of contention approach—is needed to address the relations between financialization processes, their local institutionalization, and politicized reactions. These cannot be fully understood without the longer histories of integration into global capitalist processes—since the nineteenth century in our cases—that shape neighborhoods, housing conditions, arrangements of uneven development, the absence or presence of certain institutions and laws, different housing needs and opportunities for different social categories, as well as the power constellations of different social categories.

Second, a large part of the literature has focused on progressive cases of anti-financialization and anti-gentrification housing movements, as well as anti-austerity protests more generally, which in many respects share researchers' analysis of these processes and have political agendas with which researchers can identify. As a consequence, social movement studies and general political thought struggle to understand nonprogressive responses to crisis effects. Our analysis of the Hungarian and Romanian cases reveals movements to be a complex and dynamic field of actors on

the wide spectra between progressive and nonprogressive responses and between politically visible and invisible forms of contention, changing in time as actors interact—among themselves and with power structures at different levels. Again, as we see citizen mobilizations at various ends of the ideological spectrum appearing in an increasing number of countries in all parts of the world, we are in urgent need of frameworks to allow an integrated way of analyzing contemporary social contention in its complexity.

The framework offered in this book is not intended to formulate general hypotheses regarding the nature of the movements in the contemporary crisis but rather to provide a perspective from which the movement-based politicization of crisis effects can be understood in relation to the local structural and political constellations of the crisis process. This can be especially useful in the frame of the crisis effects enhanced by the COVID-19 pandemic, leading to new rearrangements of struggles, alliances, conflicts, parallelisms, and silences. In terms of general diagnoses of momentary constellations of visible mobilizations, this finer-grained work may produce fewer spectacular statements than narratives that consider unilinear relations between structural crises and progressive movement responses. Nevertheless, we believe that the heuristic tools we build through our comparative study may enable more realistic assessments of local movement politics and their advancement within the broader crisis process.

Third, the comparison of the two case studies demonstrates that our structural field of contention approach offers a framework for comparative analysis of social (such as housing) conflicts and movements that is sufficiently flexible yet systematic to enable meaningful comparisons across structural and political contexts. Our cases showed that the same main areas of housing tensions become politicized in different configurations in contexts defined by similar structural backgrounds, yet with different political regimes. Tracing connections between contention forms and the respective aspects of structural transformations to which they are linked or they address revealed a broader contextual understanding of different forms of housing politicization. This showed us not only the differences between specific instances of contention but also how they are linked differently into the same broader crisis process. We think of the

structural field of contention as a heuristic approach to guide research questions on the relationships between crisis and movement responses and make both the embeddedness and complexity of these relations visible. As argued above, we do not think of this potential as the mere addition of details on crisis-induced mobilizations; rather, we think of it as a necessary approach to understand the complexity of crisis politics.

Fourth, in this research, we offer a distinct contribution to field approaches in the study of social mobilization and social movements, allowing an integrated analysis of a multiplicity of actors whose mutual relations and structural embeddedness are key factors in shaping movement dynamics. The first point that we stress here was the multiplicity of actors, as emphasized by the longer tradition of field approaches. The second concerned relations between actors, including those that are unintentional or not reflected in movements' ideological frameworks. A third related point was that next to movements that politicize structural tensions in highly visible political forms, less visible forms of contention and political silences on existing structural tensions were also considered to be part of field dynamics. We believe that taking silences into consideration is key to assessing the extent to which more visible forms of contention give voice to existing structural tensions. This fourth aspect highlighted relations between actors' structural positions and the types of movement agendas and coalitions they develop. We contextualized these by examining their mutual interactions (alliances, rejections, conflicts, and absence of interaction), as well as interactions with actors of established power (the state, certain political parties and electoral movements), thus revealing their significance relative to other actors in a dynamic field. The fifth contribution of our analysis to field approaches in social movement studies is related to the transformations of field relations, which can (unintentionally) influence actors' conditions as well as their internal frameworks and agendas, and our sixth point of emphasis concerns how movements and contention relate to the multiple scales of structural transformations.

Finally, ever since Castells (1978, 1983), there has been great optimism over what urban movements can achieve. After 2008, progressive responses to the crisis have been celebrated as new ways of acting together in the name of equality and democracy (e.g., Flesher Fominaya, 2020;

Karaliotas & Swyngedouw, 2019). While our analysis cautions us to restrain that optimism somewhat, we have also shown that cross-class and cross-group alliances that hold solidaristic agendas are nonetheless possible in an ideologically polarized world. Tracing how long-term global structural processes, local sociopolitical constellations, and activists' efforts combine into contemporary geographies of politics can also provide better assessments of the space of maneuver for progressive crisis responses.

Our main insight regarding housing contention in our two cases was that despite different configurations of contention, long-term field-level dynamics reflected the same two main areas of housing tensions, namely housing poverty at the bottom of the housing hierarchy and limited housing access for low-to-middle income households. Field dynamics were limited by a main field-level division marked by the duality of policy interfaces, that is, social housing policies addressing the poor, and market-oriented policies addressing the low-to-middle income categories. Regarding the potential of movements to surpass this duality, we pointed to instances of movement-based institution building where contention produces the infrastructure that enables the formulation and upholding of new agendas other than those suggested by interfaces for politicization marked by duality of policy and provided by existing institutions. We hope that this point, together with our general emphasis on multi-actor fields and field-level dynamics—including politically silent aspects of the field and their historical-structural background—can open up new paths for political imagination as well as for comparative urban research.

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Index[1]

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