

**Social Movement Struggles for ‘Housing for All’:
Case Studies of Vienna, Berlin and Toronto**

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Abstract

This dissertation explores the paradoxical nature of the ‘housing question’—the social conditions of housing under capitalism—and how it can serve as a catalyst for social transformation. In *The Housing Question*, Friedrich Engels first outlined the central paradox—that housing as a commodity is produced to satisfy the need for shelter as well as a means to accumulate private wealth. This contradiction creates and reproduces social and economic inequalities, particularly in the form of a housing crisis. It has also led to state intervention and social activism to address market failures through the decommodification of housing—the provision of non-market housing.

The central argument of this dissertation is that the paradoxes embedded in the ‘housing question’ generate democratic struggles in the form of housing activism and social movements. Using interviews and secondary literature, I conduct a comparative historical analysis of case studies in Vienna, Berlin, and Toronto to investigate the historical and contemporary forms of state management of the housing crisis. Applying Gramsci’s concept of the ‘integral state’, I analyze the policy terrain of housing provisioning across the case studies as well as the political strategies of housing movements and activism to transform the state and capital by building popular administrative capacities while providing shelter as a social need.

The key finding is that the ‘housing question’ produces particular policy regimes in the form of commodified, decommodified, and partially decommodified systems of housing provision. Each typology of housing provisioning is defined by social struggles and the degree to which their political strategies advance five key features of decommodification: 1) democratic governance; 2) social ownership; 3) social financing; 4) social production; and 5) the provision of housing as a common good. This dissertation concludes with a synthesis of housing struggles and platforms in the form of a counterhegemonic program of ‘housing for all’. The findings of this dissertation will contribute to new theoretical formulations on the contradictions of housing provisioning under capitalism and the political terrain for social movements to democratize and decommodify social provisioning.

Keywords: Capitalism; political economy; housing; commodification; decommodification; integral state; systems of provision; social movements; housing activism; political rent

Preface

The idea for this dissertation emerged from my experience as a community organizer in Vancouver. For over a decade, I organized with local, national, and international social justice organizations that shared a common purpose, which was to build a multi-racial working-class coalition and movement as part of a broader strategy to achieve transformative social change. However, in the context of neoliberalism, especially following the Great Financial Crisis of 2008, the various Left coalitions and collectives in which I was active began to fracture. As a result, it became increasingly difficult to secure material gains for the working class, particularly around housing. In this context, I began to contemplate a number of questions: How did we get here? What are the central issues that grassroots organizing can address in this context, and what are alternatives that we can look to and build?

While graduate school provided me with the time and space to reflect on my organizing experiences and questions, this endeavour would not have been fruitful or possible without my extraordinary community of teachers, friends, colleagues, and family. I therefore want to acknowledge all the people who supported me throughout this process.

I was first encouraged to pursue graduate studies by the late Monica Escudero. Monica was a wonderful mentor and friend, and I remain deeply inspired by her memory as a lifelong revolutionary as well as her intellectual rigour as Professor of Latin American Studies at Simon Fraser University. Gary Teeple also encouraged me to pursue a PhD through a comparative study and helped me develop my confidence as a thinker and writer so that I could accomplish these two goals.

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List of Acronyms

AbM	The Shack Dwellers' Movement in South Africa (Abahlali baseMjondolo)
AMO	Association of Municipalities of Ontario
ANC	African National Congress
BTU	Berlin Tenants' Union
CHF	Co-operative Housing Foundation of Canada
CCF	Co-operative Commonwealth Federation
CDU	Christian Democratic Union of Germany (Christlich Demokratische Union Deutschlands)
CLT	Community Land Trust
CMHC	Canada Mortgage and Housing Corporation
CSP	Christian Social Party of Austria (Christlichsoziale Partei)
DHA	Dominion Housing Act
DR	Differential Rent
DW	German Residential Company (Deutsche Wohnen)
DWE	Campaign to Expropriate Private Rental Housing from Deutsche Wohnen and Other Large Residential Companies (Deutsche Wohnen und Co Enteignen)
EU	European Union
FRG	Federal Republic of Germany (Bundesrepublik Deutschland)
FMTA	Federation of Metro Tenants' Association
GDR	German Democratic Republic (Deutsche Demokratische Republik, DDR)
GEHAG	Non-Profit Housing Association for Housing Construction and Management of Trade Unions, Co-operatives, Non-profits and Municipal Shareholders in Berlin (Gemeinnützige Heimstätten-, Spar- und Bau-Aktiengesellschaft)
GESIBA	Public Utility Settlement and Building Material Institute in Vienna (Gemeinnützige Siedlungs- und Bauaktiengesellschaft)
GFC	Great Financial Crisis between 2008-10

GIMA	Co-operative Real Estate Agency in Berlin (Genossenschaftlichen Immobilienagentur)
GSW	Municipal Housing Association in Berlin (Gemeinnützige Siedlungs- und Wohnungsbaugesellschaft Berlin mbH)
KPÖ	Communist Party of Austria (Kommunistische Partei Österreichs)
KWS	Keynesian Welfare State
LPHA	The Austrian Federation of Limited-Profit Housing Associations (Österreichischer Verband Gemeinnütziger Bauvereinigungen, GBV)
LTB	Landlord Tenant Board
MST	Brazil's Landless Workers' Movement (Movimento dos Trabalhadores Rurais Sem Terra)
MZO	Ministerial Zoning Order
NDP	New Democratic Party
NHA	National Housing Act
NHS	National Housing Strategy
NINJA	No Income, No Job, No Assets (a type of subprime mortgage loan)
NWAC	Native Women's Association of Canada
OCC	Organic Composition of Capital
OECD	Organization for Economic Co-operation and Development
OHC	Ontario Housing Corporation
ÖVP	Austrian People's Party (Österreichische Volkspartei)
PAH	Platform for Mortgage-Affected People (Plataforma de Afectados por la Hipoteca)
PDS	Party of Democratic Socialism in Germany
REIT	Real Estate Investment Trust
RGI	Rent Geared-to-Income
RTC	Right to the City (English-Speaking Working Group of the Campaign to Expropriate Private Rental Housing from Deutsche Wohnen and Other Large Residential Companies)
RS	Revolutionary Socialists in Austria (Revolutionäre Sozialisten)
SDAP	Social Democratic Workers' Party of Austria (Sozialdemokratische Arbeiterpartei Österreichs, SDAPÖ)

SED	Socialist Unity Party of Germany (Sozialistische Einheitspartei Deutschlands)
SoP	System(s) of Provision
SPD	Social Democratic Party of Germany (Sozialdemokratische Partei Deutschlands)
SPÖ	Socialist Party of Austria (Sozialistische Partei Österreichs) Renamed in 1991 to the Social Democratic Party of Austria (Sozialdemokratische Partei Österreichs)
TCHC	Toronto Community Housing Corporation
UN	United Nations
WHL	Wartime Housing Limited

Chapter 1

The Housing Question Paradoxes Revisited

The central object of study of this dissertation is the ‘housing question’—the social conditions of housing under capitalism—and the contradictions and paradoxes it generates. As a commodity, housing satisfies a basic requirement for human social life, as well as a means to potentially store and accumulate wealth. A key feature of the housing question is the housing crisis, which includes the chronic, often worsening conditions of unaffordable rents, substandard housing, and homelessness, as well as the broader social implications of rising inequalities, uneven urban development, and social polarization. All of these social conditions point to the limits of capitalism in providing for the housing needs of a growing majority of people around the world.

Across the political spectrum, the prevailing idea among both liberals and conservatives is that the housing crisis is caused by government inefficiencies in planning or ‘bad policy.’ Conservatives tend to blame the ‘over-regulation’ of the market and immigration as the leading causes of the housing supply shortage, while some liberals and progressives blame the ‘under-regulation’ of markets and the abdication of governments as the direct providers of affordable housing. However, despite perceived differences, Peter Marcuse and Dennis Keating (2006) have found that both liberals and conservatives agree that the market should be the primary provider of housing for all, with the government intervening only where the market fails. The idea that the government has gotten in the way of market provisioning of housing has led to a narrow set of policy prescriptions designed to essentially unleash ‘free markets’ while

marginalizing decommodifying anti-market alternatives. The current political terrain of political struggles over housing policy prescriptions demands a return to Friedrich Engels' (1872) inquiry into why capitalism is unable to solve the housing question.

This is the central question of this dissertation: Why is capitalism still unable to address the housing question in the twenty-first century? As a sociologist, former housing activist, and renter, my motivation to undertake this dissertation is also guided by an additional set of questions: What anti-capitalist alternatives to the market provisioning of housing exist, and how can these alternatives become viable in the long term and on a large scale?

This dissertation is framed by three central paradoxes that demonstrate the contradictory manner and historical specificity in which housing is produced and consumed under capitalism, as well as the social relations that mediate these processes. In *The Housing Question*, Engels defined a theoretical paradox—that is, housing is produced as a commodity to satisfy a social need yet also to fulfill market imperatives:

Any investment of capital which satisfies an existing need is profitable if conducted rationally. The question, however, is precisely, why the housing shortage continues to exist *all the same*, why the capitalists all the same do not provide sufficient healthy dwellings for the workers (Engels [1872] 1970: 57 [emphasis in original]).

Engels emphasized the fact that capitalism cannot solve the housing crisis precisely because “the building of workers’ dwellings is profitable from the capitalist point of view” ([1872] 1970: 57). Even though Engels was studying the conditions of housing under industrial capitalism in England at the time, his analysis remains relevant for this dissertation, given that the profitability of housing has reached unprecedented levels. For example, the estimated value of residential real estate worldwide in 2022 was

\$287.6 trillion US, with most of this value concentrated in the Western residential market (Tostevin and Rushton 2023: n.p.). By comparison, the value of residential real estate surpasses the combined GDP of all the world's economies, which was approximately \$102 trillion US in 2022 (World Bank 2022). Despite the high level of value that flows through the real estate market, the United Nations (UN) Special Rapporteur on the Right to Adequate Housing estimates that 1.6 billion people worldwide lack adequate housing. At the same time, one hundred million people are homeless, and thousands of people are evicted from their homes every day (UN Special Rapporteur on Adequate Housing 2023: 3). The paradoxical and global nature of the housing question makes proposed solutions such as private mass homeownership seem not only inadequate but also unfeasible. Engels alluded to the fact that, under capitalism, there needed to be an alternative to the market provision of housing, something that would begin to emerge as public and social housing in the late 19th century.

Long before member states ratified the UN's Universal Declaration of Human Rights in 1948, which included the right to housing, most core capitalist countries in North America and Europe created social legislation, from building codes to public health and sanitation laws, to provide basic protection for workers from sub-standard housing. Through these social laws, city officials revealed the flagrant abuses of private landlords, thus providing a rationale for state intervention to address the housing crisis. Yet, most states refused to exercise their full powers to resolve the housing question, instead turning to market provisioning, which only exacerbated the housing crisis. This led to a historical paradox—the emergence of public policy regimes and market-based approaches to address the housing question, which inevitably led to market expansion

and competition and the worsening of the housing crisis. Engels' point was that the state could only be compelled to act under enormous pressure from a social movement, particularly "in the hands of a government dominated by or under the pressure of workers" (Engels [1872] (1970): 64). However, even if the social movement were successful, as Engels contended, the state's provisioning of housing would unlikely resolve the housing question under capitalism in the long-term. Indeed, after the Second World War, nation-states were compelled by labour and working-class movements to provide some degree of social housing as a form of extra-market protection for the working class under most welfare states, especially in Europe and North America (Harloe 1995; Bacher 1986). Extra-market provisions, such as universal education, public parks, and public housing, were guaranteed through the expansion of social and political rights, under mass social pressures from political parties and labour unions. Public and social housing programs also represented a form of countervailing rights, a 'new property' that countered the system of private property by providing economic security to individuals through universal entitlement to public goods (Reich 1964: 783).

However, the rise of neoliberal ideology in the 1970s gradually eroded the Keynesian consensus of universal prosperity while shifting the policy terrain to re-establish a market-led society in an era of declining profits (Albo 2009: 2). The historical paradox has thus been re-stated by neoliberalism, where on the one hand, housing has become enshrined as a universal human right by nation-states and supra-national organizations such as the UN, and on the other, the withdrawal of states from the public provision of housing means that the market has become the main provider of housing in most cases, which is not obligated to fulfill human and social rights in most contexts.

Market provisioning of housing comes with the additional burden of systematically excluding and displacing people based on race, class, and gender. This historical paradox, therefore, that the social and universal right to housing can be realized through the market, provides the framework for analyzing the terrain in which public goods under the welfare state have gradually shifted back to the private domain through privatization and deregulation.

Yet, the ongoing need for the extra-market provision of housing also reflects a political paradox of the housing question to which Engels alluded—that market housing generates a need and demand for non-market housing through social struggles, specifically around decommodification. In this dissertation, decommodification is defined as a form of resistance against the capitalist mode of production and specifically against the market provisioning of housing. Struggles to decommodify housing have historically represented people’s inability to find housing and resistance against having to rely on a market wage to meet their housing needs. The provision of non-market housing is thus paradoxical in that it ensures the social reproduction of the capitalist mode of production, which produces the necessity for decommodification in the first place.

The political paradox frames the central exploration of the process of commodification of housing and its ‘twin’ process of decommodification in this dissertation. The commodification of housing is not a one-way process of market subordination of needs. I examine how people organize to define their housing needs collectively and attempt to fulfill those needs through anti-market alternatives. This dissertation explores different strands of the anti-commodification social movement—a global network of political actors and communities that are organizing to decommodify

both housing and land—and the political and economic conditions of this struggle, from market-controlling programs such as rent control to market-disengaging projects such as autonomous and co-operative housing.

These three central paradoxes encompass the key social relations and processes that produce the opposing and contradictory tendencies of housing provision under capitalism, forming the basis of this study. I explore how these paradoxes have been addressed by key sociological texts on the social conditions of housing through a comparative historical analysis of systems of housing provision.

1.1 Sociology and the Housing Question

This section analyzes key sociological texts that have raised the general problem of the social provisioning of housing and how capitalism cannot satisfy or meet everyone's needs equally except through extra-market mechanisms. The review is divided into three sections that demonstrate how each of the theoretical, historical, and political paradoxes have been examined, while also substantiating a core argument in this dissertation: that housing has been central to the ascendance of neoliberalism because it was always an ambiguous social right under the welfare state due to the contradictions between private and public property, and citizenship and class. I outline key texts that have introduced the social processes and relations that shape the system of housing provision—capitalism, class, the state, markets, commodification, decommodification, urbanization, industrialization, deindustrialization, and financialization—to construct the central argument of this dissertation.

Key Marxist texts on the housing question have emphasized the centrality of its theoretical paradox—that is, the commodity form of housing as a means to satisfy social

needs and to accumulate material wealth. Engels initiated the study of the provision of housing under capitalism, where he connected industrialization and urbanization as the historical basis for the housing question. In the city, the market failed to provide both a decent wage and living conditions to workers, with the only alternative being homeownership, which was supported by his contemporary, Pierre-Joseph Proudhon. An anarchist, Proudhon argued that homeownership was the solution to the housing crisis, while Engels argued that such a solution was inconsistent with a strategy to emancipate workers from capitalist property; instead, it would create new 'chains' for binding workers to the market wage by taking on homeownership debt. Engels recognized the need for new forms of collective ownership, but he also alluded to the fact that such new forms of non-market provision would entail a new way of administering and managing housing needs.

A central, less cited Marxist text on the housing question is Lenin's *The State and Revolution*, where he elaborated on Engels' housing paradox by highlighting the importance of struggling for a new form of state power ([1917] 1987: 313). While Lenin agreed with Engels' conclusion on the need to transform the capitalist mode of production in order to resolve the housing question, Lenin also recognized the need for a new state as a necessary condition for the resolution of the housing question:

Engels expresses himself most cautiously, saying that the proletarian state would 'hardly' permit, 'at least in a transitional period', the use of houses without compensation for the cost. The letting of houses that belong to the whole people to separate families presupposes the collection of rent, a certain amount of control, and a certain standard of allotment of houses. All this calls for a certain form of state, but it does not call for a special military and bureaucratic apparatus, with officials occupying especially privileged positions. The transition to a state of affairs when it will be possible to let houses rent-free is bound up with the complete 'withering of the state' (Lenin [1917] 1987: 314).

Lenin argued that the capitalist state privatized housing allocation and production through a state bureaucracy that was ineffective and incapable of exercising state power over the social provision of housing. Under socialism, Lenin envisioned the proletarian-led transformation of the state bureaucracy as the basis for a new form of state with the power and administrative capacity to reorganize and invent new political forms that could decommodify housing. This transformation of the state bureaucracy was partially realized during Red Vienna government, led by the Marxist Social Democrats (Sozialdemokratische Arbeiterpartei Österreichs, SDAPÖ – Social Democratic Workers’ Party, SDAP) as well as during the Soviet Union (discussed in detail in Chapters 4 and 8, respectively).

Though Karl Polanyi did not write specifically on the housing question, he developed an institutional approach to study the market economy that would serve as the theoretical basis for understanding how the market generates the contradictory processes of commodification and decommodification of housing. He argued that the state, as an institutional mechanism, created and protected the market economy, which he defined as “an economic system controlled, regulated, and directed by market prices; order in the production and distribution of goods is entrusted to this self-regulating mechanism” ([1944] 2001: 71). Self-regulation is the central mechanism that drives the commodification process and orients production towards the sale of commodities the market. However, Polanyi’s crucial point about the market economy was that it created not only commodities for sale, but also ‘fictitious commodities’—land, labour, and money. Fictitious commodities form the social preconditions for production and are not produced for sale on the market. Land and labour are the product of human activities,

while money itself is created through financial institutions. Polanyi's key argument was that fictitious commodities represented the organizing principle of the market economy—that the self-regulating market directs and commodifies all human activity towards the market economy—and if left undeterred, the commodification process would destroy society itself (Polanyi [1944] 2001: 76). Social consequences would include mass immiseration, the disposability and displacement of workers, and destruction of the environment.

However, as a paradox of the self-regulating market, Polanyi also observed that society developed a self-protective mechanism in the form of a 'countermovement' to protect itself from the destruction of the market. The paradox, known as the 'double movement,' was that the self-regulating market generated a reaction from society to shield itself from the market: "Paradoxically enough, not human beings and natural resources only but also the organization of capitalistic production itself had to be sheltered from the devastating effects of a self-regulating market (Polanyi [1944] 2001: 138). Polanyi demonstrated this paradox through two historical variations of social protectionism that preceded the rise of Keynesian Welfare State (KWS). The first example of a modern social safety net was the Speenhamland system, a system of wage subsidy adopted by industrial towns in England in the 1790s. Polanyi argued that the Speenhamland system represented a significant evolution in the organization of poor relief from the workhouse system. Established under England's Poor Laws during the medieval period, workhouses were private institutions under local parish churches that provided housing and employment to the poor. In Speenhamland, the industrial working class demanded that the state provide a system of income subsidies so that they did not

have to rely on workhouses or a market wage to secure basic necessities. While the Speenhamland system was highly criticized for keeping wages low and workers impoverished (Orsi 2020: 370), Polanyi drew attention to the fact that the Speenhamland system guaranteed a minimum income on a universal basis, and, moreover, that it was achieved by a countermovement that disempowered the market and thus partly decommodified labour-power (Polanyi [1944] 2001: 83). These key ideas—the universal basis of social guarantees and services, the countermovement required to achieve them, and the decommodification of fictitious commodities—would serve as the basic conceptual basis of decommodification and the modern welfare state.

The second example that influenced Polanyi's notion of social protectionism and forms of decommodification was the historical development of 'Red Vienna'—the set of social policies and programs that were enacted by the Social Democrats beginning in the 1920s. The centrepiece of Red Vienna was its municipal housing program (discussed in detail in Chapter 4). According to Polanyi, compared to the Speenhamland system in 1795, Red Vienna represented one of the highest social achievements in Western history because it transformed the worst housing situation in Europe into the most exemplary:

Vienna achieved one of the most spectacular triumphs of Western history. The year 1795 led to an unprecedented debasement of the laboring classes, which were prevented from attaining the new status of industrial workers; 1918 initiated an equally unexampled moral and intellectual rise in the condition of a highly developed industrial working class which, protected by the Vienna system, withstood the degrading effects of grave economic dislocation and achieved a level never reached before by the masses of the people in any industrial society (Polanyi [1944] 2001: 299).

For Polanyi, the legacy of the historical systems of social provisioning in Speenhamland and Red Vienna was that they illustrated the specific social struggles that were necessary to decommodifying the market economy and its fictitious commodities of

labour, land, and money. The specific state institutions that would emerge in the twentieth century to decommodify these fictitious commodities, or at least ensure some level of social protection from the market would take the form of the welfare state, land and urban planning, and ministries of finance. Polanyi's definition of the market economy thus forms part of the conceptual framework in this dissertation for analyzing the evolution of the historical paradox as the institutional management of the housing question through market-controlling policies.

The historical paradox of the housing question emerges from the large-scale expansion of social protectionism in the form of the welfare state that was made possible through the introduction of social rights, which marked a historical and political turning point under capitalism. Social rights provided the political basis for the decommodification of certain commodities through social policy. T.H. Marshall (1950) provided the conceptual basis for understanding social rights and the novel form of citizenship that it produced, which was social citizenship. Marshall argued that the tension between social class and citizenship was reconciled by the decommodification of goods and services under the KWS as it granted the working class the right to universal access to social guarantees and services. Social rights, he argued, were the last evolution of a movement towards social equality for the working class, which had evolved from civil to political rights, and finally to social rights (Bottomore 1992: 55).

Marshall even attempted to theorize the key elements of a housing policy that integrated social rights, based on the principles of: 1) the subordination of individual rights to social rights; 2) the betterment of the community (neighbourhood) as a whole; and 3) social mixing ([1950] 1992: 36). However, he also acknowledged the limits of

social rights when it came to housing policy, particularly because it clashed with property rights:

The general obligation of the state towards society collectively with regard to housing is one of the heaviest it has to bear. Public policy has unequivocally given the citizen a legitimate expectation of a home fit for a family to live in, and the promise is not now confined to heroes (Marshall [1950] 1992: 35).

Implicit in his quote above is the idea that the variation in housing provisioning within and across capitalist states reflect the contradiction between social needs and market imperatives, as well as the social struggles required to overcome this tension. In other words, Marshall was aware of the limits of social citizenship in resolving class inequality, as evidenced by housing provisioning. Most welfare states confined social rights to a set of social policies around education, health care, employment, public housing, and special provisions for particular groups that were treated as ‘public goods’ rather than a wholesale transformation of the social structure, so that the economic freedom of the market would be preserved (Bottomore: 1992: 60). Marshall’s doubts about the ability of the welfare state to address the housing question have been confirmed by a range of scholarship on the welfare state, where housing has long been observed as a ‘wobbly pillar’ of the welfare state—an ambiguous social right (Torgersen 1987).

This idea of housing as an ambiguous social right is captured by the empirically grounded synthesis of Western welfare states by Esping-Andersen, who examined the peak of welfare states in the 1960s and 1970s and the meaning of decommodification at the precipice of neoliberalism. Esping-Andersen (1990) conceptualized the welfare state as a specific set of social arrangements between the state, market, and family that produced international variations in social rights and welfare institutions. While Esping-

Andersen did not include housing policy as a subset of welfare institutions in his study, he provided a precise definition of de commodification that would serve as a measuring yard for welfare housing programs. He defined de commodification as a process where “a service is rendered as a matter of right, and when a person can maintain a livelihood without reliance on the market. The mere presence of social assistance or insurance may not necessarily bring about significant de-commodification if they do not substantially emancipate individuals from market dependence” (Esping-Andersen [1990] 2013: 20). He argued that the extent to which welfare states adopted de commodification policies was determined by the interaction of causal relations between working class mobilization, particularly the organization of labour unions and the power to organize the working class; class-political coalition structures, including rural and middle classes; and the historical legacy of regime institutionalization, or the extent to which class interests became institutionalized within the welfare state (Esping-Andersen [1990] 2013: 14).

Esping-Andersen argued that these causal factors produced three distinct types of welfare states. The social democratic or Scandinavian model is the smallest cluster where the state takes the lead in the de commodification of social rights and extends the principle of universal guarantee to the working and middle classes. The liberal regime, which appears in Canada, the US, and Australia, is a two-tiered system where the state provides a means-tested rather welfare system to the very poor, while the vast majority are forced to rely on the minimal guarantees and private welfare schemes that the market will support. The corporatist model relies on both the state and the family to provide welfare needs, maintaining the male breadwinner model in countries like Germany and Italy. However, as housing researchers have noted, there are further variations of welfare

states within each of his three typologies. Moreover, Esping-Andersen's typology is a static representation of welfare regimes that have been embedded within the dynamics of capital accumulation. By the time he published *The Three Worlds of Welfare Capitalism* in 1990, the ascendance of neoliberalism, combined with the historical events of the collapse of the Eastern bloc of communist parties, had shifted the social democratic and corporatist examples in his typology to the right.

A critical variation of the corporatist welfare model that pertains to this dissertation is Germany. This model was influenced by ordoliberalism, a political and economic philosophy that emerged in the 1920s and 1930s and centred on the notion of a 'social market economy'. Ordoliberalism represented an alternative known as the 'Third Way' to the KWS and the centralized command economy of socialist governments (Slobodian 2018). Ordoliberals conceptualized the state as the political form of the economy, whose main function is to socialize individuals to become self-responsible, rational, and economic actors to provide for themselves and their families, as a way of de-proletarianizing the working class (Bonefeld 2012: 647). Through state regulation in the form of 'market-conforming' policies, the market integrates social benefits rather than offer them separately through social institutions (Hien 2024: 1951).

While the extent to which ordoliberalism served as the main political and economic philosophy in Germany is contentious (discussed in Chapter 5), the housing market in the German context is defined by a competitive non-profit housing sector, which is primarily responsible for providing a safety net for those who cannot find affordable housing in the profit sector (Kemeny 1995: 9). Even within the non-profit housing sector, however, there are three forms of housing provision: 1) residual or state-

subsidized rental housing for the poor; 2) mass social housing, which are intended for everyone; and 3) housing co-operatives, which were initially created for and by workers but have become more accessible to the working and even middle classes (Harloe 1995). However, the three forms of non-profit housing provision, in social market economies and beyond, have increasingly converged on residual forms of housing, where the state subsidizes housing only for the very poor (Harloe 1995). This convergence of housing forms reflects the decline of not only ordoliberalism, but the welfare state more generally. The marginalization and further decline of social housing policy reflects the broader limitations of social citizenship in resolving the class inequality that has already been alluded to by Marshall (1950) and elaborated by Teeple (2000: 46) as a result of the structural limits posed by the capital relation: “the concept and achievement (albeit incomplete) of social citizenship mark the completion of social welfare: the end result of a citizenry striving to have social security and meaning in an alienated society. Within capitalist social relations, the working class can do no more”.

The descent of social welfare has been actively dismantled by the political and economic philosophy known as neoliberalism beginning in the 1980s. Neoliberalism narrows the state’s intervention in the economy, particularly by the social framework for markets to provide a safety net. Instead, the state’s primary role is to advance ‘market fundamentalism’ by facilitating the accumulation of capital and inventing new market mechanisms through which individuals would fulfill their own needs almost entirely (Peck 2010; Harvey 2005).

One of the core arguments in this dissertation is that housing has been central to the ascendance of neoliberalism because it was always an ambiguous and limited social

right under the welfare state, producing the historical paradox. Margaret Thatcher's introduction of the 'Right to Buy' in Britain is widely regarded as the major turning point in the erosion of the welfare state in the West (Harvey 2005). Introduced in 1980 under the Housing Act, the policy allowed sitting tenants to purchase their council homes at a discounted rate from the government. Council housing was originally built during the peak of the KWS in the 1930s and 1940s, which embodied the idea that "society, through its agent the state, had the duty to ensure all its citizens were decently housed" (Boughton 2018: 160). Almost two decades after the 'Right to Buy' was introduced, the social implications of the policy have been astounding. Danny Dorling (2015) has demonstrated how the UK transitioned from being one of the most equal societies in the 1940s and 1950s to the most unequal in Europe by the 2000s, following a decline in its council housing stock by more than half. Across Europe, Thomas Piketty's influential *Capital in the Twenty-First Century* highlighted the fact that capital had undergone a 'metamorphosis' driven largely by the rise in value, investments, and returns on housing (2017: 119). He argued that housing has become the main driver of economic growth, exceeding industrial output, and in the process, capital has replaced the state in the redistribution of wealth (2017: 120). However, Piketty also asserted the fact that it is neither feasible nor desirable to return to the welfare state and restated the neoliberal assumption that housing is a private good that is to be obtained based on one's income (2017: 481).

Neoliberalism has fundamentally transformed the forms and circuits of capital, paving the way for the ascendancy of finance capital. Rudolph Hilferding defined finance capital as the integration of banking, industrial, and landed capital in the 19th

century (Hilferding [1981] 2006: 223). Financial capital includes the banks, financial firms, and investors that represent a fraction of finance capital. Financial power has expanded with the growth and complexity of innovations of financial investments in housing and is thus defined by a crucial urban dimension.

While Marx, Engels, and Lenin recognized the importance of the processes of urbanization, in good part from the concentration and centralization of capital and as a key driver of the housing question, it was Henri Lefebvre ([1970] 2003) who first explicitly connected the ‘urban revolution’ with the crisis of capital and its resolution through the commodification of land and housing. The urban revolution, which Lefebvre defined as a process of fragmentation, an “implosion-explosion (urban concentration, rural exodus, extension of the urban fabric, complete subordination of the agrarian to the urban”, transformed land and housing into targets for commodification and exchange ([1970] 2003: 469). Lefebvre contended, however, that the urban revolution was not yet complete:

This capital is looking for a secondary circuit, an appendage in relation to the usual primary circuit of production and consumption, in case of fluctuations in the latter. The objective is to admit land and housing completely within exchange and the marketplace (Lefebvre 2009: 174).

Lefebvre thus anticipated the creation of a new circuit for capital to enhance the circulation of exchange-values in the city, facilitated through urban planning to rationalize land use and housing construction (2009: 213).

David Harvey elaborates on Lefebvre’s secondary circuit of capitalist accumulation through the development of the urban built environment. A main function of this secondary circuit, Harvey (2006) argues, is to release fixed capital into circulation to establish new zones for capital investments with the built environment of housing

being an important outlet. Fixed capital, which Harvey draws from Marx, is defined as the value embodied (dead labour) within the means of production, such as tools, machinery, and buildings at different historical levels of technology, that is steadily transferred to the final product. This is a continual process of depreciation of fixed capital through time during production yet maintained through new investments in fixed capital and renewal of the built environment (Harvey 2006: 242; Marx 1992). Through technological change, particularly through new and expanded forms of building, planning, and financial technologies, as well as changes in the uses of existing things such as the conversion of older buildings into new purposes, fixed capital converts labour and resource inputs into commodities and money (Harvey 2006: 236).

Fixed capital as it relates to housing faces two particular challenges: 1) it becomes immobile in land and housing and needs to be valorized; and 2) housing construction is a lengthy process that extends the turnover time for fixed capital, generating a need to stimulate other forms of demand and consumption to accelerate the circulation of capital. Finance capital and the state can overcome these limits by fueling speculation, pushing policies of private homeownership, and deepening the social dependence of households on credit to meet homeownership demands. However, the rise in demand matching the absorption of capital through housing and related infrastructure production is an uneven and contradictory process that can lead to cycles of crisis in the housing market and the wider economy, as with the Great Financial Crisis (GFC) between 2008 and 2010 that was triggered by over-accumulation and mortgage defaults in the housing market in the US that then spread across the world market (Harvey 2012: 47). In other words, the solution to the contradictions that come from the mass investments of fixed capital in the

built environment tends to generate new forms of crises. Further, the effects of this secondary circuit and the formation of fixed capital through technological change, as argued by Marx in *Capital*, is that it transforms the production process by increasing the productivity of labour while reducing the value of labour-power in a process of relative surplus-value production. The pace of technological change to enhance the circulation of fixed capital also contributes to the volatile pressures on housing prices and wages, raising the potential for a structural housing affordability crisis.

The secondary circuit of capital in the built environment, therefore, is never a permanent solution to the crisis tendencies of capital, and this will always impact conditions in the housing market for the working population. Capital, as a process of accumulation, tends to produce a crisis of overaccumulation—a condition of excess of capital that cannot be re-invested effectively, such as a surplus of commodities, money, and workers, which leads to unemployment and ‘floating populations’, which are also converted into fixed capital (Harvey 2019; 2012; 2006; 1981). The resolution to the crisis of overaccumulation is ‘capital switching’—a financial mechanism that allows capital to switch investments between different circuits to avoid a broader economic crisis caused by the overproduction of new commodities (Harvey 2006: 220).

On a global scale, the urban environment is divided into zones of accumulation, where investments flow into land, infrastructure, and housing developments through a process Harvey calls ‘spatial fixing.’ Spatial fixing directly raises rent on urban land and house prices. Harvey argues that spatial fixing temporarily resolves the crisis of overaccumulation by dispersing labour and capital to new spaces and territories, historically through wars and colonization, to prevent the devaluation of capital, such as

inflation, market gluts, and falling prices (2019: 71; 2006: 431-8). Theoretically, Harvey's articulation between Marx's theory of accumulation and Lenin's theory of imperialism shows how a spatial fix works as a resolution to the crisis of capital, by producing economic, political and military rivalries between nation-states so that certain nation-states will bear the brunt of devaluation (1981: 10). The theory of spatial fixing on a worldwide scale serves two important purposes that are relevant to this dissertation. First, spatial fixing provides the conceptual framework for understanding how the global dynamics and conditions of accumulation increasingly shape local house prices and rents. Second, Harvey argues that the crisis of overaccumulation and capital's strategies of spatial fixing and capital switching to resolve its own crisis highlight the limits to growth, which it tries to circumvent by changing the physical and political terrain of the urban environment. This means that the secondary circuit of capital and the urban built environment are central sites of contestation for housing struggles as well as other urban-based struggles.

Harvey's theory on capital switching provided the conceptual basis for understanding a new mechanism of commodification—the financialization of housing. Under Keynesianism, the state responded to the problems of overaccumulation by debt-financing social and urban infrastructures, which produced a capital switch between three circuits of capital (Harvey 1989: 37). The primary circuit is the realm of production of commodities and surplus-value, while the secondary circuit is comprised of the built environment for consumption, such as housing, roads, and transportation, and the tertiary circuit is defined by investments in science and technology (Harvey 1989: 61). Under neoliberalism, Manuel Aalbers defines financialization as the “increasing dominance of

financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households” (2016: 2). Aalbers argues that financialization produces a new ‘quaternary circuit’, which represents a domain that both financial and non-financial firms control, and exclusively serves the financial market through the buying and selling of money, securities, and credit (Aalbers 2016: 41). The financialization of housing represents the fact that the secondary circuit—the urban built environment—is increasingly determined by what happens in the quaternary or financial circuit (42).

Aalbers’ argument underscores the fact that financialization has altered the economic basis of housing commodification by entangling mortgage lending within a complex web of global and high-risk financial networks. Through new financial products and processes such as securitization—the process of packaging and bundling mortgage loans and selling them on the world market generate income streams for investors (Walks and Clifford 2015; Rolnik 2013; Gotham 2012), the state became deeply involved in the political and economic restructuring of the circuits of capital. Securitization, as a state-backed program, is based on the concept of an ‘asset-based’ approach to welfare—the idea that wealth accumulation, rather than income redistribution, is more effective in levelling social inequality and stabilizing the economy (Sherraden 2016).

The process of securitization has thus contributed to the rise of the ‘asset economy’—a new social order marked by a new capitalist logic where people plan and manage their lives around asset speculation and growth (Adkins, Cooper, and Konings 2022: 25). The process of assetization, which is the transformation of housing into an

asset, involves the creation of a new form of property that is capitalized to yield future returns (Adkins, Cooper, and Konings 2022: 26). The difference between a commodity and an asset is that while a commodity is bought and sold on the market, an asset involves creating a new property that can generate rent or an income stream without having to be sold (Birch and Ward 2024: 10). The rise in house prices reflect a rise in the money-form of value through assetization rather than value created. Financialization and its mechanisms of securitization and assetization are the outcomes of the historical paradox of the housing question, where state-backed market provisioning of housing has become the dominant form of provision despite its failure to provide housing for all. Moreover, financialization has fundamentally altered the processes of class formation, structure, and identity, creating a new political and policy terrain that entrenches private property and inequality.

This political terrain generates the political paradox of the housing question, which is grassroots resistance against the market provision of housing. However, decades of neoliberal policy adoption have produced a policy terrain with an extremely narrow set of solutions, primarily centred on homeownership. Despite government investments in owner-occupation, homeownership rates across the OECD have stagnated, indicating the limitations of homeownership as a viable solution to the housing crisis (Trading Economics 2024; Vidal and García-Duch 2024). Moreover, the GFC between 2008 and 2010 revealed how the financial sector tends to target those who are economically vulnerable with high-risk loans, leading to thousands of evictions and foreclosures that disproportionately affected women and racialized communities (Harvey 2012). The commodification and financialization of housing have, therefore, intensified

not only class contradictions but also race and gender by incorporating the logic of race and gender within housing and financial markets (Hyra 2024; Yamahtta-Taylor 2019; Rai, Hoskyns, and Thomas 2014; Roberts 2013).

Castells (1977) drew attention to the emerging class struggles around housing at the urban scale just before neoliberalism gained traction as a viable mode of governance. In *The Urban Question*, Castells pointed to the limits of the local state and its administrative apparatus in managing consumption needs, which directly affect the social reproduction of labour power (1977: 148). Castells argued that housing can serve as a potential unifying force for social struggles as a form of collective consumption. While Castells rightly anticipated the increasing role of the urban scale as a central circuit of capital and the corresponding changes to the state apparatus, he also underestimated how capital would react by disorganizing social movements at the local, national, and international scales. As a political reaction against the social reforms that were advanced under Keynesianism and the challenges from the Left throughout the 1960s and 1970s (Albo 2009), neoliberalism has created a political terrain that proved challenging for social movements to mount a sustained political coherence and pose real alternatives to the market economy, particularly under finance capital (Harvey 2012).

However, the current terrain is also marked by a legacy of decommodification that serves as a reminder of a possible alternative to the commodified provision of housing (Ferrari and Vidal 2022; Kholodin, Kohl, and Müller 2022; Bernt 2022). Social housing, generally understood as a form of state-subsidized provision of non-market housing at below-market costs, has demonstrated a form of resilience in most welfare states despite its marginal position relative to owner-occupation due to sustained pressure

by social housing providers and activists (Kholodin, Kohl, and Müller 2022: 20). The co-operative movement, which emerged in the mid-nineteenth century in Europe and later spread throughout North America and Latin America in the twentieth century, has endured as a model for resisting the commodification of housing (Barenstein et al. 2021: 957).

Through the idea of the ‘right to the city’, Lefebvre outlines an urban-based political program that can anchor the working-class as a political community with a defined set of social and economic rights:

The right to the city cannot be conceived of simply as a visiting right or as a return to traditional cities. It can only be formulated as a transformed and renewed right to urban life...Only the working class can become the agent, the social carrier or support of this realization (Lefebvre 2000: 158).

The right to the city has been revived in the contemporary context by urban social movements and scholars to provide a political coherence for struggles against the commodification of housing (Domaradzka and Wijkström 2019; Jiménez-Pacheco 2018; Brown 2013; Harvey 2012). A recurrent theme in Lefebvre’s writings is the emphasis on the working class as the primary agents of urban struggles because, as he argues, they create the city through their labor, social networks, and communities (2000: 159). The right to the city thus embodies working-class politics and underscores working-class agency, which has been adopted by contemporary housing activists and movements. As a political framework for grassroots organizing, or mass line, the right to the city also raises a fundamental question that preoccupies housing activists as well as this dissertation: to what extent can the housing question advance class struggle to shift the political terrain and revitalize working class organizations and movements? In order to explore the limits and potential of the housing question as a source of renewal for

working class politics, I compare the historical development of systems of housing provision across three case studies and analyze the balance of social forces to explain historical and current outcomes of social struggles for decommodification.

1.2 Comparing Systems of Housing Provision

This dissertation examines the social conditions of housing through a comparison of the systems of housing provision (SoP) in Vienna, Berlin, and Toronto and are summarized in Table 1. The systems of provision approach is a theoretical framework developed by Kate Bayliss and Ben Fine (2023; 2020; 2013) to analyze how commodities structure the system of provision—the chain of activity through which money and capital mediate housing production, distribution, allocation, and consumption. Rooted in theories of value production and market competition, the purpose of the systems of provision approach is to reveal how the dynamics of production and consumption drive the commodification process, where markets are not driven to attain any form of balance between supply and demand but rather to capture value along every step of the chain activity (Bayliss and Fine 2020: 97). Moreover, the state plays a key role by reproducing the policy terrain towards specific outcomes. The shortcoming of this approach, however, is that while it can reveal how consumers such as renters engage in consumption (Fine 2013: 226), it lacks specificity on how consumers might resist, modify or transform housing provision through anti-commodification struggles. To explore the possibilities of decommodifying systems of provision around housing, I examine how key anti-commodification strategies can rupture and transform the chain of activity through five key dimensions of decommodification: social ownership, social financing, social production, democratic practice, and the provision of housing as a common good.¹

Table 1. Comparing Systems of Provision in Toronto, Berlin, and Vienna

Typology	Commodified system of provision	Partially decommodified system of provision	Decommodified system of provision
Market orientation	Market-expanding	Market-controlling	Market-disengaging
Chain of activity	Private financing Private production Private allocation Private distribution	Public-private financing Private production Mixed public-private allocation Private distribution	Co-operative financing Co-operative production Co-operative distribution Co-operative allocation
Dominant ownership structure	Individual and corporate, limited co-operative and social ownership	Non-profit, limited-profit, and private ownership	Co-operative and social ownership
Dominant mode of delivery	Private	Mixed public, private, and co-operative	Collective, state, and democratic/participatory governance
Housing question paradox	Domination of private mode of housing provisioning and suppression of fledgling co-operative housing	Evolution of mixed mode of co-operative and social housing provisioning	Social struggle for decommodified housing for all
Case study	Toronto	Berlin, Vienna	Some aspects found under 'Red Vienna'

The three case studies in Vienna, Berlin, and Toronto were selected because they embody three major typologies of housing provision and provide important insights into anti-commodification struggles. Vienna is a globally renowned system of housing provision that provides affordable, high-quality, and accessible housing to most of its

citizens. As a partially decommodified system of housing provision, it is defined by market-controlling policies where the municipal government, limited-profit organizations, and co-operatives play a key role as housing providers. Renters also play a vital role in maintaining the system of housing provision, particularly those who live in municipal housing. I examine the state and social movement strategies that produced the municipal housing program during ‘Red Vienna’ and compare the new modes of housing provision that emerged in the post-WWII period in the form of social, co-operative, and private rental housing.

In Berlin, the divided city of East and West Berlin during the Cold War produced two different systems of housing provision. In East Berlin, a statist provision of housing was fully decommodified, while a partially decommodified variation emerged in West Berlin. The fusion of these two systems in 1990, combined with the adoption of neoliberal policies, generated new contradictions and a political terrain comprised of new social actors and processes, particularly because of the privatization of social housing to transnational corporate landlords in the early 2000s. In response, renters organized a campaign (Deutsche Wohnen und Co Enteignen, DWE) to pressure the government to expropriate privatized social housing units from corporate landlords in order to address the housing affordability crisis. I explore how the current housing movement advances its vision to decommodify housing as a common good through democratic participation.

Housing provision in Toronto is characterized by a market-controlling regime that has long centred on private builders and homeowners as well as the state. Under neoliberalism, and especially after the GFC, the policy regime shifted towards market-expanding policies, where state subsidies for social and private rental housing were

reduced or eliminated. I trace the evolution of housing activism in Toronto, from a broad-based and national movement for public housing in the early 1900s, to the current state of isolated, sectoral strategies and tactics in private, public, and co-operative housing.

Each case study represents a variation in the general system of housing provision defined by different configurations of a market-controlling regime that emerged in the post-WWII era to address the housing crisis. In each variation, I examine modes of housing delivery through public, social, co-operative, and private housing (both rental and owner-occupied). While each variation of housing provisioning represents abstract ideal types, in practice, systems of housing provision combine elements of commodified and decommodified, reflecting the dual functions of accumulation and legitimation in capitalist states (O'Connor 1973).

1.3 Conceptual Framework

The conceptual foundation for this dissertation is informed by Marxian political economy, which emphasizes the commodity as the starting point for analyzing the political economy of capitalism. Capitalism, as Marx and Engels defined it in the *Communist Manifesto*, is the expression of private property as a “system of producing and appropriating products, that is based on class antagonisms, on the exploitation of the many by the few” (Marx and Engels 1848: 42). Private property is defined as the set of individual and corporate rights, claims, and entitlements. As the organizing principle of capital accumulation, private property allows for the private ownership of the means of production and generates the market imperatives of competition, accumulation, and profit-maximization (Marx 1990: 929). The system of private property intersects with

existing social institutions, creating and reproducing new fault-lines of race, class, and gender (Carlson and Baiocchi 2024; Harris 1991; Hayden 1981).

Capitalism is a particular mode of production—a system of organizing human labour for the production of goods and services to satisfy material needs. Specifically, capitalism is a system of commodity production, where a commodity has two aspects—its use-value to satisfy human and social needs and its exchange-value or price in the market. Marx understood needs as an essential aspect of the human and social condition (Chitty 1993: 24).

The market economy under capitalism is the arena in which the buying and selling of commodities for money takes place. The market economy is prone to crisis—a concrete expression of the economic instability of capitalist markets, which can also be used as an ideological instrument to obscure the state's accommodation to the demands of capital (O'Connor 1987: 125). The state is used interchangeably with government, although the state represents the political form of the class structure in society. The degree to which the market economy coordinates social objectives with capital accumulation, a form of market 'embeddedness' in Polanyi's terms, is determined by the extent to which states and social movements decommodify goods and services that are essential to social reproduction of the working class. A social structure, formation or society, is defined as the totality of social relations, processes, and structures that make up social life and corresponds to the mode of production.

Under capitalism, workers are separated from their means of subsistence and must rely on selling their labour-power for a market wage under conditions. This means that workers must accept both the wage and the living conditions that their wages can afford.

The economic basis of commodification, that is, the means to acquire housing, is developing lenders in the credit system. Mortgage lending activity and the growth of specialized mortgage financial institutions are central processes that enable the expansion of mass homeownership and housing construction (Martens 1988: 130). Non-market housing, in the form of public, social or co-operative housing, is defined by state subsidies in financing, construction, and maintenance costs. In this dissertation, the terms anti-market, non-market, anti-commodification, and decommodification are used interchangeably to define housing that is produced to satisfy a social need rather than to be bought or sold for a profit, e.g. public, co-operative or social housing, which stems from resistance from tenants to exclusively rely on market provisioning.

A policy regime is defined as a systematic approach to policy formation, within a given ideological framework, by a set of government or governance institutions that deals with a defined and limited range of issues such as housing. Each policy mechanism for commodification or decommodification is attached to a set of cultural beliefs and the policy regimes that sustain it. Homeownership policies, for example, have contributed to the formation of a middle-class identity. The provision of social and public housing on the other hand, contributes to working-class formation, albeit in a stigmatized way in some policy regimes such as Toronto. As a result of this stigmatization between poverty and public housing, the working class tends to strive for homeownership for both cultural and economic reasons, as homeownership is seen as a more respectable form of tenancy as well as an investment in one's future or retirement (Marcuse 2020; Kemeny 2006; Ball 1983).

The commodification of urban space is an essential component of housing provisioning. Drawing on Henri Lefebvre's (2009) analysis of the production of space under capitalism, urban space is defined as the spatial organization and concentration of markets. The state regulates urban space and ultimately reinforces the urbanization process by allowing capital to access and commodify both land and housing.

Social movements exist across the political spectrum when it comes to housing. Generally, the central aim of a social movement is to build a political community to achieve common goals through a shared set of strategies and tactics. This includes conservative homeowners' associations and 'Not In My Back Yard' (NIMBY) groups, which tend to support market-expanding policies to protect their property values. This dissertation, however, focuses on the anti-commodification strands of social movements around housing. The anti-commodification grouping of social movements develops strategies to decommodify housing through five interrelated processes and structures: democratic governance, social ownership, social financing, social production, and 'commoning'—the collective use, management, and appropriation of housing as a common good.

1.4 Social Relations and the Housing Question

The housing question gives rise to a distinct set of social relationships among specific individuals. Pierre Bourdieu has drawn attention to the social relations of housing production and consumption and how they produce housing as both an economic and a symbolic good:

As a material good which (like clothing) is exposed to the general gaze, and is so on a lasting basis, this form of property expresses or betrays, in a more decisive way than many other goods, the social being of its owners, the

extent of their 'means', as we say; but it also reveals their taste, the classification system they deploy in their acts of appropriation and which, in assuming objective form in visible goods, provides a purchase for the symbolic appropriations of others, who are thereby enabled to situate the owners in social space by situating them within the space of tastes (Bourdieu 2005: 19).

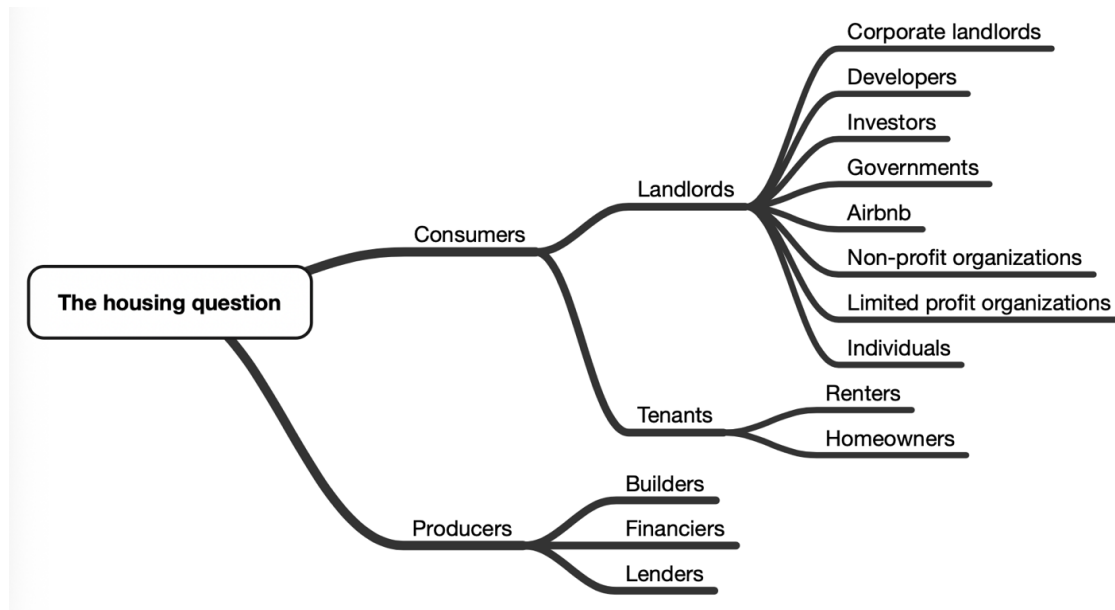
Bourdieu implies that social agents must invest in the symbolic and cultural character of housing to enhance both the exchange-value and the durability of housing as much as its physical form. Bourdieu's point is that housing provision is shaped by economic and political activities that reflect the social structure of society and the power relations between social groups with different levels of economic, cultural, and symbolic capitals.

In this dissertation, I focus on the social relations and agents across modes of housing provisioning. Landlords and tenants form the basis of housing tenure—a particular type of ownership structure and occupancy of a dwelling determined by particular forms of property ownership. During industrial capitalism, landlords typically included homeowners, employers, and churches, while tenants were majority working-class people migrating from the rural to urban centres. Producers were almost exclusively builders' societies, financiers, and mortgage lenders. In this period, housing was provided as a private good by those who could afford it. Under post-war Keynesianism, the state played a central role in housing provisioning across core capitalist states. Public, social, and co-operative housing were created as public goods alongside private homeownership policies, especially for the middle class and some sectors of the working class. Under finance capitalism, the range of consumers in housing has expanded significantly. Key actors include traditional housing providers such as governments, non-profit organizations, co-operatives, and limited-profit

organizations. They also include new actors, particularly financial firms such as asset management companies and Real Estate Investment Trusts (REITs), as well as banks and Airbnb, all of whom promote the idea that housing is a financial instrument. The distinction between traditional landlords and financial firms is that the latter can invest in residential properties and earn income from rents and speculation without becoming direct owners—a core feature of ‘assetization’. Among consumers, there is also a hierarchy—that is, those with the financial access and economic capital to acquire as much assets as possible are situated at the top of this hierarchy, while those at the bottom tend to have the least amount of economic security to obtain decent housing.

Tenants have also become equally diverse. The rise of ‘digital nomads’ refers to middle-class renters that can afford high-end rentals in different cities while working-class renters have more limited options in the private rental market and social housing. However, the range of producers has remained mostly constant, with builders increasingly monopolized by large construction companies in most cases. The outsized growth in the development of consumers of housing compared to producers, as shown in Figure 1, reflects the imbalance of supply and demand and the effects of demand-side housing policies in the form of homeownership policies. The competition between housing providers, combined with neoliberal policies, can also displace others further down the chain of activity into worse housing situations. The deregulation of rent control and the privatization of social housing across all three case studies in this dissertation have resulted in growing evictions of tenants from rent-controlled housing.

Figure 1. Social Agents of Housing Provision



I examine how social relations are created, reproduced, expanded, and transformed through the ‘twin’ processes of decommodification and commodification of housing. In particular, I focus on social movements as agents of social transformation. According to Charles Tilly and Lesley Wood, a central feature of social movements is their engagement with and transformation of ‘political circuits’, which are defined as “not simply networks of connection among political activists, but the full combination of boundaries, controls, political transactions, media, and meaningful ties” (2020b: 108). Housing provisioning is defined by political circuits in the form of policy regimes and modes of provisioning that are specific to each particular place. I explore how housing activists and movements deploy a diverse set of strategies and tactics through conscious and collective efforts to disrupt and transform housing provisioning that are specific to their political context. In Toronto, tenant organizing centres on sectoral bargaining within each mode of provision for rent control, eviction protection, and landlord and tenant mediation. In Vienna, the role of organized labour, socialist political parties and

tenant organizations created high standards for the provision of housing through its municipal and social housing programs that housing activists are presently trying to build on and expand. In Berlin, tenant organizations organized a city-wide referendum, where renters voted resoundingly in favour to demand that the state expropriate privately owned rental housing and convert them into social housing.

Across my case studies in Vienna, Berlin, and Toronto, housing activists integrate new technologies into their organizing to stake their claims but also out of necessity to confront the technologically mediated processes of commodification and financialization of housing. I explore how the political economy of housing in the twenty-first century has shaped housing activism compared to previous iterations of housing activism within and across the case studies. Specifically, I examine the extent to which new forms of social financing, social production, social ownership and democratic governance inform current housing activism and the potential for these processes to coalesce into a political program, forming the basis of a new political circuit.

1.5 Central Argument

The commodification of housing has become a central aspect of the dynamics of capital accumulation and class formation, meaning that capitalism will continue to find new ways to commodify housing and extract surplus value through rent. Presently, there is a growing nexus between finance capital, private landlordism, and digital platform companies such as Airbnb, as well as artificial intelligence in housing provision, reflecting the constant innovation and reinvention of ways to commodify housing by deploying technologies to extract rents. However, as a point of departure from some

strands of the housing literature, I reject the idea that the housing crisis is a sign of “the system working as intended” (Tranjan 2023: 5; Madden and Marcuse 2016: 13).

While the adoption of neoliberal housing policies has led to the intended consequences of reduced state intervention in public, social, and co-operative modes of housing, there are also numerous unintended outcomes that illustrate how the system is not simply working as intended. The mass evictions of tenants from their apartment buildings by corporate and financial landlords in major cities, the mass demolition of social housing in Berlin during the 2000s and rising homelessness in Toronto while thousands of newly built condo units sit empty, are just some of the unintended consequences. At the same time, there is also a rise in violent protests and attacks against perceived foreigners, tourists, and immigrants as scapegoats for the housing crisis, which are spreading throughout Europe and North America.

However, not all unintended consequences are necessarily negative. I argue that the housing question produces a crucial unintended consequence that can lead to its potential resolution—that is, organized resistance to decommodify land and housing. In other words, the paradoxical nature of the housing question can serve as the catalyst to resolve the housing question itself. The central argument of this dissertation is that the housing question paradoxes have generated democratic struggles in the form of anti-commodification housing movements to reclaim and expand the provision of housing as a social *and* economic right. If commodification is defined by the process of transforming housing into a tradeable asset in the world economy through the system of provision under capitalism, then decommodification centres on transforming housing into a non-tradeable common good to be consumed at a local scale through political struggle.

1.6 Organization of Chapters

To examine how the paradoxical nature of the housing question can serve as a catalyst for social change under capitalism, Chapter 2 begins with an analysis on how the capitalist provision of housing generates the theoretical paradox. Starting with an analysis on the two-fold nature of the commodity, I trace the development of markets under capitalism and the central market imperatives that drive both consumption and production of housing. I outline the theoretical aims of this project, which are to advance a theory of housing decommodification through Gramsci's concept of the integral state.

Chapter 3 concretizes the theoretical framework through a comparative and historical analysis of housing provisioning. I analyze the housing question through five major periods: the collapse of laissez-faire liberalism in the 19th century, the interwar housing crisis (1914-1945), the post-WWII Keynesian provision of housing (1945-1973), the neoliberal transformation of housing provision (1973-2008), the Great Financial Crisis (2008-2010), and the post-GFC housing crisis (2010-present). The periodization in this chapter illustrates a common history of housing provisioning across the case studies in this dissertation—Vienna, Berlin, and Toronto, and throughout the West more generally, because of their shared history of capitalism. Throughout each historical period, I discuss the central issues of working-class housing, particularly struggles around rent control and social housing.

Chapter 4 examines the first case study, which are the political and social movements that created Vienna's municipal housing program, and the social struggles in the present context to sustain it. The argument of the chapter is that Vienna's partially decommodified housing provision has endured because it is a long-standing political

resource and cultural good that is backed by the state, especially by the Social Democrats, who have remained in power for over a century. The terrain of struggle in Vienna is to deepen and expand the principles of the municipal housing program through co-operative housing.

Chapter 5 explores Berlin's history of housing provision as a divided city during the Cold War that produced mixed modes of housing provision. The fusion of East Berlin and West Berlin's housing provision within a neoliberal policy regime resulted in a drastic reduction of social housing stock and produced a massive political paradox, including some of the highest rents in Europe, and a corresponding social movement of renters to halt and reverse the privatization of social housing.

Chapter 6 focuses on Toronto's policy regime, which is defined by complex jurisdictional issues, severe fiscal restraints and a lack of political and economic autonomy. While tenant organizing in Toronto is diverse yet active across modes of housing provision, it embodies a form of housing activism without a movement, as tenant organizations focus on narrow sectoral bargaining with their landlords and the state to advance their demands.

Chapter 7 compares the historical management of the three central housing paradoxes across the case studies and key findings on the central problems of housing provision under capitalism. I discuss how the structural inequalities of the market become embedded within social provisioning through capitalist housing policies.

Chapter 8 situates the findings of this dissertation within a historical and global terrain of struggle for socialist alternatives to the housing question. I conclude by outlining the contours of a political program for housing decommodification that centres

on the democratic provision of housing as a common good and the necessity of exploring suppressed housing alternatives.

Chapter 1 Notes

¹ The origins of these five key aspects of decommodification emerged from my own experiences as a housing activist in Vancouver, BC, where I spent four years organizing low-income residents in a working-class neighbourhood against the pro-gentrification policies of the City of Vancouver. Through my conversations with residents, policymakers, developers, and other housing activists, it became evident that a framework for anti-commodification was needed to guide housing activism, particularly around issues relating to social ownership, social financing, social production and democratic governance. This new framework had to address the expansion of private property rights and the rise of corporate and financial investors in local housing markets and the privatized construction of housing as well as the lack of democratic process in the state. In the course of my organizing, I also noticed a major shift in how residents transformed their relationship to their neighbourhood and with each other through collectively imagining and envisioning their homes and neighbourhood. The shift in how residents inhabited space embodied Lefebvre's notion of gaining a 'right to the city' and the idea of the provision of housing as a common good.

The five key features of decommodification of housing, grounded in my activism, are also reflected in the existing literature. Emily Paradise Achtenberg and Peter Marcuse (1983)'s essay titled *Towards the Decommodification of Housing: A Political Analysis and a Progressive Program*, outlined a program for housing decommodification for social movements in the US. The general principles of the program included social ownership, social production, and public financing, as well as resident control of neighbourhoods and affirmative action and equitable allocation (1983: 221-225). More recently, in 2024, a coalition of housing organizers, policymakers, and scholars produced a 'green' social housing program centring on public ownership, financing and democratic control by residents (Urban Democracy Lab 2024). The resonances between my own insights and experiences as a community organizer in housing struggles and housing scholars, activists, and movements, elsewhere, especially in the North American context, affirms the importance of social forms of ownership, financing, production, and democratic governance as key issues in conceptualizing the decommodification of housing.

Chapter 2

Housing Provisioning under Capitalism

The central aim of this chapter is to outline a theoretical framework for studying the social conditions of housing under capitalism. Beginning with a discussion on the contradictory aspects of commodity production and circulation in capitalist economies, I outline how Marxist theories explain why and how commodities cannot satisfy social and material needs for all equally, reflecting the theoretical paradox. The limitations of market provisioning to meet housing needs equally have historically driven states and other social institutions to provide housing as private, public, club, and common goods. These variations in housing provisioning reflect the contradictions that are embedded within the capitalist state, which are theorized in terms of Gramsci's 'integral state'.

2.1 The Dual Aspect of Commodities

In *Capital*, Marx begins with a discussion on the centrality of the commodity as the primary means to satisfy our needs under capitalism. There are different levels to needs. Basic needs are seen as a requirement for social reproduction. Capitalism, as a mode of production, is defined by the set of social relations that organize how humans produce from nature to satisfy needs (Marx 1990: 133). Under capitalism, workers rely on a market wage to acquire commodities to satisfy needs. Commodities have a two-fold quality to them because they are both "objects of utility and bearers of value" (Marx 1990: 138). An object of utility or use-value represents the usefulness of the product and its ability to satisfy human need. While use-values have existed throughout human

history, exchange-values or values are specific to capitalism. Exchange-value, represented by price, is the quantitative expression of value—the amount of labour embodied in the commodity. House prices reflect production costs—the amount of socially necessary labour time, which is defined as the human labour that has produced capital goods (living labour) and the capital used up (dead labour) to produce the use-value of the house.

While values are created in the sphere of production, they are realized in the market—the sphere of circulation. The market, as Marx explained, is a system of production and exchange, created by the social division of labour, which is defined by private production:

The owners of commodities...find out that the same division of labour which turns them into independent private producers also makes the social process of production and the relations of the individual producers to each other within that process independent of the producers themselves; they also find out that the independence of the individuals from each other has as its counterpart and supplement a system of all-round material dependence (Marx 1990: 202).

The social division of labour creates a market where neither the needs of the worker as consumer nor the worker as producer wholly determine commodity production, despite their material dependence on the market and prices. Instead, the market is driven by the imperatives of competition and profit-making to develop its forces of production, which tends to result in the overproduction of commodities and an overaccumulation crisis—a condition where excess capital cannot be reinvested efficiently, and capital, workers, and goods are idle (Clarke 1995; Harvey 1989). The production of commodities as a way to satisfy human needs is therefore, always a highly contradictory and uneven process.

Commodification begins when an object acquires exchange-value on the market (Hermann 2016: 20). The credit system ensures that individuals can use market-exchange to meet their needs, such as paying their rent or buying a house. It is a system comprised of the financial markets and institutions that collect, concentrate, and convert surpluses or profit into money form (Harvey 2006: 273). Acquiring money and profit in a competitive economy, therefore, is essential to commodity production and consumption. However, house prices and rentals are often subject to speculation and market manipulation. For this reason, acquiring exchange-value is only the first step in the commodification process because a good or service has to also acquire a market value—a price that is determined by markets, money, and competition (Hermann 2016: 20).

The economic basis of the commodification of housing is the equity or loan capital that is required to produce housing and to bring it to the market where its exchange-value is realized. Housing finance is made possible through states and private financial institutions—especially banks with capital to provide mortgage loans to ensure the viability of individual homeownership (Martens 1988: 130). Because of their central role in the commodification process, financial markets represent a ‘special public good’ that are created and maintained by the state through regulation (Quinn 2019: 6). If financial markets are in crisis, states will intervene to ensure that the flow of money and credit is restored through financial support. If financial markets are not in crisis, states will also ensure that they are working as efficiently as possible, by inventing new ways to expand financial processes and institutions. Since the 1980s, financial markets have undergone extensive restructuring because of neoliberal policies—a set of political and

economic ideas that centre on expanding the free market through a series of market-expanding policies, which have expanded the access and supply of credit, particularly for working class people to purchase homes.

The expansion of the commodification process through financial regulation has intensified commodity fetishism. As Marx explained in *Capital* (1990), commodity fetishism arises in a society where private production transforms the producers of those commodities into ‘bearers of value’ in the market. Commodity fetishism means that social relations take the form of relations between objects in the market, which are mediated by money and capital, rather than direct relations between people. The role of money and capital conceal the social relations of production and exchange by making the social relations involved appear as relations between things (Marx 1990: 168). Market provisioning of housing reinforces commodity fetishism by obliging homeowners to become ‘asset managers’ that are primarily concerned with protecting and increasing the value of their homes (Adkins, Cooper, and Konings 2022), often by participating in homeowner associations that oppose market-disengaging and controlling policies such as expanding decommodified forms of non-market housing and rent control. This means that commodity fetishism has economic, political, and social implications.

Commodity fetishism is also connected to alienation under capitalism. Alienation is the effect of the commodification of labour-power, where the creative ability to produce use-values and value becomes a source of profit for someone else. This in turn makes the labour process both alien and hostile to workers. To overcome the alienation of labour, the worker tries to consume back the human labour and creativity that was sold in the production process: “the worker seeks to annihilate the alien and independent

object by bringing it (back) within herself, by consuming it. Only by direct possession can the object be hers; her need is for the object that is the possession of another” (Lebowitz 2003: 35). As Marx argued, alienation generates needs for commodities, which leads to more commodity fetishism. Extending Marx’s alienation to the market provisioning of housing, David Madden and Peter Marcuse examine the ways in which the commodification of housing disrupts the affective and social dimensions of housing as a home and produces a form of ‘residential alienation’:

Home is an extension and expression of our capacity to create. It takes an infinite variety of forms, but making a home for ourselves is an essential and universal activity. Residential alienation is what happens when a capitalist class captures the housing process and exploits it for its own ends (Madden and Marcuse 2016: 39).

Concretely, residential alienations means that tenants, particularly working-class renters, cannot express themselves freely and satisfy their needs through housing because their homes are primarily provided as sites of investment. Commodified housing provision thus reduces their social power as well as their economic power (through high rents). A key aspect of the decommodification of housing, therefore, is to reverse commodity fetishism and alienation in all its forms by creating new social relations around housing production and exchange that are unmediated by money and capital. This process begins by collectively defining needs to shape the production and consumption process.

2.2 The Primacy of Needs

The starting point for decommodification is to emphasize the use-value of housing as the basis for orienting housing production, which is only possible through non-market

provisioning of housing. Marx argued that all needs are important and identified physiological, necessary and social needs, while also recognizing that needs are historically specific and socially determined (Lebowitz 2003: 38; Chitty 1993: 26). Marx's conception of needs is different from Abraham Maslow's hierarchy of needs, which suggests that people are motivated to fulfill basic and physiological needs such as sleep, water and food, before moving on to more advanced social needs, such as self-actualization. Further, the individual-centred approach in Maslow's theory has been highly criticized as an inadequate explanation of how needs arise without the broader social context that produces those needs (Trigg 2004: 398).

The problem with the satisfaction of needs under capitalism, according to Marx, is that the market provision of goods and services is unable to address needs evenly or equally as needs are formed within the social inequalities of capitalism:

The poor man's basement dwelling is an uncongenial element...he cannot look upon it as his home, as somewhere he can call his own. Instead, he finds himself in someone else's house, in an alien house, whose owner lies in wait for him every day and evicts him if he fails to pay the rent. At the same time, he is aware of the difference in quality between his own dwelling and those other-worldly human dwellings which exist in the heaven of wealth (Marx [1844] 1959: n.p.).

In the passage stated above, Marx illustrates why capitalism cannot satisfy needs equally because private property produces alienation. Even the most basic human needs under capitalism, such as a place to live, is experienced as a form of oppression and social domination because it is controlled and commodified by someone else. Further, needs are structurally rooted and differentiated by social position.

The distinction between needs and the formation of aggregate social demand is particularly salient when it comes to housing policy. Predating the United Nations (UN)

Special Rapporteur on Adequate Housing, the UN produced the 1967 report, *Methods for Estimating Housing Needs* to guide states in the development of national housing policies. The report was the result of a series of adoptions and recommendations at the UN sessions beginning in the early 1960s, which recognized “the most striking event in relation to the Development Decade...the widespread adoption at the national level of planning as a tool of economic and social policy” (1967: 1). The report also acknowledged the growing magnitude of the housing crisis at the local, national, regional and international levels, and that measuring housing needs was an important first step in informing long-term housing policies for nation-states: “Nationally, the aim is to strike a balance in establishing standards whereby the resultant estimates will reflect no more and no less than the housing required for maintaining the health and social well-being of the population in the country concerned” (1967: 8).

Despite its technocratic approach to housing policy, the UN offered a framework for defining and analyzing housing needs in a sociological manner, particularly in “a social sense to express the extent to which housing conditions fall below the levels or norms considered necessary for health, privacy and the development of normal family living conditions” (1967: 7). Housing demand, on the other hand, is defined as “a desire for housing supported by the economic ability to satisfy the desire. Households which represent effective demand for housing may or may not be in need of housing from a social point of view” (1967: 7). The report argued that when policy frames needs as demand, it is primarily concerned with the economic objectives of the market, which marginalizes the needs of the poor and low-income:

Analysis of the market for housing usually indicates the proportion of the population which can afford housing at a predetermined price or rent, with

those below the income level established as being able to exercise such ‘effective demand’ presumed to be out of the market. In the case of developing countries, however, and also in the case of low-income groups in more developed countries, this method disregards the social aspects of the problem (1967: 7).

As a remedy to the social aspect of the housing problem, the UN (1967) urged states to develop policy based on statistical data on the number of homeless people, vacant units, and housebuilding activity. However, the UN also recognized that policy design is driven by political decisions around housing:

Estimates of housing needs are based as far as possible on objective criteria closely related to the minimum housing standards necessary for the health and social well-being of the population. Housing programmes, on the other hand, emerge as a compromise among various fields of interest and points of view (1967: 66).

The political decisions that guide housing policy, as the report goes on to outline, reflect the economic conditions of housing production—the availability of credit, and the supply, materials, and labour in the housebuilding industries—and the extent to which the mobilization of these resources will contribute to economic growth (UN 1967: 66).

The passages above demonstrate the limitations of the UN in shaping housing policy and has struggled to oblige states and markets to adopt social imperatives to ensure the right to housing. As such, the UN’s past and present attempts to highlight the housing crisis at an international level, by pointing to the inability of capitalism and states to address housing needs have been primarily symbolic attempts to pressure states. Further, the organization’s attempt to remedy the problem through a human rights framework is also limiting, particularly because private property rights are legally enforced.

2.3 The Systems of Provision Approach

The system of provision is a theoretical framework for systematically analyzing the agents, relations, structures, processes, and material cultures that structure the provision of a particular commodity, which was developed by Kate Bayliss, Ben Fine and Ellen Leopold (2023; 2020; 2013; 1993). The central aim of the approach is to reveal how consumption patterns can be traced back to how and what gets produced for whom through a systematic analysis of empirical and policy evidence and the activism surrounding the system of housing provision (Bayliss and Fine 2023: 168). The approach is based on the view that the economy is a set of overlapping systems of provision that connects consumption to the relations of production and exchange, in opposition to mainstream consumption theories, which tend to minimize the importance of the production process (Fine 2013: 233). In this light, the system of provision approach overcomes Marx's 'commodity fetishism' by following the chain of activity—the ways in which money and capital mediate housing production, distribution, allocation, and consumption. It focuses on consumption as an active process in which consumers transform commodities into meaningful cultural objects before, during and after consumption (Fine 2013: 224; Southerton 2011: 1425)

However, one major shortcoming of the system of provision framework is that it has limited insights on how the political processes of decommodification can co-exist with commodification. While the authors contend that 'leverage points' for activism can be found throughout the chain (Bayliss and Fine 2020: 159), the specificities of how to find these leverage points and what to do with them is left to the side.

To address this shortcoming, this dissertation will operationalize the system of provision approach in a bifunctional manner—by analyzing the commodification process of housing based on value theory in production, where value is created during the process of production and realized in circulation, as well as decommodification to halt the capture of rent through financial capital and to redistribute it through social forms of ownership, financing, production, and democratic governance. In this dissertation, the chain of activity begins with an analysis of the political terrain and how housing needs and demands are determined and shape the social relations of production. This involves tracing how value is extracted as forms of rent in production, financing, distribution, and consumption of housing, as well as its cultural significance, such as the value of homeownership, to understand and reveal the ‘concealed’ activities that guide exchange and consumption.

The system of provision approach has five core parameters: 1) agents and participants, including consumers and producers and the sub-groups within them; 2) power relations between agents; 3) the integration of state, market and class relations within the general system of provision; 4) the processes and structured sequence of activities that connects production with consumption, including processes such as privatization, commodification, decommodification, which change the structures and agents involved in provisioning; and 5) material cultures that are associated with each step along the chain of activity, defined as the norms, patterns, views, and common sense that serve as the underlying pressure behind broader societal changes (Bayliss and Fine 2023: 168).

Fine (2013) developed the system of provision approach from Michael Ball's (1983) analysis of the structures of provision of housing. In Ball, the structure of provision is defined as "sets of social relations which are the product of earlier struggles over housing provision" (Ball 1983: 346). Ball's structures of provision were intended to address some of Castells' (1977) shortcomings in *The Urban Question*, where Castells neglected landownership and housing production as it relates to urban planning (1983: 403). Ball demonstrated how affordability within the structures of provision for private and public housing were connected with the construction process. In public housing, the communal nature and design contributed to lower costs of housing construction, while construction for private housing was more expensive because of the individual-centred design (Ball 1983: 139). Despite the differences in economic costs, the market and individualized provision of housing had triumphed, which required Ball to understand the politics of the structures of provision. He argued that structures of provision centred around two issues: tenure, which is defined by the ownership structures around housing, and subsidies—a form of financial assistance provided by the state to offset production, maintenance, and administrative costs. Different forms of housing tenure influenced the norms and values around housing subsidies offered by the state. For example, state subsidies in the form of tax relief for mortgage interest for homeowners were viewed more favourably and gained more political power than subsidies for social housing tenants, which contributed, in part, to the erosion and privatization of council housing in the UK (Ball 1983: 352).

The system of provision proposed by Bayliss and Fine expands on Ball's work by defining explicitly the structures, agents, processes, relations and material cultures

involved in the chain of provision underpinning particular commodities (Fine 2013). The chain of activity that defines the system of provision is historically specific and produces commodity-specific material cultures of consumption. Rather than viewing consumption patterns to be the result of independent decisions made by individual rational actors, the system of provision approach rejects the assumptions found in mainstream economics and consumption theories (Fine 2013). As an example, applying a system of provision approach to owner-occupation, Bayliss, Fine and Robertson (2013) argue that owner occupation satisfies a particular human need and that its popularity is driven by three factors: the change in use-value of housing from a shelter to an asset; the political context in which collective forms of housing provision declined due to its negative reputation, or stigma; and the fact that neoliberal policies had made it so that the provision of social housing could not exceed demand. Homeownership aspirations were adopted by the working class because homeownership became associated with being a good citizen within a 'property-owning democracy' (Bayliss, Fine and Robertson 2013: 19). The explanatory power of the approach reveals how people's decisions are constructed and acted upon by social, cultural, political and geographical factors as opposed to a singular explanation based on house prices and rents (Bayliss, Fine and Robertson 2013: 18). This dissertation will examine how each variation in the general system of provision involves key agents, structures, relations, processes, and consumption norms and culture in the production of housing as a commodity across modes of provision.

2.4 Housing as a Public, Private, and Common good

Across the history of political economy, it was recognized that the state would produce goods that the market will not provide. This became clear in early welfare states in the

19th century, when rapid industrialization and urbanization required extra-market conditions in the form of water, sewage, housing, sanitation, and other forms of urban infrastructure. Adam Smith first suggested that the state should provide education and training to address market externalities and the indirect costs of the division of labour under capitalism (Desai 2003: 65). As early forms of public goods, these services were provided on an almost universal basis to urban-based workers for a certain period (Desai 2003: 68). Under the Keynesian Welfare State (KWS), the public provision of goods and services was expanded to other areas such as housing and healthcare, as a result of working class demands, to be provided as a public good to address their inadequate market provision.

The modern reference of these issues is Paul Samuelson, who developed the economic theory of public goods. Samuelson's (1954) theory was based on the recognition in the variation of extra-market institutions for the provisioning of goods to meet human needs. A public good has two key features. It is non-excludable, which means that it can be accessed and consumed whether an individual can pay for it because it would be more costly to exclude them. A public good is also non-rivalrous, meaning that one's consumption of the good does not prevent another person from the opportunity to consume it.

Samuelson extended his criteria for defining a public good to include its production in the public sector, and that additional users of the same public service or good would not result in extra costs to the government (Holcombe 1997: 11). By Samuelson's definition, most public goods, including housing, would be considered 'impure public goods' because they are generally produced in the private sector and

generate additional costs to the government (Holcombe 1997: 12). However, Mancur Olson (1971) emphasized the fact that public goods can be privately provided by organizations with a common purpose and interest, such as charities; and, moreover, states can fund private agents to provide public goods more efficiently (Desai 2003: 65). Table 2 provides a basic definition of the four types of housing goods based on Samuelson's theory.

Table 2. Four Types of Housing Goods

Provisioning	Excludable occupants	Non-excludable occupants
Rival providers	Private builders and owners, slumlords	Co-operative and communal entities
Type of good	Housing as a private good	Housing as a common good
Examples	Condo apartments, owner-occupied housing	Housing co-operatives
Non-rival providers	Employers, labour unions, building societies	The state and non-profit organizations
Type of good	Housing as a club good	Housing as a public good
Examples	Company housing	Social and public housing, rent-controlled private housing

In this dissertation, housing is a public good when it is non-rival in provision and non-excludable. Non-rival in provision means that public goods are provided on the basis of social need rather than for profit, typically by a state agency directly or through dependent non-profit agencies. Providers of public goods pursue neither the maximization of profit nor ensure market efficiency. Non-excludable tenants means that

housing provisioning is accessible to all tenants, especially to those in need, and regardless of the ability to pay because the provision of housing as a public good ensures social harmony and results in broader societal benefits.

A public good can be provided through public and private modes of delivery, but in the latter case typically on a highly-regulated basis. A mode of delivery is defined by the production, distribution, and allocation processes that transfer the commodity from the producer to the consumer. The public mode of delivery is defined by the government's central involvement in the financing, ownership and management of housing with the primary aim of meeting a social objective, such as universal entitlement to social rights or to address the social needs of a target group. When governments deliver public housing, for example, rents are based on a certain percentage of income to ensure that low-income tenants can still maintain a basic minimum income or wage.

However, public goods can also be provided through private modes of delivery by non-profit, limited-profit, and for-profit entities, who are also required through regulation and contractual obligations to fulfill a social objective. Private modes of delivery rely on market mechanisms to produce, distribute, and allocate housing through real estate agents and management companies, which diminishes either the accessibility or the communal character of housing. The private mode of housing delivery is defined by three key mechanisms: 1) sub-contracting; 2) marketizing public services; and 3) creating a mixed economy. Sub-contracting involves hiring private organizations to be responsible in the provision of public goods, such as hiring a private property management company to manage social or private rental housing. The marketization of public services introduces processes and mechanisms that commodify housing, such as privatization. Creating a

mixed economy means that the government functions as a ‘provider of last resort’ to address market failure in meeting social needs (Spicker 2024: 286). This means that housing provision integrates the state and market to deliver housing through mixed modes of provision, where, paradoxically, housing can be publicly delivered as a private good but also privately delivered as a public good.

The main example of a privately provided public good in this dissertation is social housing, although other examples include long-term care homes, as well as temporary and homeless shelters. Social housing can be provided by the state, but it is also an example of the state hiring contractors such as non-profit organizations such as limited-profit organizations. The distinct feature of both public and social housing is that they fulfill an explicit ‘social’ goal to provide affordable housing to those in need, especially those with low-income, but in reality, privately provided public goods are ‘impure public goods’ (Desai 2003: 65), particularly social housing.

When housing is provided as a private good in the marketplace it is rival in provision and excludable. Providers of private goods are defined by the conditions of competition and retain the right to exclude tenants from accessing that housing through property rights, which would also apply to purchasers of individual owner housing. In the housing market, those with the means to purchase and invest in housing as providers will tend to reduce the opportunities for others to enter the market, particularly corporate landlords and financial firms that have the equity to monopolize certain aspects of the private rental sector.

Private goods can also be privately or publicly delivered. The private mode of delivery usually involves mediators, such as real estate agents and management

companies, whose service charges tend to contribute to higher market prices and rents. This is exemplified in owner-occupied housing as well as condominium apartments where real estate markets, financial brokers, insurance, and management companies earn a certain percentage from the provision of the private good. However, private goods can also be publicly delivered. Purpose-built rental apartments are owned by corporate landlords and typically charge near-market or market rents. They are publicly provided private goods because they are created from a policy mandate to provide housing, especially for the middle-class, who cannot afford homeownership. Publicly delivered private housing is financed by the government through low-interest loans and other financial incentives including tax waivers or grants. Public mortgage insurance and public loans are also examples of publicly provided private goods as they are made available to private providers of housing, such as homeowners and private builders. They are created out of government legislation and financed through public taxes and general revenue and are distributed and allocated based on government rules and regulations.

The state may also contract private developers and ‘slumlords’ to privately provide housing for the poor and emergency shelter for the unhoused and refugees. In the case of private builders, governments may offer other financial incentives in lieu of ongoing subsidies and in exchange for a certain number of affordable units in a private apartment building, or private developers may be mandated by zoning by-laws to include a minimum percentage of housing units that charge below-market rents. Slumlords may receive government subsidies or rental supplements through the tenant, but even if they do not receive subsidies, they can still provide housing at below-market rents and make a profit by sacrificing ongoing maintenance instead of reinvesting in needed upgrades or

repairs. Since most governments have retreated from building public housing targeted towards the stratum of tenants that often live in slum conditions, such as recipients of social assistance, slumlords tend to hold a monopoly over the provision of affordable housing.

If public and private goods can be provided by mixed public and private modes of delivery, then what defines the ‘publicness’ of public goods? As a departure from Samuelson’s emphasis on the public production of goods, economist Paul Spicker (2024; 2009) defines ‘publicness’ in terms of four key features: 1) they are created out of public policy; 2) they provide services to the public; 3) they redistribute resources; and 4) they operate as a trust, where the provider of the service, rather than the funder, bears the primary responsibility of service provision. However, Spicker is missing a crucial fifth dimension of ‘publicness’ and that also forms the heart of this dissertation—the extra-market conditions provided by the state, such as building and publicly financing roads, schools, sewage and water supply, as well as establishing local and regional political authorities to regulate service provision. For example, private housing production has to adhere to building and zoning regulations as well as engage in extensive planning approvals and processes. Homeowners also benefit from tax write-offs from financing their homes. All of these extra-market conditions are provided by the state but also function to integrate the state and the market.

In addition to private and public goods, there are also semi-private goods that also reflect a degree of publicness. A club good is a semi-private good that is excludable to some tenants but non-rival in provision. In this dissertation, the main example of housing as club good is company housing or labour union-provided housing. Company housing is

provided by employers to their workers based on their employment contract, while labour unions provide housing to their members or in some cases, to general members of the public. While some housing co-operatives may require tenants to pay into member shares, which could arguably transform housing into a club good, most of the case studies in this dissertation consists of co-operative housing where tenants are not required to buy shares as part of the co-operative's financing structure.

Housing can also be provided as a common good that is rival in provision and non-excludable to tenants. This means that housing is provided under common property rights that impose some restrictions on access but in a non-exclusive manner to ensure that the social benefits of housing as a common good can be shared by all. The distinct feature of a common good is that there is no single individual owner, which means that it lacks enforceable private property rights. Therefore, the fundamental issue that arises from the provision of housing as a common good is the governance structure. Elinor Ostrom (2015) has examined the governance structure of various common goods in society, such as clean air and fisheries, and argues that there are always competing models of governance, from private to public to co-operative models to structure how decisions are made over how to allocate a particular good so that it can remain non-exclusive. In this dissertation, I compare modes of governance in private, public, social, and co-operative housing, focusing in particular on how co-operative forms of governance can deliver housing as a common good as a key aspect of decommodification. Table 3 summarizes the four types of goods and their modes of delivery.

Table 3. Housing as a Public, Private, Common, and Club Good

Type of good	Key features	Mode(s) of provision	Providers	Examples	Case studies
Public goods	Non-rival in provision	Public	Government	Public housing	GDR housing (Berlin) Municipal housing (Vienna) Public housing (Toronto)
	Non-excludable	Private	Non-profit, limited-profit, for-profit organizations	Social housing Affordable housing Long-term care homes Student housing	Limited-profit housing (Vienna) Cost-based private housing (Berlin) Non-profit housing (Toronto)
Private goods	Rival in provision	Private	Private builders	Owner-occupation	Vienna, Berlin, Toronto
			Private landlords	Purpose-built rental housing	Toronto
	Excludable	Public	Government	Public mortgage insurance Public loans	CMHC loans and mortgage insurance (Toronto)
Club goods	Non-rival in provision	Private	Employers	Company housing	Industrial and service companies in Toronto, Vienna, Berlin
	Excludable	Co-operative	Labour unions	Labour union-provided housing	Various examples in Toronto, Vienna, Berlin
Common goods	Rival in provision Non-excludable	Co-operative	Housing associations	Co-operative housing	Bikes and Rails (Vienna) Miethäuser Syndikat (Berlin) Bain co-op (Toronto)

In analyzing the publicness of housing provision across modes of delivery, I also reject the claim made by neoclassical economists that public goods can be produced more

efficiently as a private good (Holcombe 1997), particularly since the state is clearly involved in the production and delivery of housing in both direct and non-direct ways. Under neoliberalism, governments have redistributed public resources to commodify public goods especially by making them more exclusive, restricting access to those who can pay, and relying on market mechanisms. A theoretical aim of this dissertation, therefore, is to examine the public and private mechanisms that are blurring the boundaries between the four types of goods and making them increasingly porous through mixed modes of provision.

While all governments must provide some public goods to ensure the smooth functioning of society, policymakers and mainstream economists tend to claim that they suffer from an ‘overuse problem’ or the ‘tragedy of the commons’—that public goods used for private consumption will always be exploited (Holcombe 1997: 7). At the heart of the tragedy of the commons is the ‘free-rider’ problem, where if a good is accessible to all, then the costs of providing that good will outweigh the benefits of providing it, resulting in its underinvestment and deterioration (Ostrom 2015: 6). To deal with the problem of overuse in the form of maintenance and repair costs in social and public housing, some governments have turned to privatization and financialization. These policies assign private property rights as a form of enclosure around the common good in order to make them exclusive to others while also imposing a new tax or fees for use (Kenyon 2000: 307).

Private property rights, however, create additional problems and ultimately undermines the provision of public goods. Charles Reich (1964: 783) argued that the emergence of public goods represented a new form of property rights, which included

welfare entitlements to ensure dignity and the rights of the poor to enjoy the benefits of society that they pay into. Even though Reich's argument was predicated on conservative values of private property as the legal basis for the pursuit of liberty and economic independence, he raised two contradictions that became apparent in the provision of public goods and services under the welfare state. First, public goods expand the government's power and control over its citizens at the expense of the individual's liberty and political rights, which such entitlements were attempting to safeguard in the first place (Reich 1990: 295). Second, the new property rights that emerged with the provision of public goods are not comparable to the economic and social security that private ownership confers on the individual:

The liberty of the individual was secured by traditional forms of property such as land or a house. 'New property,' by contrast, does not quite belong to individuals; wealth, such as a job, a license or welfare may be taken away, regulated, or subjected to conditions. *New property does not provide the security that owning a home or land might give a person* (Reich 1990: 295 [emphasis added]).

Homeownership rights, as Peter Marcuse (2020: 130) has argued, confers individuals with the most extensive set of legal rights, from the right to occupy, the right to exclude others, the right to modify their homes, the right to remain, the right to pass on their title to an heir, and the right to sell at a profit. Homeownership is also associated with a narrow set of political views that are opposed to social equality, immigration and market regulation, and, therefore, has broad political implications (Marcuse 2020: 133). Renters, on the other hand, have the least extensive legal rights, even though tenant organizations have long fought for their right to permanent and affordable housing, as well as legal protections against evictions from landlords.

While Reich advocated for legal reforms that would eliminate the distinction between rights and privileges to advance the ‘new property’ to the same level of protection and security as private property (Bussiere 2004: 4; Reich 1990: 298), Marcuse (2020: 135) advocated for the decommodification of housing through alternative forms of social ownership to meet individual and social needs through housing. Marcuse’s call to explore alternative forms of ownership structures is a starting point for the decommodification of housing in the context of this dissertation. While Reich’s suggestion to emulate private property as the model of property relations can be rejected, he raises a crucial point about the lack of economic security in social and public housing, as well as the expanded powers of the government over its citizens through the provision of public goods if unaccompanied by the lack of democratic practice.

But rather than looking to assign or enforce private property rights or to encourage the provision of housing as a private good, which would mean keeping to the current policy terrain that is reproducing the housing question and crisis in the first place, it is possible to explore possibilities for using, managing and appropriating housing as a common resource and as a sector for an extension of democratic controls. Shifting this terrain, however, requires both a theoretical understanding of the political configuration of the state and market and of the strategies and practices of social movements in shaping the system of provision. The investigations of this dissertation are, therefore, also of the social form of the state in capitalism, of the institutional variations of the housing policy regimes between states, and of the different strategies and tactics of housing movements in case studies that have generated much attention and debate.

2.5 The Integral State

The preceding analysis of housing as a public good highlighted the key features of the general system of provision and the paradoxes it generates. First, governments in capitalist societies tend to emphasize the private mode of market delivery for housing, whether for public or private goods. The private mode of provisioning contributes to the theoretical paradox of housing as a commodity that generates money and private wealth but also a structural inability to satisfy housing needs for all and with a degree of equality. Second, as private goods retain a great degree of publicness, there is a historical paradox to the social provisioning of housing by states, which is that by promoting the universal right to housing through market provisioning, the inequalities and failures of markets in meeting the social need for shelter are reproduced rather than eliminated. Third, this creates a terrain of struggle over the provision of housing as a common resource for all households, in which a strict exclusivity of private property rights is unenforceable and conflicts with the administration of housing policy as a universal entitlement and benefit for all, and the management of specific housing complexes is carried out through some form of a communal governing agency.

To analyze the entanglement between state, market, and social movements in the system of provision and the housing question paradoxes, this dissertation deploys Gramsci's concept of the 'integral state'. The integral state is the unity between political society and civil society. Political society represents the concentration of political power in formal state institutions the government, its economic and coercive apparatuses, and the party system (Gramsci 1971: 352). Civil society is the primary terrain of struggle between social classes for moral and intellectual leadership. The central mechanism of

integration between political and civil society is hegemony, the process whereby the dominant class organizes and obtains consent throughout the superstructures in civil society to secure its leadership in political society (Gramsci 1977: 345). As Gramsci writes, “the State is the entire complex of practical and theoretical activities with which the ruling class not only justifies and maintains its dominance, but manages to win the active consent of those over whom it rules” (1971: 244).

The meaning of Gramsci’s theory of the integral state is that the state extends into civil society and thus expands its parameters, with social consent actively organized through specific institutions such as education and welfare agencies and through establishing new forms of domination across the superstructures of society (Burawoy 2013: 215). Consent is always backed by force; indeed, hegemony is only guaranteed “by capture of the legal monopoly of violence embodied in the institutions of political society” (Thomas 2009: 137). Further, the qualities of exclusivity and rivalry that define a particular good or service are socialized through societal norms and values, or common-sense. The integral state plays a key role in educating and transmitting social norms about public goods in society to households, and this can either produce conditions of social dependency or active citizenship in governance.

Historically, the conditions of the integral state emerged during the expansion of the capitalist state in the 19th century (Bosteels 2014: 60; Jessop 2014). The French and Industrial Revolutions led to early forms of the welfare state as well as the development of political structures that were expanded and institutionalized ties with various business associations, deepened further under neo-corporatism that was part of the postwar KWS in the 20th century. These historical developments were seen by Gramsci as evidence that

the integral state represents, as Buci-Glucksmann argues, “not just an ‘instrument’ of the class that wields it...the state extends beyond this class or fraction, bringing into play mechanisms that are infinitely more complex than the state apparatus itself” (1980: 99). Buci-Glucksmann is referring to Gramsci’s conceptualization of hegemony as a key mechanism through which the superstructures of society attempt to gain active consent.

Gramsci developed the integral state as a ‘bifunctional concept’ that can apply to an analysis of the capitalist state as well as the socialist state (Buci-Glucksmann 1980: 114). This means that it could fulfill historical, theoretical, and political objectives – its analysis of the historical problems of capitalism and socialism can provide a theoretical basis to understanding the nature of the capitalist state on the one hand, while guiding the political strategy of social movements and political parties on the other (Bosteels 2014: 60; Thomas 2011: 283). The central aim of Gramsci’s political strategy is to build a counterhegemony, an alternative social and moral order based on working class interests that could be achieved through a ‘modern prince’—a political instrument that can produce a ‘national popular collective will’ as the basis of intellectual and moral reform. Gramsci’s theoretical and political aims of the integral state resonate with the central aims of this dissertation, which are to understand the general provision of housing under capitalism and why it cannot the housing crisis, and the political alternatives offered by progressive social movements.

In the system of housing provision, the state takes on an integral role from production to consumption in a double sense. In the first sense, the state is centrally involved in the production and delivery of private goods by providing extra-market conditions, from building urban infrastructure such as transit and roads, as well as related

social and urban policies such as healthcare and education as well as zoning and land-use. This means that the state incorporates itself within the marketplace and the private mechanisms of housing provision. Secondly, the providers and producers of housing also become integrated with the state through construction and planning processes, by entering into joint mortgage loans with the state, as well as signing operational agreements and subsidy contracts under certain conditions stipulated by the state, such as the provision of rent-controlled housing. When a private builder wants to build a house, they have to obtain development permits and approvals through the planning process, where they are required to adhere to building regulations, thus incorporating them into the state apparatus. Similarly, if a non-profit or limited-profit organization wants to build social housing and require financial assistance from the state, they will enter into contractual relations with the state and become regulated by federal law.

Under the neoliberal framework, the state has integrated new sectors of government and private providers by shifting the responsibilities of social and public housing from federal to regional and local governments. This has created mixed-modes of delivery through public-private partnerships, which tend to make the provision of public goods even more costly and inefficient. A consequence of neoliberalism, therefore, is the invention of a new mechanisms of commodification, particularly financialization, which has incorporated a new group of providers through financial capital.

Financial capital is comprised of the private equity firms, investors, banks, and mortgage lenders, who profit from returns on housing stocks, rents, and mortgage payments and represents a fraction of finance capital—the merger of industrial capital

and financial capital. While landed capital derives its profits primarily from rent, and industrial capital derives profit from industry, such as house builders, developers, and suppliers, both landed and industrial capitals mutually benefit from financialization.

Broadly defined, financialization is the process by which financial capital expands the social dependence of the working class on credit and money in order to meet social needs through the market. It is a mechanism of commodification that opens up another channel for capital accumulation for financial capital, as well as a method for organizing consent. Homeownership consolidates the hegemonic domination of financial capital, which creates consent among homeowners to participate in financial markets as mortgage borrowers. Homeownership promises security and stability through private property rights. In another instance of the integral state where “hegemony is protected by the armour of coercion” (Gramsci 1971: 263), private property rights are legally protected and backed by the police in the case that renters cannot afford to pay their rents to their landlord or homeowners cannot make their mortgage payments to the bank.

The state thus plays a central role in creating the conditions for finance capital to emerge as a unity of the dominant class. However, as Harvey (2006) explains, financial capital is full of internal contradictions. Since financialization has enabled the buying and selling of housing in a speculative manner, the volatility of market speculation has inflated new construction costs as well as existing house prices and rents, exceeding the rise in income and wages. A key contradiction that will be explored in this dissertation is how financialization, as a key process of the commodification of housing in the contemporary context, was first intended to stabilize the system of provision by making

credit widely accessible to all as a ‘special public good’. But in reality, it has served to destabilize the system of provision as a whole.

The integral nature of the state, therefore, gives private goods their significant public character while also generating the contradictory aspects of the housing question that result in its paradoxical nature. The state is a central aspect of the general system of provision, but it has a particular social configuration based on its particular historical development, which gives rise to the variations in the forms of commodified, decommodified, and partially commodified systems of provision. This means that the integral state also plays a contentious role in the decommodification process, which is defined in this dissertation by the processes of social ownership, financing, production, and democratic governance. The case studies will explore the role of the state and how social movements organize on the terrain of civil and political society to disrupt and transform the commodification process.

2.6 Decommodifying the System of Provision

Theoretically, the aims of this project are to understand how anti-commodification social movements resist the commodification of housing by transforming the integral state. To this end, the case studies will serve as the empirical basis for investigating five key features of decommodification: social forms of ownership; social financing; social construction; democratic governance; and providing housing as common good. The case studies in Vienna, Berlin, and Toronto will shed light on which of these aspects of decommodification are particularly salient given their unique political terrains of struggle. In each of the aspects of decommodification described below, the emphasis is on the ‘social’ dimension as the social bonds formed through practices of solidarity and

co-operation in economic and political activities are crucial to shifting the dynamics of separation and competition that drive the commodification process.

2.6.1 Social Financing

The key principle of social financing is economic self-sufficiency and reducing dependence on private bank loans. The financial basis of commodification of housing often involves one or all of the following sources of money or credit: 1) private loans; 2) rental income; and 3) private equity. In contrast, the financial basis of non-market housing involves: 1) public loans from governments, that are either interest-free or low-interest; 2) revolving loan funds from non-profit or limited-profit housing organizations; 3) contributions from community supporters; 4) contributions from tenants through downpayments and monthly rents; 5) grants, donations, and ongoing subsidies from government, unions, and employers; and 6) a public finance structure that relies on direct taxes. In each system of provision of the case studies, I examine the extent to which social and public financing has insulated housing provision from the market through the type of social financing adopted.

2.6.2 Social Ownership

The commodification of housing is based on legal property titles that embody the principles of private property. Property relations are defined by relationships structured around rights, claims, and entitlements, which are mediated by institutions and form the basis for private appropriation (Blomley 2003). Under capitalism, property relations produce essentially two forms of housing tenure: homeownership and renting. Housing

tenure refers to the varieties of forms and rights associated with particular forms of ownership and the occupancy of a dwelling and flows of payment through rent.

The conceptual framework on social ownership is informed by the historical legacies of particularly policy regimes and social movements. Social ownership undermines private property both legally, financially, and socially. It is defined by collective ownership of land and housing, which is often driven by an explicit rejection of private property. In Canada, Indigenous scholarship on how to decolonize land through ‘unmaking property’ emphasizes the transformation of social relations between people and land through new modes of belonging (Dorries 2022; Simpson 2017). Social ownership often begins with a land purchase through a communal entity, such as co-operatives and community land trusts (CLTs). CLTs are a non-profit organization where individuals collectively purchase a plot of land and assign every member of the trust with the same property rights. The land is placed in a trust in perpetuity to prevent it from being used for speculative purposes.

Across the case studies in Berlin, Vienna, and Toronto, I examine three forms of social ownership structures: 1) public; 2) co-operative; and 3) limited-profit organizations, in contrast to the private ownership structures of owner-occupation and private landlordism. I also examine the arsenal of policy tools that are within the powers of the state to dismantle private ownership structures, such as ‘expropriation’, which is the act of transferring private land back into the public domain without consent from the private owners to the state or a social entity, and a similar mechanism of ‘acquisition’ where states do require active consent from private owners to sell their properties to the

state. In both cases, the state is obligated to compensate private owners for the estimated market value of their property.

2.6.3 Social Production

The production of housing as a commodity centres on three key elements: land, raw materials, and labour-power (Castells 1977: 151). Each element within the production process is organized by the housebuilding industry, which is comprised of landowners, builders, bankers, developers, real estate agents, and architects, as well as related industries for social services and infrastructure (Patillo 2013). The modern housebuilding industry is the result of a merger between building societies and the financial sector to pool the financial risks associated with the mass construction of single-family homes (Bacher 1985; Checkoway 1984: 163; Gutstein 1975). The power structure that characterizes the construction industry in most major cities advocated for the separation of living and work arrangements of the working class in the form of the single-family home to maintain the separation of the public and private spheres, a separation that also reinforces the gendered division of labour (Hayden 1981: 172).

In contrast, the social production of housing is a two-fold process that involves tenants in the production of housing, from the initial design process to aspects of the construction process that do not require specialized knowledge or skills to the ongoing caretaking and maintenance of housing. In some co-operative housing, tenants are involved in the design and final construction phases as a political project to collectively define their housing needs and to experiment with communal forms of living and design. This process is not only a cost-savings measure, but it also advances the democratic basis of decommodification through collective decision-making over needs and the production

process. In the process of collectivizing the production of housing as much as possible, people learn to appropriate, use, and manage non-commodified space—the precondition for building the commons. The case studies will demonstrate how tenant organizations attempt to address this two-fold process of social production.

2.6.4 Democratic Governance

One of the central features of the market economy is that private production is driven by the market imperative of capital accumulation rather than by democratic practice. This is because, as C.B. Macpherson (2011) argued, individuals are free to choose how to meet their needs through the market in a capitalist market society and those with more accumulated capital have more choice in how to meet their needs. As a result, some people are “freer than others” (Macpherson 2011: 10). Macpherson also argued that the original idea of democracy as rule by the common people was a class-based idea that was designed to eliminate the power of the ruling class—a class that represents the greatest obstacle to human fulfilment and the satisfaction of needs (2011: 18).

As a crucial aspect of the decommodification process, democratic governance centres on collectively determining social needs and shaping the corresponding system of provision that can satisfy those needs in a non-commodified manner. In contrast, the commodification process excludes tenants from decision-making processes in both public and private modes. In the public mode of delivery, policy advisors and city staff often make recommendations around rent guidelines and planning processes that affect where and how people live. In private rental housing, management companies are usually hired to make decisions around rent and renovations without consulting sitting tenants. In co-operative housing, tenants usually make decisions on almost every aspect of their

housing, which is both labour-intensive and time-consuming; however, it significantly contributes to not only reducing the cost of renting, but also a greater overall sense of ‘freedom’ and control over their lives.

2.6.5 Building Housing as a Common Good

This project examines the provision of housing as a public, private, and common good and the manner in which goods are produced, distributed, and managed within each variation of the system of provision. For housing to become a truly common good, housing would have to be available to everyone regardless of their ability to pay, a condition that is only possible in Hermann’s (2016) ‘use-value society’ where the exchange-values of commodities are completely decoupled from their use-values. Moreover, since common goods are limited in supply and individuals can retain their own use of it, common goods require a democratic process to manage and oversee its production and consumption, meaning that democratic governance is intricately linked with the building of the commons. Democratic practice has been historically tied to various forms of private property as a necessary precondition to the development of the market (Teepie 2025: 13). This dissertation examines forms of democratic governance based in civil society, rather than political society or the government, and that centre around the shared pursuit of common property as a starting point to decommodifying housing under capitalism.

Chapter 3

The Historical Development of Housing Provisioning

This chapter provides a comparative and historical perspective of the case studies in this dissertation—the systems of housing provision in Vienna, Berlin, and Toronto. Although every case study produces its own historical pattern and system of housing provision based on regional, national, and local variations of capitalist governance, institutional arrangements, and social movements, they have also been influenced by historical precursors and associated states. Being a former British colony and an adjacent neighbour to the US, Canada's system of housing provision has long been shaped by the housing policies and financial markets of the two leading countries of the Anglo nations. In Germany, systems of housing provision within the politically divided country and city of Berlin, between the Federal Republic of Germany (FRG) of the west and the German Democratic Republic (GDR) of the east, emerged in the context of the Cold War between the US and the Soviet Union, generating a 'Third Way' of housing provisioning, as well as internal conflicts and contradictions. Vienna's municipal housing program is an exception within Austria and across both Europe and North America, setting a historical precedent for state intervention in the housing question within a capitalist country. The case studies are thus connected by a common periodization through a shared history as core states within world capitalism.

The argument in this chapter is that, through its recurring crises, capitalism produces both historic openings and closures for the decommodification of housing. According to Albo and Maher (2025), these historic openings represent generational

opportunities to revitalize and broaden left politics using a variety of strategies and tactics to build a mass base. The paradoxes emerging from the housing question, as argued in this chapter, have also presented moments of opportunities for social struggles to advance alternative forms of housing provisioning as part of socialist politics and movements. However, Albo and Maher (2025) also draw attention to the fact that historic openings for social struggles can disappear just as quickly as they appear, followed by closures that reveal the failures and limitations of those strategies, and as with housing, the unfulfilled promises and suppressed alternatives to market-provisioning.

In this chapter, I examine five key periods that posed the housing question in a variety of ways on a global scale and where new forms of housing provision emerged through openings and closures: the collapse of laissez-faire liberalism at the end of the 19th century, the interwar crisis and the afterward restructuring of states and the world market, the global economic crisis in the 1970s, the Great Financial Crisis (GFC) of 2008-10 and the post-GFC period. These events provide a necessary backdrop for analyzing how the housing question and its paradoxes converged around what was most central to working class housing—forms of rent control across modes of housing provisioning, including private, public, and co-operative housing.

Rent is commonly understood as a flow of financial payments for use as a shelter between a landlord and tenant. It reflects the power relations of housing tenure—the ownership structure and occupancy of a dwelling determined by particular forms of property ownership, including individual, public, private, and common property rights, e.g. a tenant pays rent to an individual, public, or corporate landlord, and a homeowner pays mortgage interest to a lender. Engels argued that the monopoly power of landlords

was the first ‘source’ of rent that produced the housing crisis under capitalism (Lipietz [2018: 144]).

The definition, source, and function of rent in society have been controversial. In classical political economy, the Physiocrats first defined rent as a mechanism used by landowners to appropriate a portion of the annual general revenue from productive activities in society. The allocation of society’s new output and growth surplus became an increasing concern for classical political economists from Adam Smith to David Ricardo, as the appropriation of rent for access to land by an unproductive landlord class would steadily leave capitalists with insufficient net profits to invest in the economy (Mazzucato, Ryan-Collins, and Gouzoulis 2023: 510). In a conceptual departure, Marx argued that rent was extracted by all capitalists, not just by ‘capitalist’ landowners in the form of differential rents based on the fecundity of the soil, since granting access to land allowed for the capture of land values and created locational advantages through competition with landed property.

Marx conceptualized four major forms of rent based on an analysis of the agricultural industry. Differential rent 1 (DR 1) was derived from the quality of land and the variability of yields—higher yields lead to more rent charged by landlords. In contrast, on lands of equal quality, a differential rent 2 (DR 2) could be created by differential investments in technology of different capacities yielding different output. With new technologies increasing productivity in agriculture, landowners also appropriate rent from the lower costs of production and higher yields (Fine and Saad-Filho 2016: 141). Monopoly rent was based on monopoly pricing that landlords could

command based on demand, such that the price of goods produced on a plot of land are forced above their value (Harvey 2006: 350).

Marx's most novel concept of rent was absolute rent, which connects to his law of capital accumulation and the organic composition of capital (OCC). The OCC is the relationship between a commodity's price of production and its value, which is determined by the proportion of constant capital to variable capital—the relationship between the means of production and labour-power (Marx 1991: 892). Landowners charge absolute rent because of differences in the pace of technological development between industries. Marx argued that absolute rent was charged in agriculture where the low OCC meant that agricultural production was labour-intensive and produced a high surplus value, such that the value of commodities produced stand above the cost of production (Marx 1991: 893). Applying this analysis to the housing construction industry, which has a low OCC, the value of commodities produced exceeds the production costs because some of the surplus value is paid to the landowner as absolute rent. However, absolute rent can be eliminated if some of that surplus is used to improve and level the pace of technological change across all industries.

The extent to which Marx's theory of rent, as it was based on agricultural land, can be applied to the housing question has been contentious. Ball (2018: 9) argues that Marx's theory cannot be simply transposed to the urban context without creating theoretical gaps that would ill-inform political strategies for housing struggles. To outline a renewed Marxist theory of rent in the urban context, Ball develops the concept of 'urban rent' while remaining anchored to key aspects of Marx's theory. For Ball, rent relations are nationally and historically specific and integrate land and house prices

within the process of capital accumulation. As it applies to housing, urban rent is a flow of payment levied in the process of production and circulation, as both a cause and effect of housing provision under capitalism. While Ball (2018; 1983) underscores the capture of land values at the point of production of shelter as the central mechanism of rent, Harvey (2012; 2006; 1989) stresses the capture of monopoly rent based on the market power of private owners, especially by capitalists in the urban context to control locational advantages.

According to Harvey, monopoly rent—which is the charge on the use of shelter and the occupation of space in spatially advantageous settings, such as certain neighbourhoods or intersections—can be combined with absolute rent. Further, locational differences are created by forms of symbolic and cultural capital. Landlords can demand monopoly rents because of the symbolic capital associated with cities like Berlin, Barcelona, Paris, and New York, or specific neighborhoods within those cities, which increases their market power and allows them to charge high rents for low-quality housing (Harvey 2012: 104).

In this dissertation, absolute rent is defined as the amount of rent paid by the tenant and is determined by locational advantages as well as the capital cost associated with the quality of the building stock. Absolute rent is added to the general production price of a house and is incorporated into both mortgage payments and rent, which is always positive in the sense that rent has to be paid in order to obtain access across all modes of housing provision. However, absolute rent can be bargained, divided, and subsidized across social housing, public, co-operative housing, and private housing.

The periodization in this chapter traces the decommodification of housing through struggles over rent control, which transformed housing provisioning from a profitable enterprise to a regulated ‘public good’. The context for these social struggles are the political and economic crises of capitalism that generate moments of opportunities as well as setbacks for social struggles.

3.1 The Origins of the Housing Question

The housing question emerged alongside the beginnings capitalism and housing provisioning was guided by the economic policies of laissez-faire liberalism. This was an economic and political philosophy that Adam Smith first systemically defined as a market society guided by the ‘invisible hand’ of self-interest and minimal government interference. For Smith, laissez-faire liberalism centred on the idea that:

...every individual, therefore, endeavours as much as he can both to employ his capital in the support of domestic industry, and so to direct that industry that its produce may be of the greatest value; every individual necessarily labours to render the annual revenue of the society as great as he can...and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention... by pursuing his own interest he frequently promotes that of the society more effectually than when he really intends to promote it (1776).

Smith outlined a model of a market economy, where producers were assumed to enter into exchange with one another out of their individual free will for mutual benefit. These market opportunities generated advantages to each individual with the unintended consequence of being to the benefit of society as a whole. The state’s main functions, for Smith, were to protect the sanctity of private property, to build and protect the

institutional basis for market activity, and to encourage greater economic specialization, the division of labour, and exchange (Clarke 1995: 2).

Karl Marx rejected Smith's laissez-faire liberalism and demonstrated how exchange relations in a capitalist market economy coordinate market societies but also are the source of economic instabilities and social inequalities. Capitalist exchange relations, for Marx, were also an expression of the underlying—and structural—social relations of production. In capitalism, the dominant social relations were based on one class that sold their labour-power and produced new value, while a class of owners of the means of production privately appropriated the new value and claimed the surplus value that resulted as their personal profits. The mutual benefits of free market exchange posited by Smith were, for Marx, also the basis for the class inequalities of capitalist society that could not be reformed away. The socialized relations of class inequality under capitalism were, moreover, embedded within the state and thus limited what any formal democratic equality of workers could politically achieve under capitalism when the structural class inequalities of exploitation and appropriation existed at workplaces and in the economy.

Karl Polanyi also challenged Smith's doctrine of economic liberalism as a natural order of society and particularly stressed the extra-market social institutions that allowed capitalist markets to exist at all. Notably, Polanyi highlighted that capitalist markets depended on creating three crucial social institutions as 'fictitious commodities'—land, labour and money. By underscoring the institutional social forms of these three commodities, Polanyi (following Marx) placed emphasis on the ways markets and states created unique historical institutions and policy regimes to explain the national and local

basis of economic exploitation, the relations of ruling, and the way structural market failures led to state intervention and unique policy regimes (as with housing). Even under laissez-faire liberalism, markets had required some degree of government regulation in the economy (Polanyi [1944] 2001: 147). The role of government in the economy, he argued, reflected “a principle of the ensurance of law and order, at minimum cost. Let the market be given charge of the poor, and things will look after themselves” ([1944] 2001: 122). For Polanyi, markets and states were inextricably linked—or embedded—in the management of the social institutions of the fictitious commodities of capitalism (land, labour, and money—all central to the housing question posed by Engels). Despite their theoretical differences, however, Polanyi would find political resonances in Marxism, particularly from his experience of ‘Red Vienna’ and the Austro-Marxist achievement of a socialist workers’ movement to control the state and market economy (Dale 2016: 46).

During the emergence of capitalism, the housing question was a matter of life and death for the working class as peasants were dispossessed from the land, separated from their livelihoods and subordinated to the economic compulsions of a capitalist market. According to E.P. Thompson (1963), housing conditions were particularly appalling in the early decades of the 19th century, especially for unskilled laborers, when workers had no union representation to articulate their grievances to the state and their employers. The combined social effects of industrialization and urbanization produced “diseases of crowding” that spread rapidly through substandard and overcrowded housing conditions across Europe and led to high mortality rates: tuberculosis, scarlet fever, measles, diphtheria, and whooping cough (Mackenbach 2020: 168). The urbanization process led

to the spatial concentration and centralization of markets in city centres, where working class housing districts were packed together near factories while middle and upper classes dispersed to the suburbs (Gordon 1978: 44). Industrial cities throughout Europe were defined by slum conditions, extreme overcrowding, unsanitary conditions, and chronic poverty, reflecting the conditions of a ‘free market,’ where rents were high and there was no public housing or protection for tenants (Slater 2020: 67).

Rent was both a cause and effect of the housing crisis during this period. The monopoly price that urban-based landlords charged the working class for the right to inhabit land resulted in the first housing crisis under capitalism (Lipietz 2018: 144). As an effect, rent was crucial in driving the development of speculative housebuilding in countries in Europe, even in the particular dynamics in the European colonies of Canada and the US (Soja 1989: 167). Land developers were able to mobilize large amounts of capital in the construction of private rental housing by creating a chain of activity where landowners sold or leased land to developers, who subdivided plots that were then sold to speculative builders, who then sold or leased housing to landlords (Ball 2018: 79). In North America, the speculative function was considerable and fueled by laws dispossessing First Nations people and the land grant structure established by the colonial state (as pursued by British colonial land development firms). The appropriation of rent thus created a new mechanism through which capital could flow into investments in capitalist urban development and ultimately revolutionized the capitalist construction industry.

However, at the time, the private appropriation of rent also stalled the technological development of the housebuilding industry. While the state was forced to

respond to the housing crisis by creating extra-market conditions for the private housing market through building sewage systems, roads, and electrical systems, it was private landlords that benefitted from the market conditions that they did not have to pay into (Ball 2018: 80). As a result, neither landlords nor capitalists invested in new methods of housing production in order to scale up their operations, which prevented the technological advancement of the housebuilding industry as well as the lack of maintenance in housing, creating slum and dilapidated conditions (Slater 2020: 67; Ball [2018: 80]).

The worsening housing conditions in the 19th century reflected, for Marx, a part of ‘primitive accumulation’, and for Polanyi, the effects of the self-regulating market as ‘a stark utopia’ (Polanyi [1944] 2001: 3). In response to the housing crisis from the 19th century onwards, the theoretical paradox that housing as a commodity can satisfy needs and advance profits generated a series of decommodification struggles, as both Marx and Polanyi noted, in the form of co-operative lending institutions and housing, and tenant organizations.

In Europe and North America during the 18th century, co-operative lending institutions emerged in the form of mortgage banks. European mortgage banks were formed by large landowners after the Seven Years' War (1756 -1763) between Britain, Prussia, France, and Austria, which left agricultural lands and industries destroyed (Martens 1988: 130). To raise funds, landowners formed associations where they issued collectively guaranteed debt papers—mortgage bonds—that were secured by land (Martens 1988: 131). These mortgage bonds became the first type of ‘covered bonds’—debts that were secured by the assets of the issuer. The idea quickly spread across Europe

and, similar to permanent building societies, mortgage banks evolved into financial intermediaries between borrowers and investors (Martens 1988: 137). In the US, the mortgage bond market emerged in the 1830s, and by 1890 nearly half of all American households were owner-occupied (Quinn 2019: 2). Unlike in Europe, however, American mortgage bonds were secured not just with land, but also slaves, who were considered ‘human collateral’ (Quinn 2019: 23).

Building societies were a variation of a co-operative lending institution and first emerged in Britain in the 1800s to fill a gap in savings and lending institutions for the working and middle classes to finance private housing construction (Samy 2016: 1). They would eventually spread throughout the British Commonwealth and develop into other forms in Europe. In essence, building societies were organized co-operatively, where the working class pooled their savings together to ensure that each member could purchase land and building materials for the construction of their own homes. In North America, building societies were also established by groups who were excluded by the policies of financial institutions and colonial state laws on the basis of gender, race, and class, particularly racialized and ethnic immigrant communities, and by both men and women (Garrett-Scott 2019; Wade 1997). To accommodate a growing number of members, building societies evolved into ‘terminating societies’ where more members could pay into a common pool on an ongoing basis in order to expand the capacity of these institutions to advance money (Samy 2016: 2). These societies would then ‘terminate’ once all members had received sufficient savings to purchase their own homes. The terminating societies, however, ran into legislative and operating issues, from not raising enough capital for its members to lack of risk insurance (Samy 2016: 4). Eventually,

terminating societies were replaced by a new lending institution – the permanent building society—where “the crucial change was to formally separate investing and borrowing members, enabling the society to restructure its contracts and to offer each group different rates of return” (Samy 2016: 5). These permanent building societies eventually became the foundation of the savings bank model of mortgage lending (Martens 1988: 133). The rise of mortgage lending and its separation from other forms of commercial lending demonstrate the centrality of financial institutions in the commodification of housing and land. The funds raised from savings and mortgage bonds were used to support private housing construction and thus reflected market-expanding initiatives.

The emergence of utopian communities in England and France, respectively, inspired by the ideas of Robert Owen and Charles Fourier, represented early forms of market-controlling and disengaging approaches to housing provisioning. Marx and Engels critiqued Owen and Fourier as ‘utopian socialists’ who sought co-operative modes of living within capitalism that spread across Europe and North America in the 1800s. Co-operative living became a centrepiece of communitarianism, a philosophy that was based on the notion of community as a vehicle for social change. The American architect and historian Dolores Hayden (1976) documented the rise of model communities in the US, which became most popular between 1820 and 1850. Hayden argued that the legacy of the wars of 1775 and 1812 motivated thousands of people to create new communal institutions through ‘reasoned choice’ and to collectively solve the social and environmental problems created by industrialization (1976: 14). These communities approached economic sharing in various ways, and while some communities owned land communally, others organized mixed models of private and public ownership of land, and

their ideological orientations were equally diverse, as some were inspired by socialism and others by Christian principles (Hayden 1976: 5). In Europe, co-operative communities inspired by Christians, utopian socialists, Chartists, and socialist parties appeared in Britain, France, Germany, and Austria (Thompson 1963: 828). These co-operative housing communities filled an important gap where neither the private nor public provision of housing was yet established (Koessler 2022: 7).

Tenant organizations also created a legacy for a decommodified system of housing provision. In Canada, the first rent strike took place before the modern state was formed. In 1864, eighty farmers on Prince Edward Island formed a tenant league to advocate for the chance to buy the land they worked on, which culminated in a rent strike against their landowners (McBride 2023). In New York, some of the earliest documented rent strikes in the early 1900s were organized by garment factory workers trained in industrial organizing with backgrounds in revolutionary politics in Europe (Marcuse and Madden 2016: 95). The garment factory workers, who were mainly women, organized rent strikes and protests against private landlords, demanding for rent reductions and protections for tenants (Madden and Marcuse 2016: 97). While these efforts were often unsuccessful, they provided the basis for market-controlling policies, particularly in the form of rent control, that governments would adopt during and after the First World War.

However, despite the emergence of nascent components of a decommodifying system of housing provision, particularly in the form of co-operative housing and rent control, the vast majority of the working class remained in poor to deplorable housing conditions. These struggles to decommodify housing as capitalism spread, which included anti-market and market controlling initiatives such as schools, public water

systems and parks, directly challenged Adam Smith's central thesis of laissez-faire liberalism that society was held together by the pursuit of self-interest. Instead, the decommodifying examples of housing provision emerged within capitalism itself as an antagonistic search for co-operative living founded on access to housing and work and suggest that an alternative society held together by a common interest to provide a life of security, dignity and sense of belonging for all, was and remains possible.

Under 19th century economic liberalism, the housing question generated the signs of what I call the theoretical paradox of the housing question—that housing as a commodity can satisfy needs and advance profits. During this period, capitalism created a historic opening and the conditions of the political paradox—organized resistance generated by inadequate market provisioning and the search for non-market housing. As the housing crisis intensified, the state had to intervene in one form or another, but it would do so in ways that minimized interference with existing market processes involved in housing provision and the rights of private property (Ball 1988: 11). Although the state had not yet developed public and administrative apparatuses for housing that could penetrate into civil society, the stage was set for government intervention in the housing question.

3.2 State Intervention in the Housing Question

In the aftermath of the collapse of laissez-faire liberalism, the idea of government intervention in the economy became palatable as a way to manage the deepening social, economic and political crises that preceded the First World War. The chief promoter of this position was John Maynard Keynes, who emphasized the need for government intervention in his 1926 essay, *The End of Laissez-Faire*:

The most important *Agenda* of the State relate not to those activities which private individuals are already fulfilling, but to those functions which fall outside the sphere of the individual, to those decisions which are made by no one if the State does not make them. The important thing for government is not to do things which individuals are doing already, and to do them a little better or a little worse; but to do those things which at present are not done at all ([1926] (1978): 291 [emphasis in original]).

Keynes' argument that the state had to intervene in the areas of society where the market had failed, and that state intervention was minimal or absent became the basis of the post-World War II Keynesian Welfare State (KWS). The KWS represented a set of redistributional social policies, including public housing, designed to stabilize capitalism, and to ensure basic social security for the unemployed. However, the adoption of the KWS by Western states was both possible and necessary only because of mass social struggles led by newly-forming trade unions and socialist parties responding to the two world wars and mass unemployment.

Over the period of the interwar crisis, housing became a central social issue as tens of thousands of war veterans and unemployed workers could not afford housing. The unresolved housing shortage became a national political issue across Europe and North America where the "overlap of domestic and industrial interests represented a potentially explosive situation, with the trade unions threatening to respond with strikes in the factory if the police attempted massive repression" (Pacione 2015: 241). Indeed, this is precisely what caused the formation of workers' councils and general strikes after WWI, from Berlin, Toronto, Winnipeg, and Seattle. In each case, housing became a national issue among striking workers and unemployed war veterans (Pacione 2015: 240; Keshen 1998: 64). As a result of the coalition between labour and housing movements,

governments in the West were forced to accept the fact that they had a role to play in addressing the huge failure of capitalist markets to provide housing.

One of the first and foremost examples of policy interventions across states was national rent control, particularly in the form of a rent freeze in the private housing market during and after the First World War. Rent freezes became a blunt policy instrument as part of the first-generation of rent controls and was typically applied on a national basis in countries like the US, Canada, Britain, and Austria (Arnott 1995: 103). Rent freezes created a form of ‘political rent’—a charge for housing that was substantially below-market rents and the result of political struggle. First-generation rent controls represented a historic alliance between workers, capitalists, and the state against landlords (Bentivegna 2018: 193). While rent control was the product of struggles by tenant organizations that began in the preceding decades, rent control was also introduced as a wartime emergency measure to address the housing shortage in cities where munitions workers were in high demand and landlords were trying to exploit (Clarke and Ginsburg 1976: 8).

Wartime housing programs were also launched in Britain and in the US (Pepper and Richmond 2008; Albrecht 1995). Social housing programs and policies up until the end of WWII were small in scale, though they served as starting points for social housing programs in the postwar era, even though these took slightly different forms. The national economic context across the core capitalist states was, therefore, favourable for rent control and a national public housing program.

Rent control transformed the provision of private rental housing from a profitable business to a regulated quasi-public good, where rents were fixed below market levels

and that drastically reduced the power of the landlord class. The main effect of first-generation rent freezes was to de-escalate a politically volatile situation between the working class and the state (Ginsburg and Clarke 1976: 8). Aside from perhaps minor administrative and enforcement costs, states did not have to bear any costs to implement rent controls, and the impact on landlords' bottom line was only temporary (Slater 2020: 67). As such, rent controls in the form of rent freezes had no redistributive function, but were developed as policy tools to limit and control the power of landlords in a time of national crisis.

As national rent freezes began to lift in the postwar period, housing provisioning expanded across the core capitalist states through new modes of provision: 1) state-subsidized housing, including social, public, and co-operative housing; 2) mass private rental housing; 3) mass private homeownership. State-subsidized housing includes public, social, and co-operative housing and appeared as a cornerstone of housing policy in most core capitalist states as a result of national and broad housing movements in the early part of the 20th century, which was led by trade unions, socialist parties, social welfare advocates, public health and town planners. Public housing was provided directly by the state, typically in the form of council or municipal housing. Social housing was provided by non-profit and limited-profit organizations. Co-operative housing was provided by the members of the co-operative, who contribute 'sweat equity' or volunteer labour as a way to reduce rents in addition to state-subsidies. All forms of state-subsidized housing were created to house a broad stratum of the working-class.

Social housing appeared as the dominant mode of housing provision in Vienna and Berlin, which reflected a social democratic form of Keynesianism, sometimes known

as the ‘Third Way’. Specifically, the Germanic ‘Third Way’ incorporated aspects of ordoliberalism—a political and economic philosophy that centred on the establishment of a social market where the state gives primacy to market allocation and private ownership but also guides the market in fulfilling both social and economic objectives.

Ordoliberalism also emerged in the context of a shortage of capital in the aftermath of the Second World War, particularly in West Germany and Austria, where states were compelled to advance credit to housing builders in all states without exception (Ashworth 1953: 299). The economic and political conditions in Europe resulted in a system of housing provision that centred on public, social, and co-operative housing as the most economic and efficient manner of providing mass housing (Harloe 1995). The construction of public, social, and co-operative housing production peaked throughout the West between the 1950s and 1980s (Ball, Harloe and Martens 1988: 53).

Social housing eliminated the issue of monopoly rent since it was provided to primarily fulfill a social objective. Rents were either cost-based, meaning that the cost of housing production was equal to the value of the housing structure, or they were set at as a portion of a household’s income, usually between 20-25 percent. In cases where socialist parties were in charge of housing provision, such as during ‘Red Vienna’, rents were exceptionally affordable and high quality (discussed in Chapter 4).

In the private rental market, states across the core countries introduced second-generation rent controls starting in the 1970s and 1980s. In most cases, private landlords provided rent-controlled housing in exchange for government subsidies, usually in the form of low-interest loans for construction during the amortization period. In the case of West Berlin, once the subsidy ended, rents were raised gradually by a certain percentage

determined annually by the state level government. Similar housing policies were passed in Canada in the 1970s, where private landlords of multi-residential apartment units could receive tax waivers for providing rent-controlled units for a limited period of time.

The emergence of second-generation rent controls contributed to land and housing speculation and the erosion of housing as a public good. In contrast to the rent freezes and the accompanying public housing programs that formed the first-generation of rent controls, second-generation rent controls allowed for automatic rent increases tied to the rate of inflation, as well as the possibility for landlords to apply for rent increases beyond the rate of inflation. Second-generation rent controls were followed by vacancy decontrols in the 1990s rather than new social housing, which allowed landlords to raise rents when a rental unit became vacant, leading to a higher rent for the subsequent tenant (Arnott 1995: 102). In other words, second-generation rent controls reflected the deregulation of rent and the ascendance of a new political and economic philosophy in the form of neoliberalism, which gradually reduced the state's role in the provision of public goods.

The market provisioning of housing in the form of homeownership prevailed in liberal democratic countries like Canada and the US. While social housing and a regulated private sector formed part of national housing policy, the emphasis was on mass private homeownership. A strong culture of homeownership in the preceding decades, combined with new public mortgage insurance programs, as well as the availability of credit and people's savings after WWII, created the conditions for a system of housing provision where housing was publicly delivered as a private good. Suburbanization became a key element in the system of provision, and to a new mode of

consumption with housing packaged as a lifestyle choice (Harvey 1989: 122). This new way of life also created a distinctive group of skilled workers to embody possessive individualism as a key cultural value under capitalism (Harvey 1989: 122).

Homeownership policies were also supported by the massive job creation and investments in the urban built environment, which created an unprecedented amount of value in the built environment that sustained massive and new flows of fictitious capital, especially loan capital (Harvey 2012: 46).

Across all three variations of housing provision, state intervention in the housing question became accepted and a form of common sense, reflecting a new societal belief that workers are entitled to decent housing and wages (Ball 1988: 11). The state's central role in establishing the postwar system of housing provision illustrated Gramsci's notion of the integral state, which became not an instrument of coercion but rather a state apparatus that could penetrate into civil society—and civil society integrated into the state—through “a network of social relations for the production of consent, for the integration of the subaltern classes into the expansive project of historical development of the leading social group” (Thomas 2009: 143). The main method of state intervention in the provision of housing was the development of industrial and financial capital, a process that required a revolution in the mortgage markets, which provided new financial products through joint lending, mortgage bonds, and construction loans and grants. The integral state was thus able to provide housing as a public good, whether through public, co-operative or private modes of delivery, or as quasi-public goods. The mechanism of economic rent embedded housing within the dynamics of capitalism and the volatility of

financial markets, particularly as volatile rates of inflation intersected with rising interest rates by the 1970s, impacting housing costs and the servicing of mortgages.

Despite massive government investments in both public and private housing, inequalities continued to deepen within the system of provision of housing, where working-class people, especially racialized people living and working in the inner cities, were marginalized and stigmatized in public housing in the US and Canada. Massive civil rights protests emerged against growing social inequalities in major cities throughout the 1960s and 1970s, raising the prospect of Henri Lefebvre's 'urban revolution'—worldwide political struggles to transform the alienation and inequalities of modern urban life into socialist alternatives. Yet, the political conditions for decommodifying housing became increasingly unfavourable.

3.3 Neoliberalism and Market Provisioning

In 1973, the global oil crisis marked a turning point in the political economy of capitalism, as a rise in world commodity prices dampened housing construction on a global scale. As the conditions of capital accumulation became less favourable, Keynes' economic policies fell out of favour and a new policy paradigm emerged in the form of neoliberalism. Former British Prime Minister Margaret Thatcher, who played a leading role in enacting neoliberal policies among core capitalist countries, justified the paradigm shift in one of her famous speeches:

I think we have gone through a period when too many children and people have been given to understand, I have a problem, it is the Government's job to cope with it...I am homeless, the Government must house me! and so they are casting their problems on society and who is society? There is no such thing! There are individual men and women and there are families (1987).

Thatcher's rejection of government intervention in the economy was based on a philosophical and moral outlook that individuals were responsible for their own lives, which represented a hyper-individualistic focus when compared to Smith's classical liberal view that the pursuit of self-interest was crucial to maintaining society.

Social movements for social and public housing lost their momentum by the early 1990s, as demonstrated by Andrew Glyn (2007), due to the fact that labour movements became fractured and defensive under neoliberal globalization and labour flexibilization. Tenant organizations emerged in more isolated forms and on a smaller scale through organizing homeless squats and individual apartment blocks. In Europe, the collapse of the Soviet Union and the East European Bloc of Communist governments beginning in 1989 paved the way for the ascendancy of neoliberal policy regimes in the transitional economies of Eastern Europe that were previously closed off from the West in the 1990s. While broader protests against the neoliberal agenda emerged on a global scale through a chain of anti-globalization protests beginning at the 1997 Summit of Asia-Pacific Economic Co-operation (APEC) summit in Vancouver, the 1999 World Trade Organization (WTO) meeting in Seattle, and the 2001 Summit of the Americas in Quebec City, these protests could not stop the movement of neoliberal globalization or contain the housing crisis that was already in the making in the sub-prime mortgage markets.

Neoliberalism rests on the idea that dismantling welfare provisioning would 'unleash' economic growth by allowing core capitalist states to meet competitive demands (Glyn 2007). This meant that social policies that previously centred on public, social, co-operative, and rent-controlled private housing were rolled-back (Peck 2010), while monetary policies were rolled-out to control rising inflation and unemployment

throughout the OECD in the 1970s and 1980s (Glyn 2007: 25). The effects of neoliberal restructuring were particularly noticeable in the transformation of housing provisioning through the economic policies of privatization, liberalization, deregulation, and austerity. Privatization involved the transfer of public assets into the private sector and was realized through two distinct modes: 1) the privatization of housing finance, which meant that loans for both public and private housing construction would no longer be provided by the state, but rather by private institutions; and 2) the outright sale of social housing to the private sector, particularly older housing stock in need of substantial investments for repairs and upgrades. The particular dilemma of an aging social housing stock has confronted a number of governments, which could either go into debt-financing or sell them off, with most governments choosing the latter route (Glaser and Marquardt 2020: 7). This began in the UK through the sale of council housing to individual sitting tenants in the 1980s. In Canada, some of the country's largest and oldest public housing have been privatized or forced into public-private partnerships, such as Regent Park in Toronto and Little Mountain in Vancouver, so that they can be redeveloped as part of a general restructuring of social spending and downloading of responsibilities to the provinces and cities. In Berlin, public housing was sold on a mass scale to large corporate landlords in the early 2000s.

The ascendance of neoliberalism facilitated a renewed push towards homeownership across Europe and North America, backed by a restructured housing finance system that had expanded access to credit through mortgage-backed securities—mortgage loans that are bundled together and traded on the world market. Securitization bundles mortgage loans together so that they can be traded on the world market and

provides a revenue stream to investors. Mortgage loans are sold in the primary market while securities are issued in the secondary market, giving investors a share of the pool and an income stream in the secondary market (derivative from the underlying primary market mortgage) (Quinn 2019: 3). The American model of securitization emphasized the separation of risk from profits where financial investors are, in theory, protected from homeowner defaults by the pooling of insured mortgages, as well as the banks that issued the securities, creating a 'double guarantee' against risk (Gotham 2012: 37). Securities became integrated with derivatives to ensure that "loans can be made more desirable to investors by being combined in a pool that diversifies those loans' risks" (Quinn 2019: 3). Derivatives are financial contracts that separate the investment and potential losses of an asset from its ownership and use as a way of spreading risk (Smith 2010: 590). As a financial instrument, derivatives emerged in the 1980s in a global context of inflation to manage the risks that arise from unforeseen price changes, which were previously socialized under Keynesianism through market-controlling strategies of more active monetary and fiscal policies (Bryan and Rafferty 2006: 9). In the context of neoliberalism, derivatives developed as a type of financial security 'product' that attempts to commodify financial risk (Bryan and Rafferty 2006: 10).

Mortgage-backed securities enabled working-class people to borrow mortgage loans with minimal down-payments and even if their credit ratings were low and asset holdings sparse (and thus higher risk borrowers), which allowed them access to homeownership. This was particularly the case in the US as well as in Spain, where the Franco regime had outlawed most forms of social housing since the 1950s and the predominant mode of delivery was private housing to facilitate homeownership (Di

Felicianantonio and Aalbers 2018: 135). The US launched its first mortgage-backed securities (MBS) program in 1970 to expand homeownership and was studied and adopted to the Canadian context in 1987 by the federal government.

However, while American mortgage-backed securities are backed by Fannie Mae (Federal National Mortgage Association) and Freddie Mac (the Federal Home Loan Mortgage Corporation), mortgage-backed securities in Canada are guaranteed by the government through the Canada Mortgage and Housing Corporation (CMHC), the central federal housing agency that administers housing legislation and public mortgage insurance. Across most of Europe, including Austria and Germany, mortgages are financed using covered bonds, which are less risky than mortgage-backed securities as they are secured by the assets of the issuer, meaning that the risk of the loan remains with the lending institution who are unlikely to lend to individuals with low credit scores (Green and Wachter 2010: 442). In Austria, both the level of securitization and the ratio of real estate loans to total loans are among the lowest in the OECD countries (Sassen 2012: Table 3.4). Canada is the only non-European country that issues covered bonds as well as mortgage-backed securities, which, combined with market-controlling policies and the CMHC's underwriting of residential mortgages, explains the relative stability of Canadian financial markets compared to the US (CMHC 2025a: 23).

Neoliberal policies integrated local housing markets into the international market, where housing became a 'financial instrument' to facilitate the flow of capital (Sassen 2009). Governments have allowed global investors to purchase housing in local markets through liberalization policies that eased the rules of trade and competition and intersected with deregulation, which centers on the elimination or weakening of norms,

standards, or rules that limit the exchange-value of goods and services (Madden and Marcuse 2016: 22; Harvey 2005: 72). The liberalization of financial markets was essential in the expansion of private homeownership. More broadly, liberalization allowed core capitalist states to compete to win a major share of the global securities market (Bellringer and Michie 2014: 119). The UK enacted a series of policies to dismantle market-controlling policies in the banking sector beginning in 1979, from abolition controls over stock exchanges to the removal of controls over the supply of credit and money in 1980 (Klyuev and Mills 2010: 63). The culmination of this financial restructuring became known as the ‘Big Bang’—the deregulation of securities trading by: 1) ending fixed commissions to lower the costs of trading; 2) ending the separation between dealers and advisors; and 3) allowing foreign owners and banks to trade on the London Stock Exchange (Bellringer and Michie 2014: 117). This set a global precedent in securities markets worldwide as other core capitalist countries were already in the process of liberalizing and deregulating their financial markets, creating ‘little bangs’. In 1980, foreign bank subsidiaries were allowed in Canada for the first time. In 1987, banks were allowed to underwrite and distribute government bonds, as well as buy and sell securities, integrating the banking and securities markets in order to facilitate growing corporate borrowing (Freedman 1998: 9).

The GFC between 2008 and 2010 was the culmination of decades of neoliberal policies and the flows of ‘fictitious capital’ in the US housing market (Harvey 2012: 46). Specifically, beginning in the late 1990s through 2005, rising house prices, labour flexibilization, and low wages created the conditions for ‘subprime lending’ (Gotham 2012: 43). ‘Subprime lenders’ engaged in predatory lending practices by issuing

mortgage loans without verifying individual incomes, jobs, or assets, and their ability to repay them, known as NINJA loans (No Income, No Job, and No Asset). NINJA loans were uninsured and packaged into mortgage-backed securities, and once house prices peaked in 2006, mortgage borrowers could not afford to pay off their loans at higher interest rates or refinance their homes, leading to mass defaults and housing foreclosures throughout the US, resulting in the GFC (Gotham 2012: 43).

The crisis revealed the integral role of US finance in the international economy, and the overleveraged workers who increasingly relied on taking out second mortgages to finance not only their homes but other forms of spending. The deregulation of the financial sector that followed the economic crisis in the 1970s contributed to a flood of fictitious capital flows, which kept the American credit system afloat (Quinn 2019: 197). American workers were socially conditioned to become ‘asset managers’ as a way to accumulate wealth and assets at a time when wages were stagnant, and access to mortgage borrowing became relatively easy due to the relaxation of borrowing criteria by regulatory agencies (Panitch and Gindin 2014: 788). The GFC ultimately reflected the failed promise of neoliberalism—that individual responsibility could lead to stable and affordable housing through private rather than public modes of delivery. The consequence of this failed promise was massive foreclosures on people’s homes, particularly working class and racialized communities, and who were majority women (Roberts 2013: 31).

Austerity, as a set of neoliberal policies that emerged in the 1980s, became the policy paradigm since the GFC (McBride and Evans 2017: 5). Since 2007, lenders have demanded that governments provide a guarantee in the form of austerity through a set of

policies that involve reduced government spending and higher taxes (Wolff 2010). The centrepiece of austerity policies has been the restructuring of public finance and the public sector through privatization in order to consolidate and eliminate fiscal deficits (McBride and Evans 2017: 8). In Canada, neoliberal austerity resulted in no federal grants for new social housing while banks imposed tighter lending regulations for non-profit housing organizations (Ballantyne, MacLennan, and Chisholm 2015: 67). In Germany, both the Social Democrats and Die Linke (the Left Party) were in favour of privatizing social housing in Berlin, while the federal government in Austria introduced a 'Right to Buy' policy for public housing in the 1990s. The construction of public, social, and co-operative housing also came to a halt or was drastically reduced in most countries in Europe and North America by the early 2000s as governments turned to private housing supplied primarily in the form of condos and a subsequent world construction boom (Harvey 2012).

Neoliberalism restated the historical paradox of the housing question in a new form: if the universal right to housing has been a key principle—if not always met—of the KWS, housing had now become a personal responsibility realized through savings, credit, mortgages, and the market, rather than a requirement for minimal public provisioning. The first phase of the neoliberal provision of housing was, therefore, the commodification of housing through privatization and financialization by introducing new actors into the systems of provision—highly leveraged borrowers and lenders, new mortgage products, secondary derivatives markets, to name just a few. The predominant mode of provision was private, while public and co-operative modes became underfunded (although Vienna would be an exception). Neoliberalism also introduced

new commodification mechanisms where profits could be accumulated through housing in a variety of ways, beyond the point of sale in a ‘concealed’ manner through financialization and securitization that allowed financial capital to become highly leveraged in relationship to the volume of credit (higher ratios in mortgage stress tests). This required new structures of housing finance that centred on technological and financial developments and innovation that could redistribute financial risk in order to make it appealing to investors to invest in securities, creating new flows of capital through the mortgage market that could facilitate wider access to loan capital for working class homeowners. The centrality of housing finance as a centrepiece in the ascendance of neoliberalism was thus accompanied by the austerity of social policy, the flexibilization of labour, and responsabilization as a new principle of social policy, and the elimination of long-term planning. The social and economic fallout from the GFC lasted for more than a decade, creating a new phase of neoliberalism to contain this fallout that continues.

3.4 Tenant Struggles in the Post-GFC Era

The general system of housing provision under neoliberalism has seen all levers to control the capture of value and profits removed across the entire chain of provision, resulting in the GFC. The Chair of the US Federal Reserve at the time, Alan Greenspan, explained the main ‘flaw in the system’ in housing markets in the lead up to the crisis:

Government policy as such was very strongly related to the issue of enhancing homeownership for lower- and middle-income groups...a policy which I supported, because I think in a market-oriented capitalist economy, the greater the degree of ownership of property, the greater the participation of all people in that type of economy.

I made a mistake in presuming that the self-interest of organizations, specifically banks, is such that they were best capable of protecting shareholders and equity in the firms ... I found a flaw...in the model that I perceived is the critical functioning structure that defines how the world works...I had been going for 40 years or more with very considerable evidence that it was working exceptionally well (Greenspan 2008: n.p.).

In Greenspan's testimony to Congress quoted above, he revealed how government policy towards homeownership underpinned America's policies on finance. However, the 'flaw' in the model reflected a 'common-sense' policy understanding of what had become natural and inevitable under neoliberal hegemony—that markets, more or less, were self-sufficient and thus required minimal state regulation.

However, the response to the crisis was not to fix the flaw in the housing market. In fact, new mechanisms of housing commodification were created that would cause a profound affordability crisis. Federal housing and finance policies across the West adopted new measures that made it difficult for individual homebuyers to obtain mortgage loans as a result of stringent mortgage stress tests while making it easier for corporate landlords to purchase housing. In the US, as an emergency measure, government agencies such as the Federal Housing Finance Agency and the Treasury Department launched a 'Buy-to-Rent' program in 2012 that allowed corporate real estate investors to buy pools of foreclosed properties in many of the hardest-hit areas and turn them into rental properties (Mills, Molloy, and Zarutskie 2016). The policy of 'Buy-to-Rent' created a new mechanism of commodification—rental-backed securitization—where large corporate landlords could borrow against their rental properties and issue bonds to repay the loan, while using the loan capital to buy additional rental properties (Fields 2018: 123). The UN Special Rapporteur on Adequate Housing has drawn international attention to the global repercussions of the program, particularly in the form

of the financialization of housing. Pointing to American residential real estate companies and ‘asset management’ companies such as Blackstone—the largest landlord in the world—financial firms have played a central role in turning ‘distressed assets’ in the form of foreclosed properties in the US into profitable assets while leveraging those properties to purchase additional rental properties elsewhere, such as the UK and Netherlands on a large scale (UN Special Rapporteur on Adequate Housing 2019). The business model of asset management companies is to maximize the value of assets through a corporate governance structure and fee-based model (UN Special Rapporteur on Adequate Housing 2019). Asset management companies manage institutional pools of capital such as public pension funds and have increasingly invested those funds in alternative asset classes that provide stable sources of income, such as residential real estate, where the income generated from raising rents and charging additional fees on tenants is then offered as payouts (Braun 2021: 76). Asset management companies represent a distinct development from Real Estate Investment Trusts (REITs), which are companies that own and lease real estate, such as apartment buildings. REITs are defined by the fact that they generate income from immovable property, where a portion of the income generated by the collection of rents and cash flows (capital appreciation, property values and operation costs) that is paid out to the investors is shielded from taxes via the REIT (Parker et al. 2018: 4). This means that, in contrast to asset management funds, REITs do not pay corporate taxes and investors do not pay income taxes (Conklin, Robertson and Jones 2022: 47). Similar to asset management funds, the business model of the REIT is to raise rents and property values by searching for older apartment stock

and renovating them in order to raise the value of those units and charge higher rents (August 2022: iv).

In the post-GFC context, the commodification process of housing has been transformed from an individually-mediated process between mortgage lender and homeowner, and landlord and tenant, to a corporate and financial-led process where bulk sales of rental apartment buildings to corporate investors with the equity to purchase them have become the norm. Backed by the state, the post-GFC period has enabled financial capital to create new commodification mechanisms through financialization, securitization, and assetization, particularly in the private rental sector. Following COVID-19, a period of consolidation of institutional investors occurred in the private rental sector, especially in places where COVID subsidies guaranteed a consistent flow of rents to financial landlords (August 2022: 9). However, the groundwork for this consolidation began in the 1990s. In Canada, the CMHC became interested in supporting the growth of REITs as alternative providers of private rental housing following the termination of its social housing program in 1996 (August 2022: 7). REITs made their gradual entry into the apartment real estate market, particularly in Toronto, when rents were deregulated in the late 1990s in Ontario (discussed in Chapter 6). In Germany, former public housing apartments were demolished beginning in the early 2000s as a result of poor urban planning, which had produced a surplus of apartment buildings in the preceding decade and resulted in high vacancies and depressed residential real estate values. This led to the privatization of apartment buildings to large corporate investors, creating an acute housing affordability in the private rental sector. In Austria, the deregulation of rent controls and rental contracts, which were previously unlimited, have

produced a housing affordability crisis in the private rental sector, where landlords exploit migrant workers who do not qualify for social or public housing.

The removal of market-controlling mechanisms, therefore, particularly in the private rental sector, has been the main trigger for the current housing crisis. As rents began to rise in the post-GFC period, housing shifted from a place to live, to a financial instrument, and individual and corporate investors who switched their investments from the stock market into claims on assets in the rental housing market have experienced a steady surge in rental income (CMHC 2018: 119). Decades of disinvestment and neglect in public, social, and co-operative housing have created a structural and dependent social need for affordable rental housing. However, under the logic of neoliberalism, the housing stock across most of the core capitalist states has become a key source of profit for a new group of corporate landlords, reflecting the latest terrain and the theoretical paradox of the housing question. Table 4 summarizes the current state of social housing across OECD countries, which represents 7 percent of the total housing stock, reflecting the domination of private housing as the central mode of provision under capitalism. The case studies in this dissertation are bolded.

Digital technologies and platforms have also introduced new mechanisms to commodify housing. Notably, Airbnb is a digital platform that appeared in 2008 as part of the so-called ‘sharing economy’. Airbnb provides a short-term housing rental service connecting travelers for work or holidays to hosts or landlords (Wachsmuth and Weisler 2018: 1148). A central problem with Airbnb is that it has contributed to the affordability issue by transforming thousands of long-term rental units into quasi-hotels, where private landlords can charge rents and fees that are outside the purview of existing tenancy laws

and rent controls. Housing researchers have noted that landlords recognized potential of short-term rentals as a new financial instrument through which they could generate a new

Table 4. Social Housing Across OECD Member Countries

Social Housing as a Share of National Housing Stock	Countries
More than 20%	Austria , Denmark, and the Netherlands
Between 10-20%	Finland, France, Iceland, Ireland, and the United Kingdom
Between 2-10%	Australia, Belgium, Canada , Czechia, Germany , Hungary, Italy, Japan, Korea, New Zealand, Norway, Poland, Slovak Republic, Slovenia, Switzerland, and the United States
Less than 2%	Colombia, Estonia, Israel, Latvia, Lithuania, Portugal, and Spain
7%	Total social housing stock across all OECD member countries
Countries with no social housing	Chile Mexico (public rental housing is only offered to armed-forces personnel)
Other models of non-social, government-subsidized housing	Turkey: Owner-occupied housing sold at below-market rates to low-income people Sweden: municipal housing associations provide housing to low-income households, but rents are not set at below-market levels

Source: OECD 2024. Social housing stock is defined here as rental housing provided at below-market prices and allocated according to specific rules rather than market mechanisms.

source of revenue based on “culturally desirable and internationally recognizable neighborhoods” (Wachsmuth and Weisler 2018: 1147). While some cities like Berlin and Barcelona have recently begun to introduce fines for Airbnb hosts, housing prices in those cities have continued to increase by double digits (Jiménez-Pacheco 2018: 88).

Housing researcher Desiree Fields (2022) has found that digital technologies have been crucial to the financialization of housing. The incorporation of digital technologies

into the housing market, she argues, reflects “the combination of finance capital and digital infrastructures that have provided the sources and scales to scale up rent collection and maintenance” (Fields 2022: 162). Real estate companies purchase or develop digital technologies that use algorithms, generative AI, and automated management systems to manage their properties. This means that digital technologies are used to mediate the landlord and tenant relationship so that landlords can avoid interacting with tenants directly through digital technologies and appear as an ‘automated landlord’ (Fields 2022). The use of algorithms and generative AI by real estate companies has also contributed to rising rents as landlords use algorithms to track nearby rent prices and set their own prices accordingly. For tenants, algorithmic pricing software by corporate landlords such as RealPage and Dream Unlimited directly undermines the practice of negotiating with landlords on the price of rent, as the investigative journal, ProPublica (2022: n.p.) has reported:

RealPage discourages bargaining with renters and has even recommended that landlords in some cases accept a lower occupancy rate in order to raise rents and make more money—this undermines the renters’ unions that have formed to collectively bargain and negotiate with landlords on rents. Despite lawsuits from tenant organizations, rents are still rising in major cities.

This points to broader issues in the political economy of housing in addition to the impacts from the introduction of digital technologies. The continuing rise in rents is due to the legacy of neoliberal policies, which have removed most forms of market-controlling mechanisms. The rise in private market rents also affect social housing rents, which are often set in relation to market rents.

The lack of housing affordability has generated a massive pushback from tenants, who have organized in a variety of ways to address the housing affordability crisis, from

forming renters' unions to national and international coalitions and networks in major cities around the world, creating new and expanded political circuits. Renters have organized against not only their own landlords but also pressured states to reverse rent deregulation. For instance, in Berlin, the city proposed a five-year 'rent break' in 2019 as a result of massive mobilizations of renters against rising rents in the city, organized by a coalition of tenant organizations and political parties calling for the government to expropriate private rental housing. The rent break, however, was ruled unconstitutional by federal government, which renters had to pay back retroactively.

All struggles for rent control represent the politicization of the distribution of rent and how tenants bear the cost of rent and the provision of housing. The redistributive components of housing provisioning, particularly through public, social, and co-operative modes of housing, have become increasingly weakened or eliminated under neoliberalism. Market-controlling policies were implemented by the state due to the demands and pressures of housing movements. The elimination of market-controlling policies across most core capitalist states under neoliberalism has directly contributed to the current housing crisis, particularly since rent itself has become internalized within the dynamics of capitalism through financial capital. Under financialization, Fine (2019) argues that Marx's four sources of rent become fused to create an all-encompassing monopoly rent that cannot be 'unbundled' into its original sources (457). Without a cap on private profits, landlords, whether individual or corporate, will command as much rent as they can from tenants. The only alternative is to build and expand the political struggles against financial capital.

3.5 Housing Affordability as a Political Struggle

In this second phase of neoliberalism, the theoretical and historical paradoxes of the housing question have served to renew the political paradox in the form of a global surge in social struggles and movements for housing decommodification. At first, these social struggles picked up the torch of the anti-globalization movement and were manifested in a series of protests against governments and economic stagnation in the Arab world in 2010, and in 2011, the Occupy movement protests in New York against Wall Street, which expressed the growing mass outrage towards the enrichment and rise of corporate power. In Spain, the Indignados movement formed in 2011 to reject the austerity measures that contributed to the devastating effects of the financial crisis for working-class homeowners in Spain, as part of the global anti-austerity movements. Participants in the Indignados movement expanded their struggles into the political arena to advance a new agenda of social provisioning, including housing decommodification. At the national level, the left political party Podemos (We Can) was formed in 2014 under the slogan ‘Turn Indignation into Political Change’. Winning seats in the national election in 2015, Podemos worked with the Socialist Workers’ Party (PSOE) to pass Spain’s first housing law since 1975, which imposed a national rent cap at 3 percent, introduced a vacant homes tax, and expanded anti-eviction protections for tenants (Le Monde 2023). At the municipal level, Indignados members formed a tenant organization called La PAH (La Plataforma de Afectados por la Hipoteca), a grassroots organization of homeowners who lost their jobs and housing as a result of the financial crisis in Spain in 2009. The struggles to decommodify housing in Spain inspired a new wave of tenant organizing across core capitalist states, including housing activists in Toronto, Berlin, and Vienna.

This second phase of neoliberalism has been defined by a new wave of commodifying and decommodifying forces and processes. The post-GFC period produced an historic opening for social movements when the experience of evictions, soaring rents and house prices became noticeable and experienced on a collective level, and thousands of people, particularly non-activists, either formed or joined tenant organizations and protests, especially in major cities such as Barcelona, New York, and Berlin. In the case studies that follow, the effects of these social movements on pressuring local and national states to renew its commitment to public, co-operative, and social housing programs will be explored. New social groups have also become involved in housing provisioning, particularly Indigenous and Black communities, demonstrating the intersectionality of decommodification and decolonization in new housing movements and activism (discussed in Chapter 8).

Struggles for rent control demonstrate how affordability has always been a political struggle and that there have always existed collective attempts throughout history to create decommodified systems of housing provision. In the present context, the political strategies behind most tenant organizations are driven primarily by the social and economic inequalities caused by unaffordable rents. This is evidenced by strategies to enact various forms of rent control and regulation, as well as newer demands to ‘cancel rent’ during the COVID-19 pandemic as well as ‘abolish rent’ (Rosenthal and Vilchis 2024). One of the immediate and short-term goals of most tenant organizations, therefore, is to achieve a form of political rent through rent controls—below-market rents that significantly reduce the burden of housing costs on households. Understanding the sources and mechanisms of rent is thus crucial for advancing a political strategy that can

diminish the power of private property and advance a more just and egalitarian form of housing provisioning.

Chapter 4

Vienna: The Unfulfilled Promise of a ‘Renters’ Utopia’

In 2023, the *New York Times* published a story about Vienna’s social housing model, depicting it as a ‘renters’ utopia’ in contrast to the renters’ dystopia that exists in major cities in North America. The story noted several striking aspects of Vienna’s social housing. Nearly 43 percent of the entire housing stock in Vienna is insulated from market prices, meaning that rents are not set based on what ‘the market will bear’ but rather, as I will explain in this chapter, as an example of ‘political rent’—below-market rents that were achieved through political struggle and maintained through rigorous rent-controls. Further, more than 70 percent of Vienna’s population are eligible to live in social housing, which includes a broad stratum of the working and middle classes (City of Vienna 2024). The author of the *New York Times* essay, Francesca Mari, goes on to argue that “social housing gives the economic lives of Viennese an entirely different shape...Vienna invites us to envision a world in which homeownership isn’t the only way to secure a certain future—and what our lives might look like as a result” (Mari 2023).

Today, approximately 50 percent of the city’s population lives in state-subsidized social housing (less than the eligible), while roughly 20 percent rent in the private sector, and 18 percent own their homes (City of Vienna 2024). In contrast to the average North American social housing tenant, where rents are typically scaled to 30 percent of one’s income, and comes with social stigma, long waitlists, and low-quality provisioning, Vienna has managed to retain the principle of universality in access to housing in the era

of neoliberalism. As a result, social housing does, in fact, appear to provide a viable alternative to private homeownership.

The original purpose of Vienna's system of provision of social housing, however, was to create a socialist rather than a renters' utopia. From a foundation built over a century ago, Vienna's system of provision emerged at a time when the city held the promise of becoming the first socialist metropolis in Europe under the leadership of the Marxist Social Democrats (Sozialdemokratische Arbeiterpartei Österreichs, SDAPÖ – Social Democratic Workers' Party, SDAP). While the socialist vision ultimately failed to materialize, the legacy of their socialist housing project has remained an enduring feature of Vienna's urbanism.

This chapter explores the historical development of Vienna's housing model and how anti-decommodification practices and processes formed rental social housing. As the baseline case study of decommodification, I focus on four modes of provision: public housing, private rental housing, social housing, and co-operative housing and compare the key providers, the social relations, and processes that mediate the processes of production and consumption: the municipal government, limited profit housing organizations, private landlords, and co-operative housing providers.

In this chapter, I argue that Vienna's system of housing provision has built long-standing institutions that are organized around the principles of collective ownership, financing, governance, and state-subsidized production that have become deeply entrenched within its policy regime. The legacy of the early socialist experiment created the basis for the so-called 'renters' utopia' and instilled the provision of housing as a public and common good. I trace the historical development of social housing in Vienna

over three historical phases: the pre-war housing situation from the late 1800s up until 1914; the building of the local welfare state during the period of municipal socialism in the First Republic from 1918-1934; and the consolidation of housing as a public good under the national welfare state during the Second Republic from 1945 to the present day, under the long period of rule of the postwar Social Democratic Party.

4.1 The Origins of the Housing Co-operative Movement

Between 1861-1918, the crisis of laissez-faire liberalism in Europe manifested within the Austro-Hungarian empire in terms of a constitutional and financial crisis, as well as a growing housing crisis (Lawson 2010: 211). In Vienna, the conservatives and liberal parties attempted to avoid a near political and economic collapse by encouraging private investments into industrialization and urbanization, which developed new transportation, energy, and sanitation systems that transformed Vienna from a preindustrial to a metropolitan city and one of the centres of the Austro-Hungarian Empire (Blau 1999: 37). However, the living conditions of the rapidly expanding mass of industrial workers remained neglected, and workers endured some of the worst housing conditions in all of Europe. In this context, the housing crisis was characterized by extreme overcrowding and disease outbreaks and civil society organization, unions, and political parties, emerged to invent new forms of anti-market provision of housing.

Throughout Europe in the 19th century, the co-operative housing movement emerged to construct housing estates for workers in places like France, England and Germany, which eventually made its way to Austria (Ludl 2007: 2). The building of housing ‘for workers by workers’ gained traction in Austria, and the first housing co-operative appeared in 1795, forming the seeds of a co-operative movement based on the

principles of self-organization and self-help (Koessler 2022: 7). The co-operative movement of workers pursued the idea of a limited-profit housing model to sustain itself, in which housing loans and government grants from the imperial government could be acquired on the condition that they establish reasonable rents, distribute limited shares, and undergo government auditing (Ludl 2007: 3). These conditions became the basis of a 'limited profit model', a marginal provider of housing in itself, but an idea that would become the centrepiece of Vienna's social housing model in the postwar era.

The housing crisis continued into the early 1900s and was compounded by a growing food shortage. Following the collapse of the Habsburg Monarchy after WWI, residential construction came to a halt, and a movement of rural workers and peasants (known as the 'settlers' movement') began on the outskirts of Vienna around 1918. Thousands of people moved to live and work on former wartime gardens and plots of land to grow their own food and build their own living quarters, which were self-built shacks made out of simple materials that were later consolidated into single-family houses (Krammer and Hauer 2024: 291). Organized around the principles of self-organization, the movement of rural workers relied on mutual aid to build individual housing, and the assignment of each house was decided after the construction of the entire settlement was completed, often through informal processes such as drawing straws (Verlič 2016: 122).

One of the key thinkers of the SDAP, Otto Bauer, at the turn of the century, reflected that the co-operative movements in Vienna were effective at not only pooling the cost of housing construction in order to reduce rents, but that they also served as a means to channel the creative potential of the working classes that was necessary in the

movement towards socialism (Bauer 2021: 263). The SDAP initially viewed the co-operative movement of rural workers as a petty bourgeois movement, which created an antagonistic relationship between them (Stuhlpfarrer n.d.). However, once the SDAP recognized the movement as an important ally of its municipal housing program, Vienna city council and the builders' co-operative arm of the rural workers' movement co-founded a municipal department known as the GESIBA (Gemeinnützige Heimstätten-, Spar- und Bau-Aktiengesellschaft – Public Utility Settlement and Building Material Corporation), which provided the rural workers and peasant movements with affordable building materials and built thousands of housing units as part of its municipal housing program in the 1920s (Bauer 2021: 263). The GESIBA still exists in Vienna today and is one of the largest developers of social housing in the city.

4.2 Social Provisioning in 'Red Vienna'

When the SDAP won the municipal elections in Vienna and formed a coalition government with the conservatives in 1919, it inherited a city on the brink of economic collapse and bankruptcy, facing a growing mass of unemployed workers and ex-soldiers. The conditions of living for the majority of the poor and working class were among the worst in Europe, which included widespread tuberculosis, or 'Viennese Disease', and in addition, there was a growing threat of workers' uprising influenced by the Bolshevik Revolution. As a political response to the social and economic crises, the SDAP launched its municipal social democratic experiment, known as 'Red Vienna'. Red Vienna was a term that was coined by an anti-Marxist and antisemitic alliance led by the Christian Social Party (Christlichsoziale Partei, CSP), who perceived the social democratic victory in 1919 as a Bolshevik threat (Haderer 2023: 29). The centrepiece of Red Vienna was

the construction of municipal housing (Gemeindebauten), a total of four hundred communal housing blocks and 64,000 units of new living space for 200,000 people (Blau 1999: 2). Workers' apartments were integrated with a range of public facilities, including daycares, libraries, medical clinics, and theatres (Haderer 2023: 58). As a senior urban planner and Head of International Affairs and Housing Promotion for the City of Vienna explained in an interview, while the SDAP was motivated to improve the living conditions of the working class, housing also formed a crucial part of their political agenda to achieve social peace in the city by ensuring that everyone could live with dignity anywhere in the city and also preventing rebellion (Interview V-1 2023).

Guided by the principles of the Austro-Marxist movement, an intellectual movement that applied Marxism to the socialist transformation of a multinational state (Bauer 2021), the SDAP launched a series of social and economic reforms as the basis for a cultural program that could prepare the working classes for a socialist future (Gruber 1991: 5). The SDAP reorganized the city planning system and implemented a tax reform as a first and necessary step in the construction of the municipal housing program.

Unlike other municipalities, the SDAP acquired the power to levy its own taxes by negotiating with the CSP to agree to the separation of socialist-governed Vienna from the state of Lower Austria, a CSP stronghold (Stromquist 2023). Vienna was thus assigned a provincial status as a new city-state in 1921, which was essential to the advancement of the SDAP's socialist project. In addition to reforming its tax structure, they also reorganized city government itself so that the executive and administrative powers of the mayor were redistributed among elected council, creating a decentralized and integrated organization that consisted of seven new divisions that centred on social and housing

policy, planning, and building (Hardy 1934: 79). The SDAP conceptualized this reorganization as a ‘socialized administration’ that could support and advance a ‘common interest economy’ and transform key sectors of the industrial economy, particularly the chemicals and building industry, to replace profit-driven industries over time (Bauer 2021: 263).

The financial foundations of the municipal housing program and the ‘common interest economy’ required a revolution in the structure of municipal finances. However, the SDAP leaders and the working-class movement that supported it lacked the experience of governing and public administration, let alone the experience of transforming municipal finances (Bauer 2021: 262). This transition moment within the social democratic experiment reflected the ‘equilibrium of forces,’ where the state was neither dominated by the bourgeoisie nor the working class (Bauer 2021: 407). The concrete manifestation of the equilibrium of forces was a class struggle over who was to pay for the restructuring of the government and its social programs (Bauer 2021: 403). In the end, it was decided that both the working class and the bourgeoisie would shoulder the fiscal crisis through a progressive tax on housing and luxury goods, which would be used to fund social programs (Hardy 1934: 72).

The chief architects of the City of Vienna’s new public finance department and housing program were adamant that Vienna’s municipal housing program would be financed through taxation rather than mortgage loans (Blau 1999: 137). The key principle behind this approach was that a tax-funded housing program would allow the City of Vienna to remain debt-free in the long-run and ensure that rents would decrease over time, whereas mortgage loans lead to higher rents over time as well as contribute to

growing government debt providing the mortgages (Blau 1999: 137). As a result of the changes to municipal finances, in 1923 the city government introduced a progressive housing construction tax (Wohnbausteuer) that was based on the size of the dwelling (Hardy 1934: 88). It was estimated that small dwellings paid about one quarter of the total tax revenue, while large dwellings and businesses paid over 60 percent of the total (Hardy 1934: 88). Every Viennese tenant had to pay the housing tax, which was included in their monthly rent and broken down into the following components: 1) basic rent, determined by floor space and fixed at half of the prewar rent; 2) a repair and maintenance charge fixed at 150 times of the prewar rate; 3) regular maintenance costs, which were low for new buildings; and 4) other housing related taxes (Blau 1999: 27). The municipal housing program was funded by a combination of the housing tax and general revenue.

The federal government in Austria was also compelled to address the housing crisis by introducing rent control (Mieterschutz). The 1922 Federal Rent Control Act fixed the basic rent at half the rent paid on any given apartment, such that rent absorbed about 2 percent of wages, which essentially eliminated rent from a tenant's budget (Blau 1999: 138). The federal conservative party, which was the CSP, believed that introducing rent control would keep wages down during a period of inflation, and could draw upon support from businessmen and employers while sacrificing the landlord class (Blau 1999: 138). Rent control also destroyed private speculation since no profits could be made on housing or land (Hardy 1934: 105). This created a favourable economic and urban situation for the City of Vienna since land values dropped, and residential construction industry had halted most of its construction activity (Hardy 1934: 80). As one of the few

buyers in the land and housing market, the city government bought land at drastically reduced prices and doubled its real estate holdings in the city to more than 40 percent (Blau 1999: 139). Rent control thus had important implications for the tenant as well as the City of Vienna. For tenants, rent control allowed them to feel as though they became “the owner of an equity... an equity that the owner could not sell and could only protect by continuing to occupy the apartment” (Blau 1999: 138). The City of Vienna benefitted from not only depressed land values but also a new tax source of revenue through tenants’ savings on rent spent on other goods and services.

The system of provision of municipal housing during Red Vienna resulted in the production of thousands of high-quality, rent-controlled apartments that allowed tenants to remain in their housing with no limit on their tenancy. This reduced the number of vacancies to a point where there was practically no turnover in the housing market (Blau 1999). In addition to low rates of unit turnover, a high vacancy rate, and affordability, the municipal housing transformed one of the worst housing crises in all of Europe to a housing situation that was near utopian for a stratum of the working class. The key aspects of the mode of provision that made this near ‘utopian housing’ program possible was the political struggle—the long-term socialist horizon that guided the political experiment of transforming the financial and administrative structures of city government to be able to carry out the municipal housing program and to build the democratic governance structures to facilitate the leadership of the working class to transform other sectors of the economy.

The mode of provision during Red Vienna involved a number of key agents, mainly, the local state, but it also relied on the labour of the co-operative and rural

workers' movement, as well as the federal state and its allies, and the tenants themselves to legitimize the municipal housing program. The municipal housing program was financed like a public utility, where citizens in Vienna paid a mandatory housing tax. However, the user fee or rent that was charged to tenants was minimal at 2 percent (Blau 1999: 138), which was insignificant in an individual's monthly budget, but still seen as a source of revenue for the government. The fact that rent was set independently from market prices at a low scale embodies the principle of 'political rent'—a political mechanism to create and maintain housing as a common good. In exchange, the SDAP's political leadership at the municipal level has endured for over a century. Political rent also reinforces the idea that the municipal housing program was created in a manner where "the objective is substantially free housing for the individual at community cost", in the same manner that schools, streets, and parks are organized (Hardy 1934: 103). In other words, shelter was provided as a service that the community pays for rather than the individual user. While shelter has been mainly provided in a similar manner as food, which the user individually pays for because of its potential to produce profits for the market, the housing program during Red Vienna demonstrates how capitalism could potentially meet the housing needs of the majority when housing is treated as a common good. However, the municipal housing program also had its limitations.

While Bauer argued that the SDPA had reached an equilibrium of class forces, the reality was that the local Viennese state held limited control over the economy, especially since the conservatives held power at the national level during Red Vienna (Gruber 1991: 183). Moreover, the social programs that emerged during Red Vienna remained exclusively provided to native Austrians, as the state designed the municipal housing

program for highly skilled, native Austrian workers and excluded migrant workers (Soederberg 2021: 186). The municipal housing program also introduced a paternalistic relationship between the state and its citizens, even though the housing program had attempted to incorporate both top-down and bottom-up approaches to the provision of housing. While the SDAP imposed a sense of discipline and organization among workers in an attempt to build a new proletarian culture, it also contributed to undermining their self-confidence and initiative (Gruber 1991: 185).

Despite the limits of housing provisioning during Red Vienna, the municipal program offers key lessons on how to decommodify the provision of housing within the limits of capitalism. First, the socialization of surplus in the form of a housing tax that everyone pays into is crucial to ensuring that housing provisioning can be adequately financed and sustained in the long-term. Second, the social integration of municipal housing with social services and in key urban areas reduces the stigmatization of public housing. Third, rent-setting below market costs so that rent itself is virtually eliminated from people's personal budgets and does not serve as a major source of revenue for the landlord or provider of housing advances the idea that housing is a common good.

The municipal socialist experiment known as Red Vienna came to an end in 1934, following the Austro-fascists' victory in the civil war. The fascist attack on social housing programs in Vienna was essentially an attack on workers (Slobodian 2018: 61). The Austro-Fascists abolished the housing tax and certain luxury taxes, effectively dismantling the municipal housing program. Tenants who lived in municipal housing saw their rents rise by more than 70 percent (Sieder 1985: 46). Despite the attempt to destroy Vienna's municipal housing program by the right, the housing program was

revived, albeit with major modifications, following the establishment of the Second Republic after World War II.

4.3 Postwar Housing Provisioning

The revival and expansion of Vienna's social housing programs in the postwar period can be explained by the continuity of the political configuration and parties in Austria more generally. In 1945, the SDAP and the Revolutionary Socialists (Revolutionäre Sozialisten, RS), a left break-away group of the SDAP that formed in 1938, reunited and established the Socialist Party of Austria (Sozialistische Partei Österreichs, SPÖ), which became the official successor to the SDAP in the postwar era, representing the Social Democrats (Müller 2019: 60). The Communist Party of Austria (KPÖ), which was widely supported during the First Republic in 1918, lost most of their seats in parliament by 1955. The CSP was succeeded by the Austrian People's Party (Österreichische Volkspartei, ÖVP), the main Conservative Party in 1945 that emerged with the agricultural sector and farmers as a key component of its base (Müller 2019: 61).

Postwar housing policy in Austria reflected the different approaches towards housing policy within the grand coalition between the SPÖ and the ÖVP at the national level. The Conservative ÖVP were in favour of subsidized owner-occupied housing and the Social Democratic SPÖ favoured subsidized public and non-profit rental housing (Kadi 2015: 251). Despite their differences on housing priorities, the two main parties agreed to a postwar consensus of low wages, housing, and consumption costs in order to advance Austria's position as a competitive economy on the world market (Kadi 2015: 251; Seidel 1995: 97). Federal politics was defined by the co-operation of four large social groups: the Chamber of Labour representing employees and consumers and the

Trade Union Federations, which are closely linked to the Social Democrats, and the Economic Chamber of business associations and the Chamber of Agriculture, whose interests are represented by the Conservatives (Haller 1995: 149).

In Vienna, the equilibrium of forces that produced the housing policy during Red Vienna had evolved to realize the capitalist state's accumulation and social functions in new ways (Soederberg 2021: 200). Although the Social Democrats remained in power at the municipal level, the government no longer became an active builder of public housing. Instead, the leading builders of social housing came from the Third Sector, comprised of mainly non-profit and co-operative providers, and especially the limited-profit housing associations (Österreichischer Verband Gemeinnütziger Bauvereinigungen, GBV – the Austrian Federation of Limited Housing Profit Associations, LPHA). Prior to 1940, twenty non-profit companies existed; between 1940-1960, thirty-three companies were established, which represented 55 percent of the Third Sector, while seven companies were established after 1961 (Litschauer, Altreiter, and Kumnig 2023: 9).

The federal government played a central role in creating and financing the Third Sector in the postwar period through its public loan program for social housing, particularly the Federal Housing and Settlement Fund, which was founded in 1923 and reactivated in 1946, and created the Housing Reconstruction Fund in 1948 (LPHA 2016: 80). The combination of federal financing policies, as well as the restructuring and creation of special banks in Austria designed to provide low-interest loans and tax breaks for housing construction, contributed to the proliferation of the non-profit housing sector between the 1940s-1960s (LPHA 2016: 80). The federal government worked with the

municipalities to subsidize housing under the 1968 Housing Subsidy Act, which consolidated housing subsidies at the federal and municipal and allowed the federal government greater control over the local housing programs (Maztnetter 2002: 276). The local and federal subsidy programs resulted in social housing production peaking between 1970-1983, which reflected 30 percent of new builds during the period, while public housing reflected 7-8 percent of total output (Maztnetter 2002: 273). Even though this period is often described as the ‘golden age’ of social housing, the predominant type of new builds in Austria were subsidized single-family homes, which reflected 50-60 percent of all new housing construction and catered to the middle classes through its highly professionalized architectural design and management (Reinprecht 2014: 286).

The housing tax system that was established during Red Vienna was carried over, although was slightly modified. In 1952, the federal government created a 1 percent national housing tax (Wohnbauförderungsbeitrag) levied on income, with employers and employees each contributing 0.5 percent. The federal government distributes the revenue from the housing tax across nine provinces in Austria based on the number of people living in each province, which the provinces transfer to the municipalities. A senior urban planner with the City of Vienna explained that municipalities are not obligated to spend the federal funds on social housing; however, the City of Vienna has always allocated the federal funds collected by the housing tax towards their social housing programs (Interview V-1 2023). Indeed, the City of Vienna spends far more than the amount they receive from the federal transfer on social housing, which is approximately €250 million per year (City of Vienna 2024). In 2024, for instance, it allocated an additional 22 percent from the City’s annual budget of €18.9 billion towards housing

(City of Vienna 2024: 23). In 2024, the City of Vienna spent approximately €530 million on housing construction, and of that amount, €380 million was spent on housing construction subsidies, and €150 million on individual subsidies (City of Vienna 2024). This means that the City of Vienna spent more than 70 percent of its housing fund on housing construction subsidies and less than 30 percent on individual subsidies, which is one of the hallmarks of Vienna's social housing policies.

The City of Vienna also offers 30-year mortgage loans to individuals and developers at an interest rate of 1 percent, which generates additional revenue for its social housing programs. According to a senior urban planner and Head of International Affairs and Housing Promotion for the City of Vienna, “there is enough money to keep the system running. But it only works if you have a system that's been working for a long time. So, it's like a rolling model” (Interview V-1 2023). When a housing development is subsidized with public funds, however, there are also stricter quality rules than private bank loans, which makes private loans more ideal to developers, especially when interest rates are low. As a senior urban planner at the City of Vienna explained, when the price of building loans dropped after financial crisis between 2008 and 2010, for instance, developers stopped borrowing from the City and borrowed from private banks instead because they were able to secure even more affordable loans (Interview V-1 2023).

However, in the current era of high interest rates, developers that relied on private loans are finding that rents are rising and are passing those costs to the tenant. In the Third Sector, as a senior researcher for the LPHA described, housing associations are now finding themselves in a position where they are trying to increase the share of the public loans in their mortgages in order to keep interest costs down (Interview V-5 2023).

While housing provisioning is not insulated from financial volatility, there are permanent institutional supports such as the City of Vienna's public housing loan program. These institutional supports enable new social housing providers to address the changing housing situation in Vienna and to expand the prevailing modes of housing provisioning: 1) the municipal housing program; 2) social housing under the limited profit housing model; 3) the private rental market; and 4) new co-operative housing.

While the municipal housing program did not substantially expand during the postwar period, its housing stock remains a significant portion of the total housing inventory in Vienna. Presently, there are approximately 220,000 units of municipal housing, which houses 500,000 tenants, and represents 24 percent of all housing stock in Vienna (City of Vienna 2024). Nationally, the public housing stock represents approximately 33 percent of the 1 million social housing units (Housing Europe 2023: 25).

In addition to the high-quality of its built form, the historical legacy of the market-controlling policies that were introduced through Vienna's municipal housing program have endured in the postwar era, particularly in the form of: 1) unlimited rental contracts, which allows a sitting tenant to remain in municipal housing indefinitely and allows them to pass on their tenancy to their offspring; 2) rent control; and 3) public ownership. According to an urban planner at the Vienna Chamber of Labour, a form of a central union that protects the interests of workers, these three key aspects of municipal housing have ensured that tenants can develop a strong sense of belonging to place that one would not normally experience in the private rental market, which is similar to "a feeling of homeownership" (Interview V-7 2023). The idea of housing as an asset

appears not to have taken hold among the Viennese population, and municipal housing seems to play a key role in mitigating against market-expanding policies of owner-occupation by creating a permanent sense of belonging through a public good rather than through a private good or financial instrument.

Between the 1950s and 2004, municipal housing production declined from 35 to 1 percent of all housing construction, with new construction eventually coming to a halt in 2004 (Reinprecht 2014: 63). The significant decline of municipal housing production coincided with the erosion of the postwar welfare state, and while municipal housing was supported by decommodification policies to blunt the worst effects of neoliberalism, it was not completely immune to it. In the 1990s, the federal government introduced the ‘Right to Buy’ for some of the public housing stock (Reinprecht 2014: 63). According to an urban planner with the City of Vienna, this law was a direct copy of Margaret Thatcher’s policy in the UK and was intended to put “public money [in]to private hands” while also undermining rent control since units that were privately bought would no longer be subject to rent control (Interview V-1 2023).

When municipal housing construction ceased in 2004, the City of Vienna turned to public–private partnerships in new housing construction through a process that Justin Kadi (2015) has termed ‘recommodification’. Both the municipal and federal levels of government adopted market-expanding policies through a policy-layering process that combined decommodification policies that protected sitting tenants in municipal housing and rent-controlled private rental housing, and deregulation policies in private rental housing, which disproportionately impacted newcomers, who were left to rent in unaffordable private rental housing or in new social housing requiring downpayments

(Kadi 2015: 260). These latter housing options have become the main alternatives to those on centralized municipal housing waitlists and, according to housing activists and researchers in Vienna, reflect an ‘ideological turn’ towards market-expanding policies (Interview V-4 2023; Interview V-7 2023).

The largest provider of social housing in Vienna today is the Austrian Federation of Limited-Profit Housing Associations (LPHA). Formally established in 1945 under the Limited Profit Housing Act, the LPHAs supply over 1 million units of social housing throughout Austria (LPHA 2024). Housing associations have to undergo a rigorous auditing process by two different regulatory agencies every year in order to keep their tax-exempt status (Koessler 2022: 11). There are 185 LPHAs across the country, which are represented by a diversity of owners, from trade unions to co-operatives to banks to insurance companies (Housing Europe 2023). By law, housing associations are prohibited from paying out large dividends to their members beyond 3.5 percent on nominal capital—the total value of shares that each housing association is legally allowed to distribute to its members (Koessler 2024; 2022).

The LPHA has its roots in the co-operative movement of the late 1800s, as a senior policy researcher for the LPHA explained, where the co-operative model of investing in shares that were then redistributed among members formed the basis of the current housing association model (Interview V-5 2023). Historically, employers played a key role in establishing LPHAs, particularly railway, mining and steel companies, to provide housing for workers and their families outside of central urban areas (LPHA 2016: 23). However, during the Nazi regime between 1934-1938, most housing associations were either liquidated, consolidated, or transformed into capital companies

(LPHA 2016: 23). The LPHA was revived in the postwar era by the federal government, which created a system of subsidies for social housing providers.

The defining features of the limited profit housing model are: 1) the creation of a revolving loan and ‘surplus equity’ that is reinvested back into maintenance and the development of new social housing; and 2) cost-based rents. The idea of revolving loan funds has a long history in Vienna, which emerged out of a context when private banks refused to loan to social housing projects that they deemed ‘high risk’. Revolving loan funds emerged as a type of loan “to create new forms of social ownership such as community-owned enterprise and community land trusts...They are not only contributing to a re-embedding of the economy in the community but are, in significant ways, transforming property relations” (Mendell 2000: 241). Every member of the federation is required to generate a surplus that is reinvested for the benefit of the members of the housing association to maintain the LPHA as a self-sustaining organization. The ‘surplus equity’ is invested back into building upgrades, new land purchases and housing projects, which puts pressure on the real estate market to keep prices low and reflects the co-operation between state and market to achieve social goals (Glaser 2022: 24).

Rents are ‘cost-based’ in LPHA housing, meaning that they are determined by the costs of construction, future maintenance, and improvement costs that are charged to the tenant from the first day of tenancy. On average, rents in LPHAs are 25 percent below market rents (Koessler 2024: 5), although rents may be also set higher in some social housing units catered towards middle class households (Glaser 2022: 25). However, while rents do not automatically increase with inflation, they can still be impacted by the volatility of land and construction costs, as evidenced by the rise of production costs

between 2020 and 2022 by 38 percent. In combination with rising interest rates, rents have gone up in new and existing LPHAs, although not nearly as much as rents in the private sector (Housing Europe 2023: 37). Its financing structure is built on five different sources of funds that help to blunt the effects of market instability on rents: 1) government construction loans and subsidies, which are not intended to compensate for revenue losses but rather to ensure affordable rents; 2) the federal government's Housing Construction Convertible Bond (HCCB) program, introduced in 1993, to generate funds directly for LPHA construction (Koessler 2024: 7); 3) private equity from the LPHA; 4) private bank loans; and 5) tenant contributions, including downpayments. Tenant downpayments are an advance on rent payments to reduce the interest-bearing part of the financing costs, contribute to lower the overall rent and are part of the financing structure of the housing association (Koessler 2024: 13). However, as a senior researcher at the LPHA explained, the cost of downpayments can range from several thousand to €40, 000 per unit and can thus be prohibitive to new tenants (Interview V-5 2023).

Despite the fact that cost-based rents fall below market rents, the extent to which LPHA housing falls under social housing in terms of affordability or access for low-income people is questionable, according to a senior LPHA policy analyst (Interview V-5 2023). The cost of the downpayments is a barrier even for some middle-class families. Further, some LPHAs provide single family houses, which some may not consider social housing. While there are aspects of the LPHA mode of delivery that embody decommodification, such as its emphasis on social ownership and financing, it has also contributed to the expansion of owner-occupation, with estimates that approximately half of all owner-occupied homes in Austria were built by LPHAs (Koessler 2022: 10). Since

the 1970s, the LPHAs have constructed homes not only to rent, but for direct sale on the market, with the ‘Right to Buy’ introduced into the sector in 1994 and expanded in 2019, which allowed sitting tenants to buy their units after five years of tenancy and opened up the possibility for speculation in housing (Laimer 2022: 295). Some protective measures have been introduced since then, including anti-speculation legislation that was amended to the Limited Profit Housing Act, where profits made from speculation have to be repaid to the housing association.

The emphasis on economic self-sufficiency as a principle of the LPHA model explains largely why it has become the dominant provider of social housing in Vienna—the state only needs to provide subsidies for construction rather than ongoing maintenance and operations costs. Further, a limited-profit housing association fundamentally differs from a non-profit or municipal housing provider in that it is required, by law, to make some profits. As such, the LPHAs underscore a ‘cost-recovery plus equity’ model as part of its financing structure, which means that once a house association has paid off its mortgage loan, which is typically 30-40 years, housing associations will accumulate profits to build their financial equity. As such, it represents a partially decommodified mode of housing provisioning for a ‘quasi-public good’.

The private rental market occupied a relatively small sector of Vienna’s housing market up until the 1990s. As a researcher at the New Centre on Social Housing Research in Vienna described, in the 1980s, the state was no longer pressured to invest heavily in new social housing stock as population growth had reached a plateau (Interview V-2 2023). At the time, the private rental market entered a state of disrepair, where housing quality and prices were low, prompting the government to pursue a policy

of ‘soft urban renewal’. The so-called ‘soft urban renewal’ policy provided low-interest public loans to private owners to renovate their buildings. A researcher at the New Centre on Social Housing Research explained that the ‘soft’ aspect of this policy meant that the public loans were tied to a mandatory rent freeze in newly renovated units for 15 years, after which the landlord could raise rents within the established guidelines (Interview V-2 2023). The policy thus created an affordable stock within the private sector, where rents in some older private housing are comparable to municipal and social housing rents.

Aside from rent control, however, one of the key aspects of the municipal housing program that was carried over to the private rental sector was the unlimited rental contract. Under Austrian tenancy law, unlimited rental contracts are tied to all units that were built before 1945. A tenant advocated in Vienna observed that unlimited rental contracts provide a sense of housing stability and even empower tenants to complain about landlords if they think the rent is too high because having an unlimited contract assures them that they will not have to worry about being evicted (Interview V-3 2023). According to an urban planner at the Chamber of Labour, in some unlimited contracts that date back to the interwar period, the condition of ‘peace rents’ (Friedensmiete) originating from that period are still upheld by private landlords (Interview V-7 2023). This means that some sectors of the private rental housing market that have retained key aspects of the municipal housing program can also be considered a public good.

However, a tenant advocate described how high rents for low-quality housing still persists in the private rental sector and particularly affect those who are ineligible for public housing and can only access the private rental market as an option (Interview V-3

2023). Policies that have worsened the conditions of the private rental sector are the deregulation of rent control since the 1960s, which was removed from new construction and single-family homes. Further, the introduction of limited rental contracts in 1994 severely undermined affordability in the private and social housing sector because each time the lease contract expires, the landlord will increase the rent, according to housing activists in Stop Evictions Vienna (Zwangsräumungen Verhindern Wien) (Interview V-4 2023). The deregulation of rental contracts meant that contracts signed after 1994 are for three years and thus disproportionately impacts newcomers who are most likely to end up with a limited rental contract (Reinprecht 2014). As described by anti-eviction activists, while the deregulation of rent control meant that some badly needed upgrades were carried out in older housing stock, rent deregulation also contributed to growing private investments in the private rental market, contributing to overall higher rents (Interview V-4 2023). The city government also facilitated rent increases by providing land price estimates that private landlords could use as the basis of ‘location bonuses’ (Kadi 2015: 256).

The effects of rent deregulation in the private rental sector have also created a prime arena for financialization in Vienna’s housing market (Kadi 2022: 73). The high demand for affordable social housing among newcomers has made the private rental market a highly lucrative investment for investors, particularly in the older sectors of the private rental market, which comprises about 78 percent of all private rental flats in the city. Rents in this housing market grew by 66.8 percent between 2000 and 2010 (Kadi 2022: 74). However, given the relatively small size of the deregulated rental sector,

especially luxury rentals, the financialization of housing and its particular effects on raising rents have been relatively contained in Vienna.

The deregulation of rent control has also made tenancy laws even more challenging to navigate, according to a tenant advocate (Interview V-3 2023). In general, tenancy regulations are based on when the tenancy began and the age of the building. This is organized in terms of four categories, with category A buildings being the most affordable, B and C buildings being moderately affordable and include some basic utilities as well as an unlimited rental contract, while a category D building includes none of the basic utilities and entails a limited rental contract. Private landlords in general have fewer rights when it comes to rent increases and tenancy regulations, which are indexed to inflation, but they also have fewer social obligations to tenants. Landlords are not obligated, for example, to perform maintenance or repairs, as they are the tenants' responsibility to do so while they are living in the unit.

The deregulation of rent control, according to anti-eviction activists, has led Vienna in the direction of a housing crisis, resulting in renewed pressures on the city government to build new public and social housing (Interview V-4 2023). In response, the city has launched a new social housing program to address the growing problems in its housing provision.

4.4 The Current Housing Situation

While Vienna's housing situation has not reached crisis levels in terms of the extent to which house prices and rents are outpacing wages and incomes, rents are rising in every sector of Vienna's housing market, including in social housing. According to anti-eviction organizers in Vienna, approximately five to seven people are evicted every day,

including in some LPHA-provided social housing (Interview V-4 2023). Housing Europe, a non-profit organization that advocates for co-operative, social, and public housing across Europe, estimates that unpaid rents increased from 7.6 percent of all tenant households to 9.4 percent from 2021 to 2022 in Vienna, and unpaid utility bills increased from 3 to 4.8 percent between 2021 to 2022 (Housing Europe 2023: 37). However, the City of Vienna has been carrying out an extensive energy upgrade and renovation project throughout its social and municipal housing stock, resulting in a drastic decrease in utility bills since 2022 (Housing Europe 2023).

Rising rents disproportionately impact new immigrants and migrant workers in Vienna, as alluded to throughout this chapter, because they are ineligible for municipal and social housing. Anti-eviction organizers found that migrant workers and students are the most precarious members of the housing market and often move around every year until they can qualify for social housing (Interview V-4 2023). Vienna has an aging population and needs a substantial re-allocation of labour reserves while relying on migrant labour in every sector of the economy. However, anti-eviction organizers are concerned about the growing anti-immigrant sentiment throughout Austria and Vienna and how it will impact their access to housing and other social services (Interview V-4 2023). According to a tenant advocate, it seems unlikely that the federal government will loosen restrictions to allow immigrants access to social or municipal housing, which has strict citizenship criteria for eligibility (Interview V-3 2023). While there is an income limit of €53,340 for one person, which makes more than 75 percent of Viennese residents eligible for social housing, potential tenants must also demonstrate an Austrian or EU citizenship, as well as two years of continuous residency in Vienna. As such,

while migrants wait to obtain their two-year residency status, their only option is the private rental market. As a tenant advocate explained, investors from Turkey, Yugoslavia, Czechoslovakia, and Iraq have become some of the major landlords in the private rental market (Interview V-3 2023). While foreign investors are banned in Vienna, they can partner with an Austrian business to buy up apartments and houses and charge high rents for low-quality housing. A tenant advocate revealed that 70 percent of tenants who seek assistance in tenant advocacy organizations are migrant workers and are often exploited by members of their own ethnic community (Interview V-3 2023). To remedy the situation, a tenant advocate suggests the provision of unlimited rental contracts, which would empower tenants to take on their landlords (Interview V-3 2023).

In addition to the economy's need for migrant workers, Vienna's population has grown due to the liberalization of European immigration policies. When Austria joined the EU as a member state in 1995, the rate of foreign nationals in Vienna was doubled (Soederberg 2021: 197). A researcher at the New Centre for Social Housing Researcher explained that in 2006, the EU forced the City of Vienna to open up its social housing eligibility to include EU citizens, arguing that its criteria favouring only Austria citizens was discriminatory towards other EU citizens (Interview V-2 2023). The combination of these changes—the opening up of immigration from across the EU, and the addition of EU citizenship to social housing eligibility, has created greater demands on Vienna's social housing stock.

4.5 'New Social Housing'

The policy terrain in Vienna went through a brief period of market-expansion in the 1990s and early 2000s and has now returned to a market-controlling regime under the

motto, ‘New Social Housing’, which represents the city’s 21st century approach towards decommodified housing (Güntner, Hauser, Lehner, Reinprecht 2023: 16). Through ‘New Social Housing’, Vienna is taking up building municipal housing again after halting production in 2004. However, as the Head of International Affairs and Housing Promotion for the City of Vienna described, the municipal housing production levels have remained minimal because mathematically, the amount of financing that is needed for a single new municipal housing can be used to subsidize three social housing projects produced by the Third Sector (Interview V-1 2023). As such, from the city’s perspective, social housing development by the Third Sector remains to be the economical choice.

Yet, Vienna's leadership in the social provisioning of housing and its international reputation are defined by its municipal housing program. According to the Chamber of Labour's urban planner, municipal housing embodies "the power of communal housing," which makes Vienna's housing provisioning renowned throughout the world (Interview V-7 2023). Further, as the Head of the City of Vienna’s International Affairs and Housing Promotion emphasized, the municipal housing program, rather than LPHA-provided social housing or the rent-controlled private housing market, remains “the cornerstone of decommodified housing that is completely owned and controlled by the City of Vienna” (Interview V-1 2023).

Recognizing the need for new affordable and social housing, Vienna created a new type of social housing that is entirely under the purview of the city government from a loophole to the federal government’s ‘Right to Buy’ policy. These are called SMART Homes, where tenants are required to pay a small downpayment to offset the cost of rent over time. SMART homes were designed as a more affordable option than LPHA-

provided social housing and are smaller units that are catered to young and small families with low incomes (Marquardt and Glaser 2020: 7). The provision of SMART homes and municipal housing by the city government represent alternatives and resistance to private homeownership, the preferred mode of provision under the Conservatives. This means that so long as the balance of power remains with the SPÖ at the level of the city-state, municipal housing will endure as one of the dominant modes of housing provision.

Aside from new social and public housing construction, the city government is also introducing new zoning regulations to control new market development. When the financial industry realized that investments in real estate produced ‘concrete gold’ in the form of a steady income stream, the city experienced a surge in private investments in land and private rental housing (Breckner 2022: 20). Following the spike in land and house prices, Vienna introduced a new zoning system where all housing developments seeking public subsidies or land leases would have to allocate two-thirds of the land parcel to a social housing developer and only one-third of the land would be allowed for for-profit housing. As a senior urban planner and Head of International Affairs and Housing Promotion explained, in the last decade, the city has also stopped selling public lands to private developers to ensure that it can continue to develop affordable housing in the future (Interview V-1 2023). Decisions on how land is purchased and allocated for social housing is decided by the Housing Fund Vienna (Wohn Fonds Wien), a limited profit organization created by the City of Vienna in 1984.

The Housing Fund Vienna also oversees developer competitions to control and regulate new social housing so that it maintains a high standard of quality. The competitions are judged by four ‘quality pillars’: 1) the developer’s financial proposal;

2) architectural design; 3) landscape and energy efficiency; and 4) social sustainability.

In 2006, when the EU argued that Austria's social housing program was discriminatory towards EU citizens, it also forced Vienna to open up its developer bidding process to EU developers, according to a researcher at the New Centre for Social Housing (Interview V-2 2023). In return, the EU has financed new social housing through direct loans and grants to cities and specific housing projects, including Bikes and Rails, a new co-operative housing in Vienna.

Bikes and Rails is a co-operative housing association in Vienna. It is a member of Habitat, a national network of self-organized apartment buildings in Austria, which has its origins in Germany (and discussed in Chapter 5). Bikes and Rails is a new mode of housing provisioning that encompasses the most decommodified aspects of the municipal housing program while emphasizing democratic participation. As a resident of Bikes and Rails described, the original group of tenants that formed Bikes and Rails, which were mainly activists and urban planners, came together and prepared a developer bid to Vienna because they could not afford to make a downpayment in LPHA-provided housing or afford housing in the private rental market (Interview V-6 2023).

After winning the bid, a resident explained how the group tried to source their financing through a solidarity financing model that was motivated by a German proverb: “we would rather have a thousand friends that have our back, than a bank that sits on our neck” (Interview V-6 2023). Bikes and Rails received €1 million in low-interest loans from the city. They then took out €2.5 million from the bank and another €1.5 million from private individuals through a solidarity financing model, where community contributors receive a monthly return. To solicit community contributions, Bikes and

Rails carries out regular political education and campaigns, explaining how different rates of return affect rents for tenants. But as a resident of Bikes and Rails explained, it can be challenging to talk to community contributors about why they should keep their rate of returns as low as possible in order to maintain affordable rents for the tenants (Interview V-6 2023). If rent increases are necessary, a resident described how, in the past, members have engaged in extensive negotiations and meetings to decide on a course of action:

A group of us came together to calculate what the interest rate increase of our bank loan would mean for our rents and how we would have to deal with our loans in order to keep the rent increase as low as possible. We sort of made different scenarios...and we also did ask everybody in the house: how much of a percentage increase would be OK for you (Interview V-6 2023).

If a resident was unable to pay the rent increase, then they could take out a loan through the solidarity fund that other residents pay into to help subsidize those who cannot afford it. At some point, however, the loan has to be paid back to the solidarity fund as the purpose of the fund is to ensure that people can continue to live in the co-op.

In terms of affordability, the city's municipal housing is the most affordable, as well as some rent-controlled private rental housing, where tenants pay on average €3.87 per square metre in municipal housing and €4.84-8.10 per square metre in LPHA-provided social housing (Glaser 2022; Marquardt and Glaser 2020). In Bikes and Rails, the average rent is €10-11 per square metre, so it is higher than rents in municipal or social housing, but lower than market rents. For a typical one-bedroom unit of approximately 50 square metres, monthly rent would be close to €200 per month in municipal housing. Rents in municipal housing in Vienna is comparable to public housing in East Berlin and Toronto, while co-operative housing rent at Bikes and Rails is

higher than co-operative housing in Berlin but lower than co-operative housing in Toronto (discussed in Chapters 5 and 6, respectively).

One of the many unique and decommodifying aspects of Bikes and Rails is their development of a governance structure based on the idea of ‘sociocracy.’ As a resident described, sociocracy is a co-operative decision-making process based on arriving at degrees of consensus rather than through a majority or veto power (Interview V-6 2023). For example, if someone disagrees with a decision, they would be asked, could you live with the decision, and if not, what information do you need to make your decision? Compared to other co-operatives in Vienna, Bikes and Rails is defined by a high level of decision-making among tenants at every step of the development of the housing co-operative, from the initial design and construction of the housing unit to the day-to-day affairs, to ensure that the co-operative can avoid outsourcing to management companies. While the decision-making process has built a sense of community, not all residents are equally involved. All residents, however, are required to put in five hours a week to remain living there and participate in bi-monthly general assemblies. Given the demands of its governance structure, one of the main criteria for selecting new residents is whether they are willing to participate in Bikes and Rails as a political project (Interview V-6 2023).

The decommodifying aspects of Bikes and Rails is also defined by the fact that its ownership structure ensures that neither the building nor land can be sold for a profit. As a member of the Habitat network, 49 percent of Bikes and Rails is owned by the national network, which gives it a veto power to prevent its sale. This feature of the Habitat network, as a resident explained, distinguishes Bikes and Rails from traditional co-

operative housing organizations in Vienna where there is generally a lack of policy and political will to prevent their sale on the market (Interview V-6 2023). Further, Bikes and Rails is distinct from the limited profit housing model because it is not allowed to make a profit, and residents do not pay a downpayment, even if it means that their rent is a slightly higher than those who live in limited profit housing. Tenants in Bikes and Rails are provided with an unlimited rental contract, which is rarely given in new housing projects. In Bikes and Rails, a resident shared how unlimited rental contracts builds a feeling of empowerment and motivates residents to defend and advance the idea of housing as a common good:

When it comes to ‘commoning’...we say we have users’ rights and not ownership rights, and that is, that we own more, that we have access to more because of that. I think that's really a shift in perspective. It doesn't mean that because you don't own something, you lack, but you actually have access to more. I think that is sort of the beauty of it (Interview V-6 2023).

As a political project, some resident activists explicitly adopt Lefebvre’s notion of the right to the city as a guiding principle of their political work through the co-operative. Once Bikes and Rails pays off their mortgage loans, their vision is to keep generating income in order to support other similar projects in the Habitat network and in Vienna. Bikes and Rails also demonstrates how the use-value of housing is not only met by its ability to satisfy basic social needs, but that housing is a vehicle for political transformation at a small and local level, according to a resident:

During COVID, a lot of people felt disempowered and sort of depoliticized, maybe alienated from politics. I really felt like being part of this project helped me not feel that way, not feel like I'm helpless in a world which is complex and complicated. I'm actually doing something and I think that is really, really important for the community and for how we work with each other...but also living somehow the alternative change that you wish could exist in a larger scale, on a small scale in the house (Interview V-6 2023).

Bikes and Rails advances the idea that the decommodification of housing means emphasizing the use-value of housing to satisfy not only social needs, but also to transform democratic practice. By creating social ownership structures and resident participation in key decisions that have a direct effect on their daily lives and by expanding the network of self-organizing housing co-operatives, the residents and the Habitat network are creating the possibility for new housing alternatives.

4.6 The Terrain of Housing Decommodification in Vienna

As a globally renowned system of housing provision, Vienna has blunted the worst effects of the commodification of housing that so many cities are faced with because more than 50 percent of its residents live in rent-controlled housing. Only for the rich and homeowners is housing a commodity. While housing provisioning in Vienna is provided through a mixed mode of delivery through its municipal housing, social housing, co-operatives, and rent-controlled private rental housing, the hegemonic mode of delivery is municipal housing in Vienna. The municipal housing program sets the standard for all other housing through the principles of universal entitlement, affordability, high quality, and is centrally located without being charged a 'location bonus'. The achievement of political rent significantly reduces the burden of housing costs on people's budgets and embodies the idea that some housing activists and city officials have claimed, which is that rent itself in Vienna is a 'public good'.

Democratic governance may not appear to be a central feature of municipal housing since residents are not as involved in running the day-to-day affairs to the same extent as residents in Bikes and Rails. However, residents in municipal housing represent more than one fifth of the Viennese population and play an active role in municipal

politics. During every election cycle, as a researcher at the Research Centre for New Social Housing explained, residents in municipal housing mobilize to keep the Social Democrats in power as a way to defend their housing (Interview V-2 2023). In 2020, the Social Democrats represented by the SPÖ, received 51 percent of the votes among municipal housing residents, and in 2025, 47 percent (Vienna.At 2025). The Conservatives, represented by the FPÖ, on the other hand, received 18 percent of municipal housing votes in 2020, and 30 percent in 2025.

Indeed, this is how municipal housing residents have exercised democratic governance on a mass scale and thus embody decommodification as a social movement—they maintain the hegemony of municipal housing as a key mode of housing provision by ensuring that the political party that represents their housing needs have stayed in power for over a century. As a social housing researcher explained, the municipal program is viewed as a political resource for the Social Democrats, who are obliged to meet the demands of their significant political base in the city (Interview V-2 2023). The current mayor of Vienna, Michael Ludwig, also has strong credibility among this base of voters, as he built his political career working on the municipal housing program for over a decade. However, while some of the most vocal actors in the decommodification of housing have come from the city, as well as organizations that have integrated with the state, such as workers' associations and limited-profit associations, the state is highly contradictory when it comes to housing, by allowing some private landlords to collect 'location bonuses' and thus contributing to land speculation. Moreover, instead of expanding municipal housing, the city is focused on constructing new forms of social housing in partnership with the private sector.

As the largest social housing provider in the city, which supplies 25 percent of all housing in Austria, the LPHAs represent a major source of competition against speculative development. Its model is historically rooted in social and co-operative forms of ownership, where owners are not allowed to make speculative profits and are required to meet a social need by reinvesting their surplus in new social housing. This means that the LPHAs represent a market-controlling program and act a decommodifying force within the system of housing provision in Vienna. However, there are contradictory aspects to LPHA housing. Its financing structure requires a downpayment, which can be prohibitive for some tenants and, therefore, does not embody the principle of universality as public housing. Moreover, the ‘Right to buy’ policy as well as its major role in expanding owner-occupation nationally, where 54 percent own their homes and 46 percent are renters (Statista 2024), means that LPHAs are complicit in turning housing into a site of profit-making (even if under market control).

The co-operative housing movement in Vienna has been a significant decommodifying force both historically and contemporarily. Bikes and Rails demonstrates the continuing legacy of the co-operative model as an alternative to the market provisioning of housing. In contrast to social and public housing, Bikes and Rails introduces a new co-operative housing model that embodies key aspects of decommodification even if it does not provide the most affordable housing: 1) social ownership, where the housing association owns 51 percent of its shares to prevent its sale on the market; 2) social financing, as tenants raise community funds as an important alternative to private loans; 3) social construction, where residents were involved in every

step of the construction and design of the project, including collectively deciding to eliminate luxury amenities while carrying out the final finishing on construction in their own units and communal areas in order to cap construction costs; 4) democratic governance, where tenants are involved in decision-making; and 5) building the ‘common good’ where the housing co-operative becomes a political project to advance decommodification. The extent to which a model like Bikes and Rails can be scaled up, however, remains a challenge, particularly because not all tenants want to be extensively involved in every decision on their housing.

The essential elements of a ‘renters’ utopia’ can be found in municipal housing and co-operative housing initiatives like Bikes and Rails, which adapts the decommodifying aspects of municipal housing and articulates them with a practice of democratic provisioning. The terrain of struggle for housing decommodification in Vienna is, therefore, the defense and expansion of its municipal housing stock. Even while the overarching objective of a socialist utopia appears to have been abandoned, it remains alive in the municipal housing program.

Chapter 5

Berlin: Collectivization with Participation in a ‘Renters’ City’

This chapter explores the historical development of Berlin’s housing provision and the current terrain of policy and political responses to the housing crisis. With 53 percent of people renting nationally in Germany, it is the only ‘renters’ nation’ in Europe where renters outnumber homeowners (Statistisches Bundesamt 2025). An even higher proportion of renters exist in Berlin, where 85 percent of the population are renters (Werner 2017). The establishment of Berlin as a ‘renters’ city’ was the product of social housing policy in both East and West Berlin in the politically-divided Germany between 1949 and 1989. East Berlin was ruled by the Socialist Unity Party of Germany (Sozialistische Einheitspartei Deutschlands, SED), and established the German Democratic Republic (Deutsche Demokratische Republik, DDR/GDR) between 1949 and 1989. The GDR established a socialist command economy where housing provision, from production to distribution, allocation, and consumption, was controlled and decommodified by the socialist government. In West Berlin, the two largest political parties, the Social Democratic Party of Germany (Sozialdemokratische Partei Deutschlands, SPD) and the Christian Democratic Union (Christlich Demokratische Union Deutschlands, CDU) presided over the Federal Republic of Germany (Bundesrepublik Deutschland, FRG) and the development of a partially decommodified system of housing provision between 1949 and 1989. The transition of Berlin from a divided to unified city illustrates how different systems of housing provision are rooted in

particular socio-economic conditions and the social struggles that define its political terrain.

In contrast to the durability of Vienna's decommodified housing provision throughout the twentieth century, the GDR's statist provision of decommodified housing, symbolized by 'slab' tower blocks, was systematically dismantled and absorbed by private corporate landlords after unification. As a result, tenants in Berlin have experienced some of the highest rents in all of Europe in converted luxury apartments, generating the central paradox of Berlin's housing question. In West Berlin, the market provisioning of social housing through state subsidies made it appear as though Germany's economic model, often termed a 'Third Way' or 'social corporatism', provided a viable alternative to the statist housing provision under communism and Keynesian welfare states. However, social housing in West Berlin was designed with a built-in mechanism of commodification through a system of rent regulation. Further, the adoption of neoliberal policies since the 1990s resulted in a drastic reduction of the total public housing stock in the unified city. In 1987, 90.1 percent of all housing stock in East Berlin was public housing, compared to 46.6 percent in West Berlin (Schulz and Wersing 2018: 20). Under the unified city, public housing represents 4.4 percent of the total housing stock (Investitionsbank Berlin 2024: 4).

The fusion between East Berlin's statist provision of mainly public housing and West Berlin's partially decommodified social housing in 1990 to form the modern German state generated new contradictions that has led to the current political terrain for tenant organizing. On the one hand, the fusion of socio-economic systems produced a financial crisis in the late 1990s and early 2000s, creating the pretext for the adoption of

neoliberal policies that accelerated the privatization and financialization of social and public housing. On the other hand, the legacy of the GDR's statist provision of public housing as a form of 'collectivization without participation' was unable to satisfy social needs. The contradictions generated by this political legacy has positioned democratic governance as a central demand of Berlin's current housing movement that embodies the idea of 'collectivization with mass participation' to halt and reverse the privatization of social housing and to correct the past errors of statism.

In 2019, a coalition of tenant organizations launched a city-wide campaign called 'Expropriate Deutsche Wohnen and Others' (Deutsche Wohnen und Co Enteignen, DWE) to demand that the state requires large real estate companies that own more than 3,000 units to sell their private rental units to the city government so that they can be converted to social housing. The campaign targeted large residential real estate companies such as Deutsche Wohnen and Vonovia, which would force them to sell back more than 240,000 units of privatized social housing to the state. The expropriation movement, or 'enteignen', as it is referred to by DWE activists, has become one of the most prominent struggles to decommodify housing in the world and also serves as an anchor for tenant organizing in the city. Through the expropriation movement, I argue that renters have become organized to advance their interests as class interests.

This chapter will situate the struggle to expropriate private rental housing within the historical development of Berlin's housing provisioning. The conclusion of this chapter discusses the political terrain in Berlin and the political spectrum of social movements that are converging around the housing question and how it exposes the

centrality of social housing as a political resource for political parties and social movements to shape the future of Berlin and the country as a whole.

5.1 The German Empire's Pre-War Housing Crisis

When the city of Berlin was first drawn up in 1853 by the King of Prussia following the Napoleonic Wars, the period of capitalist development and urbanization created an unprecedented housing crisis for the working class and even certain sectors of the bourgeoisie, creating enormous pressure on the government to address the housing crisis. However, the Prussian monarch's response went as far as building prestigious 'rental palaces' (Mietspaldste) for members of the upper bourgeoisie, professors, and civil servants near the city centre, while the working class languished in private housing conditions (Berghahn 1994: 63).

The housing situation in industrial cities in Germany (as well as in England) were so appalling for the working class that it inspired Engels to write *The Housing Question* in the 1870s. Most Berliners did not have homes and were forced to either rent beds by the hour (Von Eckardt and Gilman 1975: 119) or live in 'rental barracks' (Mietskaserne) in crowded alleys and homes (Berghahn 1994: 63). As thousands of workers moved from the countryside into the towns and cities during the industrialization of Germany, cities lacked not only housing, but basic sanitation and public infrastructures, including water supply and sewage systems (Berghahn 1994: 62). The lack of urban infrastructure contributed to the spread of disease, leading to high mortality and low birth rates among the working class (Von Eckardt and Gilman 1975: 119).

However, workers eventually found and created alternative options for housing. The co-operative movement created the organizational framework for the working class

to pool and invest their savings so that they could buy or build their own housing (Henderson 1999: 311). The 1867 Prussian Co-operatives Act defined co-operatives as an organization that provide credit to its members to pursue trade and business activities, including affordable rental and owner-occupied housing co-operatives (Guinnane 2012: 212). The first generation of housing co-operatives were built by social reformers, philanthropists, and foundations, which contributed to 10 percent of all new housing construction (Kohl and Sørvoll 2021: 571). Financing also came from the Prussian government under Conservative Chancellor Otto von Bismarck, who was pressured to pass the first comprehensive social security system in Europe that covered broad segments of the working class to address growing social problems during industrialization and urbanization (van Meerhaeghe 2006: 284). This included legislating mandatory accident, old-age and sickness insurance for workers, which was funded by both workers and employers. The government also drew funds from workers' pension assets to support rental housing co-operatives, which it viewed as a more cost-effective and practical approach for housing workers than financing individual mortgages for single-family homes (Kohl and Sørvoll 2021: 572).

The pre-war system of housing provision provided a partially decommodified system of housing provision, defined by state management in the housing shortages with the state financing some co-operative forms of housing for workers. Employers were also compelled to provide affordable rental housing for workers, particularly around mining regions in the Ruhr, by constructing nearly 82,000 of rental apartments where rents were set at no more than one-third of market rents (Berghahn 1994: 64). The scale

of this intervention remained relatively minimal, however, as the housing question escalated rapidly into a crisis during the interwar years.

5.2 The Weimar Republic and Co-operative Housing

During the First World War, the government continued supporting the co-operative housing movement as a key provider of affordable homeownership and rental housing as co-operatives embodied the principle of self-help and “the mutual responsibilities of the individual and the state with regard to the quality of life” (Henderson 1999: 311). New housing authorities were established, offering planning and land assistance to guide the development of large-scale co-operatives throughout Berlin (Henderson 1999: 311). A rural version of the co-operative movement was led by the Land Reform movement, which was a predominantly middle-class movement that advocated for the right to a single-family home and a garden in the suburbs (Henderson 1999: 312). The land reform movement pressured the federal government to establish its first housing policy in 1918, which recognized each citizen’s right to land and housing and created a system of loans and housing authorities to implement this program (Henderson 1999: 313).

The second generation of co-operative housing emerged in the aftermath of the First World War and was driven by a centre-left social movement of veteran organizations, churches, and trade unions with the aim of building ‘residential utopias’ for the working class (Kohl and Sørvoll 2021: 572). A central outcome of this movement was the coalition of co-operatives, trade unions, renowned building architects and members of the SPD, which together formed the Non-profit housing, Savings, and Construction Corporation (Gemeinnützige Heimstätten-, Spar- und Bau-Aktiengesellschaft, GEHAG), a public housing corporation in 1924 (Berlin Forum for

History and Present E.V. 2025). The Horseshoe Estate (Hufeisensiedlung), located in the working-class district of Neukölln in Berlin, was one of the largest and most well-known public housing projects constructed by GEHAG and represented the SPD's vision for working-class housing (Barykina 2018: 480). From its public financing to its renowned design by prominent modernist architects of the era, which integrated utopian ideas of collective living and design, the Horseshoe Estate embodied the key principles of a new system of housing provision: a market-controlling housing program using state loans to subsidize construction companies and co-operatives (Barykina 2018: 475). The non-profit sector emerged as a key producer of housing, which included co-operatives, non-profit organizations, and limited-profit organizations. Non-profit housing organizations were entitled to a rental tax created in 1923 through a levy imposed on residential mortgages (Kohl and Sørvoll 2021: 573). From 1924 to 1932, this rental tax functioned as a distributional tax that financed the construction of 1.8 million social housing units (Holm 2021b). The foundations of a decommodified housing provision created under the Weimar Republic, in the form of enduring working-class housing estates as well as the central role of the non-profit sector, would carry over into the postwar period.

When the National Socialist German Workers' Party, known as the Nazis, came into power in 1933, housing policy became fused with antisemitism, where the goal of urban planning was not to provide a place to live. Rather, it served to ensure that Germany could compete for fascist leadership on the world stage through monumental projects (Bodenschatz 2014: 383). The notion of 'architectural monumentalism' was behind the design and construction of elaborate monuments that reflected ideals of Aryan 'heroism' while concealing its counterpart form of concentration camps holding 'aliens'

(Cole 2013: 420). Approximately 1,000 homes were razed in Berlin to make way for elaborate monuments, including the Triumphal Arch, the Great Hall, and Tempelhof airport, which also doubled as an armaments factory (Arneson 2022). The Nazis' effort towards building architectural monumentalism did little to nothing to address the working-class housing crisis, only serving to advance its war-making capacities. Thousands of Jews were displaced from their homes and exacerbated the housing crisis (Connolly 2016). While some of the residents were given similar properties elsewhere in the city, Jewish residents were sent to live, work, and die in concentration camps (Harlander 2015). However, by 1939, Hitler realized that the provision of mass subsidized housing was necessary in order to ensure that Berlin would become the 'world capital' (Harlander 2015: 151). The leader of Germany's Labour Front, the Nazi organization that seized control of the trade unions, was appointed to carry out a housing program that led to the construction of thousands of subsidized apartment blocks for large families that were loyal to the Nazis and returning war veterans (Harlander 2015: 158; Lane 1991: 326).

After the Nazis were defeated in the Second World War, Berlin was divided into East and West Berlin. East Germany and East Berlin came under the control of the Soviet Union while West Germany and West Berlin were under Allied control. The divided city would pursue two different modes of housing provision in an attempt to contain the housing crisis during the postwar period.

5.3 Postwar Social Housing in West Berlin

Between 1948 and 1990, West Berlin held a special political status under the occupation of the British, French and American governments, which had veto power over the city's

political and economic decisions. In 1950, West Berlin was defined as a federal state under West Germany, and the executive governing body, known as the Berlin Senate, became responsible for the state government at the federal and city levels. The Governing Mayor in the Berlin Senate was appointed by the Berlin House of Representatives and appointed senators to run government departments. While the division of powers gave the city-state of West Berlin a greater degree of autonomy than other states to manage the city's affairs, its housing policy was largely the product of West Germany's coalition of political parties in the postwar era.

In West Germany, the centre-right CDU formed the central government with the SPD as the leading opposition party in 1949. The SPD by this time had abandoned its Marxist vision and goals of achieving socialism through class struggle and nationalization through the Party's adoption of the bad Godesberg Program and embraced a 'social market' capitalism (Parness 1991: 71). The political relationship between West Berlin to West Germany and Western Allies, combined with its postwar economic situation, produced the unique characteristics of West Berlin's housing provision. Market-controlling policies ensured that social housing would be provided through the private sector through public subsidies for both profit and non-profit housing developers. According to Kemeny (2006; 1995), under the leadership of German Conservatives, ordoliberalism provided the political framework for the competitive conditions between state, non-profit, and for-profit providers in West Berlin, forming a 'unitary rental system' where social housing rents could actually compete with market rents. Ordoliberalism, an intellectual movement based in Freiburg that began in the 1920s and 1930s, was a variant of neoliberalism and advanced the idea of a strong state as necessary

for creating and maintaining the institutional conditions of competition in free markets. In the 1960s, the ordoliberals embraced Friedrich Hayek,² an Austrian economist whose neoliberal ideas on the free market was initially marginalized in pre-war Austria because of the enormous success and power of Red Vienna and social democracy (Peck 2010: 42; Schefold 2022: 4). The most novel concept of ordoliberalism was the ‘social market’ (Soziale Marktwirtschaft), which represented a synthesis between unfettered capitalism and state control, known as the ‘Third Way’, where competition would become the central task of the state while also recognizing the need for “extra-economic, indeed moral, regulation” as an essential and defining characteristic of society (Peck 2010: 61). Based on the notion of ‘vital policy’ (Vitalpolitik), the social market would integrate social and economic objectives through market-conforming policies that incentivized homeownership and facilitated the accumulation of assets for the working class to create conditions to ‘deproletarianize’ them into entrepreneurs (Hien 2024: 1951).

However, the postwar system of housing provision appears to be the result of a confluence of institutions and actors—the social market, the institutional legacies of the non-profit sector, and American foreign policy—rather than a single cause, especially since the adoption of ordoliberal ideas in West Berlin was ultimately constrained by American Keynesianism and foreign policy (Hien 2024; Plehwe 2022). The devastation of the two world wars also erased people’s savings as well as available capital for mortgage lending. Few individuals could advance between 35 and 40 percent equity for a loan to pursue homeownership—a cornerstone of ordoliberal thinking (Voigtländer 2009: 359). It thus appears that West Berlin’s adoption of social market principles was mild and confined to certain aspects of the private rental housing market.

Moreover, the political terrain was in favour of social rental housing in West Berlin. Political parties across the political spectrum as well as German industrial elites and labour unions agreed on the centrality of social housing as part of a national effort to rebuild jobs and industry, which would also allow companies to keep wages low so that they could compete on the world market (Reisenbichler 2025). However, rather than provide public housing, West Berlin expanded its private rental housing sector through federal subsidies made available under the Housing Construction Law in 1950, which stipulated a contract of public subsidy in exchange for cost-based rents during the amortization period, typically 35 years (Marquardt and Glaser 2020: 7). Both the profit and non-profit sectors qualified for public subsidies in the form of low-interest loans that cover 50 percent of construction costs. The non-profit sector in particular took on a renewed role in the system of housing provision, which built approximately 7.9 million units of social housing between 1950 and 1990 (Holm 2021b). Once the subsidy expired, however, cost-based rents were gradually brought in line with market rents through a system of rent regulation that is controlled by the Berlin Senate. Rent regulation in West Berlin thus created a mechanism of ‘built-in loss of social housing’ (Marquardt and Glaser 2023: 4).

The system of rent regulation has been maintained in the present day, where social housing is defined by cost-based rents that are made possible through federal subsidies. After the subsidy ends, rental units are moved from the first to second tier of rent regulation, where rents cannot be raised by more than 10 percent above local rent levels in a given year and is regulated by the Berlin Senate. The Head of the Berlin Senate’s Department of Housing and Urban Renewal explained that the local rent level,

known as ‘rent mirror’ (Mietspiegel), is a comparative rent that is derived from data collected from approximately 15,000 tenants and owners and their rent and housing conditions over a six-year timeframe (Interview B-1 2023). However, the calculation of this local comparative rent is based on ‘dynamic rent development,’ which means that it will only include rents that have increased in the last year while excluding rents that have not. The model depends on new social housing construction as well as yearly increases in public housing rents, as the Head of the Berlin Senate’s Department of Housing and Urban Renewal emphasized, so that the ‘rent mirror’ will be pulled down by more affordable rents; otherwise, the rent mirror will be skewed towards higher rents that tend to increase year after year (Interview 1-B 2023).

Social housing policy in Berlin thus includes a ‘built-in rent increase’ in addition to a ‘built-in social housing loss’. Since a majority of the social housing stock was built between the 1950s and 1980s, social housing that was assigned to the first tier of rent regulation from the early postwar period began to lose their social housing status even before the privatization of social housing in the 1990s (Elsinga, Stephens and Knorr-Siedow 2014: 402). This feature of the housing provision produces a distinct mode of commodification where rent regulation gradually converts social housing rents into market rents.

5.4 East Berlin’s Statist Mode of Provision

While West Berlin was controlled by the US, Britain, and France after the Second World War, East Berlin was controlled by the Soviet Union as part of the Eastern bloc of communist states. Between 1949-1989, East Berlin was ruled by the SED and Germany became the GDR. The GDR developed a statist system of housing provision that

provided decommodified housing, primarily in the form of public housing. The GDR's role in housing provision is best summarized by historian Mary Fullbrook:

What was distinctive about the GDR, in contrast to most contemporary Western societies, was the sheer extent to which the state took responsibility for housing. If, in the West, one could blame rapacious private landlords, banks and building societies, or the vicissitudes of the impersonal market for one's housing problems, in the GDR it was increasingly the state that stood to take the blame. And the state simply could not, for a variety of reasons, satisfy everyone's needs (2008: 64).

As Fullbrook alludes to, the system of housing provision generated new contradictions and paradoxes. Despite massive state involvement in producing affordable housing in East Berlin, the right to housing was only partially met. Moreover, housing provision also generated a political paradox, which was that public housing under the GDR formed the basis of its political legitimacy as well as its discontent. Further, the political, economic, and cultural limitations of the GDR's command economy throughout the Cold War affected its ability to resolve the housing question.

The effects of the Second World War were particularly devastating in East Berlin, where two-thirds of the housing stock were destroyed and pre-war housing stock was rapidly deteriorating, creating an unprecedented housing crisis (Vasudevan 2021: 1233). Unlike West Berlin, which received American foreign aid through the Marshall Plan to rebuild its economy, East Berlin relied heavily on the Soviet Union, which provided financial support for its mass housing program on the condition that the GDR adopt extensive standardization and industrialization in housing construction to reduce building costs (Stangl 2018: 89; Fullbrook 2008: 64). The East German state was thus forced to pursue its socialist ideals of satisfying human needs through industrial practices that reflected mass standardization while incorporating bourgeois modernist design principles

that imagined cities as machines and factories (Haderer 2023: 100; Kip and Young 2020: 187).

The GDR passed a series of laws and policies that would establish one of the largest public housing programs in Europe, which, in East Berlin, was concentrated in industrial areas on the outskirts of the city. In 1950, the National Housing Reconstruction Law prioritized cities for reconstruction and empowered governments to expropriate, nationalize, and impose taxes on private industry (Haderer 2023: 91). Volunteers who provided exceptional service in reconstruction projects were rewarded with the possibility of obtaining an apartment on Stalin Allee—the centre of social and political life in East Berlin (Haderer 2023: 93). Formerly known as Frankfurter Allee, the boulevard was renamed to Stalin Allee between 1949 and 1961 to honour Stalin and represented the ‘high architectural point’ of modernism in the GDR (Kip and Young 2020: 188). In 1955, the GDR launched its mass housing building program under the motto, ‘Build better, faster, cheaper’ (Stangl 2018: 89). To achieve economies of scale, the GDR created a particular form of prefabricated housing development called ‘the slab’ (Die Platte), which were large concrete tower blocks that became a symbol of the GDR (Haderer 2023: 103; Urban 2013: 68). While the architectural design of slab housing was widely criticized as monotonous, public housing built along Stalin Allee became known for its high quality and dignified ‘workers’ palaces’ that expunged the collective memory of ‘rental barracks’ that once housed workers in pre-war Berlin (Stangl 2018: 257).

The housing shortage persisted, however, and in the 1960s, it became fused with the ‘Berlin question’ of mass out-migration of young people from the GDR (Stangl 2018: 261). To address both the housing and emigration crises, the GDR pursued a dual

strategy of sealing itself off by erecting a physical wall between East and West Berlin while expanding its housing program more aggressively in order to stabilize its labour force (Childs 2001: 24). Stalin Allee was renamed to Karl-Marx-Allee in 1961 to reflect the ‘de-Stalinization’ that was occurring through urban and housing policy (Stangl 2018: 259). The government enshrined the right to housing within the East German constitution in 1968, which stated that “right to take up residence at any place was guaranteed” and “every citizen and every family shall be assured of a healthy dwelling befitting their needs” (Vasudevan 2021: 1233). The 1973 Housing Program was designed to fulfill the right to housing by constructing 3 million apartments throughout the GDR. Between 1973 and 1990, approximately 2 million were actually built on the periphery of East Berlin, which housed 350,000 residents out of East Berlin’s population of 1.1 million (Urban 2013: 69). The housing program also expanded the administrative powers of the GDR through its Communal Housing Association (Kommunale Wohnungsverwaltung, KWV), which was one of the most important organizations in the city and managed over 72 percent of East Berlin’s properties (Vasudevan 2021: 1234).

However, while the GDR enshrined the right to housing for all by building, maintaining, allocating public housing to one-third of East Berlin’s residents, it failed to provide satisfactory housing for all (Haderer 2023: 117). The top-down approach of statist housing provision reproduced a sense of alienation among workers in both their spaces of living and work and generated a contradictory identity with socialism (Childs 2001: 31). Further, the quality of public housing was mixed, particularly housing located outside the city centre, which was architecturally monotonous, low quality, and isolated from social and cultural services (Childs 2001: 30). A housing shortage also persisted in

the city centre, where the centralized waitlist for public housing grew to 600,000 people (Vasudevan 2021: 1234). Some of those who could not obtain a unit in public housing occupied old, abandoned tenements, forming the beginnings of Berlin's squatters' movement in the 1960s (Vasudevan 2021: 1238). The central flaw in the GDR's statist provision of housing was that residents had minimal control over the design and governance of public housing, creating a process of 'collectivization without participation'.

Despite its problems, the GDR provided housing primarily as a use-value rather than a form of exchange-value, which is similar to the legacy of the municipal housing program built during Red Vienna. The GDR's statist mode of public provision arguably matched Red Vienna's municipal housing program in terms of its scale and affordability, particularly since both housing programs implemented a system of 'political rent'. In Vienna, tenants paid approximately 2 percent of their income on rent (Blau 1999: 138). In the GDR, rents were capped at 1930s levels, and tenants paid approximately 5 percent of their income on rent (Vasudevan 2021: 1233; Holm 2021b). In both cases, the state had to make up for the substantial shortfall between rent and production costs, which it was willing to do because the promotion of social harmony through its housing policy was seen as the basis for achieving economic prosperity (Haderer 2023: 8). However, the economic and political conditions of the GDR were more complicated because of its dependency on the Soviet Union, which was viewed unfavourably as the decades went by. Moreover, a persistent food and housing shortage, accompanied by growing unemployment, ultimately accelerated the collapse of the GDR in the 1980s (Fullbrook 2008: 320). When the Berlin Wall came down, many East Germans were surprised to

find that many of the goods and services that they were entitled to under the GDR, such as affordable housing, education, and childcare—were much more difficult to acquire under the free market in West Germany (Childs 2001: 34). The integration of two vastly different systems of housing provision was bound to generate new contradictions and conflicts.

5.5. From ‘Divided City’ to ‘Shrinking City’: The Housing Crisis After Unification

The unification of the East and West German states in 1990 produced a national economic crisis that governments would attempt to resolve by adopting neoliberal urban and housing policies. In a matter of months, industrial production in East Germany was reduced to a third of its original level (Bernt 2009: 759). West Germany had also stopped subsidizing its industrial producers, which led to a steep decline of industrial labour that the service sector could not absorb fast enough (Krätke 2013: 132). The economic crisis stemming from deindustrialization was a concrete manifestation of Harvey’s (2006) ‘overaccumulation’ thesis, where capital tends to produce a crisis of overaccumulation – a condition of excess of capital that cannot be re-invested effectively (Harvey 2019; 2012; 2006; 1981). The resolution to the crisis of overaccumulation was capital switching—the creation of a financial mechanism that allows capital to switch investments between different circuits so that excess labour power and capital can be absorbed through the urban built environment and converted into fixed capital to prevent an overall crisis (Harvey 2012; 2006).

The fusion between the statist provision of housing in East Berlin with the publicly subsidized private rental housing in West Berlin created the secondary circuit for

capital. Under unified Berlin, the state adopted a set of neoliberal urban renewal policies that began in West Berlin in the 1980s and was transferred to East Berlin in the 1990s, known as the ‘careful urban renewal policy’. This policy framework accelerated the commodification of housing in East Berlin by returning GDR-expropriated housing to its private owners and by investing in the renovation of working-class districts, which contributed to rising rents and land speculation (Holm 2006: 116). The unification of East and West Berlin eroded the affordability that was a hallmark of public housing in East Berlin, which came under West Berlin’s rent regulation system in 1997.

The implementation of Berlin's urban renewal initiatives was especially ill-timed, coinciding with the city's deindustrialization and depopulation, particularly in East Berlin, which experienced a reduction to one fifth of its population (Bernt 2009: 759). When Berlin became the capital of Germany after unification, the projected population growth was 6 million people by the late 1990s. But by the early 2000s, it was clear that Berlin was ‘shrinking’, as the Head of the Berlin’s Senate Department on Housing and Urban Renewal explained, with its population growth falling short of 4 million (Interview B-1 2023). To stimulate economic growth, the Berlin Senate, which maintained its special political status as a state and city government and its control over rent regulation, offered a subsidy program for real estate investments in the East. The goal of this subsidy program was to expand the supply of office space by 2010 in order to convert Berlin into a major ‘service metropolis’—a centre of knowledge-intensive industries such as the software, biotechnology, medical engineering, pharmaceutical, research and development industries and services, as well as media and cultural industries (Krätke 2013: 135). As an incentive for large corporations to establish their headquarters in Berlin, the

government offered tax write-offs to American companies such as Daimler-Chrysler and Sony (Krätke 2013: 146). A speculative real estate bubble emerged in East Berlin as a result, with over 1.5 million square metres of office space being built, most of which remained vacant because of stalled economic growth (Krätke 2013: 147). The outcomes of the urban and real estate investment policies, combined with population decline, were high vacancy rates in both residential and commercial real estate markets. The residential housing market in particular was faced with an oversupply of apartment units for lack of buyers (Bernt 2009: 760).

To address the real estate crisis, the federal government launched the Urban Restructuring East Program (Stadtumbau Ost) in order to ‘balance’ the markets. The aim of the program was to demolish 350,000 apartments and modernize the older housing stock with a national budget of €2.5 billion (Bernt 2009: 763). In Berlin alone, as the Head of the Berlin Senate Department on Housing and Urban Renewal described, the program led to the demolition of 4000 apartments in the early 2000s (Interview B-1 2023). The federal government reported that the program had targeted mainly GDR housing in the suburbs and had demolished 334,000 out of the slated 500,000 by 2018 (Sievers 2019). The fact that social housing was demolished by the state demonstrates the logic of the market and the contradictory nature of providing housing as a commodity: if housing is neither consumed nor gaining value, it has to be destroyed.

The roll-out of neoliberal urban policies was reinforced by a banking scandal in 2001 that enveloped the city and forced drastic changes to its housing provision. In the 1990s, the Berlin Senate bought speculative real estate bonds using public finances through a publicly owned bank (Bankgesellschaft Berlin) (Bernt, Grell and Holm 2013:

127). The investments were made in East German housing and commercial estates, which began to crash in the late 1990s due to high unemployment and depopulation. As a result, those bonds became worthless by 2001, and the bank required a bail out that left the city-state with an unexpected financial burden of more than €30 billion (Krätke 2013: 149). The deficit was then used to justify drastic cuts to social housing, deepening the urban austerity and the ‘monetized governance’ through which states advance neoliberal policies as fiscal requirements (Soederberg 2021: 130).

The fiscal crisis of the early 2000s set the stage for the financialization of the housing market in the ensuing decades. To address the city’s large financial debts, the Berlin Senate approved the decision to sell off more than 50,000 housing units (Aalbers 2016: 129). While the decision to privatize social housing occurred under the ‘black-red big coalition’ of the CDU and the SDP in the late 1990s, it was accelerated under the left-wing ‘red-red’ coalition formed by the SDP and the Party of Democratic Socialism (PDS) in 2001. When asked why socialist parties and Social Democrats voted in favour of the privatization of social housing, a Die Linke (Left Party) Member of Parliament explained that leftists saw neoliberalism as part of the ‘milieu’ at the time and were thus constrained by those policies (Interview B-2 2023).

The sale of social housing ultimately had very little effect on the fiscal crisis. The average price of each housing unit sold was less than its value at €20,000 for 212,000 housing units, which generated €4 billion for the government (Aalbers 2016: 129). In contrast to Thatcher’s ‘Right to Buy’ policy, which sold individual units to sitting tenants, social housing in Berlin was sold through en bloc sales because it was a quicker

way to generate income (Krätke 2013: 156). The only buyers that could afford the equity for block sales were institutional investors.

The en bloc sale of social housing represents a distinct mode of commodification that facilitated the entry of global private equity firms as a major provider of market housing, generating the historical paradox that defines Berlin's housing provision. This is exemplified by the sale of two municipal housing associations that were established in 1924 under the Weimar Republic. The labour and housing co-operative, GEHAG, as well as the Non-profit Housing Association (Gemeinnützigen Siedlungs- und Wohnungsbaugesellschaft, GSW), which was the largest municipal housing association in Germany, held a combined housing portfolio of more than 100,000 units of social housing. In 1998, the GEHAG-built Horseshoe Estate that represented the first 'workers' palace' in Berlin was sold to Deutsche Wohnen (DW), a German real estate company. In 2004, GSW was sold to Cerberus, an American private firm that later listed GSW on the stock market. Deutsche Wohnen then acquired more than 90 percent of GSW's shares in 2013 and became its principal owner (GSW 2025). Deutsche Wohnen became the second largest corporate landlord in Germany until it was acquired by Vonovia, a Norwegian real estate company—the largest private rental housing landlord in Germany. Germany's EU membership allowed businesses like Vonovia to enter the Berlin real estate market, as the EU obligates its members to allow EU investors into local housing markets.

In 2021, the federal government approved Vonovia's acquisition of Deutsche Wohnen, stating that their joint control of Berlin's private rental market accounted for approximately 10 percent of all housing units in Berlin and did not, therefore, constitute a

monopoly (Bundeskartellamt 2021). However, the combined rental housing portfolio of the six largest corporate landlords in Berlin amounts to nearly 23 percent of the city's housing stock (Bernt and Holm 2025: Table 1).

Germany is currently facing the most severe housing crisis out of all the EU countries. As the largest city in the most economically powerful country in the EU, Berlin also has the highest unemployment, homeless, and refugee populations in Germany (Soederberg 2021: 95). On average, renters pay just under 30 percent of their income on rent, although 13 percent of renters are spending more than 40 percent of their monthly income on rent (Statistisches Bundesamt 2024). The current housing situation is also defined by a high rate of evictions, which disproportionately affects international students and migrants.

Migrants often confront situations layered with 'power symmetries'. As organizers with the 'Right to the City' (RTC), the English-working group of the campaign to expropriate private rental housing (Deutsche Wohnen und Co Enteignen, DWE) explained, migrants face limited options in the housing market because of their lack of citizenship (Interview B-6 2023). The RTC group formed as a space for migrants to discuss their housing issues. Migrants can usually only secure sub-rented or subleased flats, and the sub-contracts are often illegal because they prevent migrant tenants from registering their residency (Almedung) with the city. The RTC organizers emphasized the fact having a proper lease for a tenant provides a 'portal' to the city because it is a requirement for most government services, from accessing daycares, to starting a business, buying a SIM card, applying for a bank account, and applying for a tax ID in order to receive a paycheck (Interview B-6 2023). Migrant housing issues are thus a

key feature of the housing crisis in Berlin and reflect the discriminatory and exclusionary dimensions of both the market and the state.

The contradictory nature of Berlin's housing provision after unification is that it has demolished and privatized thousands of public and social housing in order to 'balance' the real estate markets that were over-supplied with vacant units as a result of the state's neoliberal urban policies in the 1990s. In response to the neoliberal urban policies, a wave of new tenant organizing emerged in the late 2000s, deploying the tool of referendums through neighbourhood-based organizations, and evolving into a city-wide movement (Card 2022; Vollmer 2020). Holm (2021a) estimates that approximately 150 tenant organizations emerged between 2008 and 2020 in Berlin.

When the current housing crisis began to form in the late 2000s, a member of Die Linke described how tenant organizations struggled to draw political attention to the housing crisis, since politicians were focused on the policies that were in place to fix the oversupply of housing at the time (Interview B-2 2023). After failing to influence the national governing coalition under the CDU, housing activists looked for a new tool to push for reforms in housing policy (Schwerdtner 2021). The failure to implement changes at the national level is also reflective of German federalism. As the Head of the Berlin Senate's Department of Housing and Urban Renewal explained in an interview, West Germany adopted federalism as the system of government after the war because it reflected the shared sentiment of "this shall never happen again"—that no one party or leader will be allowed to change and direct an entire system in German society (Interview B-1 2023). While federalism creates political safeguards by requiring the consensus of all the major parties in a quasi-corporatist state, the Berlin Senate representative

described how this process can make legislative changes slower and difficult to implement, including housing legislation (Interview B-1 2023).

As a city-state, however, housing activists discovered that they could push for housing reforms in Berlin through a mechanism of ‘popular legislation by referendum’ in two ways: 1) a referendum to write a new law; and 2) a referendum on an existing law (Hoffrogge 2019). Beginning in 2008, a group of activists established the group Mediaspree Versenken (Sink Mediaspree) in the immigrant working-class district of Kreuzberg. They organized 30,000 Berliners to vote in a referendum and prevented the massive urban redevelopment along the Spree River by the telecommunications company, Mediaspree, which had plans to turn prime real estate land in the neighbourhood into luxury housing and office buildings (Borden 2011). In 2014, another referendum halted the development of luxury condominiums at Tempelhof Feld, the former Nazi airport and armaments factory (Hoffrogge 2019). However, not all referendums were successful. In 2015, the first ‘rent referendum’ (Mietenvolksentscheid) proposed to reform Berlin’s six municipal housing associations, which had raised rents in order to pay down Berlin’s debt from the 2001 banking crisis (Hoffrogge 2019). The referendum, however, did not reach the voting stage into legislation as the Berlin Senate struck a compromise with the activists, which included the creation of a public entity to oversee governance of the six housing associations, a 2 percent rent cap, and the election of tenant councils in each municipal housing association (Kadi, Vollmer and Stein 2021: 363). The compromise did not lead to significant changes in the provision of public housing, which was a key demand of housing activists, shifting their focus towards other sectors of the housing market.

The rise of tenant organizing through popular referendums did, however, have an effect on Berlin's governing coalition, which was comprised of the SPD, Die Linke and the Green parties. Between 2016 and 2021, the governing coalition passed a series of regulations to address the housing crisis, including short-term rental regulations and a rent freeze (Mietendeckel) (Card 2022: 18). As an organizer with the RTC explained, the rent freeze came into effect on February 23, 2020. However, the federal CDU and the Free Democratic Party (FDP) launched a constitutional complaint against the rent freeze, which was ruled 'unconstitutional' on April 15, 2021, and tenants were required to pay retroactive rent increases (Interview B-6 2023). The lifting of the rent freeze was devastating for renters in Berlin, who already experienced a 51 percent increase between 2016 and 2021 (Knight 2021).

The referendum struggles reflect a fundamental need to restructure neoliberal governance processes as part of the decommodification of housing (Kadi, Vollmer and Stein 2021: 363). The 2021 ruling over the rent freeze, as well as the shortcomings of the campaign to reform the municipal housing associations and expand public housing, sowed the seeds of discontent that would create a fertile ground for a larger city-wide referendum to expand democratic process by first halting and reversing the privatization of social housing.

5.6 Expropriate Deutsche Wohnen and Others (DWE)

The campaign to expropriate private rental housing was initiated by housing activists from Die Linke and the Interventionist Left, a national coalition of anti-capitalist groups (Schwerdtner 2021). Deutsche Wohnen became a prime target of the campaign because it owns approximately 155,000 rental apartments throughout Germany, with 70 percent

of it concentrated in Berlin (Bundeskartellamt 2021). According to a Die Linke member, almost all of Deutsche Wohnen's rental apartment buildings used to be public housing (Interview B-2 2023). The aims of the campaign are to improve the material conditions of renters in Berlin by requiring that the government buy back the privatized social housing and convert them into affordable housing, particularly since previous attempts to reform the municipal housing associations and expand public housing proved unsuccessful (Kadi, Vollmer and Stein 2021: 363). Housing activists from the Interventionist Left, Die Linke, and other neighbourhood initiatives such as Kotti and Co., based in the predominantly Turkish immigrant neighbourhood of Kreuzberg, drew on their experiences of organizing the 2015 'rent referendum' as well as the Tempelhof Feld referendum to organize DWE as a political outlet for people's outrage against rising rents (Schwerdtner 2021; Hoffrogge 2019).

A DWE organizer explained how the campaign was led by a core of approximately 200 experienced housing activists (Interview B-7 2023). The campaign developed a 'distributed organizational structure' that embodied the principles of coordination and autonomy in the form of six major working groups that focus on specific issues (such as campaign tactics as well as a support group for migrant residents in the form of the RTC English-speaking Working Group), and thirteen neighbourhood groups, which organize their own neighbourhood councils (Vollmer and Gutiérrez 2022: 59). More than 2000 volunteers were recruited to organize renters block-by-block, gathering 350,000 signatures for the referendum on a campaign budget of €45,000 (Kenton 2022: 21). RTC organizers described how the campaign identified 'block leaders' in neighborhoods across Berlin, where the primary means of communication

with volunteers and block leaders were through neighborhood-based chat groups on the social media and messaging app Telegram (Interview B-6 2023). According to RTC organizers, one of the most important actions that the campaign took towards community-building was to engage people beyond housing issues, by nurturing their creative energies and creating space for their interests and initiatives, such as dance and art groups and activities that were unrelated to housing issues (Interview B-6 2023).

The referendum was organized around Article 15 of the German constitution, which states that “land, natural resources, and means of production may, for the purpose of socialization, be transferred to public ownership or into other forms of public enterprise”. An organizer with DWE explained that the messaging of the campaign was simple but radical: vote for the socialization of housing to lower rents (Interview B-7 2024). When asked why the campaign uses the term of ‘socialization’ instead of ‘nationalization’, a DWE organizer explained that nationalization implies that the state owns the housing as a public asset (Interview B-7 2024). Because of the history of privatization of public housing, housing activists wanted to pursue a non-statist provision of housing. As an alternative to nationalization, socialization implies a different form of social ownership, and in the context of German housing provisioning, social ownership has taken various forms in the form of co-operative, syndicalist, and council institutions. These historical examples of social ownership, as a DWE organizer explained, represent the possible ways in which tenants and civil society more generally can participate in the management of the socialized housing stock (Interview B-7 2024). RTC organizers also stressed that socialization is based on a transformative view of society, which they

defined as the “planting of new seeds in how people relate to each other directly through political struggles around housing” (Interview B-6 2023).

The strategy behind the referendum was thus to build a housing movement to change the legal ownership structures of private housing through community organizing while also building the democratic capacity of tenants to create alternative social ownership structures through which they can manage housing as a common good. Expropriation, which would oblige companies like Deutsche Wohnen and Vonovia to sell over 240,000 housing units back to the government at below-market rates, was supported by 59 percent of the 1 million voters who voted in the referendum held on September 26, 2021. As the leading political party at the time, the SPD contended that it was not feasible for the government to buy back the privatized housing following the referendum. Instead, the SPD proposed to conduct an ‘expert commission’ to examine the feasibility of expropriation, which was widely seen by DWE organizers as a tactic to delay the implementation of the results of the referendum (Interview B-7 2024). The expert commission was comprised of thirteen members appointed by the Berlin Senate, including members appointed by the Green party and Die Linke, while DWE appointed three lawyer members to the commission. In June 2023, the expert commission’s report was published and found that Article 15 of the Constitution could, in fact, be implemented by the Berlin Senate, and that it was both constitutionally and financially feasible.

The housing movement for expropriation has thus forced the Berlin government to arrive at a policy crossroads, where the state could either socialize private rental housing or implement drastic changes to its housing policies to substantially expand non-

market housing and impose a rent freeze in order to address the housing crisis. The housing question paradox is implicitly present in the German constitution, as elucidated by the Head of the Berlin Senate Department on Housing and Urban Renewal in Article 14: “Property entails obligations. Its use shall also serve the public good” (Interview B-1 2023). The Berlin Senate representative drew attention to this article to underlie the ordoliberal idea that the market can deliver housing as a social good rather than just a commodity, or owners may be forced to sell their properties to the state for social purposes (Interview B-1 2023). Yet, the also state refuses to exercise its constitutional power to address the housing crisis. For the past five years, the Berlin Senate has struggled to dramatically expand its social housing through its public subsidy program to compensate for the loss of affordable housing, which has led to some of the highest rents in Europe, currently at €15.74 per square metre (Investitionsbank Berlin 2024: 6). A study by Bernt and Holm (2023) on the housing movement’s demand to socialize housing found that if the state were to expropriate 240,000 units of housing, tenants living in those units would see a rent reduction by €45–160 per month, or a reduction of about 16 percent, which would be similar to the effect of a rent freeze.

Presently, the DWE campaign is also facing a series of hurdles. A conservative coalition led by the CDU is now in power at the Berlin Senate, which DWE organizers expect will likely ignore the expert commission’s recommendations (Interview B-7 2024). Further, it is becoming increasingly difficult for organizers to remobilize people to defend the results of the 2021 referendum, as summarized by a DWE organizer:

It's not like people go through their daily lives and think, oh, when will the referendum finally be implemented... the longer the housing crisis goes on, [the more] people get used to it, [and] more and more people find individual strategies to adapt to find housing (Interview B-7 2024).

The challenges of mobilizing people presently are evidenced by the fact that the first ‘rent madness’ protests in 2018 organized by DWE organizers drew more than 40,000 people, a majority of whom were new to housing activism (Interview B-7 2024). A DWE organizer reflected how, in 2024, the number has dwindled to about 9,000 people attending rallies, most of whom are activists and have been active in the movement for some time (Interview B-7 2024). Further, some of the major shortcomings of the campaign were the over-emphasis on mobilizing people to show up and vote without scaling up the movement’s activist base, as well as an overreliance on social media to connect with renters (Schwerdtner 2021). While the organizers expanded their alliances to trade unions and other activist groups including Green Youth and Fridays for Future, the campaign still did not reach many who were directly affected by the rent hikes (Schwerdtner 2021).

Despite these challenges, DWE organizers are preparing to organize a second referendum, which, if successful, would make the results of the first referendum legally binding, and would force the government to expropriate the privatized social housing from large residential real estate companies. However, DWE organizers acknowledged that there are still several political and economic hurdles to jump through in order to achieve expropriation, including the legal compliance of large landlords who can simply afford to drag this out in court in order to avoid selling their properties to the Berlin government (Interview B-7 2024; Interview B-6 2023). The vision of the campaign, however, remains consistent, which is to transform the ownership structures of the housing market (DWE 2024).

One of the key strengths of DWE is that it brought together tenant organizations Berlin behind a common goal. Each member organization contributed to the campaign by organizing their own members to advance and deepen the goal of ‘socialization’ in various ways. These organizations include the Berlin Tenants’ Union (BTU), a member of the DWE coalition. Formed in 2020, a BTU organizer explained how the en bloc sale of social housing created a pattern of corporate ownership where landlords often own several hundreds or thousands of units of housing in adjacent neighbourhood blocks (Interview B-3 2023). Leading up to the referendum, the BTU and DWE coalition members organized tenants in almost every neighbourhood district throughout Berlin. The en bloc pattern of apartment buildings, which is a legacy of public housing built by the GDR, also establishes a culture where renters live side-by-side regardless of their income level. A housing organizer with the BTU reflected on how this social and urban arrangement is conducive to creating a new politics of housing where there is less class antagonism between tenants, in contrast to the politics of tenure where homeowners and renters are physically and politically divided in places like the US or Canada (Interview B-3 2023).

The BTU have their own demands apart from the DWE campaign’s demand to socialize housing. A BTU organizer explained the organization’s demand for the government to release a list of corporate landlords in Berlin as a form of public accountability so that the BTU can publicly shame them when they neglect housing conditions or raise rents illegally (Interview B-3 2023). The BTU is also calling for rent control to be enforced across the entire market, in both new and existing units. Further, the federal tenancy law contains a ‘rent break’ clause where the local reference rent could

also be used to lower one's rent in some instances, especially if a landlord decides to raise the rent beyond the local reference rent. However, a BTU organizer described how the 'rent break' clause and other progressive aspects of the tenancy law are seldom enforced (Interview B-3 2023). Therefore, a central aim of these demands, as a BTU organizer explained, is to organize people to understand that they do not need landlords in society, but in order to get there, the method is to educate people "to get to know more of their environment... the need to organize with their neighbors, the need to have open debates on how much everyone pays for rent and for electricity and for heating" (Interview B-3 2023).

Co-operative housing organizations are also active members in the DWE campaign, including Mietshäuser Syndikat (Syndicate of Self-organized Housing Co-operatives) founded in Freiburg in 1992. Mietshäuser Syndikat was the original model of self-organized housing co-operatives that inspired Bikes and Rails in Vienna. Mietshäuser Syndikat represents housing associations that run apartment buildings and hold veto power over the sale and ownership of the housing. It is coordinated by 'syndicate activists' who are committed to creating and maintaining a democratic grassroots association through Mietshäuser Syndikat (Barthel et al. 2023). As a space for political activism, Mietshäuser Syndikat has built a national network of more than 180 of self-organized housing associations across Germany and has expanded to Austria. A syndicate activist highlighted the key differences in financing structure between co-operative housing in Mietshäuser Syndikat and the traditional co-operative scheme in Germany. In traditional co-operative housing, the financing structure relies mainly on member shares and a combination of government and private loans (Interview B-5 2023).

In contrast, Mietshäuser Syndikat's co-operative model relies on community contributions to build up its equity in the form of a 'solidarity fund' that can be accessed by members of the network to support new and existing projects. Decision-making in the co-operatives operates on the basis of a 'do-ocracy' where individuals simply volunteer for roles and tasks (Barthel et al. 2023).

To become a housing association of Mietshäuser Syndikat, rents have to be set below market. In Berlin, some of the rents offered by housing associations in the Mietshäuser Syndikat network are among the lowest in the city and is comparable to municipal housing in Vienna. For example, a former resident in a housing co-operative built in 1907 revealed that their monthly rent was €3.90 per square metre (Interview B-5 2023). For a one-bedroom or studio apartment of 50 square metres, this would amount to less than €200 a month. A Mietshäuser Syndikat activist explained that rents can be very affordable if the unit has not experienced frequent turnover in the market because every time a unit turns over to a new tenant, whether through a purchase or new rental agreements, as costs will accrue via a land transfer tax or renovation and will be added to the rent when there is a vacancy (Interview B-5 2023).

Similar to Bikes and Rails in Vienna, residents who live in self-organized housing projects as part of Mietshäuser Syndikat see themselves as part of a grassroots movement and share a long-term vision to disengage from the market completely (Barthel et al. 2023). As part of the DWE campaign, a member of Mietshäuser Syndikat explained how the practice of democratic governance in the housing associations reflect the core principle of socialization, which is that "housing belongs to society, not to any one party or nation" (Interview B-5 2023).

As a new player in the co-operative housing sector in Berlin, GIMA (Genossenschaftlichen Immobilienagentur – Co-operative Real Estate Agency) is an organization that creates and manages affordable co-operative housing. One of the founders of GIMA explained how the organization positions itself as a “social broker” that mediates house sales between owners, tenants, and socially progressive companies, and relies on funding from the Berlin Senate (Interview B-4 2023). The organization was created by a group of renters that came together after their housing was sold to a corporate landlord. As the co-founder of the organization described, the renters decided to create a co-operative real estate agency that would buy back multi-unit apartments from the private housing market and convert them into affordable housing co-operatives in order “to change [traditional co-operatives’] perspective and motivate them to buy houses again. We have to have positive examples to do that and that’s what we’re working on” (Interview B-4 2023).

The co-founder of GIMA outlined how they mediate a potential sale between landlords and tenants (Interview B-4 2023). The first step is to meet with a potential seller and learn about their emotional connection to the house, including how well they know their tenants and the context of prices and rents to find out their motivation for selling the apartment. Usually, the seller is only interested in selling the house based on the market-value. However, GIMA intentionally seeks out landlords who have a sense of social responsibility, who are usually mom-and-pop landlords or social investors that they identify through word-of-mouth or social media. Then, GIMA brings the landlord together with the tenants and organizations that are interested in buying the property to negotiate a fair price.

While German federal law provides a legal framework for the calculation of the price of a home based on the initial cost of materials and the potential profit that could be made through rents, a co-founder of GIMA explained how they calculate a fair price based on affordable rents for existing and future tenants (Interview B-4). The goal is to ensure that rents remain affordable for tenants after the sale, which means that GIMA has to take into consideration the comparative rent levels set by the Berlin Senate, which may not always be affordable to tenants. As a member of the DWE campaign, GIMA provides an alternative mechanism to expropriation through which the government can ‘socialize housing’. GIMA’s model focuses on educating private landlords to sell their housing to the co-operative sector as a way to serve the common good, while also organizing tenants to participate in the exchange process.

5.7 The Terrain of Housing Decommodification in Berlin

Berlin’s partially decommodified housing provision has incorporated social ownership, social production, democratic governance, and social financing in various ways throughout its history. Since the city’s early co-operative housing movement, co-operatives have financed, built, and managed non-market housing through a coalition of progressive political parties, trade unions, and tenants. To this day, the co-operative sector is the site where new forms of social financing and democratic governance are emerging in the form of solidarity funds and novel ways for tenant participation in housing provisioning, including the participation of tenants in negotiations with potential sellers in GIMA.

In East Berlin, the GDR decommodified the entire chain of activity, from construction to distribution, allocation and consumption through a command economy of

centralized planning and coordination. Public housing was the dominant mode of delivery, which allowed the GDR to come close to achieving the universal right to housing as other decommodified systems, such as Vienna's municipal housing program. The GDR produced a novel form of housing construction, the 'slab' blocks, and even though the design process and construction quality was highly criticized at the time, it has since become converted into luxury apartments in the city.

The contradictions and fusion of housing provision in East and West Berlin produced the current political terrain in Berlin, which is shaped by a confluence of political actors that are both for and against the commodification of housing. The DWE campaign, as an initiative by left political parties rooted in working-class immigrant communities, represents a cross-sectoral strategy of tenant organizing and movement-building to decommodify housing. Tenant organizations in the city became united through a central vision to transform the ownership structures of the housing market.

The DWE campaign underscores the fact that decommodification entails a particular ordering of the features of decommodification: democratic governance is the first step to halting and reserving the privatization of social housing and to transform private into social ownership. The terrain of struggle in Berlin thus exemplifies the new post-GFC housing activism that centres on mass democratic participation, as seen in similar housing activism in Barcelona as well as smaller scale housing activism and co-operatives discussed in Vienna and to some extent in Toronto. Democratic governance is advanced in a variety of ways by the member organizations of the DWE campaign, from demands on the Berlin government to publish a list of corporate landlords, to the democratic management of housing co-operatives, to tenant participation in the

purchasing of private housing and its conversion into co-operative housing. The tenant organizations in Berlin thus advance the idea that decommodification is first and foremost a democratic transformation of social provisioning.

In recent years, the political terrain has become increasingly polarized as a result of the housing crisis, and the DWE campaign is faced with a growing number of political parties who are attempting to mobilize renters as a political base after ignoring housing issues for a period of time. Despite the involvement of parties like Die Linke in the DWE, the campaign has remained publicly distant from all political parties, as a Die Linke member explained, because of the party's past support to privatize social housing (Interview B-2 2023). Die Linke itself is also faced with deep internal fractures over housing issues. A former SPD and Die Linke member, Sahra Wagenknecht, has used the housing crisis to call for immigration to be capped and that benefits for asylum seekers be reduced in Germany, eventually splitting from Die Linke to form her own political party, the Alliance Sahra Wagenknecht (BSW), and taking 10,000 members from Die Linke with her (Schwerdtner and Broder 2024). While the BSW's economic arguments on the deindustrialization of East Germany has resonated with some workers (Otte 2024), Wagenknecht's anti-immigration stance will do little to resolve the housing crisis, particularly since immigration is needed to fill the gaps in the labour market, including housing construction (Otte 2024).

The political terrain is also defined by the rise of the far-right party, the Alternative for Germany (AfD), which has capitalized on the housing crisis by blaming immigrants for the housing shortage. While the AfD claims to reject the privatization of social and co-operative housing, the centrepiece of its housing policy is homeownership

schemes (Moebert 2021: 1). The central claim of the AfD is that Germany's position as a declining superpower as well as its housing affordability crisis were caused by its adoption of neoliberal policies in the 1990s, and its proposed solution is to revive ordoliberalism through a program of strong government intervention in the economy by providing a framework to fulfill social objectives, but in an authoritarian manner (Havertz 2019: 387). However, based on the historical reading of Berlin's housing provisioning in this chapter, the AfD appears to be mistaken in assuming that the re-industrialization of Germany and homeownership policies can go hand-in-hand. Germany's systems of housing provision in both East and West Berlin, particularly through modes of public, co-operative, and social housing in the postwar period, arguably provided the social reproductive basis for its economic growth as the most powerful industrial power in Europe. Therefore, renters, rather than homeowners, have a decisive role to play in shaping the future of their city and country, but only if they can advance their interests as class interests.

Chapter 5 Notes

² Friedrich Hayek was an Austrian economist whose ideas on neoliberalism were not well-received in Vienna in pre-war Austria. Hayek subsequently left Vienna in 1931 and taught at the London School of Economics, where his ideas on neoliberalism would go on to influence British Prime Minister Margaret Thatcher. In 1962 Hayek left the University of Chicago and returned to Europe as Professor of Economic Policy at the University of Freiburg in Breisgau, West Germany. Hayek's ideas on free market competition were contentious but influential on the Freiburg School (the birthplace of ordoliberalism in the 1920s). For a detailed analysis of Hayek's intellectual exchanges with key ordoliberal thinkers, see Wohlgemuth (2013).

Chapter 6

Toronto: Market Provisioning and Suppressed Housing Alternatives

Social movements in Toronto have achieved the highest concentration of social housing across Canada and have long resisted the market provisioning of housing. Often defined as government-subsidized housing, social housing includes public housing, which is government-owned and managed, as well as housing managed by non-profit organizations, municipal housing corporations, and independent housing co-operatives. Nationally, public, co-operative, and social housing comprises 3.5 percent (595,000 units) of the country's total housing stock, according to the country's federal housing agency, the Canada Mortgage and Housing Corporation (CMHC). The majority of social housing is in Ontario, where 57.7 percent of Canada's social housing stock is located and 33 percent (84,393 units) specifically in Toronto (CMHC 2024a). The concentration of social housing in Ontario reflects both the industrial power of the working class within the national economy as well as the pressures by social movements for decommodified housing. Despite having the largest concentration of social housing in Canada, however, Toronto is faced with one of the most acute housing crises in the country.

Like the rest of the country, Toronto has been defined by a private mode of delivery in the form of owner-occupation compared to social housing provisioning in Vienna and Berlin. The difference between Toronto's homeownership model and Vienna and Berlin's renter-centred housing provision is explained by the outsized role of the federal government and its market-controlling regime, which places private owners,

builders, and mortgage lenders at the centre. Further, state-level governments in Vienna and Berlin have been able to limit the homeownership schemes pushed by federal governments due to their political and financial autonomies as both city and state governments. In contrast, Canadian cities like Toronto, which are ‘creatures of the province’, are defined by complex jurisdictional issues and the division of powers between the city, province, and federal government, where municipalities face the most limited set of political and fiscal capacities to expand non-market housing.

Under federal housing policy, which has long emphasized private homeownership, Canada has boasted one of the highest homeownership rates in the world. However, in recent years, homeownership has been on the decline. Nationally, the homeownership rate is 66.5 percent, down from a peak of 69 percent in 2011 (Statistics Canada 2022). In Toronto, the average house price is more than \$1.1 million and the average income is \$84,000 (CMHC 2025b; City of Toronto 2025c). With thousands of unsold and unrented units in the condominium market, it appears that the private homeownership model has peaked. As a result of the affordability crisis in owner-occupation, renting has become the norm in the city. Approximately 48 percent of the city’s 2.8 million residents are renters, which is the highest in Canada; however, 40 percent of those renters are living in unaffordable housing (City of Toronto 2025c). In one year alone, rents increased by 23.5 percent between 2022 and 2023 (CMHC 2024b). These figures suggest Toronto’s system of housing provision is increasingly untenable for both homeowners and renters.

Across Berlin, Vienna, and Toronto, current tenant organizing reached a peak during the first wave of the COVID-19 pandemic in 2020. In Toronto, hundreds of

renters living in working class neighbourhoods in Parkdale, Scarborough, and Mississauga organized rent strikes. At a time when the city was in a state of lockdown, public health officials viewed people's homes as the first line of defense against COVID-19. For renters, however, their homes became a battleground against corporate landlords, especially 'financialized landlords' or Real Estate Investment Trusts (REITs), whose business model is to acquire older private housing stock, renovate them, and raise rents (August 2024). During the pandemic and the fall in employment, Toronto had the highest percentage of missed rent payments compared to other major Canadian cities (CMHC 2021). The low-wage workers that were disproportionately impacted organized rent strikes by collectively withholding rent payments to protest their landlords' threats of evictions and demands of rent repayment (Parkdale Organize 2020).

Coincidentally, low-income residents at Regent Park—Canada's oldest and largest public housing development—marked an important milestone in their decades-long fight to remain in their homes amidst the market-driven 'revitalization' of their community. Between March and August 2020, residents formed a coalition and negotiated a Community Benefits Framework Agreement with the Toronto Community Housing Corporation (TCHC)—the City of Toronto's public housing agency—and Tridel Continental, a private Canadian developer selected to complete the final phases of the site's redevelopment. The Regent Park Community Benefits Coalition had secured over \$26 million in community development benefits from Tridel, the specifics of the agreement to be decided and voted upon by the residents at a later time. Despite having negotiated the community benefits framework, the struggle over affordability remains a prominent issue in the final stages of the project.

The seemingly disconnected tenants' struggles in both the private and public housing sectors, as well as the co-operative housing, emerge out of the particular contradictions in Toronto's housing provisioning. Similar to Berlin, the housing affordability crisis in the private rental housing has created a convergence of renters, tenant organizations and corporate landlords. However, unlike Vienna or Berlin, housing activists in Toronto are not anchored to a single vision or movement of housing decommodification, especially because homeownership is a deeply entrenched value in Canadian society. In nearly every election cycle, political parties across the spectrum will pitch the dream of homeownership, even though that dream is no longer a possibility for many. The terrain of housing struggles in Toronto is, therefore, to transform both owner-occupation and private renting towards a decommodified system of provisioning.

6.1 Housing Provisioning under Colonial Settlerism

Pre-war housing provisioning in Canada was shaped by colonial settlerism that formed the Canadian state, which imported and imposed British land surveying and housing financing methods to commodify housing and land. In 1826, the Canada Company, a British land development company that promoted the colonization of what was then Upper Canada, purchased 2.5 million acres of land along Lake Huron from the British Crown for minimal fees (City of Toronto 2025a). The Crown had acquired the land from the Mississaugas of the Credit First Nation through a treaty signed in 1792. Lands acquired by the Canada Company were then resold or leased to settlers (City of Toronto 2025a). Central to the process of colonial land development was land surveying, which involved clearing, measuring, and creating subdivisions to sell off individual parcels of land. Land development in this context contributed to the persistent and violent

displacement of Indigenous peoples and their communities. It also meant the erosion of common rights and titles and the imposition private property rights and titles to create a commodified land market (Blomley 2003: 126). Moreover, while the Commonwealth colonies acquired access to land through relations with Indigenous groups, e.g. land treaties, these agreements were based on unequal terms, as settlers in positions of legal power were placed at an advantage over the uses and benefits of land as shelter (Blomley 2020: 39). Settler colonialism thus established the basis for the creation of ‘fictitious commodities’ of land, labour and money, to use Polanyi’s terms, through the subdivision of land into lots that were bought and sold for residential development.

During the early period of settlement before the 1880s, the process of city-building and land development were shaped by private builders and colonial administrators, particularly by settlers who gained land grants from the colonial government. The role of government was to act in the interests of private development within colonial state law (Doucet and Weaver 1991: 15). Meanwhile, the housing crisis was left to either churches or municipalities, which refused to take up housing provisioning for the poor. As a result, workers took it upon themselves to find housing options by building their own housing squats on the outskirts of town or finding rental options in converted houses where the rich used to live in the city centre (George 2011: 87). For essential services such as sewage, electricity and transportation, individuals often had to demand these services from private companies rather than the state given the uneven provisioning (Doucet and Weaver 1991: 75). The housing conditions worsened as Canada’s initial industrialization took off in Toronto in the 1850s when the railway was built. This prompted a shift in the government’s role in housing provisioning.

Between 1880 and 1945, federal government intervention in housing finance, land development, the rental market, and the construction industry formed a system of housing provisioning that centred on private modes of delivery through homeownership schemes for the middle and working classes (Doucet and Weaver 1991). Geographer Richard Harris found that between 1899-1913, the homeownership rate in Toronto increased from approximately 28 percent in 1899 to 44 percent in 1913, particularly along industrial sites in the Junction, downtown Toronto, the Don Valley and the Harbour (1987: 5). The largest group of owner-occupiers that emerged during this period were skilled manual labourers (Harris 1987: Table 3). However, most workers, especially immigrant and racialized workers, were systematically excluded from private homeownership by racist land covenants and low-wages compared to white workers and were forced to live in inadequate rental housing or slum conditions (Yu 2015; Wade 1997).

While the private mode of housing delivery centred around the single-family home, private builders became influenced by American and European patterns of city-building that established 'zones of privilege' in city centres to prevent the mass exodus of the middle class (Dennis 1998: 17; Doucet and Weaver 1991: 25). In the early 1900s, the construction of apartment buildings were a key aspect of these 'zones of privilege' and represented a new mode of housing for the middle class; however, unlike single-family homes, apartment buildings were initially viewed with suspicion and were seen as morally inferior, lacking privacy, and thus required regulatory powers that became the precursor for contemporary zoning powers (Dennis 1998: 20). Apartment buildings also ushered in a professional class of speculative and corporate landlords. By 1913, 23 percent of apartment owners lived in their own buildings, while 46 percent were owned

by professional real estate companies and individual professional landlords (Dennis 1998: 28). The history of apartment buildings thus emerged with the corporate development of the city and has remained an enduring part of Toronto's contemporary system of housing provision.

While owner-occupation in single-family homes became idealized as a form of shelter during the pre-war period, it was also aligned with nation-building efforts to create a particular Canadian identity and way of life. However, the exclusionary aspects of homeownership for the poor also generated a demand for public housing, particularly through a coalition of social reformers that were led by labour unions, public health workers, and town planning authorities (George 2011: 94; Hulchanski 1986: 21). Their demands for a national public housing program would culminate during the interwar period.

6.2 The Interwar Housing Crisis

The interwar years in Canada were defined by the formation of a broad and national coalition for public housing. The movement was led by veterans' organizations, labour unions, women's groups, communist parties and organizations, and church groups based in Toronto and Vancouver, which organized to stop evictions and demand for national rent control (Wade 1994; Bacher 1993). As a result of national pressure, the federal government launched its first housing program in 1919, which provided \$25 million in loans for municipalities to build private homes for war veterans. A total of 6,200 private homes were funded under the scheme (Hulchanski 1986: 32). The program was highly unsuccessful in creating affordable housing for war veterans, however, since 18 percent

of the homes were resold as owners struggled to keep up with mortgage payments (Wade 1994: 24). As a result, the program was subsequently terminated in 1923.

A turning point in Toronto's housing crisis came with the release of the Bruce Report (formally known as the *Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto, 1934*). The Bruce Report was written by town planners and social workers who drew attention to the terrible overcrowding, poor sanitation, and lack of affordability that characterized the housing conditions of the poor and working class, which the authors argued was not only "injurious to health and morality" but also reflected a "breakdown of family life" and thus necessitated state intervention in the demolition of slum housing and the construction of new public housing (George 2011: 95). While the moral argument played a crucial role in persuading the federal, provincial, and local governments to address the housing crisis, the Bruce Report appeared at a time when the national milieu became increasingly receptive to state intervention in housing. In 1935, the House of Commons held a Special Committee Meeting on Housing to discuss various citizens' group reports from Toronto, Halifax and Montreal as well as the mortgage and construction industries on the housing conditions of the poor and low-income. The outcome of the Special Hearing was the first piece of national housing legislation in the form of the Dominion Housing Act (DHA) in 1935. The DHA was an agreement between the Minister of Finance and the Dominion Mortgage and Investment Association to overhaul the mortgage market and created a new system of housing finance with the central objective of stimulating private housing construction (Bacher 1986).

The most successful housing program of the interwar years was a public rental housing program produced under the Wartime Housing Limited (WHL) program between 1941-1947. The WHL was financed under the War Measures Act and the National Housing Act (NHA), which led to the production of more than 26,000 high quality rent-controlled units built during the lifetime of the program (Wade 1986: 41). In Toronto, WHL single-family houses were constructed with a distinct architectural style known as the ‘Strawberry Box’ around North York, the Queensway, and in Scarborough for munitions workers at the General Engineering Company (GECO) near Warden Avenue and Eglinton Avenue East (Cami 2025).

The WHL program represented the culmination of decades of housing activism for a national public housing program. While the program also aligned with the federal government’s political and economic objectives to stabilize the labour force to support Canada’s war efforts, it demonstrated the capability of the state as a direct provider of high quality and affordable rental housing, which housing activists had long envisioned as the solution to the housing crisis. The federal government created the Central Mortgage and Housing Corporation (later renamed to the Canada Mortgage and Housing Corporation, CMHC) in 1946 to manage the WHL housing stock and to house returning war veterans (Wade 1986: 41). However, despite the success of the WHL, the CMHC sold its units to tenants in 1947, signaling that it would not continue its role as a social housing provider during peace time. The main legacy of the WHL program that persisted in the postwar era was “the unity of government and business...which favoured large scale builders usually employed in industrial and commercial construction, over small-scale artisan builders, for its building of temporary wartime houses” (Bacher 1986: 12).

In other words, the integration of private builders in the public provisioning of housing became the basis of Canada's market-controlling regime in the postwar period.

6.3 Postwar Federal Housing Policy

The struggle for a national housing program continued in the aftermath of the Second World War, when thousands of returning war veterans demanded that the government intervene in the housing question. In Vancouver, city council members threatened to create their own local housing authority if the federal government did not establish a national housing program (Wade 1994: 156). When the federal government failed to provide a public solution to the housing crisis, a grassroots movement in Toronto forced changes to federal and provincial housing policy through 'bottom-up' organizing.

Beginning in 1946, a group of social reformers, led by urban planners at the University of Toronto, formed the Citizens' Housing and Planning Association to advance the idea of 'low-rental housing' in the form of government-subsidized housing for the poor (Rose 1958: 48). Low-rental housing became the precursor of 'social housing' that would emerge as a centrepiece of housing policy in the latter part of the twentieth century. In 1947, the Association organized a city-wide referendum on Regent Park, where 62.5 percent of voters supported the demolition of slum dwellings and the construction of new public housing (CMHC 1949). While Regent Park represented the achievements of a grassroots movement of social reformers who waged a national campaign (Rose 1958), the project also fulfilled a broader political objective to transform Toronto's downtown core into a modern North American city. As the CMHC explained in a report on the history of Regent Park:

Even with the cost of land and clearance absorbed entirely by the Federal, Provincial and City Governments, and with the utmost regard to economy in design, building techniques and management expenses, economic rents which would enable the property to be self-supporting would have to be 'moderate' rather than 'low'. However, the fact remained that the City needed homes—decent, modern homes. Reduction of the shortage, at whatever rents, would reduce the pressure where it hurt. And the City would find it more profitable to have its decaying core rehabilitated, than to extend services to houses in newer outlying areas (CMHC 1949: 8).

As the first large-scale public housing project in Canada, the CMHC created a rent scale based on income. The rent scale was conceived by Humphrey Carver, an architect who was involved in the struggle for affordable housing at Regent Park. The rent scale drew from British, American, and Australian models of public housing rents and was designed in such a way that housing would be accessible to low-income and some middle-income families, but not to the poorest of the poor (Carver and Hopwood 1947: 33). It was decided that the rent structure based on income would take into consideration the following aspects: 1) rent would be based on income and the number of individuals per family; 2) the cost of rent would not impact one's overall standard of living, and should not interfere with one's ability to pay for food and other basic necessities; and 3) to accommodate a range income, the rent scale would have a progressive feature so that those with lower incomes would pay less while those with higher incomes would pay more (Carver and Hopwood 1947: 34). The rent structure designed for Regent Park became the basis of rent-gear-to-income (RGI) adopted by the CMHC, a rent scale that was applied to public housing across Canada. Social welfare agencies were also influential in setting the rent scale at Regent Park and have long played a prominent advocacy role in Toronto, pressuring various levels of government to implement a housing program to protect the disintegration of families in the post-

industrial era (George 2011). In the 1950s, the Toronto Welfare Council argued that a family of five could afford to pay no more than 20 percent of the family income on rent while maintaining other basic necessities for the family, while those with higher incomes could pay a higher proportion of their income on rent to balance out the total rent revenue and the actual construction and operating costs (Carver 1947: 36). For decades, Regent Park became home to working-class homes, particularly those from immigrant backgrounds in the city. However, like many public housing projects across Canada, the lack of proper management and funding meant it fell into disrepair throughout the decades, prompting renewed organizing efforts among residents (discussed later in this chapter).

As a result of growing social pressure for a national public housing program to support Regent Park and a similar public housing project in Vancouver called Little Mountain, the CMHC was compelled to introduce housing legislation for subsidized housing (Wade 1994: 156). Under the 1949 NHA amendment, the federal government introduced a joint federal-provincial ownership model of public housing where the federal government contributed 75 percent of construction and operation costs and losses, and the provinces financed 25 percent of the costs. While the NHA provided the federal framework to finance public housing such as Regent Park, most provinces were put-off by the idea of joint ownership with the federal government and expressed little to no interest in managing public housing (Suttor 2016: 38; Bacher 1993: 183). By 1954, only 1,832 public housing units were constructed nationwide under the 1949 housing legislation (Bacher 1993: 183). In Toronto, newly constructed public housing represented less than 1 percent of the total housing built in the 1950s (Sewell 1993: 103).

In 1954, the CMHC made a significant policy shift in response to the mounting housing crisis by introducing a public mortgage insurance program and the CMHC became the underwriter of residential mortgages. In the same year, Canada's central bank, the Bank of Canada, amended its Bank Act to allow chartered banks to lend money for residential mortgages insured by the NHA (Freedman 1998). The parallel amendments between the CMHC and Bank of Canada to expand public mortgage insurance and mortgage lending were instrumental in internalizing the key agents and processes within the CMHC's market-controlling regime: private mortgage lenders, builders, and homeowners as the basis of Canada's system of housing provisioning.

During the 1950s and early 1960s, Toronto's housing provisioning was primarily shaped by the private development of 'mixed income' neighbourhoods. A prime example was the development of the Don Mills neighbourhood, which became the first corporate neighbourhood in Canada. Don Mills was built in the same time period as Regent Park, demonstrating the contrast between public and private housing development. While Regent Park was the product of decades of organizing through a coordinated national and local campaign for public housing, Don Mills was initiated by a private businessman, E.P. Taylor, who reportedly bought farmland in the northeast of Toronto in 1947 to build housing for workers in his breweries (Sewell 1993: 80). However, Taylor realized that he could earn more profits as a landowner and thus contracted private builders to construct and sell private housing to middle-class families (Sewell 1993: 94). The farmland was subdivided into several neighbourhoods that integrated schools, public parks, and community centres and shopping malls, and created a neighbourhood model for urban planners throughout Canada that centred on the idea of

‘self-sufficient communities’ where people could live and work (Sewell 1993: 86).

However, the model was flawed, since working class people could not afford to buy the houses in the neighbourhood. Further, while the government financed the entire development of Regent Park, Taylor privately financed the installation of sewage and water systems in exchange for total freedom on the building and design process (Sewell 1993: 95).

As the city of Toronto expanded into the 1950s, the city and surrounding municipalities struggled to finance the provision of housing, education, water, sewage, and garbage services to a growing population (Metropolitan Toronto Planning Board 1963: 4). In response, the city proposed to form a ‘unitary form of government’ with surrounding suburban municipalities, arguing that this was essential to addressing the housing crisis, which they believed was brought on by jurisdictional issues and the absence of centralized planning and land use that delayed and stalled public housing building permits (Rose 1972: 29). In 1953, the city government was reorganized into Metropolitan Toronto, which consolidated Toronto, the townships of East York, Etobicoke, North York, Scarborough and York into a ‘two-tier’ organization of local government. The metropolitan level of government was made up of elected officials appointed by the province and was in charge of the construction and distribution of common services to the municipalities, including healthcare, education, water, sewage, and roads. Local municipalities were responsible for the delivery of these services. Rather than playing a direct role in housing provision, however, the metropolitan government was responsible for providing the basic physical services that would make both public and private modes of housing delivery possible (Rose 1972: 29). Five years

after Metropolitan Toronto was created, private homeownership became the dominant mode of housing provision, with annual construction rising from less than a hundred new dwellings per year to over five hundred (Rose 1972: 31). The initial objectives of amalgamation, which was to support the expansion of public housing, appeared to have been thwarted by the new state apparatus. In this market-controlling regime, private builders and landlords could provide housing as a private good, but only through a process of financing, construction, and urban development that the state controlled.

The consensus on the market provisioning of housing, however, began to erode in the 1960s, as the long period of continuous economic growth raised people's expectations that society's benefits should be equally shared by all, and that society was obligated to help those who were less fortunate (Dupuis 2003: 4). As a result, the CMHC created the 1964 NHA amendment, which led to the largest public housing expansion in Canada, especially in Ontario as the most rapidly growing region in Canada. The CMHC assumed 90 percent of the cost-share for public housing with the provinces while also extending the joint-ownership model to municipal governments and private non-profit organizations for the first time (Begin 1999). The CMHC assigned sole ownership of public housing to the provinces, which led to the creation of a dedicated social housing provincial agency, the Ontario Housing Corporation (OHC). In 1966, the OHC led 72 percent of all public housing starts in Canada and purchased an additional 1,500 units of housing from the private sector to be converted into social housing (OHC 1984: 22). In 1967, the OHC used 97.3 percent of funds allocated by CMHC for public housing across the country, and in the following year, it used up 93 percent of all funds (OHC 1984: 22).

Until the end of the 1960s, the OHC led more than half of all public housing projects in Canada, producing nearly 200,000 units of social housing (Young and Keil 2014: 1603). The growing power of the OHC as a public housing agency meant that it could challenge the CMHC when it came to key issues such as rent control in public housing. Under the 1964 NHA amendment, the CMHC used a sliding scale for social housing rents—the progressive rent scale first established for Regent Park—which ranged between 16.7 percent and 31.3 percent of household income. In 1967, the CMHC modified it to specify a flat amount for the lower end and 30 percent of one’s income for the higher end. The OHC disagreed with this move as it argued that the CMHC was trying to disincentivize higher income tenants from living in public housing through this new rent structure (OHC 1984: 34). In response, the OHC created its own rent system based on regional differences in the cost of living, where most families and seniors paid no more than 25 percent of their income in rent, which compelled the CMHC to readjust its rent scale in line with the OHC (OHC 1984: 34). The OHC thus demonstrated its influence in setting rent scales in public housing not only in Ontario, but across Canada.

The ‘golden age’ of public housing in Ontario was short-lived, however, as the economic and political conditions began to shift in the 1970s. The global rise in commodity prices because of the oil crisis in 1973, combined with inflation, began to dampen housing construction. Under this context, the OHC pivoted its policies to focus on rental subsidy programs for private landlords, builders, and tenants. New programs included: a rent supplement where the OHC subsidized the difference between the tenant’s RGI and the actual market rent for the unit; and the Community Integrated

Housing Program, where the OHC subsidized interest payments on construction in exchange for rent control for 15 years (OHC 1984: 40).

Federally, the CMHC began to conduct an internal audit of its public housing program, particularly those created under the 1964 housing legislation. The audit concluded that public housing had failed to provide housing for all, and that in addition, the program produced expensive, low-quality, poorly managed housing that was stigmatizing for its residents and reflected a strong ‘big city’ bias as evidenced by the disproportionate allocation of funding for the province of Ontario (Dennis, Fish and Oke 1972: 9). In Toronto, public housing was typically built on the suburban fringe, which created ‘mini social housing ghettos’ in Scarborough, North York and Etobicoke (Murdie 2002: 14). The authors concluded that given CMHC’s preference for private housing providers, it could expand rent supplements and low-interest loans to developers as a cheaper alternative to new public housing (Dennis, Fish and Oke 1972: 21). As a result of the stigma attached to public housing, the report emphasized a policy shift towards the provision of ‘social housing’ for the low-income, particularly through public subsidies for housing co-operatives and non-profit organizations (Dennis, Fish and Oke 1972: 21).

As the policy terrain shifted in the 1970s, the co-operative and non-profit organizations emerged as key housing providers. Co-operatives first emerged in the 1930s to organize their own solution to the housing problems on a small scale. The original principle of the housing co-operative movement in Canada was based on ‘sweat equity’, where members laboured to construct houses for themselves as individual homeowners and for others in the co-operative, which produced some of the most affordable housing in the country (Laidlaw 1973: 14). The idea of ‘co-operation’ in this

context was, therefore, a means to individual homeownership (Behnk-Furino 1988: 7). Similar to building societies in the nineteenth century, the first model of housing co-operatives would dissolve once the tenant had paid off the mortgage and the title was transferred from the co-operative to the individual occupant (Behnk-Furino 1988: 8). For this reason, the CMHC did not provide funds to the co-operative housing movement because it held the view that federal funds should not be used to assist groups in accumulating assets (Young 1991: n.p.), even though the CMHC provided low-interest loans to homeowners to purchase private housing.

The first housing co-operative was created by St. Francis Xavier University in Nova Scotia in 1938 to provide housing to low-income people, as part of the strong network of co-operatives in the Maritimes. Housing co-operatives were built throughout Nova Scotia, Newfoundland, Quebec and Ontario throughout the 1940s. In 1944, the federal government formed the Subcommittee on Housing and Community Planning on Reconstruction to recommend a program for rebuilding the country's economy in the postwar period, known as the Curtis Report. A key recommendation of the Curtis report was a government program to subsidize co-operative housing, which was ignored by the federal government at the time (Dennis, Fish and Oke 1972: 21). In the 1950s, the Canadian labour movement began to work closely with the co-operative housing movement and provided funds to build housing for low-income workers and their families in British Columbia and Ontario, forming the National Labour Co-op Committee in 1955 (Bacher 1986: 25). In the 1960s, the National Labour Co-op Committee created a new model, known as the continuing non-profit housing co-operative. This model of co-operative housing was similar to European co-operatives, which created social

housing through rental housing, and members could participate and vote on planning and management decisions (Behnk-Furino 1988: 9). The idea was that the housing co-operative would continue even after the mortgage was paid off rather than terminate. Moreover, 50 percent of the units would be allocated towards low-income people, while the rest of the units were rented to middle-income people, introducing a ‘social mix’ that appealed to the CMHC as an alternative to public housing (Laidlaw 1973: 15).

To promote the continuing non-profit housing model on a national basis and to secure federal government funds, the Canadian Labour Congress, the Co-operative Union of Canada, and the Canadian Union of Students formed the Co-operative Housing Foundation (CHF) as a lobby group in 1968 (Behnk-Furino 1988: 10). The CHF negotiated with the CMHC in 1970 for ongoing federal funding to the housing co-operative movement by promoting the idea of a ‘social mix’ and the creation of an internal subsidy pool within each co-op, so that higher income members paid a surcharge to offset rent subsidies for lower-income tenants (Behnk-Furino 1988: 4). The internal subsidy would reduce the need for ongoing government subsidies, and would ensure that higher income members could remain in the co-op even if their incomes rise (Young 1991: n.p.). The CMHC thus decided to shift their funding from public housing to ‘social housing’—government-subsidized rental housing that was managed by co-operative and non-profit housing associations.

The federal government expanded its subsidies to the non-profit and co-operative providers in 1978, but on the condition that loans would be secured entirely through the private banking sector, thereby privatizing housing finance. The 1978 NHA amendment also signaled a shift from large-scale public housing to smaller, community-based non-

profit and co-operative housing (Auditor General of Ontario 2009: 277). CMHC's policy shift towards social housing, however, had broader implications on the housing movement. Instead of responding to a national housing crisis and a broad coalition of groups representing different sectors, such as war veterans, labour unions, and social welfare organizations in the first half of the twentieth century, the CMHC turned to negotiating with individual housing providers, such as the CHF and non-profit organizations, and funding housing projects that targeted specific social groups.

A further illustration of this strategy is the CMHC's approach towards urban Indigenous non-profit housing organizations. In 1970, the CMHC created a new financing scheme for social housing that was first adopted by the Native Friendship Centre in Winnipeg, which involved buying existing housing, either single or semi-detached housing, rehabilitating them, and renting them to low-income families (Lipman and Brandt 1986: 2). This social housing model was adopted by the first urban Indigenous non-profit housing organizations in Ontario in the early 1970s—the Native People of Thunder Bay Development Corporation and Wigwamen in Toronto. However, while government support was much needed for urban and rural Indigenous communities, it was also met with suspicion in the context of the 'sixties scoop' where welfare services were empowered to take Indigenous children away from their families and communities and place them in foster homes (Lawrence 2012; 2004). In the White Paper (formally known as the *Statement of the Government of Canada on Indian Policy, 1969*), the federal government sought Indian nationality elimination through a repeal of the Indian Act (Manuel and Derrickson 2021). As Indigenous elder and former youth activist Ray Bobb (2013) argued, the Canadian state was attempting to terminate the land

claims process so that banks and corporations could have ‘certainty’ over their investments on Indigenous reserves. However, since the government could not eliminate the Indian Act as the basis for the land claims process due to political opposition, it began to work closely with Native groups to develop social programs, including education and housing, as a way of protecting the ‘cultural rights’ of Aboriginal peoples rather than advancing their political rights and self-determination (Coulthard 2014: 72). In 1973, the federal government shifted its strategy of negotiating through treaties with Indian bands to individual nations, which diverted the energies of grassroots activism and protest to bureaucratic reformism and negotiation (Bobb 2013). Housing policy was left to the side since individual nations had to negotiate bilateral agreements with the provincial and federal governments around on- and off-reserve housing. Combined with the fact that the majority of provinces simply refused to finance social housing because the federal government required matching funds from lower levels of government, Indigenous communities were faced with a severe housing shortage across the country (Janovicek 2007: 7).

Furthermore, the Native Women’s Association of Canada (NWAC) had long argued that the CMHC’s market-oriented approach was incompatible with the housing needs of Aboriginal people, particularly women with children, who require a culturally sensitive and community-oriented approach towards housing (NWAC 2020; 2018). Housing policy has been highly discriminatory towards Indigenous women, both on and off reserve. On the one hand, off-reserve housing in urban settings are inadequate and isolate women and children, while the property regime on reserves is highly unfavourable for women, since they can lose their housing if they marry a non-status person (NWAC

2020). Housing provisioning for Indigenous people has thus remained a crucial aspect of the housing question in Canada, which is entangled with the unresolved land claims process as well as patriarchal and neo-colonial ideologies embedded within governance structures.

Postwar housing policy was, therefore, defined by significant state intervention in housing through public, private, and co-operative modes of delivery, in often contradictory ways. The concentration of powers among federal and provincial governments meant that housing activism emerged in a different form, particularly through national lobby groups that could negotiate with the CMHC on an individual basis, which were evidently successful to various degrees, particularly for social groups that were excluded from the provision of public housing.

A key ingredient of Canada's social housing program during this period was the creation of a new state apparatus that financed and administered housing in the form of the CMHC. A social housing developer explained that, in addition to financing, the CMHC provided technical, administrative, and management support in the form of 'resource groups' to non-profit organizations and co-operatives (Interview T-1 2024; Hulchanski et al. 1991). From the perspective of a social housing developer since the 1980s, the federal government acted as a 'unifying force' between private builders, the non-profit sector, and private financing sector, which made the 'golden age' of social housing possible (Interview T-1 2024). This meant that even though private homeownership became the dominant mode of housing provisioning in the postwar era, social housing became a viable alternative.

6.4 Market Provisioning under Neoliberalism

Beginning in the 1980s, the federal government began to reverse course on social housing. Guided by neoliberalism, state policy at all levels of government reflected the political and economic beliefs that open, competitive, and unregulated markets were essential to socioeconomic development. Neoliberal urbanism, as Peck, Theodore and Brenner (2013; 2009) have defined it, reflects the subordination of urban space and the built environment to speculation and capital accumulation at the expense of use-values, social needs, and public goods. Decades of creating suburban sprawl around Toronto in the postwar era have pushed social provisioning to its limits, and rather than expand much needed social services, state policy shifted to transform cities into global sites of investment and speculation so that individuals can meet their needs through private rather than public modes of delivery (Albo and Fanelli 2019: 271; Keil and Kipfer 2003). The manifestation of neoliberalism in federal housing policy was emphasized in three key areas: 1) the gradual withdrawal of funds from social and co-operative housing; 2) the expansion of mortgage lending through securitization to private owners, especially to private condominium owners; and 3) the termination of subsidies for private rental housing.

First, federal funding for social and co-operative housing was rolled back as the CMHC shifted its focus towards stabilizing the mortgage markets in the 1980s. Under the newly elected federal Conservative Party in 1983, the CMHC imposed changes to the financing structure of the co-operative housing model as a condition of its continued funding. New co-operative housing builds would have to take on a new type of private loan, the Index-Linked Mortgage (ILM), which introduced a variable interest rate tied to

inflation that the CMHC would insure at 100 percent (Young 1991: n.p.). The ILM was one of several new financial instruments that signaled the CMHC's turn towards stabilizing financial markets and providing insurance for defaults as key policy objectives rather than stabilizing interest rate costs for building co-operatives. However, even with changes to its financing structure, the federal government withdrew altogether from co-operative housing by 1992, at a time when co-operative housing required the least amount of ongoing federal subsidies because of its self-sufficient model compared to non-profit housing.

Second, the CMHC was significantly restructured in the 1980s. Under the Conservative government of Brian Mulroney, the CMHC expanded its operations to innovate financial products to support homeownership through financialization by expanding the power of financial capital—banks, corporate investors, and mortgage lenders, while reducing its social housing programs significantly by the mid-1980s. Despite an internal audit in 1979 that recommended the CMHC expand its social programs in light of the growing need for affordable housing (Matthews and Smith 1979), the CMHC did the exact opposite by expanding its role as a financial intermediary instead. This was done through the roll out of securitization programs, which entail the bundling hundreds of individual mortgages into a single bond for sale on a secondary market and thus pools risks associated with low-quality loans while generating an income stream to investors (Quinn 2019: 1). By shifting mortgage loans into the secondary market through securities, additional mortgage capital becomes available in the primary market where loans are issued (Schwartz and Seabrooke 2009). Securitization was originally adopted by the CMHC as a mechanism to lower interest rates for mortgage

borrowers in an era of high inflation and to make mortgage-borrowing more accessible for people who would otherwise be denied mortgages to become homeowners (Kalman-Lamb 2017; Walks and Clifford 2015).

Third, the CMHC ended its subsidy programs for the private rental market, including the Multi-Unit Residential Buildings (MURB) program, which offered tax incentives to developers. Created in 1974, the MURB program allowed housing providers to claim tax credits through depreciation and capital cost allowances on apartment buildings and had the most significant impact on stimulating growth in the private rental housing supply. While most MURB units were concentrated in the high end of the rental market and had little impact on lowering rents and the long-term supply of apartment units, it stimulated more than 344,000 units that were built between 1974-1979 and 1981 (Suttor 2015: 34).

The market-expanding policy of securitization at the federal level meant that market-controlling and disengaging policies fell out of favour. The federal government gradually eliminated all funding and administrative supports for social housing, which it downloaded to the provinces in 1995. After the federal government withdrew completely from social housing in 1996, Ontario was the only province to have downloaded to municipalities the responsibility for funding and administering social housing (Auditor General of Ontario 2009: 278). Cities like Toronto, however, were ill-equipped to manage an aging housing stock without financial support.

Under newly elected provincial Conservative leader Mike Harris, who was hostile to social housing, a number of measures were passed that would further erode the social housing stock (Young and Keil 2014: 1603). The most important measure was the 1998

amalgamation of Toronto into a ‘one-tier’ governance structure, which created the ‘megacity’ known as the City of Toronto by combining Metropolitan Toronto with neighboring municipalities: Etobicoke, Scarborough, North York, East York, and York. The Local Services Realignment program transferred services that were previously shared with the provinces, such as roads, sewage, and social housing to the ‘new’ Toronto, while the province took responsibility for primary and secondary education (Auditor General of Ontario 2009: 277). Social housing would be managed by a regional, single-tier service manager—the Housing Secretariat—which was responsible for funding and operation costs for the consolidated region under the jurisdiction of Toronto.

Amalgamation was publicly sold as a ‘cost-savings’ measure by streamlining service deliveries and the tax structure. However, for a major city like Toronto, the proposed cost-savings were always questionable because the largest expenditures—welfare assistance, policing and transit—represented 70 percent of total expenditures that were already under the city’s responsibility and were likely to increase post-amalgamation (Lesch 2018: 5). The rationale for the corporate restructuring of Toronto and its surrounding municipalities reflected a pattern of neoliberal austerity through the downloading of services to municipalities without fiscal supports and creating the need for privatization.

The diverse coalition of social organizations and left parties, as well as housing activism in the postwar era, had also drastically changed by the 1980s and 1990s. The labour movement was fragmented by the effects of neoliberal globalization, deindustrialization, and the shift towards low waged, non-unionized service jobs.

Moreover, the privatization of public services, including the deinstitutionalization of psychiatric patients, combined with growing immigration in large cities, contributed to the growing impoverishment of the working class (Murdie 2002).

6.5 The Housing Crisis in the ‘New’ City of Toronto

The housing crisis that emerged in the aftermath of the GFC beginning around 2010 is the direct result of market-expanding programs since the 1980s. Specifically, they are: 1) the deregulation of the private rental housing sector; 2) the termination of social housing programs and the shift towards market-based ‘affordable housing’; and 3) the further expansion of CMHC’s securitization programs. First, recognizing the need to expand private rental housing following the termination of private rental programs such as the MURB, the CMHC undertook at least two studies in the late 1990s and early 2000s to explore the potential role of REITs in Canada’s private rental housing market, which advised the CMHC that rent controls disincentivized the formation of REITs (Conklin, Robertson and Jones 2002; Wellman 1999). In the 1990s, only two apartment REITs (CAPREIT and RESREIT) existed in Toronto (Conklin, Robertson and Jones 2002: 30). REITs represent a stark contrast to previous modes of private rental housing provision that were rent-controlled, as their business model requires that they maximize real estate property values to increase cash flows and rental income to their investors. The key pieces of legislation that spurred the arrival of REITs in Canada were the cancellation of social housing policy by the federal government in 1996, and in 1997, the province of Ontario introduced vacancy decontrol, which allowed landlords to raise rents by however much they wanted once a tenant vacated their unit (August 2022: 6).

Second, after the Liberal Party under Jean Chretien terminated social housing policy in 1996, the effects of the program's termination were felt soon after "in the form of exploding health and social services costs when the homelessness crisis appeared in the late 1990s" (Doberstein and Smith 2015: 266). As a response to growing homelessness, the federal government under Liberal leader Paul Martin was forced to step back into the social housing arena, but in a new form under the Affordable Housing Initiative (AHI) that lasted between 2001 and 2011. Through the AHI, the government entered into bilateral agreements with provinces to fund housing projects, but compared to past social housing subsidies, the AHI provided temporary rental subsidies and minimal capital contributions that made social housing provision ultimately unviable for non-profit providers (Chisholm 2003: 31).

Third, homeownership policy in Canada received a special boost following the GFC. Under the Conservative Harper government, housing policy was largely sidelined until 2009, when it was forced to stabilize the financial markets during and after the GFC as part of its stimulus program, Canada's Economic Action Plan (CEAP). During the crisis, Canada's financial institutions were also faced with a crisis. Mortgages constituted 35 percent of the assets of large Canadian banks at the time of the crisis, and with real estate prices declining, the value of assets were dropping into negative equity (Walks 2014: 268). The federal government created the Insured Mortgage Purchase Program (IMPP), which issued a loan to CMHC to buy mortgage-backed securities directly from Canada's largest banks, so that banks could continue providing new mortgages and restore investor confidence (Pomeroy and Falvo 2013: 192). In total, the federal government spent approximately \$510 billion in the form of bailouts, stimulus programs

and security purchases (Walks 2014: 271). While the Harper government provided new investments of \$2 billion on upgrading older social housing stock, the main housing policy under the Harper government was the expansion of the existing tax-deferral program, known as the Registered and Retirement Savings Program (RRSP)'s Home Buyer Program, and a new tax credit to assist first-time homebuyers (FTHB) with \$5,000 in non-refundable income tax credit. The Harper government also provided millions in assistance to home renovation and construction to appeal to the unionized construction industry (Bernard Jr. 2015: 320; Pomeroy and Falvo 2013: 191).

The expansion of securitization under the Harper regime has normalized high houses prices and corresponding mortgage debts as a permanent feature of market provisioning of housing. By 2024, the total residential mortgage debt in the country had grown to \$2.2 trillion, which exceeded the country's GDP of \$2.1 trillion (CMHC 2024d: 4). CMHC insures 27.2 percent of this debt, which is approximately \$557.8 billion (CMHC 2024c). Out of all the G7 countries, Canadian households have the highest debt-to-income ratio, which is the total amount of debt payments as a proportion of income, at 185 percent, compared with an average of 125 percent for all G7 countries (Statistics Canada 2024). Homeowners have evidently accepted a favourable wager between massive mortgage debt and long-term asset creation. While residential mortgage debt accounts for approximately 75 percent of all household debt (regardless of class), housing assets account for 55-89 percent of individual wealth (Statistics Canada 2024). Both the state and individual homeowners, therefore, have deep stakes in ensuring that the mortgage market will not collapse and the asset values and wealth incomes with it.

The post-GFC housing affordability crisis is the result of the shift from market-controlling to market-expanding policies during and especially after the GFC. The termination of social housing policy left only one alternative: market provisioning of housing. This produced the historical paradox in the Canadian context: with growing and unmanageable waitlists for social housing, the state incentivizes the private market to provide so-called ‘affordable housing’.

At the local level, the provincial government implemented a number of programs that further shifted housing provisioning from public to private modes following Toronto’s amalgamation. The Harris government placed a moratorium on new non-profit social housing construction, among other cuts to social services (Fanelli 2016: 23). According to the City of Toronto’s Special Housing Working Group (2012: 20), the funding crisis in social housing and the backlog in repairs that culminated in the 2000s can be traced directly to the 1999 Federal-Provincial Social Housing Agreement and the Social Housing Reform Act in 2000, which required municipalities to assume responsibility for social housing programs previously administered by the CMHC and the province without sufficient funding to expand and maintain social housing. In 2002, the province created the Toronto Community Housing Corporation (TCHC) by merging three local non-profit housing providers to administer the public housing stock from the province and federal governments. When the TCHC was created, it adopted a corporate management approach, which emphasized leveraging its assets to fund its social housing, as well as a community approach towards housing poor and low-income people in Toronto (Walks 2012: 1). However, the TCHC’s housing inventory has become a financial liability, since the majority of the 58,860 units it inherited have begun to reach

their 50-year mark (City of Toronto 2019: 5). A report in 2012 assessed that the housing stock will move from a state of fair to poor condition in 2015; without repairs, they will reach a critical condition by 2018, at which point they will no longer be rentable (Murdie 2012: 4).

Indeed, the backlog of repairs reached a turning point in 2011. Lacking sustained funding, the TCHC recommended the sale of 872 single-family homes to generate \$220 million in one-time funding towards the estimated \$751 million needed to repair the housing stock (City of Toronto, Special Housing Working Group 2012). Approximately 110,000 low- and moderate-income tenants, including seniors, families, singles, refugees, recent immigrants to Canada and people with special needs live in over 2,400 buildings (City of Toronto 2019: 5). The housing stock that is in most need of repair is located in marginalized and racialized areas of the city, such as Jane and Finch and Agincourt (Murdie 2012: 9). This means that the privatization of public housing would also exacerbate existing inequalities by accelerating the gentrification that is already taking place within those neighbourhoods and across Toronto (Walks 2012: 3).

The City of Toronto ultimately decided on a phased approach on the sale of these homes, beginning with the sale of 55 stand-alone homes valued over \$600,000, as well as selling 100 homes to eligible TCHC tenants. In 2022, the city sold off its remaining 760 standalone homes to three non-profit organizations: Circle Community Land Trust, Neighbourhood Land Trust, and YWCA Toronto. The federal government agreed to provide \$90.2 million in forgivable loans to repair these homes as part of the 2017 National Homes Strategy (NHS), which provides a range of loans and one-time grants for affordable and market housing developments and repairs (City of Toronto 2022).

However, the TCHC anticipates a ballooning backlog of repairs that will grow to \$3.07 billion by 2028 (City of Toronto 2019: 3). So far, the city has secured only \$1.34 billion in forgivable and repayable loans from the federal government. This situation has become unlivable for tenants, many of whom have organized to demand for government investment in public housing, including tenants in Regent Park.

The housing options have become extremely limited for existing tenants. Private modes of housing delivery, which have been the main focus of housing policy, have become increasingly unaffordable, particularly in the condominium housing market. Since 1996, 1.3 million new condominium units and houses were built in Ontario compared to 20,000 social housing units (Auditor General of Ontario 2017: 700). On average, rents are most expensive in the condominium market, close to \$2100 per month in Toronto (CMHC 2025a). Tenants are also increasingly squeezed out of homeownership. While the CMHC claimed that its mortgage-backed securitization programs contributed to the best period of housing affordability in the late 1990s, it also acknowledged that such affordability levels will no longer be attainable in the future, even with a dramatic increase in the supply of housing (CMHC 2025b; 2024; 2022). The implication of this serious underinvestment in social housing is an intense housing crisis in all sectors of the housing market.

Given the lack of municipal fiscal powers to raise additional revenue, a senior planner with the city explained that in the post-amalgamation era, municipalities have resorted to zoning as the weakest and only tool that cities have to build and maintain existing social housing (Interview T-3 2024). If developers apply for an expansion of permitted height and density, inclusionary zoning will require 20 percent of units to

become affordable housing that are rent-controlled for a period of time, which can range between 10 and 99 years depending on the location. A social housing developer gave additional insights into what might incentivize private developers to build affordable housing:

You don't need a lot of developers or even all of them at the table—it doesn't take a lot to solve the housing crisis...Out of the hundreds of developers in Toronto, only 5-6 of the large ones will build social housing. The rest will do it if they are forced to via inclusionary zoning, but the smaller developers will not do it because it's not affordable for them (Interview T-1 2024).

Zoning, however, has become a political battleground between levels of government as well as between housing activists and the state. While zoning is generally a tool used by cities to guide land use and development, the provincial government under the Progressive Conservative leadership of Doug Ford has issued an unprecedented number of Ministerial Zoning Orders (MZOs) to create, change or override existing requirements for developments. MZOs were intended to be used primarily in Northern Ontario and other regions lacking municipal governments or regulations to control the pace of growth (Auditor General of Ontario 2024: 9). However, between 2019 and 2023 the province issued a record 58 MZOs that were directly related to housing developments, compared to a total of 5 MZOs issued between 1946-2018 (Auditor General of Ontario 2024: 10).

MZOs have been increasingly used to undermine any potential gains in affordable housing created by inclusionary zoning. For instance, the 2022 Bill 23 (More Homes Built Faster Act) waives developers' fees for municipalities as well as requirements for social housing so that the province can achieve its goal of building 1.5 million housing units by 2030, regardless of whether any one of those units are affordable. According to

the Association of Municipalities in Ontario (AMO), Bill 23 shifts housing development costs from private sector developers to taxpayers, amounting to \$1 billion annually until 2031, for an estimated total of \$5.1 billion (AMO 2022: 2). The loss of revenue for municipalities would further reduce housing affordability, as the AMO projects that municipalities will lose nearly \$3.4 billion in development charges for affordable housing (2022: 3).

Even the federal government has intervened in zoning through the CMHC's Housing Accelerator Fund under the NHS. In response to growing pressures by local housing activists to homelessness in cities as well as a group of UN Special Rapporteurs that focuses on the rights to physical and mental health, adequate housing, Indigenous peoples, and poverty (Puras, Farha, Taulli-Corpuz, Alston 2017), the Liberal Party affirmed the Canadian government's commitment to the right to housing by launching the NHS in 2017. Designed as a one-time project to increase the supply of housing by providing low-interest loans for profit and non-profit housing providers, the NHS also funds the construction of new private, social, and co-operative housing, as well as the rehabilitation of older housing stock (Canada, Ministry of Housing, Infrastructure and Communities 2025). As part of the NHS, the Housing Accelerator Fund rewards municipalities with funds if they 'speed up' the planning process by also changing zoning requirements to get housing supply built faster, according to a senior policy consultant for the Housing Secretariat (Interview T-2 2024). The main beneficiaries of the Housing Accelerator Fund, however, have been private condo developers.

While the city appears to be on the receiving end of neoliberal policies imposed by the federal and provincial governments, it has not been opposed to the logic of the

market. Speaking to private builders at a public forum in Downtown Toronto in 2023,³ Mayor Chow offered to fast-track approvals for dense developments, particularly those that include affordable housing. Developers at the forum responded by asking that tax waivers be extended not only to affordable housing units, but to all market developments because dense developments are generally more expensive to build, echoing the position of the Ontario's Homebuilders Association, which has long argued that high-density buildings are more expensive and time-consuming to build than all other forms of housing compared to single-family dwellings (Altus Group Economic Consulting 2022: 13). The government is willing to provide a range of incentives to developers, as a senior planner for the City of Toronto explained, because "there's always a gap between the cost of building and what the market will bear. Financial incentives from the city and other levels of government are meant to close that gap" (Interview T-3 2024). On the other hand, the City of Toronto is also recognizing the urgent need for rent control. Currently, the city government is in the midst of establishing a 'Public Developer Delivery Model' with the goal of building 65,000 units of rent-controlled public, social, and co-operative housing through public-private-partnerships on city-owned lands (City of Toronto 2024: 4). Under this model, the City of Toronto will act as either a co-owner and co-operator with a non-profit or developer organization, or as a project manager. The motivation behind this policy, as a senior policy consultant with the Housing Secretariat revealed, was to circumvent Doug Ford's 2018 rent deregulation policy that exempted new builds from rent control (Interview T-2 2024).

The new round of neoliberal policies is not simply a continuation of neoliberalism, as neoliberalism is always contested and recreated in specific market-

expanding techniques. While cities remain as prime arenas for neoliberal policy experiments, a post-crisis urban governance has emerged since the GFC. The global interconnectedness of urban conditions have created a more limited framework for urban policymaking and innovation and the ability of cities to address mounting social, ecological, and economic crises (Peck, Theodore and Brenner 2013: 1093). A social housing developer summed up the current policy milieu as akin to “rearranging the deck chairs on the Titanic” that will not lead to a long-term solution to the housing crisis (Interview T-1 2024). The sinking ship that represents the current set of urban development and housing policies have become deeply embedded within the global dynamics of capitalism. Even if city governments were to deploy their best arsenal of tools to build social housing such as inclusionary zoning or incentives, their program would be stifled by the volatility of financial markets and the need to meet market criterion for rents and mortgages as wage incomes weaken (Kipfer and Sotomayor 2024: 51).

Neoliberalism has ultimately created conditions for its own crisis as evidenced by the GFC between 2008 and 2010 as a result of NINJA (No Income, No Job, and No Asset) mortgage loans offered by sub-prime lenders in the US to individuals unlikely to repay them. While it appeared that Canada emerged unscathed from the GFC, the CMHC purchased billions of risky loans from the five major banks in the form of mortgage-backed-securities (Walks 2014: 268). The façade of a stable Canadian financial market in the post-GFC period contributed to an influx of international and domestic investments in local housing markets across major cities, causing a spike in house prices and rents.

6.6. Tenant Organizing in Toronto

The cumulative effects of neoliberalism have generated a terrain where, on the one hand, a new wave of housing activism has emerged to protest rising rents and housing prices. On the other hand, unlike previous forms of housing activism that took on a national character with a focus on reforming policy, the current housing activism in Toronto lacks a movement-building orientation. Housing activism in Toronto is comprised of renters in public, private, and co-operative housing throughout the city, who organize within their own apartment buildings and neighborhoods rather than pursue a cross-sectoral strategy for long-term policy and political change, compared to housing activism in Vienna and Berlin. While this sectoral strategy has drawn attention to the particular problems and contradictions in each mode of provision, the fragmentation of these strategies poses the challenge of producing a counterhegemonic movement to the neoliberal provisioning of housing. This section explores tenant struggles under each mode of provision and the potential and limitations of their strategies in the context of Toronto's housing crisis.

As far back as 1995, a group of residents in Regent Park met with the City of Toronto to discuss options for much needed repairs and upgrades. However, plans to revitalize Regent Park were stalled under Mike Harris' reign as premier, who offered no funding for the redevelopment of Regent Park until the City of Toronto was amalgamated and the TCHC was formed in 2002 (City of Toronto 2025b). The TCHC agreed to a phased redevelopment of Regent Park's 2083 public housing units. The city selected Daniels Corporation, one of the largest private builders in Toronto to rebuild 1,450 RGI public housing units and 3,741 new market homes in phases 1-3 (City of Toronto 2025b: 1). In the final phases of 4 and 5, a new developer was selected, Tridel, to rebuild the

remaining 633 units of RGI public housing units along with 2,168 new market housing (City of Toronto 2025b: 1). This means that the percentage of public housing at Regent Park has been reduced from 100 to 25 percent (City of Toronto 2025b; August 2016). While the TCHC added an additional 427 new affordable rental units in phases 1-3 and 637 units in phases 4-5, rents in these rental units are set at 80 percent of average market rents, which is far higher than RGI at 30 percent of one's income. Moreover, these units are only guaranteed to be affordable for 40 years rather than in perpetuity.

The transformation of Regent Park from a predominantly public to private housing reflects what Zachary Hyde (2022) has argued is a strategy of accumulation disguised as affordable housing, opposed by residents at Regent Park as well as adjacent neighbourhoods such as Moss Park. A resident at Regent Park described how residents are feeling “betrayed” by this strategy of accumulation and their government, and the massive shift of public assets to the private sector (Interview T-4 2024). In response, residents have demanded for the right to buy their own homes in order to ensure a sense of stability for themselves, community, and families (Interview T-4 2024). The residents have secured the support of the federal government for a ‘Rent-to-Own’ pilot project at Regent Park and are awaiting approval from the province and the city for offer letters to be sent to current residents by 2030. It is evident that the marketization of their neighborhood and decades of government neglect have caused local residents to worry about how long their housing will stay affordable. But the shift from a strategy to preserving public housing towards homeownership will also remove thousands of public housing for future tenants.

As an alternative to public housing, some of the tenants living in Bain Co-op, a long-standing housing co-operative in Toronto, reject the individual homeownership despite a variety of issues associated with co-operative housing. Bain Co-op housing was originally built as a private housing estate in the early 1900s by a group of wealthy philanthropists. A resident at Bain Co-op described how in the early 1970s, the landlord neglected major repairs as a strategy to push existing tenants out of their apartments in order to upgrade the units and rent them out to higher-income tenants (Interview T-7 2023). In 1972, the Bain Avenue Tenants' Association was formed to organize and demand much needed repairs. As one of the original organizers at the time explained, a group of tenants who lived there were influenced by left-leaning politics and wanted to introduce a radical politics of housing into the community and the city more broadly (Interview T-7 2023). The City of Toronto became involved in the negotiations between Bain Co-op and their landlord by offering a \$6 million loan to the tenants to buy out the apartment from the landlord. However, the loan resulted in a series of rent increases, from 21 percent in the first year to 10 percent in subsequent year, and by the third, tenants were hit with another 18 percent increase (Diemer 1977).

Bain Co-op became consumed by its own internal conflict as a result of the rent increases. A group of residents who were members of the 'Wages for Housework' campaign, a global women's network that campaigned for women to be paid for unwaged work in the home in the 1970s, deeply opposed the rent increases and began to reverse their position on turning their apartment into co-op housing (Diemer 1977). They demanded that their housing should be converted to public housing instead, as part of their broader political demand to "ask the government to take care of things, whether by

providing more subsidies, taking management of the project back from the tenants, or paying them wages for doing housework” (Diemer 1977). Moreover, as an organizer at Bain Co-op described, the members of Wages for Housework were concerned that the middle-class educated tenants in the co-op would end up running the co-op because they were committed to it and had the skills to take up the corporate management by sitting on boards and committees, while the working-class tenants, who were the majority, would not be familiar with the governance model and thus be disenfranchised by it—a concern which has since been proven correct (Interview T-7 2023). While 60 percent of tenants at the time voted to turn their housing into a co-op, as a resident explained, the ‘intra-class split’ continues to define the politics within the co-op to this day (Interview T-7 2023).

Democratic governance remains a central feature of the decommodification process at Bain Co-op, similar to co-operative housing projects in Vienna and Berlin. However, while people move into the co-operative projects in Vienna, Berlin, and even across most co-ops in Toronto with the commitment to the governance structure, this is not the case at Bain Co-op. As a former private apartment building, the transformation of Bain Co-op into a co-operative required an energetic group of active and politically aware residents, which was channelled almost entirely into exhausting legal battles and bureaucratic processes between the city and the landlord, as explained by a resident organizer (Interview T-7 2023). Today, that energy is lacking in the co-op, and there is a renewed push towards adopting a corporate structure, including a Board of Directors to make all decisions on behalf of the tenants.

However, some residents continue to organize against the corporatization of the co-op, even though it is a condition of its status and funding as a member of the CHF.

Unlike other co-ops, however, which offer only 20-25 percent of tenants with rent subsidies, Bain Co-op provides 50 percent of its residents with rent subsidies, which reflects the original composition poor and working-class composition of tenants. Moreover, a resident explained that there is a strong culture of resident committees at Bain Co-op, despite having a team of paid staff to manage their finances, so that the Residents' Council (the Board of Directors), makes decisions with an active rather than a passive membership (Interview T-7 2023).

In the private rental housing, democratic governance is a key aspect of tenant organizing in the face of rampant landlord mismanagement and abuse of power over rent increases. In Parkdale, renters make up 85 percent of residents in the neighbourhood, which is the highest concentration of renters in the city. An organizer with Parkdale Organize, a neighbourhood-based group of tenants and workers, described how in 2013, apartment buildings in Parkdale were acquired by several large corporate and financial firms to the point where 75 percent of all units came under the ownership of 3-4 firms (Interview T-5 2023). One of the main corporate firms was Akelius, a Swedish corporate landlord with over 44,000 rental apartments valued at approximately \$13 billion in North American and European cities. According to the UN Special Rapporteur on Adequate Housing (2020), Akelius' business model centres on acquiring apartment blocks, undertaking renovations to communal areas and vacant apartments, and then renting them out at higher prices: "These renovations are a vehicle for Akelius to charge substantially increased rents to both new and existing tenants, enabling it to circumvent vital rent-control regulations which commonly allow for above-control rent increases where

modernization works are undertaken” (UN Special Rapporteur on Adequate Housing 2020).

In 2015, tenants living in an Akelius owned-building at 188 Jameson Street organized a rent strike for over a year against above guideline rent increases with support from Parkdale Community Legal Services, which provides a community organizer to support tenants in their struggles against landlords. The tenants at Jameson managed to reduce the rent increase from 10 to 4.5 percent over 3 years (Parkdale Organize 2015). Tenants living in nearby buildings on Spencer Street also began to organize, forming a group to approach their landlord about needed repairs, and when the landlord ignored their request, they collectively withheld their rents. The tenants paid their rents into a trust account instead of the landlord, which got the landlord’s attention to engage in negotiations with the tenants (Parkdale Organize 2015). The landlord hired a paralegal to negotiate with the tenants, while the tenants elected a committee to negotiate on their behalf. However, the tenants decided to collectively move out after being on rent strike for seven months and divided the funds in the trust account among themselves, while the landlord lost out on \$50,000 of rent payments (Parkdale Organize 2015).

Throughout 2014 and 2015, Parkdale Organize held meetings with tenants throughout the neighbourhood and met tenants from buildings who wanted to organize against their landlord. A city councillor, Gord Perks, also held a public meeting on tenant issues, where a large group of Tibetan tenants showed up to express their anger and frustration at the rent increases. A Parkdale Organizer explained that since then, the tight-knit Tibetan community has led working-class struggles around both housing and labour issues in the neighbourhood (Interview T-5 2024).

Even though Parkdale Organize formed because of the housing crisis, their organizing objectives are to address the political demoralization and disorganization of the working class by building their capacity to resist against exploitation in all areas of their lives. An organizer with Parkdale Organize explained that building solidarity between workers and renters is the central goal of the organization, “where you have neighborhood based or district-based organization that is then able to exert power over different areas of class struggle, whether it's workplaces or local institutions” (Interview T-5 2024). For example, in 2017 hundreds of tenants went on rent strike in May throughout various buildings in Parkdale against a common corporate landlord, Metcap Living. The strike last three months and the renters won key concessions from the landlord, including smaller rent increases and urgent repairs to their units. Some of the renters involved in the rent strike formed a labour union at Ippolito foods at the Ontario Food Terminal during the rent strike (Parkdale Organize 2017). The workers at the Ontario Food Terminal were on strike for eleven days to negotiate their first contract and received massive support from their neighbours.

The strategy, as an organizer with Parkdale Organize described, is based on a territorial approach that focuses on building working-class power in the neighbourhoods where they live and work, given capitalism’s tendency to disperse, displace and dispossess the working class (Interview T-5 2024). Organizationally, Parkdale Organize operates in a decentralized manner, which means that there is no central collective or decision-making body for every building. Instead, renters organizing in a particular apartment building are treated as autonomous groups that make their own strategic and tactical decisions independent of the broader organization. The organization thus

emphasizes self-organization and autonomy and operate through a network of apartment building committees.

Similarly, the Federation of Metro Tenants' Association (FMTA) provides education on tenants' rights and support tenants in forming associations in the private rental apartments where they live. The FMTA grew out of ethnic and migrant community-based organizing under the Communist Party of Canada in the 1970s. An organizer with the FMTA explained how Party members wanted to apply union-style organizing in apartment buildings, which was seen as a "fertile ground for political organizing" (Interview T-6 2024). While the current organization of FMTA no longer has ties to the Communist Party, the organization still sees its work as primarily political rather than service work, although they also support individual tenants in navigating the Landlord Tenant Board (LTB), a provincial agency that mediates disputes between tenants and landlords in Ontario.

An organizer with the FMTA emphasized that the particular features of the current housing crisis are above rent guideline increases by large corporate landlords and neglect over actually needed repairs (Interview T-6 2024). While these issues are shared by working-class renters, an organizer with the FMTA also echoed the sentiment that the housing conditions reflect the broader material conditions of the working class, which have become more challenging and demoralizing, particularly because of the lack of 'social capital':

Organizing is taking a hit, I think, across the board, and if you've ever read *Bowling Alone* by Robert Putnam or his follow up, *Democracies in flux*, I think he has charted the kind of decline of social engagement, what you call 'social capital', and I think that that trend has been apparent everywhere (Interview T-6 2024).

Aside from the lack of ‘social capital’, postwar housing policy emphasizing homeownership with limited funding for alternatives such as public, co-operative, and social housing has created an uneven and divided political terrain for housing activists. While the politics of housing is used as a launching pad for building multi-racial working-class struggles, it is also clearly divisive. The homeownership aspirations among Regent Park residents contrasts with the vision of some of the residents at Bain Co-op, who reject the private homeownership model. In the private rental sector, housing activists in particular reject the corporate ownership model of housing. It seems that unifying thread between housing activists in Toronto is their strong desire to disengage from both market and state provisioning of housing. However, the particular form of autonomous housing provision that they envision has yet to fully emerge.

6.7 The Terrain of Housing Decommodification in Toronto

Decades of neoliberal policies have produced a market-controlling regime in Toronto where private builders, homeowners, and investors dominate, in contrast to the market-controlling regimes in Vienna, which centres on limited-profit organizations and the city government, and private rental housing providers in the case of Berlin. The market-controlling regime has also produced the current terrain of housing activism: a sectoral based organizing strategy, in the form of isolated housing activism. However, despite their differences in strategy and conditions, the principle of democratic governance in housing provisioning, particularly over who bears the costs and responsibility of ongoing repairs and rent, is consistent across housing activism in Toronto.

In contrast to Vienna and Berlin, where housing activism is tied to political parties that advance housing decommodification, renters in Toronto have not coalesced into a

politically progressive force. In fact, a survey on the 2022 Ontario provincial elections by the Laurier Institute for the Study of Public Opinion and Policy (LISPOP) at Wilfrid Laurier University found that renters wanting to purchase homes in the next 24 months had strong support for the Progressive Conservative Party, which represented 44 percent of all survey respondents (Arp et al. 2023: 13). This means that challenging the hegemony of homeownership is key to organizing the growing majority of renters in the city. Further, the fusion between colonial settlerism and capitalism as the basis of land and housing commodification means that housing provisioning is a central site through which to decolonize and decommodify property ownership, production, financing, and the distribution and allocation of housing and land, which can only be fought for through a broad-based, cross-sectoral housing movement rather than individual housing activism.

Given the stigma and lack of government funding in public housing, as well as the inadequate regulation of private landlords in the private rental housing sector, it seems that the terrain of struggle is co-operative housing. Housing co-operatives like Bain Co-op highlight the possibility of decommodification with minimal resources and intervention from the state while restraining the power of private property. However, the withdrawal of federal funding in the 1990s effectively demobilized the co-operative sector. While the CMHC has created some new funding schemes for co-operatives under the NHS, it remains marginalized as a mode of provision, even though co-operatives provide the biggest long-term pay-off of public investments, as they can undertake planning for repairs and maintenance over time and lead to substantially below-market rents in the long-run without having to make a profit (Suttor, Otogwu and Falvo 2022: 40). Aside from initial capital costs and land leases, the only investment that CMHC has

to make in co-operative housing is to the underwriting of their mortgages. So, why has the CMHC stifled the development of co-operative housing? The only conclusion that one can draw is that the autonomous aspect of co-operative housing—that is, the democratic structure, as well as the economic self-sufficiency, represents a threat to the system of private property and has, therefore, been left to the side as a policy priority.

The absence of a strategy to decommodify housing, even partially by expanding the co-operative housing sector, as well as re-introducing market-controlling mechanisms to rein in the power of financial firms in the private rental housing market, which is also overstocked with vacant condo units, will likely mean higher rents for working-class renters in the long-run. Private rental housing, despite being the largest mode of provision for working class renters in the city, is also not a sustainable form of housing provision. From an economic and ecological standpoint, private rental apartment buildings are inefficiently produced and have long served as vehicles for private individual and corporate investors.

Even in a policy regime where market provisioning remains dominant, however, the idea that housing is and should be a public good in Toronto has not completely faded. Like the preceding chapters on Vienna and Berlin, there is recognition that what is needed to address the housing crisis is a ‘cultural change’ towards social provisioning. A senior planner in Toronto suggested a possible alternative:

I think there might be changes in the culture of affordable housing that should be looked at, like part of what we need to make a good community and to make a good city versus something a good that needs to be provided almost begrudgingly. So, I sometimes think, why don't we look at affordable housing like how we look at parks...without them, our communities would not be the same (Interview T-2 2024).

The failures of a national housing program to provide housing for all and the domination of a market-centred approach to housing provisioning has forced a re-imagining of what housing as a public good can look like. Echoing the sentiments of housing activists in Vienna and Berlin, the housing crisis in Toronto has generated a need for a new form of housing provisioning that can be democratically managed by society rather than the state or market.

Chapter 6 Notes

³ The forum, 'Mayor Olivia Chow: New Housing Playbook', was organized by the Urban Land Institute in Toronto on February 15th, 2024.

Chapter 7

Dilemmas of Capitalist Housing Provisioning

The central aim of this dissertation has been to investigate the housing question—the social conditions of housing, and why capitalism is unable to adequately house all citizens even with all the wealth accumulated in the twenty-first century. A central contention is that housing as a commodity to be bought and sold in a market cannot satisfy needs equally for all under capitalism. Drawing from Engels, the formative conceptualization of the housing question was posed in his thesis in terms of three key paradoxes. The paradoxes highlighted the fundamental contradictions of housing provisioning and the challenges of finding a ‘middle ground’ between market and non-market provisioning across historical forms of state management of the housing crisis in the core capitalist states.

As a commodity, housing satisfies a basic requirement for human life and social reproduction, as well as a means to save, earn income, and pass on the built environment of daily life down generations. Housing was not always central to the accumulation process of capital, but it acquired a new position within the political economy of capitalism through mass homeownership, stimulating employment, producing new value through the built environment, and new flows in the circulation of capital. As housing production expanded, the system of housing provision became central to the political economy of social legitimation. Housing was provided not only to maintain social harmony, but as central to the expanded reproduction of the economic system.

The housing crisis first emerged from the effects of industrialization and urbanization, and the transformation of the provisioning of shelter and the making of urban space as a profitable enterprise for private landlords. This paradox of the housing question produced historical moments of mass resistance against market provisioning and demands for non-market or co-operative housing as well as state intervention for social housing. Having emerged with the mass urban working class in the late 19th century and culminated in the Keynesian Welfare State of the postwar period, resistance against market provisioning led to a variety of market-controlling policies (Glyn 2007; Harloe 1995). The defining features of market-controlling policies include rent control, as well as policy regimes establishing new modes of private, public, social, and co-operative housing provisioning, where the partial decommmodification of housing also served as a means of economic redistribution. The reliance of public policy regimes on market-based approaches to address the housing crisis, however, has reproduced and deepened the housing crisis in new ways.

Under neoliberalism, market-expanding policies have embedded housing provisioning within the dynamics of capital accumulation and as a central instrument in the maximization of profits at the expense of providing shelter. The defining features of the housing crisis across varieties of housing provisioning are high rents that outpace wage growth, deteriorating housing conditions, mass evictions, landlord abuse and mismanagement, and rising homelessness—all of which fall disproportionately on working class, racialized, and immigrant communities. The housing crisis reflects the failures of neoliberal housing policies, and market provisioning generally, to provide even minimal housing for all. The market-controlling strategies examined across case

studies in Vienna, Berlin, and Toronto have, in varied ways, tried to manage these key features of the housing crisis.

In addition to failing to meet core social needs for much of the population, the central findings of this dissertation are that the commodification of housing produces four key dilemmas in trying to resolve the housing question: 1) particularistic responses to a universal housing question; 2) the fragmentation of housing activism; 3) the internalization of the logic of the market and its power structures in the state and civil society; and 4) the limitations of housing decommodification. This chapter will discuss each of these conclusions and how they support the central argument of this dissertation. That is, the paradoxes embedded in the housing question in capitalist societies generate social movements in the form of anti-commodification housing demands to reclaim and expand the provisioning of housing as a social and economic right. The first part of this chapter outlines the key findings on the variations of housing provisioning through the case studies and the general comparative findings. The second part of this chapter analyzes the dilemmas of capitalist housing provisioning through the lens of each paradox, beginning with the political paradox through housing activism, the historical paradox and the state, and lastly, the potential resolution of the theoretical paradox through decommodification.

7.1 Varieties of Housing Provisioning

All people need shelter across modes of production. Under the capitalist mode of production, the housing question is a general feature across capitalist societies, where private property rights govern the system of housing provisioning and restrict options for those with limited money and capital. Housing, within this property limit, is primarily

provided through private modes of delivery, either in the form of private homeownership or rental housing, where landlords tend to command monopoly rent from tenants.

A central feature of housing provisioning under capitalism is that despite the fact that the housing question poses a general problem, it is resolved in particular ways, even if the main mode of provisioning is market-centred. In this dissertation, the variations in housing provisioning are based on policy regimes in Vienna, Berlin, and Toronto that are the product of political struggles between the state, capital, and progressive housing movements. The general features of capitalist housing (as well as its variations in the case studies of provisioning and housing movements) are summarized in Table 5.

Table 5. Capitalist Housing Provisioning and its Varieties

General System of Housing Provision Under Capitalism				
Chain of activity	Modes of provision	Types of rent	Organizing principle	Key providers
Private construction, public financing, mixed modes of distribution, allocation, and consumption	Private homeownership and rental housing, public, co-operative, and social modes of delivery	Absolute rent, differential rents 1 and 2, monopoly rent, social housing rent	Private property rights	Private developers, financial investors, real estate companies, governments, and non-profit organizations
Variations in Housing Provisioning				
Vienna Dominant mode of provision: municipally provided public housing		Berlin Dominant mode of provision: publicly subsidized private rental housing	Toronto Dominant mode of provision: publicly insured private homeownership	
Terrain of Struggle				
Municipal housing		Social housing		Co-operative housing

Vienna's partially decommodified housing provisioning is an exception to some of the limits of housing provisioning under capitalism in many ways. Co-operative, non-profit, and limited-profit providers and builders play a key role in decommodifying housing, which receive government subsidies for construction. The key variation of public financing in Vienna's housing provision is that it relies on direct taxation to finance its housing programs, especially municipal housing. Municipal housing embodies the principle of universality and decommodification, such that even those with middle incomes are entitled to public housing. The affordability and high quality of municipal housing raises the overall standards of housing provisioning across all modes of provision in the city. However, housing in Vienna still reflects the dilemmas of the housing question under capitalism. Housing in Vienna still generates social inequalities in access and qualities, as it excludes migrants who are new to the city. Moreover, municipal housing has never exceeded more than 24 percent of the total housing stock in Vienna (City of Vienna 2024: 5). Even though Vienna advances the principle of universality in housing for all, it has never realized this principle in practice. Social housing is provided by limited-profit organizations and requires that tenants pay a substantial downpayment in some cases. It is thus more exclusive than municipal housing.

Under neoliberalism, the commodification and financialization of housing have embedded housing provisioning centrally within the market economy across core capitalist states. But the effects of neoliberalism on Vienna's housing provisioning have been largely contained, especially within the highly regulated private rental sector. Market-expanding policies in the form of rent deregulation and financialization have

been applied to the higher end of private apartment rentals, and this makes only limited inroads as a mode of provision.

In Berlin, the fusion between East Berlin's public mode of provision and West Berlin's rent-controlled private rental housing produced a partially decommodified system of housing provisioning. When the government adopted a market-expanding neoliberal policy framework in the 1990s, however, social housing was either privatized or demolished in Berlin, creating a severe shortage of affordable housing that has informed the present housing context of this city. The housing movement to expropriate private rental housing from Deutsche Wohnen and other large residential companies (Deutsche Wohnen und Co Enteignen, DWE) represents the peak of housing struggles to address core problems of capitalist housing provisioning—the inadequate state management of housing and market-driven housing production—which cannot address the needs of the majority. If the Berlin Senate were to implement the results of the referendum and expropriate hundreds of thousands of dwellings, research conducted by housing activists, scholars, and the government's 'expert commission' demonstrates that the Berlin Senate could address both problems and provide more social housing units than what private builders could construct in a year (Drohse 2023; Berlin Senate 2023; Bernt and Holm 2023).

In Toronto, the dominant mode of housing provision is private homeownership, which is the result of decades of market-controlling policies that centred on private builders, mortgage lenders, and homeowners, and the expansion of spaces for accumulation for capitalist builders and providers. The shift from market-controlling to expanding policies is the key trigger for the current housing affordability crisis, which is

defined by strategies for increasing housing supply by market incentives characterized by the elimination of taxes and development fees, the reduction of building standards, the acceleration of construction permits and approval times, and mortgage-securitization programs. The differences in building standards lead to differences in the quality of living and adds to locational differences that allow landlords and private builders to command monopoly rents based on their market power, while also benefitting from the extra-market social infrastructure provided by the state, such as public transit and social services that are often scarce in city outskirts or suburbs. Moreover, unlike Vienna or Berlin, Toronto lacks political and fiscal autonomy as a city government to raise funds to expand non-market housing. Given the federal government's ongoing support of private homeownership through its aggressive securitization programs leveraging borrowers, as evidenced by Canada's household-to-income debt ratio of 185 percent, which is the highest among OECD countries (Statistics Canada 2024) while protecting mortgage lenders, the housing crisis in Canada has become structural and could take decades to reverse or seemingly worsen through time.

In both Berlin and Toronto, market-expanding policies can lead to the problem of oversupply when unaccompanied by long-term economic and urban planning. Berlin is an extreme example where the oversupply of social housing was demolished. However, Toronto is faced with an oversupply of vacant condo units, owned by developers and speculators, and a lack of buyers in the market (a situation with some parallels to Berlin's oversupplied housing market situation in the late 1990s). Yet, Toronto's private condo builders would rather give temporary incentives to buyers such as free parking or cancel projects altogether than lower prices (CMHC 2024b: 9). This points to the tendency of

overaccumulation in capitalist markets, with housing markets particularly representative of how markets tend to resolve their contradictions by destroying commodities or halting production based on the conditions of the market rather than social need, each in this case undermining the housing supply.

Across the three case studies, housing provisioning is a driver of social inequality. Inequality is produced throughout the general system of housing provision and the chain of activity where money and capital mediate the processes of production, financing, allocation, and distribution of housing. While all housing production is regulated by states through national funding strategies and urban planning processes, zoning by-laws, and building codes, there is a chronic under-supply of affordable housing. Market-driven housing production is unstable and even volatile and can be impacted by rising interest rates, and costs in materials and labour, while private builders can exploit market leverages to raise their prices.

Centralized waitlists exist for non-market housing across all the case studies, which have become a permanent feature of the system of allocation for social housing. Social housing waitlists highlight the state's tendency to push individuals towards the market to meet their housing needs while demonstrating the limits of capitalist states as efficient and egalitarian providers of housing. To deal with the issue of high demand for non-market housing, providers across non-market modes of provision, including public, social, and co-operative housing, often introduce a strict set of criteria for tenants, particularly around access by levels of income. In some contexts, this allocation criteria can create stigma for poor and low-income people. Some co-operatives, such as Bikes and Rails in Vienna, allocate housing based on need as well as political commitments.

The exclusivity of housing provisioning across modes of delivery reveals the structural social inequalities of capitalism, not their dissolution.

Across core capitalist states, most governments provide some form of financial support to private builders and providers, especially for non-market housing. This can take the form of low-interest loans and grants. But under neoliberalism, most of these subsidies have been reduced or eliminated, especially for non-market housing.

Neoliberal housing policies have entrenched social and cultural norms and values that normalize housing inequality in various ways, including homelessness, racial and gender disparities among homeowners and renters, as well as uneven urban development, which produces neighbourhoods with different life chances and opportunities. Landlords only relate to their tenants on the basis of the tenant paying their rent on time, while homeowners structure their lives and work around mortgage payments and maintaining their housing as an asset. These social relationships, between landlord and tenant, homeowner and mortgage lender, reflect unequal power relations and reinforce forms of social domination. In this sense, the transactional nature of housing provisioning also maintains commodity fetishism and alienation that characterizes political life under capitalism.

While capitalist development has raised general living standards since the housing question first appeared, it has not satisfied housing needs equally, and, moreover, it has contributed to a deepening of social and economic inequalities. Capitalism will only provide affordable and decent housing through the 'free market' for a minority rather than the majority, whether housing provisioning is governed by fascist, social democratic or capitalist governments. This is because of the fact that, as Fine (2013) argues, systems

of provision form the basis of the market economy and advance the interests of the dominant class. Housing provisioning is thus determined by the political terrain. It is not defined by housing policy nor is it driven by the laws of supply and demand. Rather, the extent to which housing provisioning can either widen or close the gap in social inequalities is shaped by the balance of social forces—the degree of social movement organizing and effective strategies within the state and civil society.

7.2 The Limits and Potential of Housing Activism

While Engels provided a theoretical basis for understanding the political paradox, that is, that market provisioning generates struggles for non-market housing, the historical and contemporary forms of housing activism and movements depart from Engels' central claims in two ways. First, for Engels, housing struggles represented 'secondary' struggles under capitalism that were indirectly related to workplace struggles:

The housing shortage from which the workers and part of the petty bourgeoisie suffer in our modern big cities is one of the numerous smaller, secondary evils which result from the present-day capitalist mode of production. It is not at all a direct result of the exploitation of the worker as a worker by the capitalists ([1872] 1970: 17).

However, as this dissertation has illustrated, struggles for housing are not merely secondary to labour struggles at the site of production. Historically, tenant organizing can merge with labour unions, demonstrating that both renters and workers' struggles are motivated not just by high rents and low wages, but also around social reproduction. In all three case studies presented here, labour unions, especially those based in manufacturing and other industries, were actively involved in advancing policy reforms and creating durable institutions. Labour unions were also directly involved in national

movements for state provisioning of public housing as well as the creation and financing of social and co-operative housing. This history demonstrates how labour and housing struggles can thus fuse into an organized social movement to decommodify housing as part of a political program to build working-class power.

Second, Engels was dismissive of the ways in which housing struggles could expand the base of left political parties. As the case studies have illustrated, political parties can form a bridge connecting housing activism and labour organizing. Both communist and social democratic parties in all three case studies served as political vehicles for housing movements during the Great Depression, and especially after the Second World War, when communist and social democratic parties and struggles gained broad political support because of their role in defeating fascism (Albo 2009). In turn, housing struggles became a political resource for left political parties as a way to grow their political base.

However, a key dilemma facing housing activists and movements today is how to work with progressive political parties and push for radical policy reforms while retaining autonomy from the state's power structure and focus on market provisioning. Housing activism can be defined as collective actions taken to resist the commodification of housing; this activism has been historically tied to left parties and labour unions as an extension of their base-building work. In Europe, there is a stronger tradition of ties to left political parties, but it is still contentious, as discussed in the Berlin case, given the poor track record of left political parties under neoliberalism. In the current context, most housing activism in North America is neither tied to national social movements nor to political parties (the case studies are summarized in Table 6).

Table 6. Summary of Housing Activism

Case study	Vienna	Berlin	Toronto
Site of organizing	Municipal, social, and co-operative housing	Private rental housing (former social housing)	Private rental housing and public housing, re-starting co-operative housing
Movement strategy	Building on the legacy of municipal housing from 'Red Vienna' (1919-1934)	'Re-socializing' housing through city-wide campaign for expropriation (2018-present)	National movement for public housing program as part of welfare state; lone individual campaigns in the present
Market controlling strategy	Expansion of public housing	Halt and reverse privatization	Rent control
Decommodification feature	Democratic governance, social financing	Democratic governance	Democratic governance, re-establishing national support for co-operative and social housing
Collective bargaining strategy	Cross-sectoral bargaining	Cross-sectoral bargaining	Sectoral bargaining
State target	City-state	City-state	Province and city
Mass membership	Renters	Renters	Renters
Technocratic capabilities	Social financing	Referendums	Landlord tenant negotiations
Activist base	Planners, academics	Planners, academics	Working class renters, community groups
Political party support	Social Democratic Party	Die Linke, Interventionist Left	None

A social movement, drawing from Tilly and Wood (2020a: 6), is a "vehicle for ordinary people's participation in public politics" and is defined by organized efforts to pursue collective claims in conflict with others and with specific targets, especially governments. Social movements are characterized by consistent forms of public and political actions, or repertoire, and public representations of the cohesion and solidarity

among participants, in the form of worthiness, unity, numbers, and commitment (2020: 7). This is a useful starting point for analyzing the social movements that have advanced housing decommodification. Based on the findings of this dissertation, the following dimensions of housing movements add specificity to the definition above: 1) forms of central and decentralized leadership; 2) a mass character, which reflects the quality and quantity of non-activist involvement and support; and 3) ties to political parties, whether formal or informal. Housing activists in general may coalesce on a city, state or even national level around specific campaigns or policy reforms but often do not flow directly from established political parties.⁴ As such, they constitute a form of housing activism without a movement.

Housing activism in Vienna is primarily located inside the state, particularly among renters in public, social, and co-operative housing. The enduring quality of its municipal housing program is due to the fact that it has strong backing by the dominant party, the Social Democrats. More than half of the 500,000 renters in municipal housing mobilize during every election cycle to vote for the Social Democrats (Vienna.At 2025). This creates a terrain in which policymakers, academics, and planners within the state, especially at the city-state level, struggle over maintaining the decommodified housing stock through housing policy. Housing activists in Vienna, which include anti-eviction activists, tenant advocates, housing researchers, residents in social, public, and co-operative housing, and some planners, have a shared goal of expanding the municipal housing stock and its essential features of unlimited rental contracts and rent control across all modes of housing provisioning. Renters play a crucial role in decommodifying housing in a variety of ways. At 'Bikes and Rails', co-operative housing residents

provide a model of how to transform housing provisioning through democratic process and as a site for experimenting with various dimensions of decommodification. Along with democratic governance, renters have also developed new methods of social financing in which funds for social housing is raised through various levels of government as well as the community, reflecting a specific technocratic capability.

In Berlin, housing activism is defined by the renters who have initiated a series of policy referendums around municipal, social and private housing, culminating in the 2021 referendum on the expropriation of private housing, where 59 percent of the 1 million Berliners who voted were in favour of expropriation. Initiated by the socialist political party, Die Linke and the Interventionist Left, the campaign's immediate objectives were to halt and reverse the privatization of social housing by reducing the power of corporate landlords. The long-term objectives were to transform the provisioning of housing, so that housing would be provided as a common good through democratic administration by renters through new ownership structures, including tenant councils, but also within existing structures, such as the Berlin Senate. The limitation of this campaign was that the governing parties, first the Social Democrats (SPD), and now under the Conservatives (CDU), have refused to implement the results of the referendum. As the housing crisis worsens in Berlin, mass mobilizations to support the referendum's results have dwindled from some 40,000 people to around 9,000 current housing activists. Besides the campaign, housing activists are also actively engaged in inventing novel forms of democratic provisioning, from co-operative housing to forming renters' unions that press demands on the state, as well as the acquisition of residential properties and converting them into co-operative housing. Housing activism in Berlin is backed by

a movement in the form of mass support and participation from renters who are outside the centralized leadership of the campaign to expropriate private rental housing (DWE).

In contrast, housing activism in Toronto currently lacks a movement that parallels anything like activism in either Vienna or Berlin, or the backing of a left political party as invested in housing as a defence of their members' living standards. Toronto's housing activism is not mass in character, nor does it make transformative demands or claims on the state for administration supports. Activism consists of small community groups and organizers located within a particular mode of housing provisioning and the limits created by the state and capital. Tenants organize according to the particular issues, by neighbourhood, by building, or by landlord. In public housing, tenants in Regent Park campaigned for an expansion of affordable social housing units rather than market units. In Parkdale, a predominantly working-class and immigrant neighbourhood, tenants in private rental housing organize to negotiate rent increases and building repairs with corporate landlords. In Bain Co-op, the tension between tenants to preserve and expand the democratic structures rather than privatize them remains a key source of internal struggle within the co-operative.

However, a national movement for a public housing program did exist in Canada during the early 1900s until the mid-1940s in the form of housing campaigns and demands for war veterans and munitions workers, backed by left political parties such as the Co-operative Commonwealth Federation (CCF), which later became the New Democratic Party (NDP) in 1961, and the Communist Party. In the postwar period, housing activism became fragmented, and the political parties did not organize around housing, with the exception of a lengthy period of organizing by the small Communist

Party of Canada around the 1970s. In fact, the NDP became favourable to private homeownership schemes. The CMHC also encouraged the separation and isolation of housing activism through its negotiating strategies with community groups, which required them to form lobby groups to advocate for their specific interests. The disengagement from the labour movement since the 1980s and 1990s, with some labour unions favouring homeownership schemes for their members, also contributed to the fragmentation of housing activism. The main weakness of housing activism in Toronto today is the absence of a political program to pursue policy reforms and to transform the state, as well as the glaring lack of political ties to a left or progressive party that can push for policy reform at various levels of the state. However, there are certain tactical gains from this political isolation. Housing activists have emphasized autonomy as a key aspect of their organizing model and have become skilled at navigating local state apparatuses through community consultations, meetings at the LTB, and negotiating rent increases and repairs with private landlords and, at times, with the state.

All three forms of housing activism share a similar limitation in that they are defined by a horizontal approach in the expansion of their political activities. As discussed, in Berlin and Vienna, and to some extent in Toronto, housing co-operatives build networks and national federations of housing associations, where the emphasis is on economic self-sufficiency in the sense that co-operatives avoid relying on the state and capital to sustain themselves. But this often leads to another problem. The amount of commitment and labour required to maintain the co-operative over the course of one's tenancy or involvement within the co-operative movement, especially when it is a

commitment that lacks a connection to a broader social movement to decommodify housing, can also lead to time stresses on members and turnover in occupancy.

While all three forms of housing activism pursue different strategies and tactics, housing activism in Vienna, Berlin and Toronto share in common the view that struggles over the state are needed to achieve economies of scale in provisioning and to control the market at the level of social distribution by income, ability, eldercare, and so on.

Housing activism, as illustrated in the case studies, pursues strategies to expand the number of ways in which housing is delivered under public, social, and co-operative forms of ownership, as well as imposing forms of market-controlling strategies in the form of rent control in the private sector. These strategies and tactics mainly target the point of distribution within the system of provision, which is a primary site of conflict.

Even though all three case studies involve mixed modes of delivery, the dominant mode of housing provisioning under capitalism is private. Private goods are sites of capital accumulation and private consumption, while public provisioning is distributional of basic needs and public goods. When wealth accumulation takes precedence over needs for shelter, mixed modes of capitalist housing provisioning contribute to the commodification of housing since public, co-operative, and social housing become potential sites of accumulation due to public disinvestment and lack of maintenance, leading to distressed properties that governments use to rationalize various measures of marketization, especially overt privatization.

Housing activism today is a response to the private accumulation of housing and the failures of market-centred provisioning to provide adequate and affordable housing for all. Increasingly, housing activists are drawing attention to the public character of

private housing, as exemplified by the campaign for expropriation of private rental housing in Berlin, as well as tenant organizing in private rental housing in Toronto, which were subsidized by federal funds and tax incentives in the postwar period. Private housing builders and providers across all three case studies receive some degree of public support in the form of public loans, grants, or publicly-backed mortgage insurance and benefit from the social infrastructure provided by the state to service residential areas such as water, sewage, electrical systems, and public parks and recreation. This means that there is always a degree of ‘publicness’ to the private provisioning of housing. Public funds are thus used to entrench private property rights through a transfer of wealth from the public to private sector, facilitating asset accumulation for developers and homeowners.

The deregulation of rent is a key mechanism of private accumulation and further corrodes the publicness of housing provisioning. Each mode of delivery has a corresponding type of rent and has generated decommmodification struggles and alternatives. In private housing provisioning, market or economic rents are set by landlords (and the economic pressures of financial capital), which is based on absolute rents for access to properties, differential rents 1 and 2 based on difference of capital goods and locational advantages, and monopoly rents based on market power (as discussed in Chapter 3). Rents in social, public, or co-operative housing have different scales, but these are typically subsidized rents that are provided by either the state, in the form of production or rent subsidies; ‘sweat equity’—volunteer labour and participation in co-operatives; and co-operative housing rents that are subsidized by higher income tenants for lower-income tenants. This dissertation has further advanced the idea of a

‘political rent’—a cap on the level of rents as a result of political struggle. Political rents, unlike rents in social housing, are not redistributive in themselves and can be applied across all modes of provisioning. The effect of political rent is to diminish the power of private landlords in particular, and these are distributive by a socialization of housing provisioning rather than by market outcomes.

If the case studies in this project demonstrate the potential of grassroots, bottom-up and horizontal approach to organizing in order to address structural inequalities, the struggles of housing activists across the case studies also illustrate the constant battle to address the housing question in capitalism. Housing activism is thus a continual development of tactical responses to the contradictory nature of the capitalist state, in its defense of private property and accumulation in all spheres of life. Thus, the state always limits and undermines the possibilities of planning and democratic practices of civil society. Democratic governance and decommodification are both strategic priorities across all the three case studies for the potential to transform the entire system of housing provisioning. It represents a first step towards gaining autonomy from the hierarchies of the capitalist state in order to transform its social basis—what has often been referred to as the dismantling of private property and the ‘withering of the state’ as a political form of rule over people and not for democratically with or by people.

7.3 The Inequalities of the Integral State

A central aim of this dissertation has been to investigate why the social stratification produced by housing provisioning is a central feature of state policies in capitalist societies. Adam Smith argued in *The Wealth of Nations* (1776) that the state’s main function is to establish the institutional basis for market activity to encourage economic

specialization, the division of labour, and exchange, while also protecting the sanctity of private property: “Civil government, so far as it is instituted for the security of property, is in reality instituted for the defence of the rich against the poor, or of those who have some property against those who have none at all”. Smith assumed that the state’s protection of private property owners alone would secure the conditions of free market exchange and lead to the unintended consequence of producing mutual benefits for all. But Smith clearly underestimated how the state’s management of capitalist markets could lead to other unintended consequences in the form of deepening inequalities, as evidenced even in his own time by the emergence of a generalized housing crisis under laissez-faire liberalism as peasants were ‘freed’ during the proletarianization resulting from the enclosure movement.

Karl Marx rejected Smith’s ideas on economic liberalism and the state and more fundamentally his ideas on social ‘harmony’ produced by capitalist markets. In his theory of historical materialism, Marx argued that the state emerges from the development of class struggle and to mediate the processes of production and exchange. Under capitalism, the state internalizes the socialized relations of class inequality, defined by the class of owners of the means of production who privately appropriate surplus value or profits from those who produce surplus value by having to sell their labour power. In the *German Ideology*, Marx and Engels trace the creation of private property relations under capitalism and the development of social and political institutions that are apart from the state to entrench these relations:

Through the emancipation of private property from the community, the state has become a separate entity, beside and outside civil society; but it is nothing more than the form of organization which the bourgeois necessarily

adopt both for internal and external purposes, for the mutual guarantee of their property and interests ([1845] 1998: 99).

The separation of the state from the private institutions of civil society, according to Marx, meant that private institutions express a public character, while public institutions are subordinated to private interests (Clarke 1991b: 168). However, Marx and Engels offered few alternatives for how to transform the state, other than the program of reforms that concluded *The Communist Manifesto*, and the revolutionary processes that ruptured the existing state and led to the emergence of new forms of popular power controlling the institutions of the state during the Paris Commune of 1870-71. This led to a narrow view of possibilities for non-market housing alternatives emerging under capitalism, and especially a skepticism of initiatives emerging from inside the state (as would be the case in Red Vienna).

Although influenced by Marxist views, Karl Polanyi began from a more open process of thinking about how states intervened to manage systemic problems of capitalist markets. He conceptualized the institutional role of the state in both commodification and decommodification through the notion of ‘embeddedness’ – the coordination of the market economy and its mechanism of self-regulation through social norms and values as well as political regulation. Commodities, he contended, always require extra-market conditions, and that even “liberals themselves had to call for manifold interventions of the state, in order to secure against monopolistic compacts, the preconditions for the working of a self-regulating market” (Polanyi [1944] 2001: 156). This is because the market economy generates countermovements—struggles that represent “vital social interests affected by the expanding market mechanism” (Polanyi [1944] 2001: 151). Historically, housing struggles for rent control and public housing

were vital countermovements that were necessary to social reproduction.

Countermovements also produced determinate conditions for decommodification that were implied in Polanyi's thinking, including the partial decommodification of wage labour by labour unions, while state agencies in charge of urban planning and public land ownership have decommodified some land markets, and public and social financing have partially decommodified money. Polanyi's conceptualization of decommodification in terms of 'fictitious commodities' remains conceptually useful for analyzing how the state and countermovements can address the contradictions of housing provisioning.

However, while Polanyi illustrates how the capitalist market economy in the 19th century gave rise to the development of the countermovements in civil society, his conceptual framework is limited for understanding the hegemonic power of advanced capitalist states (Burawoy 2003: 240) as well as the 'emancipatory struggles' that emerge in Polanyi's paradox of the 'double movement' and pose anti-capitalist alternatives to social protectionism (Fraser 2013: 122).

Antonio Gramsci's concept of the integral state builds and expands on the historical and social basis of the state as defined by Marx while also outlining the essential features of a political instrument that can transform it. Gramsci's notion of the integral state highlights a central challenge facing housing movements—the separation of the state from capital. The integral state, as Gramsci defined it, conceptualizes how the state and its political activities extend itself into civil society, and how civil society is embedded within the departments and various apparatuses of the state and through the ideological and political hegemony of the ruling groups. Gramsci argued that private property creates the social basis for the integral state; that is, it creates the basis for the

class character of the state (Thomas 2011: 289). The state maintains this class character by mediating the private forces that make up civil society, including both the capitalist classes and ‘subaltern groups’, or the subordinated working classes, to manage class conflict that might otherwise undermine the state itself: “The subaltern classes, by definition, are not unified and cannot unite until they are able to become a ‘State’... the birth of new parties of the dominant groups [is] intended to conserve the assent of the subaltern groups and to maintain control over them” (1971: 52).

Within the sphere of the provisioning of housing, private property is protected through the law and the legal monopoly of violence, but its consent is acquired in civil society by ‘voluntary’ choices made over daily life. If, for example, a tenant is unable to pay rent to their landlord or a homeowner is behind on their mortgage payments, then the state will deploy its disciplinary apparatuses, such as the police, to evict the tenant or homeowner. In contrast, the expropriation of private rental housing, as in Berlin, would require the state to coerce large corporate landlords into selling their apartments to the government at a low price, thus violating the rules of private property, even if there were circumstances that would allow it under the German constitution. But the meaning of the integral state, however, is to insist that this is unlikely to happen without a massive social movement as the capitalist state only deploys various apparatuses—economic and coercive—in defense of private property. The capitalist state is thus a political terrain that inherently generates political resistance.

The consequences of the state extending its reach into civil society and civil society embedding itself within the state is that the market-controlling mechanisms of the state operate within and reproduce the unequal power relations and structures of capital

and the market economy. The inequalities of the market are internalized within the state. In turn, these inequalities are reinforced through civil society, for example, in housing provisioning. Tenants who have a grievance with their landlord can file a complaint with a 'landlord and tenant board' or a tenant advocacy organization, but these mechanisms also legitimize and reproduce the landlord class. Despite having some fiscal and political autonomy from the state, co-operatives also internalize the state in decision-making processes, which produces tensions and inequalities among their members. For instance, the Canadian federal government internalizes housing inequalities by lowering risk for lenders and builders and maintains affordability for buyers, thus internalizing the logic of capital. Profits are ultimately left untouched through state-mediated market-controlling policies. The provisioning of non-market housing, such as co-operative, social, or public housing has, therefore, not impeded the growth of private housing produced for both needs and speculation.

The terrain of the state can serve as both a force for imposing market disciplines and as a force for alleviating market marginalization when it comes to addressing the housing needs of the working class. This means that the commodification and decommodification of housing occur simultaneously because the state is deeply entangled with the market, even with its biases toward market provisioning. Governments, particularly at the national level, are generally a commodifying force in housing. In all three case studies, the federal, provincial, state, and local levels of government imposed some degree of market-expanding policies under neoliberalism, including the privatization of social housing, the transfer of public lands to private developers to build mostly market housing, and implemented a range of financial incentives and tax waivers

for market development, while also removing rent controls for private and public housing. Some municipalities have been able to oppose federal housing policies, at least, to a limited extent, but cities also internalize the logic of the market in the formation of their housing policies.

Regional states like the European Union (EU) are also implicated in the housing crisis. Despite the redistributive aspect of the EU's social housing policy, which includes a special social housing fund through the Central European Bank (CEB)—the EU's social development bank, the EU has contributed to the commodification of housing by forcing changes on local policy and local governments to open up local housing markets to foreign investors and developers. At the supranational level, the United Nations (UN) Special Rapporteur on the Right to Adequate Housing has frequently pointed to the inadequacies of states in fulfilling their human rights obligations as member states, particularly around the failure to ensure the right to housing. While the UN has been critical of the financialization of housing (UN Special Rapporteur on Adequate Housing 2023; 2019) it has remained rather ambiguous on how states can advance the right to housing without decommodifying housing provisioning. So long as the integral state remains intact, the right to housing will be met to the extent that public housing support will be provided to a limited stratum of the working class, while leaving some unhoused or in temporary shelters and supporting private homeownership for the rest. The political and policy terrain is thus shaped by the inequalities and power structures of the capitalist market, such that even policymakers who want to address the housing crisis end up reproducing the essential features of the housing market.

A typology of political strategies to transform the integral state is represented by each of the case studies. Both historical and contemporary housing movements and activist struggles to expand municipal housing in Vienna exemplify strategic efforts to work from their political base outside the state to transform the state from the *inside*, reflecting the hegemony of the dominant party under the Social Democrats and its base of supporters in municipal and social housing. In Berlin, the campaign to expropriate social housing represents struggles *against* the state in order to transform it and to bring in under the democratic control of the housing movement. In Toronto, housing activists have established a pole of activism that is *apart* from the state, particularly in a context where housing activism is unattached to left political parties and thus makes little to no cross-sectoral demands on the state or the market. Housing struggles that formed apart from the state also include the 19th century co-operative housing movements in Berlin and Vienna, which emerged in the absence of state provisioning. These three poles of housing activism—in, against, and apart from the state—will unlikely lead to a resolution of the housing question on their own in the context of neoliberalism, financialization and fragmented left political parties. Their combination, however, as part of a program for the decommodification of housing (discussed in Chapter 8) can potentially transform the provision of housing by disentangling the state from capital to meet social needs through egalitarian and democratic forms of self-management.

7.4 Housing Decommodification with Mass Participation

This dissertation began with an examination of the central paradox of the housing question under capitalism—that housing as a commodity is produced to satisfy the need for shelter as well as a means to accumulate private wealth. Social life is defined by

needs, as Marx contended, that are created by the structural and social inequalities of commodity production. Even the fulfillment of the most basic human needs under capitalism, such as shelter, is experienced as a form of social domination because it is controlled and commodified by a landlord. As an alternative, Marx argued for a positive conception of needs as part of a ‘use-value society’—a socialist society where needs neither emerge through alienation nor does the satisfaction of needs fuel more alienation (Hermann 2016). Instead, Marx’s positive conception of needs “is simply the idea that in such a society needs will no longer have the contradictory form that they necessarily take in a society based on private property and conditional exchange - the kind of society in which alone they can be constituted and developed” (Chitty 1995: 29).

To address the central theoretical paradox of the housing question, this dissertation explored five key features of housing decommodification and the extent to which they were represented in decommodifying housing movements and policy regimes in each case study: 1) democratic governance; 2) social ownership; 3) social financing; 4) social production; and 5) the provision of housing as a common good. Housing decommodification is defined by resistance to the market provisioning of housing, which is exclusive and centres on the private accumulation of rents. This section will discuss the dimensions of decommodification and their capacities to address the main issues and limitations of housing provisioning in capitalism.

Democratic governance

The primacy of democratic governance as a central goal among housing activism and movements, from their origins to this day, can be explained by the meaning of the

integral state, and the erosion of liberal democratic practices, the rise of the corporate management and financial investors in local housing markets under the neoliberal policy regime. The response from housing activists has been to create and pursue democratic practices to exert pressure on expanding public, co-operative, and social forms of housing and applying rent control across all sectors of housing. This includes coordinating a sustained campaign, such as DWE in Berlin, where member organizations can organize their base and other political activities to advance the main demand of the campaign to socialize private housing. Tenants are also mobilized to engage in local politics. In the case of Vienna, renters in municipal housing vote in high numbers in every election cycle. In Berlin, renters were mobilized before, during and after the referendum through marches and rallies, meetings, and social media group chats. In Toronto, renters continue to organize and establish local committees within their apartment buildings or neighbourhoods to demonstrate their collective power against corporate landlords and rent strikes to protest unfair rent increases, most often supported in small numbers by small political groups and housing activists.⁵ Housing activism, therefore, represents a key site for experimenting with new forms of democratic governance, and it is the means to formulate and put demands for social forms of ownership, financing, production, and the provisioning of housing as a common good.

Social ownership

Across the case studies, democratic governance and social ownership were often fused into a singular process of decommodification, particularly in housing co-operatives.

While various forms of social ownership have existed throughout the history of housing

in capitalism, they have gained traction in recent decades as a response to the privatization of housing and land. Austria's federal government sold off some of its public housing stock through a 'Right to Buy' program. In Berlin, hundreds of thousands of social housing were privatized to pay off the government's debts. Similarly, the City of Toronto's public housing corporation, the TCHC, sold its stock of standalone homes to raise funds for the backlog of repairs in social housing. The concentration of housing ownership in the hands of corporate and individual landlords shapes the experiences of tenants, who feel increasingly exploited by the corporate ownership of housing and rising rents. These experiences have generated a renewed interest in social ownership. This is exemplified by the housing co-operatives such as 'Bikes and Rails' in Vienna, the 'Miethäuser Syndikat' in Berlin, and Bain Co-op in Toronto, which all have a built-in mechanism to prevent the sale of their land and housing on the market. This collective mechanism to prevent the sale of co-operative housing is the defining feature of social ownership.

Social financing

Social financing, which is defined by non-market housing finance, was the most developed feature of decommodification across the case studies for both housing activists as well as social housing providers and the state. Throughout the history of capitalist housing provisioning, decommodification struggles have invented new mechanisms of pooling capital through building societies and forms of public banking as funding alternatives to private bank loans to ensure that members of a community or co-operative are adequately housed. In the contemporary context, social financing includes the

pooling of rents between tenants of various socio-economic backgrounds to establish solidarity funds as well as labour union financing of housing construction. Social financing also has a redistributive component, such as Vienna's limited-profit housing association model and its requirement to raise equity towards new social housing development. The advancement of social financing as a feature of decommodification reflects one of the unintended consequences of financialization, which, on the one hand, has expanded flows of capital in the housing market, causing high house prices and rents, but on the other, it has generated social financing alternatives to financial capital.

Social production

Social production centres on the production of housing as a use-value for social needs rather than as an exchange-value for private accumulation and profits. Historically, state and co-operative production, as exemplified by the GDR's statist mode of provision and the role of builders' co-operatives during Red Vienna, produced housing as primarily a use-value. Housing production involved renovating the housebuilding industry to produce mass housing at low costs from prefabricated housing construction. Social housing production involves assigning certain phases of the building process to the community and in particular to the residents, such as the design and finishing processes, as well as ongoing maintenance, which have the added benefits of providing residents an opportunity to participate in the building process and to create a sense of collective ownership. As a market-disengaging strategy, social housing production also reduces the housing production costs more effectively than market-controlling policies or state subsidies, as evidenced by the co-operative housing movement in all three case studies.

But this social form of producing housing has not reached economies of scale. Housing activists, while aware that the production of housing is mainly privatized and affects housing affordability, emphasized the importance transforming housing production into a public good produced by public enterprises. However, this has not been a part of activist demands, neither historically nor on the agenda of most housing activists today.

Housing as a common good

According to both public goods and socialist theory, the source of public goods is market failure. However, while heterodox economic theorists contend that specific policies can resolve market failures (e.g. Paul Krugman and Joseph Stiglitz), socialist theorists interpret market failures as structural failures that are irresolvable through policies (e.g. Karl Polanyi, Nancy Fraser, and David Harvey). The findings of this dissertation emphasize the fact that isolated policies to provide housing as a semi-public good is inadequate for addressing the housing affordability crisis given the unequal nature of the state and system of housing provisioning.

As an alternative, the provisioning of housing as a common good means that housing is provided under common property rights, which imposes some restrictions on access, but in a non-exclusive manner to ensure that its social benefits of that can be shared by all. In this dissertation, the key examples of the provisioning of housing as a common good is in co-operative housing and in municipal housing in Vienna. These two modes of housing provisioning also reflect long-standing forms of non-market housing across the case studies and are economically self-sufficient in the sense of socially reproducing themselves without external state supports. Co-operative housing is also

democratically managed by its members, while municipal housing is governed by the city-state. The co-operative model of housing demonstrates the centrality of integrating the political, economic, and administrative functions of housing provisioning to ensure that it is accessible to all, but also financially sustainable through decisions made directly by sitting tenants. The provision of housing as a common good is also connected with other common goods, including access to public and leisure space, daycares, and schools. In other words, housing as a common good is a centrepiece of a decommodified urban life and space.

Chapter 7 Notes

⁴ As an example, the Democratic Socialists of America (DSA), a socialist organization, has focused on tenant organizing across the US and parts of Canada. They launched a Housing Justice Commission (2025) with the aims of building a national housing policy and regional campaigns to expand tenants' rights. The DSA is not a political party, but its political candidates (typically running within the Democratic Party) endorse market-controlling strategies such as rent control and some demands for new 'green' housing construction and renovation.

⁵ To illustrate the scale of housing activism in Toronto: since May 2023, approximately 100 tenants living in three apartment buildings on Thorncliffe Park went on a rent strike against their landlord, Starlight Investments, the largest corporate landlord in Canada (Vega 2025). In June and July 2023, an estimated 300 tenants across four apartments buildings in downtown and mid-town Toronto withheld their rent payments from different landlords, which became the largest rent strike in Toronto's history (Eschner 2024). Some of tenants were represented by the York-South Weston Tenant Union. Despite the lack of a majority participation in rent strikes in each building, the striking tenants were able to reach an agreement with the landlords around various issues in all of these rent strikes.

Chapter 8

Towards Housing for All

The central finding of this dissertation is that housing decommodification centres on the democratic provisioning of housing as a common good in order to transform the state. As a political project, the provisioning of housing as a common good means that everyone pays into the system, similar to the provision of a public park or sewage system, so that everyone benefits. But this requires a social and moral struggle as neoliberalism internalizes the idea of self-responsibility. According to Gramsci, the integral state has an educational function as part of its various apparatuses to produce a hegemonic worldview, by socializing people to adopt certain norms and values and producing a common sense that maintains the existing social and political order. Housing provisioning in capitalism imparts certain values and norms on how people ought to structure their lives and work in order to maximize the value of their homes as assets. This means that the provisioning of housing is not a 'naturalistic' order managed by the state, but a terrain of political conflict over needs, values, and democratic governance. It is thus changed by structural reforms and social movements and demands to address the basic need for shelter. As a terrain of struggle, the transformation of housing from a predominantly private to common good corresponds to the making of, in Gramsci's terms, a new moral and intellectual order.

To this end, it is crucial to orient the central features of decommodification towards market-disengaging strategies and to support suppressed alternatives that have not been allowed to develop under commodified or partially decommodified systems of

housing provision. The five features of decommodification—democratic governance, social ownership, social financing, social production, and building housing as a common good—provide a useful starting point. However, while decommodification can be part of an overall strategy for social emancipation, on its own it is not sufficient to move beyond the social contradictions of capital (Holden 2021: 20; Soron and Laxer 2016: 17; Hermann 2016). Further, decommodification can occur simultaneously with the commodification of housing, that is, private homeownership policies can expand alongside social housing production across all three case studies. This also points to the limitation of current non-market housing alternatives, such as the horizontal approach of co-operative housing networks, which have little to no effects on lowering market prices without reaching economies of scale.

The decommodification of housing also requires changes to the state apparatus in other ways. For example, common property rights require laws and legal mechanisms to enforce these rights, which can be difficult to change without a social movement. In other words, decommodification cannot be achieved by a technocratic set of policy tools to solve the housing crisis. Instead, the features of decommodification point to the fact that housing and the markets are sites of struggle, from production to consumption, and that the central aim of housing activism is to politicize markets. Moreover, housing provisioning is a crucial site for renewing class politics. Under the capitalist system of housing provisioning, commodification divides the working class into recipients of social assistance, homeowners, renters, and the unhoused. The decommodification of housing, in contrast, demonstrates the potential to unite the working class and to build new class alliances.

A central aim of this dissertation has been to explore emancipatory alternatives to the dominant way in which housing is provided in core capitalist states through a sociological lens. Under capitalism, those who earn a wage by selling their labour-power, which is the world's majority, rely mainly on the market to meet their housing needs. The market is structured by power relations and is driven by a profit imperative rather than to ensure housing for all. Historically, public goods were created through enormous pressures on governments through counter-hegemonic struggles. The road to a universal housing program will thus require social movements to transform the political terrain by establishing a new agenda and political alliances that can rupture the structural connections between the state and capital of the integral state (Buci-Glucksmann 1980: 110). In this chapter, I explore the features of a democratic and collective working-class program of 'housing for all' that can serve as a component of a political agenda to transform the power relations of the current terrain. The basis of this program draws from the case studies in this dissertation as well as anti-commodification movements from self-organized, co-operative housing, autonomous communities to socialist housing, both in Europe and North America and beyond.

At the outset of this dissertation, I noted that my sociological practice emerges from my experiences as a housing activist and renter. These motivated my dissertation topic and the investigation into the following questions: What anti-capitalist alternatives to the market provisioning of housing exist, and how can these alternatives become viable in the long term and on a large scale? These questions are revisited in light of the conclusions on capitalist housing provisioning as the basis for formulating the components of a program for housing decommodification. To this end, this chapter

examines the emancipatory housing alternatives and the political struggles that are necessary to achieve them: 1) housing struggles over the housing politics of the state; 2) the components of a program for ‘housing for all’; 3) the agencies and political alliances required; 4) the intellectual practices and work of sociology to align with this political project; and 5) my future work as a public sociologist to advance this political agenda.

8.1 From Housing Activism to Movement Building

The ‘housing question’ political paradoxes and struggles have always varied. Today, the present ‘housing moment’ is witnessing a global surge in housing activism against unaffordable rents, sub-standard living conditions, and landlord abuse and mismanagement through a range of strategies and tactics. It is, arguably, a moment where working-class housing issues can be used as a platform to shift politics from market-centred approaches of neoliberalism to more democratic and collectivist approaches of social provisioning and governance. The challenge is to transition from isolated struggles focused on specific issues of housing provisioning or modes of delivery to broader struggles that can address the structural failures under capitalism and create the social basis for the democratic provisioning of common goods.

Struggles for housing decommodification are always present within housing activism. As summarized in Table 7 (and discussed in detail below), the housing question posed by capitalism is not unique to Europe or North America, nor are the proposed solutions in the form of social housing. The typologies represent historical and current political communities and organizations that deploy a diverse set of strategies and tactics to achieve a set of shared goals to address the housing question.

Table 7. Decommodification Movements and Strategies for Housing

Typology	Localized Housing Reforms	Co-operative Housing	Autonomous Housing	State Socialist Housing	Democratic Socialist Housing
Description	Tenant-based organizations	Tenant-owned co-operatives	Land-based organizations	State-led provision	Co-operative provision
Political Strategy	Collective bargaining with landlords	Democratic governance	De-linking from state and capital	De-urbanization and de-industrialization	Autogestion, decommodify land, labour, and money
Market Strategy	Market-engaging	Market-controlling	Market-disengaging	Market-disengaging	Market-disengaging
Tactics	Rent strikes, door-to-door organizing, mass campaigns	Community financing, housing policy reforms	Land occupation and reforms	Nationalizing land, socializing property rights	Nationalize and socialize land and housing under tenant council control
Target	Landlords (individual, corporate, banks, financiers)	The real estate market	State, capitalist owners and landlords	Private owners	The state, market
Scale	Municipal, builders by building	Local, regional, national	Local, national	National	Multi-scalar
Political horizon	Municipal reformers/socialism	Federation of co-operations	Mutual aid society, commune	Command economy	Economic co-operation
Examples	Barcelona en Comu, DWE	Bain Co-op, Co-operation Jackson, Keepers of the Circle	MST, Shack Dwellers Movement, Zapatistas	Cuba, China, USSR	Municipal housing during 'Red Vienna', communal housing during Russian and Chinese Revolutions
Challenges	Parliamentary electoral struggles	Insulation from market; economic independence	State violence	State paternalism, lack of democratic participation	Building new democratic institutions and practices

Localized housing reforms, pursued mainly by tenant organizations and housing activists, typically represent low-income renters and some overleveraged homeowners. Some tenant organizations provide legal representation on behalf of their members, or they can focus on community organizing rather than individual legal advocacy. The central strategy of tenant organizing is to build collective bargaining power among tenants to negotiate with their landlords, building by building, around core housing issues, which may or may not push for policy reforms. While the majority of tenant-based organizations focus their strategy and tactics at the neighbourhood level, they often engage in city-wide and even nation-wide coalitions. This points to their political horizon in the form of municipal or national politics, where both in the past and present, tenant activists have run for office to implement policy changes such as rent control and anti-gentrification reforms in order to impede the mechanisms of commodification. However, there are limits to housing policy reforms, especially at the local level, where municipal governments often have limited powers to control the market.

The co-operative housing movement has a long history in the core capitalist states dating back to the 19th century and became institutionalized in the early to mid-twentieth century as a state-backed mode of housing provisioning. As a movement, co-operative housing is often embedded within a broader network of co-operatives that centre on communal modes of governance and economic self-sufficiency. The political horizon of the co-operative movement is a solidarity economy of mutual support within a market economy. Two prominent examples are Co-operation Jackson and the Temiskaming District Community Land Trust.

Based in Jackson, Mississippi, Co-operation Jackson began as a community land trust in order to protect the city's working-class communities from gentrification (Akuno and Nangwaya 2017). Community land trusts (CLTs) are non-profit organizations that hold the land perpetually in a legal trust to protect against land speculation. Building on Du Bois' (1907) ideas on Black economic co-operation and community-controlled development, Co-operation Jackson has built co-operatives through housing, cafes, cultural centres, and local farmers as a way to organize the Black working class and to advance a vision of a possible eco-socialism (Akuno 2017: 6).

Indigenous organizations, both urban and non-urban based, are taking up both the colonial and housing questions through market-controlling approaches. The Temiskaming District Community Land Trust in Northern Ontario was created by a women-led council of elders and matriarchs, the Council of Wisdom Keepers (National Indigenous Feminist Housing Working Group 2022: 43). The Council of Elders oversee the distribution of the social, economic, and cultural wealth that the community generates through its food and housing co-operatives, who are mainly Indigenous women and their families (National Indigenous Feminist Housing Working Group 2022).

A parallel urban-based approach towards Indigenous housing issues is the Squamish Nation's Señákw housing development in the neighbourhood of Kitsilano, Vancouver. Through a private-public partnership, the Squamish Nation plans to build eleven tower blocks and provide 6,000 rental units. Of those, 1,200 will be social housing, meaning that renters will pay less than 30 percent of their household income. Additionally, 250 of those units will be social housing for Squamish Nation members and serviced by an Indigenous non-profit organization. Although this housing development is

not a co-operative, the Squamish Nation contends that *Señákw* represents a step towards anti-colonization, as it will contribute to the Nation's overall economic self-sufficiency (Squamish Nation 2025). The Squamish Nation and the Temiskaming District Community Land Trust illustrate the two different paths towards anti-colonialization and the housing question for Indigenous people through market-controlling strategies. Given the early stages of their development, it is too early to tell which of these two forms of housing development will adequately address the long-standing housing issues facing Indigenous people in urban and non-urban contexts in a colonial settler context. But it is clear that the housing question is a central component of the struggle for Indigenous self-determination.

The co-operative housing movement, in contrast to tenant organizations, create an enclosed community based on a region, a wider community (such as the worker co-operatives in the Basque region of Spain), or an apartment building or network of co-operatives with varying membership, and represents a 'bottom up' approach towards decommodification that varies in scale. However, given that housing has become a central part of the dynamics of accumulation under capitalism, some of these initiatives can also simultaneously strengthen the market. For example, housing co-operatives and community land trusts have contributed to increases in nearby property values (Nelson et al. 2020: 840). This means that solving the housing problems for an individual group of tenants may contribute to the dynamics of capital accumulation that caused the housing problems in the first place, leaving housing improved for a few but leaving the cause of housing problems in the first place intact.

Autonomous housing movements go one step further beyond co-operatives by de-linking from the state and capital through market-disengaging strategies. Most are rooted or have ties to squatters' movements, especially in rural areas. Autonomous housing movements create enclosed communities governed by local and centralized forms of democratic governance (Pithouse 2016: 50). The base for autonomous housing organizations is typically rural workers and the urban homeless population. For organizations such as the Shack Dwellers' Movement (Abahlali baseMjondolo, AbM) in South Africa as well as the Landless Workers' Movement (MST) in Brazil, land is inseparable from housing. The Shack Dwellers' Movement is a confederation of self-managed and democratically organized communities that first formed as massive housing settlements in the 1970s and 1980s in Durban and served as former strongholds of the African National Congress (ANC) (Pithouse 2006). In 2005, the Shack Dwellers' Movement was launched with the support of the ANC, labour organizations, and church groups (Pithouse 2016: 45). Each settlement is governed by elected structures which are affiliated to an elected central structure (Pithouse 2016). However, a central challenge of the AbM has been the issue of scale, which has remained largely contained at the neighbourhood level due to the state repression as well as its growing tensions with the ANC (Bond, Desai, and Ngawe 2013). As another example of a land-based housing movement, the MST focuses on land occupations and reforms in rural Brazil, where the system of land ownership known as 'latifundia' was created by the Portuguese and remains concentrated in the hands of a few wealthy individuals and families. Multinational corporations own and control large estates that are used for large-scale agriculture that produce commodities for global markets rather than for local

consumption. According to the MST, homelessness and landlessness have the same social roots: the commodification of land, which prevents access to those who need to live and work on it in order to survive (MST 2025). To address both land and housing issues, the MST creates housing co-operatives on land which it has occupied. Since the 1980s, the MST has gained access to nearly 25 percent of Brazil's land (Sauer and Castro 2019: 116). The key limitations of autonomous housing movements are state repression as well as the dependency of social movements on the state to grant them land titles so that they can remain on their territory.

The housing policies and strategies pursued by historical state socialisms were designed to correspond to a new socialist mode of production, but they ended up becoming command systems of centralized planning (Lebowitz 2012). Socialist states adopted a mixture of three urban strategies rather than a single socialist housing policy to address the housing question. The three urban strategies were: 1) anti-urbanism to address the uneven development between rural and urban areas; 2) deurbanization; and 3) decommodified homeownership. The Soviet Union exemplified the model of anti-urbanism as a way to deal with the housing shortage, where the state provided minimal investments in new housing and urban infrastructure (Martinotti 1980). In the first few decades of Soviet Union, the strategy was to create communal housing, where the state attempted to house the greatest number of people at minimum cost (Levresse 2021; Attwood 2020). The government expanded public spaces to broaden people's perception of the home to the entire city, but, as the need for new housing construction grew, the government eventually privatized housing provisioning under Gorbachev (Attwood 2010:

246). In general, the housing conditions remained far from ideal or egalitarian under the Soviet Union.

De-urbanization was exemplified by the early stages of the Chinese Revolution, where the Chinese state attempted to depopulate the cities to the countryside in order to build the industrial capacity of its communes (Murray and Szelenyi 1984: 96). As a result, the state tried to control rural to urban migration from de-peasantization and considered investments in urban housing, including public housing and housing-related infrastructure as non-productive investments (Kirkby 2018). Moreover, the state feared that an expansion of the urban would antagonize relations between central government bureaucrats who enjoyed secure jobs in the city, while peasants and workers were toiling in the countryside (Davidson 2006: 215). However, beginning in the 1970s and 1980s, the Chinese government gradually lifted its rural to urban migration policies, producing an explosive urban population and unaffordable rents and house prices by the 1990s and 2000s.

The strategy of decommodified homeownership is a third feature of socialist housing, as exemplified by the Cuban model. While the initial post-1959 Cuban housing strategy centred on deurbanization (Barkin 1978: 323), this gradually shifted over the decades to mass homeownership. Cuba now has one of the highest rates of homeownership in the world, at an estimated 90 percent (Wijburg, Pallas and Aalbers 2025: 298). However, land is nationalized, and private property rights in housing are restricted. Homeowners can pass on their housing to their offspring or swap their housing with a neighbour, but they are prohibited from freely buying and selling their homes (Wijburg, Aalbers and Bono 2021: 1368). This changed in 2011 with the introduction of

a reform law that allowed Cubans to buy and sell their properties with restrictions on owning one primary residence and vacation home, which has created other issues such as the introduction of Airbnb and foreign investors in the housing market (Wijburg, Aalbers and Bono 2021: 1369; Anderson and Serpa 2018).

Housing provisioning in state socialist societies have demonstrated ways to decommodify housing for both renters and homeowners through market-controlling strategies. However, these strategies have not created permanent solutions to the housing crisis, and, instead, they have generated their own form of inequalities and contradictions. In Cuba, for instance, the housing stock is in disrepair due to a lack of market and availability of building supply for housing maintenance. Social provisioning in these societies lack mass democratic participation and necessitates the transformation of the command and vanguard structures of the state (Albo 2023; Lebowitz 2012). The limitations of state socialist housing point to a need for a fourth typology of housing that can be realized through democratic socialist provisioning, discussed below in the form of a program for ‘housing for all’.

8.2 A Program to Decommodify Housing

As the housing crisis deepens in Europe and North America, housing has become an issue of emergency and daily stress for a growing majority of people. At the same time, the housing crisis is producing new openings for progressive programs to decommodify housing to take root. The program for ‘housing for all’ proposed here is a synthesis of housing struggles and platforms to deal with the ‘housing question’ in capitalism. It draws on the historical experiences of housing provisioning compared and discussed in this dissertation, as well as struggles for housing decommodification today. There is a

legacy that housing activists have drawn in their demands for alternatives in the provision of housing, from Engels' proposals for worker-led political and social transformation of capitalism toward co-operative and democratic modes of production in the *Housing Question*, to the 'Red Vienna' municipal housing program in 1919, and the 2021 city-wide housing movement to expropriate private rental housing in Berlin, to the tenant strikes and organizing in private rental apartments in the housing crisis of late capitalism in Toronto today.

Struggles to decommodify housing are being taken up by housing activists, political parties and social movements in innumerable spaces, globally and locally. In 2025, the progressive organization, Democratic Socialists of America, for example, passed a national resolution in support of a program to advocate for the replacement of private housing with social housing, while a pan-European housing policy platform to decommodify housing was launched by the Party of the European Left, a coalition of socialist political parties represented in both the European and national parliaments. The program proposed below reflects key objectives that are central to all housing movements and is organized in terms of the three central political strategies for decommodifying housing—in, against, and apart from the state.

Strategies 'in' the state

- **From private to common forms of ownership**

Private property rights can be restricted through the nationalization of land, progressive taxation, abolishing or placing significant restrictions on inheritance rights, and a regulated market. Given the social externality dimensions of housing, policies to limit ownership and the terms of sale, especially by corporate and

financial investors and companies, or restrictions on the prices that are decided privately between owners and sellers, can have a dramatic effect on house prices and rents. Parallel policies encouraging common forms of ownership as viable alternatives to private ownership are also important, especially in the form of co-operatives and land trusts.

- **Reorganize the division of powers over housing**

The separation of political, administrative and economic powers over housing provisioning have diverted the energies of tenants and social movements to drawn-out bureaucratic struggles between levels of state. The level of state that is assigned to be the main provider of housing should also have regulatory powers. Municipalities, for example, as key providers of social and public housing, ought to have regulatory powers over rent control, instead of state or federal level governments. New democratic channels have to be created so that ordinary people can have a say over the direction of housing policy at the state, provincial, federal, regional, and international levels, and to sustain the building of popular planning capacities at the city and neighbourhood levels for housing and social needs.

- **De-financialize housing finance**

Financial securitization programs for private mortgages, building, and purchasing market-provided housing have failed to ensure affordable homeownership. In fact, they have had the opposite effect. It would make sense, therefore, to defund such programs and redirect government funds towards non-market housing, including back-stopping the bonds for co-operative building programs. While community

sources of solidarity funding are important and build social solidarity, it is also crucial to restructure public finances so that the state is collecting and distributing general revenue in a more egalitarian manner. Housing programs can be directly financed through progressive taxation, while additional funds can be raised by imposing a corporate housing tax on corporations and firms that benefit from the commodification and financialization of housing. This includes banks, mortgage lenders, Airbnb, corporate and individual landlords, private management companies, asset management companies and real estate investment trusts (REITs). Further, rental income can be taxed separately rather than combined with employment income.

- **Implement universal access to housing prioritizing the unhoused and excluded**

Those who are unhoused, as well as communities that have been historically excluded from adequate housing and still struggle to have decent housing, such as Indigenous communities, working-class, racialized, and immigrant communities, single mothers and women fleeing domestic violence, and the elderly, all need to be prioritized in any universal housing program.

- **Socialize temporary shelters**

With a rapidly escalating and intersecting climate crisis displacing often thousands of people from their homes, the provisioning of temporary shelters is often left in the hands of the private sector. This fuels the housing crisis, as climate refugees are forced to seek temporary or new permanent homes in housing markets in large cities that are already faced with low vacancies and high

rents. Whether to serve the homeless, temporary visitors, or climate refugees, the temporary shelter system ought to be brought under market-controlling policies as a semi-public good through state provision or community control.

Strategies ‘against’ the state

- **Transition to market-controlling and disengaging strategies**

Market-centred strategies are an obstacle to housing for all, and it is necessary to restrict the powers of private property and the class nature of the state. Market-disengaging principles centre on self-sufficiency and autonomy and rely on the power of social movements.

- **Upend the process of housing production**

Housing provisioning in capitalism tends to produce buildings and the uneven environment to absorb the flows of fixed capital. As an alternative, it can be re-imagined as a ‘people-centred’ process to overcome housing as a commodity fetishism and insist on housing as a social need for all. Decisions about housing production or supply can be democratically decided by tenants through a phased approach rather than concentrated among specialists or technocrats, where tenants work with builders along every step of the process. In times of labour and supply shortages, there ought to be a universal moratorium on condo and luxury housing production and conversions.

- **Centre modes of anti-capitalist housing provisioning and socialized alternatives**

Anti-capitalist housing provisioning is a means of economic redistribution, particularly through co-operative and communal housing, which are self-sufficient and are market-disengaging forms of provision in the long-run.

Strategies ‘apart’ from the state

- **Democratic governance**

People need to participate in the decisions that affect their lives in a democratic society. This requires forms of decentralized planning that can be implemented in various ways, from participatory tenant-run committees in apartment buildings, to having planners assigned to each neighbourhood block, as well as tenant involvement in city-wide housing policy working groups and community councils. The goal is to give people the experience of governing, participating in long-term planning, and the sharing and distributing resources within their community. Participation can be organized like jury duty through a roster of rotating tasks and positions. Democratic governance can be implemented throughout all aspects of housing provisioning.

- **Build a coalition of social forces**

A coalition of community and national groups could advance a series of market-controlling and disengaging policies and strategies to transform the housing market and building industries, rein in corporate ownership rights, and experiment with new ways of providing affordable and decent housing to a broad stratum of the working class. A key alliance would include labour movements, but also progressive sectors such as social welfare advocates and professionals, including urban planners and builders.

- **Scale up tenant organizing and dedicated community organizers for housing**

The aim is to build tenant power and solidarity by organizing both renters and homeowners. Identify organic leaders on each neighbourhood bloc, who can take local issues to neighbourhood and city-level tenant associations. Hold regular meetings with neighbours around housing and other non-housing issues to build social capital.

A central issue that arises from a program to decommodify housing is how to transform the state and its apparatuses to serve as a means of redistribution and as a site of mass democratic participation. Gramsci's theory of the integral state has been adapted as a theory of transition towards a post-capitalist future through which the working class replaces both capital and the state as the mediator of the social relations of production (Bosteels 2014; Lebowitz 2003). This transition is based on a counterhegemonic movement—an alternative moral and intellectual order led by the social and political leadership of the working class. Leadership, as this dissertation has outlined, is both historical and ideological. For Marx, the working class embodied both qualities – that is, the historical necessity of social transformation under their leadership and the actualization of a socialist ideology. Gramsci, building on Marx, proposed the concept of counterhegemony to conceptualize how working-class leadership could transform the economic base, guided by a 'modern prince'—a political instrument or political party, through a 'war of position'. Social Democrats adopted an evolutionary view of reforming the market failures of capitalism and a strategy of working within the state, under the assumption that the state could be used as an instrument by the working class to redistribute wealth (Thomas 2011: 282). Evidently, this has not turned out to be the case,

as the adoption of neoliberal housing policies has exacerbated social inequalities and also fragmented left politics and social movements.

As opposed to the ‘war of manoeuvre’, which is an open offensive against the ruling party, the ‘war of position’ emphasizes the primacy of struggles within the state and civil society by building counterhegemonic apparatuses to disentangle the state from capital and the mutual reinforcement of consent and coercion that has been exploited by the dominant class (Thomas 2011: 289). As part of the ‘war of position’, housing decommodification centres on market-controlling strategies – strategies that gradually disintegrate capital from the state, by bringing private builders and capital under the control of the state to provide housing for all. But market-controlling strategies require constant pressure from social movements and activists within the state and civil society to be maintained. The goal of the ‘war of position’, therefore, is for market-controlling strategies to lead to permanent market-disengaging strategies—a series of political ruptures and breaks with capitalist logics of social reproduction.

A core argument of this dissertation is that a political instrument of a party (the ‘modern prince’ for Gramsci) is necessary for building a counterhegemony that centres on non-market housing provisioning. The central political alliance is between anti-commodification social movements and left political parties. Housing activism, in the form of confrontational actions and politics directed at landlords, especially corporate and financial landlords, can lead to small ruptures within the integral state. However, what is currently needed is the full collective power of social movements. Hilary Wainwright defines this full power as the combination of the transformative capacity and power at the base with the power of domination by occupying and winning political positions (2018:

143). The challenge in building these capacities at the base and in the realm of political positions is that working-class people need the experience of governing, as Marta Harnecker has argued (2019; 2015). Ways to build the experience of governing, according to Harnecker, is through decentralized participatory planning—the organizing of workplaces and communities in ways that build popular capacities in democratic administration and popular participation in decisions. While working class parties can suddenly be in a position of national leadership, as was the case of the Social Democrats in Vienna winning the elections to the municipal government in the 1920s, building popular governing capacities can also start on a smaller scale, such as running the housing co-operative of Bikes and Rails or the Bain Co-op. The experience of governance, and to actually winning reforms that shift the balance of power and reduce market dependence, is thus essential to advancing Gramsci’s ‘war of position’. The aim is to build up the democratic capacity of civil society to rule over political society, so that civil society can “create a system of principles asserting that the State’s goal is its own end, its own disappearance, in other words the re-absorption of political society into civil society” (Gramsci 1971: 253). Housing decommodification struggles are a terrain that can contribute to the democratization and transformation of the state by nurturing popular administrative capacities while providing shelter as a social need.

This argument, however, is not to dissolve or ‘wither the state’ as the end of politics. As Lenin argued, the utopian communists and anarchists who led the French Commune recognized the necessity of inventing a new political instrument to build their communes ([1917] 1987: 312). This cannot be a top-down, ‘vanguardist’ to the housing question as this has too often failed to build popular administrative capacities and left

collective housing open to market retrenchment. If there is a need for the state as a means of distribution, to achieve economies of scale, to set standards for housing provisioning and to also enforce them, and this form of national democratic planning and representation, there is also a need for new forms of state coordination that builds popular power and capacities at the base—the neighbourhood level where shelter is provided, social needs addressed, and the diversities of working-class communities are accommodated and, indeed, encouraged.

8.3 Re-Aligning Housing and Labour Movements

The potential to widen the base of the housing decommodification struggles to advance a program for ‘housing for all’ centres on opening up another arena—from the collective bargaining table in workplaces to communities. In the past, broad-based coalitions led by the labour movement across core capitalist states resulted in large-scale public, social and co-operative housing that benefitted workers and their communities. However, since the post-WWII era and especially under neoliberalism, labour movements have disengaged from struggles over social and public housing because many union members do not qualify for low-income public housing, especially in Canada and the US (Bacher 1993; Nugent 2017). Furthermore, most labour unions have been reluctant to support decommodifying strategies such as rent control because of the fear that such policies would threaten jobs in either construction or manufacturing (Botein 2007: 802). Instead, labour unions have endorsed homeownership schemes and pro-growth urban agendas that encourage jobs in construction for unionized workers. However, such policies have also contributed to worsening housing affordability in the long run, particularly for younger, poorer, and future generations of unionized and non-unionized workers (Logan and

Molotch 1989: 81). Meanwhile, housing activism has tended to focus on a narrower set of issues around rent control, and defending social and public housing against privatization (Harloe 1995; Bradley 2014). The potential bargaining power of both tenants and workers is barely utilized.

A political re-alignment of housing and labour movements is pivotal to resolving the affordable housing crisis and advancing tenant and worker controls over shelter and community provisioning of social needs. This involves building collective power through new organizing models that focus on “creating a synergy between workplace and non-workplace struggles and recognizing the labour movement’s need to be at the table inside and outside the shop” (McAlevey 2003: 31). Housing activists and community organizers have long been engaged in collective bargaining in a broad sense, through cross-sectoral bargaining with other unions, community labor coalitions, or a combination of both strategies. This expanded practice of collective bargaining, where workers and community members collaborate to shape the conditions in which they live and work, is essential not only for expanding union democracy, but also democratic practice along various scales. Beyond the neighbourhood and municipal level, policy reforms at the state and national levels are essential. Regional states and agreements are also crucial arenas for decommodifying housing. While the EU provides funding for social housing to municipalities and local developers, there is also a need to transform the supply chain by obliging states to pursue trade agreements that centre on environmentally sustainable raw materials and ensure fair wages in housing construction. These are some examples of how the re-alignment the housing and labour movements at this critical

juncture can contribute to reinvigorating working class institutions and organizations as leading agents of social change.

8.4 Sociology and Anti-Capitalist Alternatives

As a discipline, sociology has a vital role to play in advancing a program for ‘housing for all’. From a sociological perspective, housing is one of the central social issues of our times, creating new fault-lines of race, gender, and class. Sociologists (and other social scientists as well as socialist thinkers) have long turned to housing as the basis for developing new ideas and anti-capitalist alternatives. While Marx and Engels were critical of the first utopian socialists and their lack of a ‘science of socialism’ (Linebaugh 2014: 28), they proposed what communism might look like through the dismantling of private property and the socialization of the means of production. W.E.B. Du Bois underscored how housing provisioning created new racial and class divisions after slavery was abolished and limited prospects for social and economic equality. In *Economic Co-operation Among Negro Americans*, Du Bois explored the history of economic co-operation in Black communities as a form of resistance against racial segregation, especially in the form of churches, banks, building, housing, and school co-operatives:

We find that the spirit of revolt which tried to co-operate by means of insurrection led to widespread organization for the rescue of fugitive slaves among Negroes themselves, and developed before the war in the North and during and after the war in the South, into various co-operative efforts toward economic emancipation and land-buying. Gradually these efforts led to co-operative business, building and loan associations and trade unions. On the other hand, the Underground Railroad led directly to various efforts at migration, especially to Canada, and in some cases to Africa...[and] from the efforts at migration began the various conventions of Negroes which

have endeavored to organize them into one national body, and give them a group consciousness (1907: 26).

According to Du Bois, Black people also had the opportunity to establish and consolidate their own economic systems based on egalitarian principles, which could then be integrated into the larger economy in order to transform it. Feminist theorists, from Charlotte Perkins Gilman to Margaret Benston, provided a sociological analysis of women's oppression and exploitation under capitalism and envisioned ways to reorganize and socialize housework to eliminate women's economic dependency on men. They carved intellectual tracks for Marxist feminists, who imagined the transformation of housework as a central aspect of a feminist socialist future and society (Vogel [1983] 2013; Dalla Costa and James 1972). Lefebvre, who analyzed the growing contradictions of capitalist urbanization, proposed the concept of 'autogestion' or self-management, including for city dwellers as a form of grassroots democratic practice. Derived from the idea and experiments of workers' councils, Lefebvre (2009: 160) extended the idea to build urban-based social movements that reject the logic of capital accumulation and "the state's role as an agent for the commodification of its territory—at once on national, regional, and urban scales", especially to democratically manage and resolve urban issues such as housing.

However, the beginnings of sociology were characterized by struggles over whether its central disciplinary purpose was to pursue social integration of the working class and marginalized into capitalism or to study the root causes of social problems and align with social movements to address them, even if this meant taking anti-capitalist pathways (Burawoy 2005b: 83, Clarke 1991a: 156; Therborn 1980: 13). The liberal social and political orientation of sociology since the 19th century facilitated its drift

towards social integration, but this tendency was entrenched following the break-up of classical political economy and the ascendancy of marginalist economics (which rejected the distributional theories of classical political economy and centred on individualistic theories of the capitalist market economy) (Clarke 1991a: 228). Weber, while rejecting marginalist explanations of individual social action, took a leading role in shaping the scope of sociology as an interpretive understanding of the capitalist social order, based on a voluntaristic theory of action centred on the rational value-orientation of the individual (as influenced by political, religious, moral and cultural norms and values) (Clarke 1991a: 230). The ideas of Weber as well as classical sociologists such as Durkheim and Spencer were synthesized in the post-WWII period by American sociologist Talcott Parsons, who reformulated Weber's ideas on the relationship between the theory of action and the theory of social structure, arguing that individual actions were primarily motivated by social norms (Therborn 1980: 17). Parsonian sociology was re-oriented towards social integration and further narrowed the discipline's intellectual pursuit to an 'ideal society' based on the subordination of individual rationality to the social structure (Clarke 1991a: 226).

Parson's influence on sociology, especially in North America, has endured, as even Marxist sociologists such as Burawoy (2005b: 11) have emphasized the importance of Parsons in defending the role of mainstream sociology in buttressing the institutions of capitalism. However, this reorientation also produced an 'internal crisis', as Alvin Gouldner contended, producing multiple drifts within sociology to resist Parsonian functionalism, from Marxism to new critical paradigms, such as postcolonial and critical race theories (Therborn 1980: 22). Further, while social movement theory was revived as

a sub-field, notably by the theorists cited above as well as Charles Tilly, Alain Touraine, and E.P. Thompson, theory development remains largely isolated from social justice movements.

But as capitalist societies are increasingly confronted by deepening social polarizations and inequalities, it is necessary to revisit C. Wright Mills' conceptualization of the political task for sociologists: to cultivate the 'sociological imagination'—the connection between individual problems, history, and social structure—in order to reveal power structures and to make society more democratic ([1959] 2000: 189). Burawoy and other critical sociologists have also contended that it is crucial for the practice of sociology to reject rational individual choice, even when supplemented by complex institutional contexts, as the basis for re-imagining new forms of utopia and to reorient the task of the 'sociological imagination' towards the intellectual pursuit of anti-capitalist democratic alternatives. This task would also require restoring the discipline's fragile historical connections to anti-capitalist alternatives and social movements for social justice, both within and outside of sociology.

There have been renewed efforts towards this pursuit through studies on new and existing anti-capitalist utopias across many of the disciplines of the social sciences, especially in light of the deepening marketization and commodification of social life. Lefebvre (1991: 59) explored utopianism in terms of the democratic governance and production of urban space. Harvey (2000: 183), a geographer influential in social theory and urban sociology, elaborated on Lefebvre's ideas through a class analysis of utopianism under capitalism—from free-market to yuppie to degenerate utopias, driven by gentrification and the commodification of urban space and housing. Harvey (2000:

206) contends that the creation of enclosed spaces is not only essential as a political project to build alternative forms of decentralized planning and working-class co-operation and institutions, but to also overcome alienation, as the production of alternative spaces also entails transforming the world by decommodifying the fetishisms of labour, nature, and money at the core of capitalism.

More recently, Burawoy (2024; 2022) explored the possibilities of connecting anti-commodification social movements with Erik Olin Wright's 'real utopias' (2012), through a Polanyian and Gramscian framework of market-controlling strategies that can produce counterhegemonic movements. These 'real utopias' (2012) are defined as existing anti-capitalist institutions that can challenge existing structures of economic, political and social power. However, Wright's examples of 'real utopias', such as public libraries, participatory budgeting, and some workers' co-operatives, mainly qualify as market-controlling strategies to compensate for market failures to sustain social reproduction. These institutions have co-existed under capitalism without directly challenging the logics of accumulation and marketization or cumulatively building anti-capitalist movements and decommodifying projects.

In this long conjuncture of a neoliberal policy that is increasingly authoritarian under the social pressures of a growing far right, the political terrain is rife with growing social divisions and polarizations that are posing existential threats to the social sciences and to sociology in particular. In this context, Weber's essay titled *Politics as a Vocation* has contemporary relevance for how sociologists, from many different political and theoretical stances, can engage with the world in a political manner. Weber ([1948] 2014: 78) defines politics as the "striving to share power or striving to influence the

distribution of power, either among states or among groups within a state.” He identifies three crucial aspects of pursuing politics as a vocation, which can serve as a guide for sociologists driven by a commitment to social justice movements: 1) the commitment towards a research agenda of redistribution and reforms and that challenges the power inequalities of the modern state and society; 2) the limiting of values as a research scientist in presentation even when driven by a political ‘calling’; and 3) modeling political leadership in the social sciences that encourages a diversity of views, challenges, criticism to serve the public good. In other words, the struggle to transform professional sociology to a public sociology is political. In contrast to professional sociology, public sociology serves as a vehicle of public discussion about the nature and direction of modern society—its values, contradictions, the gap between its promise and its reality—and how we can improve it (Burawoy 2005a: 7). This means that, in addition to producing academic research for broader, non-academic audiences, sociologists can engage with the world in a political manner by creating collective spaces for social movement activists at academic gatherings to discuss the political moment, while also bringing sociology to the grassroots to contribute to and advance new forms of decentralized planning and democratic participation (Harnecker and Bartolomé 2019; Wainwright 2018; Harnecker 2015).

8.5 ‘Housing for All’ and Activist Commitments

Public sociologists endeavour to align their intellectual practices with social movements that are organizing to shift the political terrain. According to Gramsci, the terrain of struggle reflects ‘historically necessary ideologies’ that “‘organize’ human masses, and create the terrain on which [people] move, acquire consciousness of their position [and]

struggle” (1971: 377). Whether they are called Wright’s ‘real utopias’, Andre Gorz’s ‘structural reforms’ or ‘non-reformist reforms’, or Hilary Wainwright’s ‘prefigurative alternatives’ that were stifled by neoliberalism since the 1970s, there is now an overwhelming sensibility that neoliberalism cannot produce the ‘good life’. As Marx outlined in *Theses on Feuerbach* (1845), the ‘good life’ entails a process of self-realization through collective activities that contribute to human development and flourishing: “the coincidence of the changing of circumstances and of human activity or self-change”. It centres on individuals being able to develop their social nature by producing for others as well as themselves through their labour, and in the process, cultivating their creative capacities to imagine and build a new world beyond capital (Kandiyali 2014: 121; Lebowitz 2003: 132).

However, we are confronted with a narrow range of ideas on how to achieve this good life, from a far-right neoliberal austerity to a centrist ‘Third Way’ ‘abundance’ agenda of building a ‘new competitiveness’ (Klein and Thompson 2025). All of them focus on market-expanding policies that eliminate restrictions on private accumulation, but none of them can guarantee that housing will be provided evenly or equally to everyone. Under this context, it is simply inadequate for progressive organizations and politicians—let alone those with the egalitarian and democratic commitments of socialism—to demand for policy reforms such as rent control or to halt the privatization of social housing. Although those tools can form part of a left agenda, they are insufficient on their own to inspire people to reject neoliberal hegemony in its entirety.

Laying-out and committing to a program for ‘housing for all’ is to be ambitious and hopeful that it will contribute to rebuilding an encompassing left agenda that begins

with the democratic provision of housing as a common good, as a fundamental part of the redistribution of wealth in society, and shelter as the cornerstone of a decommodified vision of a 'good life'. To this end, my future research and activism revolves around advancing this program. First, I intend to elaborate on my typologies on housing provisioning and their degrees and forms of commodification through additional case studies of Barcelona, New York, and Indigenous organizations in Vancouver. Additionally, I plan to explore the possibility of adding an Asian case study to investigate whether the typologies that I have developed from the core capitalist countries in North American and European case studies in response to the housing question are reflected in other contexts in similar developments or require a further typology.

The reform agenda posed in this thesis also raises the need for further research on alternatives. There are historical as well as current examples where labour and community alliances that undertake a program of 'housing for all'. In the current crisis, there is evidence of at least some re-alignment between housing and labour struggles. In Europe, the European Federation of Public Service Unions (EPSU) has been working with housing activists to develop a housing program for the Party of the European Left. And in North America, various labour unions in the academic, hospitality and government sectors are building social housing for their members or have incorporated demands for affordable housing in collective bargaining. Further research into these and other emerging alliances and collective bargaining strategies is much needed, as well as the historical development of political programs and policies on housing amongst unions, community organizations, and housing activists. These are futures research commitments to a public sociology that can contribute to a unified movement for social change.

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Methodological Appendix

The central research questions that guide this dissertation are the following: Why is capitalism unable to provide housing for all? What are some of the ways that states and social movements have attempted to compensate for the failures of market provisioning of urban housing in core capitalist cities (as represented by the widely-discussed examples of Berlin, Toronto, and Vienna)? What anti-capitalist alternatives to the market provisioning of housing exist, and how can these alternatives become viable in the long term and on a large scale? The theoretical aims of this dissertation are to develop a conceptual and empirical basis for investigating the housing question in capitalism. The conceptual basis was influenced, firstly, by Friedrich Engels' (1872) initial and still influential formulation of the 'housing question'. After observing key features of the systemic failure of capitalism to deliver adequate housing for the working classes, Engels also identified elements of the system of provisioning, including private landlordism, state assistance for housing for the poor and homeless, and social movements.

While rooted in sociology, this dissertation draws from an interdisciplinary scholarship that has addressed the dilemmas of housing provisioning, including W.E.B. Du Bois (1907) on the struggles of Black American and working-class housing, Dolores Hayden (1984; 1981) on how the urban built environment reproduces women's economic and social dependency on men in the home, and Indigenous scholars such as Leanne Simpson (2017; 2014) and Glen Coulthard (2014) on the intersection between colonialism, the commodification of land, and the particular housing issues facing Indigenous people in both urban areas and the rural locations of most First Nations territories in Canada.

The systems of provision approach developed by Kate Bayliss and Ben Fine (2023; 2013) provide the theoretical framework for analyzing how commodities structure housing production, distribution, allocation, and consumption and how money and capital mediate these processes. Using case studies from Vienna, Berlin, and Toronto, I compare market-controlling policy regimes, housing activism, and social movements, and how they lead to variations within the general system of provisioning. These variations are conceptualized into three typologies: commodified, partially decommodified, and decommodified systems of housing provision. Each typology is defined by the degree to which it incorporates five dimensions of housing decommodification: 1) democratic governance; 2) social ownership; 3) social financing; 4) social production; and 5) providing housing as a common good. This appendix provides a rationale for the methods used in this dissertation and why they are the most suitable for understanding the housing question, and the means by which my empirical evidence was gathered.

Method is the social science involving the overlap between modes of understanding, the nature of abstractions and the practices of research design and analysis (Sayer (2010: 2). At this current conjuncture, the discipline of sociology is confronted by the ‘politics of method’, as outlined by sociologists Mike Savage and Roger Burrows (2007: 886). In an age of ‘knowing capitalism’, as they contend, circuits of information are now embedded within private and public institutions and can be routinely collected and data analyzed without special efforts. The central dilemma facing sociological research is how to avoid contributing to the production of ‘social’ transactional data through methodological innovation to advance critically and theoretically-informed studies of society. While this thesis relies on standard qualitative techniques of

interviews, the current context of ‘knowing capitalism’ calls for a critical reflexivity on how these techniques might contribute to the social reproduction of contemporary capitalism (Savage and Burrows 2007: 896), as well as the need for methodological innovation and alternatives for social activists to pursue.

To this end, this dissertation is informed by ontological theories and the explanation of causal mechanisms that emerge from social struggles over historically necessary ideas and material needs. This includes ‘critical realism’, a philosophy of science that merges two models of human social action that previously appeared incompatible—the human being as ‘causal agent’ who makes things happen, and as a ‘meaning maker’ who interprets the world in a variety of ways (Sayer 2020: ix). A gap remains in theories of social action, however, particularly in terms of a ‘needs-based conception of social being’ and action, where needs are defined as lack and desire, to explain the material basis of human motivations, nature, and social reproduction (Sayer 2010: x). In order to bridge this gap, this dissertation develops a needs-based understanding of social beings with reference to the housing question and the central paradoxes it raises: 1) as a commodity, housing satisfies a basic requirement for human social life, as well as a means to potentially store and accumulate wealth; 2) historical moments of state intervention in the housing question leading to the partial decommodification of housing while also advancing the commodification of housing through the expansion of market provisioning; and 3) market-provisioning generating an ongoing need for non-market housing through organized resistance in the form of housing activism and social movements. I draw on Marxist historical materialism, as well

as comparative historical sociology and reflexive inquiry to build the philosophical and methodological framework for this research.

The Organic System of Capitalism

The foundations of Marx's dialectics are based on the concept that the capitalist system forms an organic system. In an organic system, "the whole forms its parts and is simultaneously formed by them through embryological or historical processes. Playing in this way an active role in the production of its parts, the whole also leaves its imprint on them" (Sève 2008: 87). The whole is therefore present in each part, and the part is in the whole, relating in a dialectical pattern of multiple and complex determination, meaning that they are interdependent (Ollman 2003). In this methodological framework, each aspect of the system of housing provision, from production, distribution, allocation, and consumption, is produced in and reproduces an organic relation. But each variation of housing provisioning also forms part of the general system of housing provision in capitalism. The relationship between the whole and the sum of its parts is an organic relation, where that relation determines the nature of the things that are related. Organic relations, as parts of an organic system, interact with each other through 'moments', which are interactions between the parts of the organic whole and can act as both cause and effect of another (Weston 2012: 2).

Marxist methodologies centre on thinking in terms of wholes and parts, a hierarchy in a pattern of determinations (variables), and the contingent outcomes of a continual process of reproduction, crisis, and transformation, from the strategic choices and organizational resources of social agents (encompassed in the materialist meaning of 'dialectics' found in critical realism). In the investigation of social struggles over

meeting human needs, this approach centres attention on the idea of an ‘internal relation’, defined as the interdependence between things that become essential attributes of the classes themselves (Ollman 2003; 1976). Internal relations, for Marx, is “a way of viewing things as moments in their own development in, with, and through other things” (Ollman 1976: 52). In other words, the dialectics of historical materialism is a method of inquiry where the central object of study is the relationship between entities, where the conditions of existence of one are the other, meaning that one cannot exist without the other (Ollman 1976: 61). As an example, the relationships between a capitalist and worker, tenant and landlord, homeowner and mortgage lender, reflect an internal relation. A landlord does not exist without collecting payment for the occupation of a dwelling from a tenant. A tenant is defined as someone who pays to occupy a dwelling or space.

The extent to which the housing question paradoxes are dialectical is also a central focus of this dissertation. A paradox contains contradictions that can lead to a partial or full transformation of their relations to one another as well as the larger system of which they are dialectically a part, depending on their ‘real content’ and how they interact with each to produce specific political moments, historical conjunctions, and social movements (Ollman 2003: 86). This process of reproduction and transformation necessarily involves an analysis on causation driven by human agency, where the powers of an agent are defined by their positions within the relations of production, or Erik Olin Wright’s ‘structural capacities’ (Callinicos 2004: 275). In this dissertation, the system of housing provision within capitalist societies serves as the structural framework through which human agency operates, influences, and transforms social circumstances through collective forms of political action in the form of housing activism and social movements.

Comparative Historical Sociology

For classical sociologists such as Weber and Marx, sociology is inherently historical, given its roots as a form of social commentary on large-scale social transformations, namely, the Industrial and French Revolutions (Mahoney and Rueschmeyer 2003). As a sub-field, historical sociology has been concerned with the transitional historical periods and the defining characteristics of each society and the social transformation from one to another (Tilly 2006; Clarke 1991a). Historical sociological methods are essential for understanding the origins of the housing question, which first emerged in the transition from feudalism and the emergence of capitalism. But, as Callinicos (2004) has argued, historical sociology has tended to be pulled between two opposing theoretical poles—Marx’s historical materialism on the one hand, and Weberian historical sociology on the other. Despite their shared objectives to develop explanatory frameworks that can interpret human history, Callinicos (2004: xl) emphasizes that each theoretical pole has irresolvable tendencies. While Weberian sociologists tend to give causal primacy to a multidimensional plurality model of power, such as economic, political, ideological, or military sources of power (e.g. Mann 2012), Marxists argue that there is an ordering or hierarchy of causal relations, in which primacy is assigned to the social relations of production within the evolving forms of production (the materialization of human knowledge and technical capacities). Second, while Weberians tend to universalize human domination, Marxists argue that domination arises from the class contradictions within a particular mode of production as opposed to it being a feature of humankind. This dissertation is situated on the Marxist pole and analyzes the historical development of the housing question in its different contexts

(although drawing on numerous insights from institutional, anarchist, and feminist studies).

Marx's perspective on the role of history guides this dissertation because of its explanatory emphasis on key features of capitalist society as well as its stresses that alternatives are always emerging from the opposed social forces internal to capitalism. Historical analysis is not merely about studying something in the past. Rather, it serves to illuminate the interconnections and changes of a system, which are seen as a whole, and incorporates certain tendencies along its process of 'becoming' (Ollman 2008; 2003). Through a historical analysis, the interconnectedness of the case studies of Vienna, Berlin, and Toronto are examined to produce a general abstract concrete understanding of the system of housing provisioning under capitalism as whole, as well as the possible future trajectories of this whole system. Even at this level of determination, the seeds of the future can be found in the antagonisms between use-value and exchange-value, social needs, and profitable accumulation, in past and present social struggles, and, specifically through the five dimensions of decommodification that I have identified within historical and national levels of variations of provisioning. A historical analysis, informed by a dialectics seeking multiple contingent politics of determination, can shed light on how a system of social reproduction incorporates certain tendencies in its development and also reveal suppressed, unfinished, and potential alternatives.

The methodological tools of comparative historical sociology rooted in the case studies of Vienna, Berlin, and Toronto, focuses on causal relations, the importance of historical 'sequencing', and a systematic analysis of similar and contrasting cases best formulated by John Stuart Mill (Mahoney and Rueschemeyer 2003). Comparative

historical methods have long informed housing studies, particularly recent studies on the political institutions and policy regimes that drive the commodification and decommodification struggles over housing (Kohl and Sørvoll 2021; Blackwell and Kohl 2018). Building on comparative historical research, this dissertation examines the political and economic conditions that produces specific forms of structures and agencies. It is guided by questions such as: how do states build the capacity to maintain housing provision; how are these structures also dismantled under certain conditions; are social forces aligned or unorganized; and under what conditions of organization do they produce something new in the process, and thereby shift the terrain of the state and politics? The explanatory power of historically-based research is to use the present context to also understand and re-examine the past and how the past has shaped the present.

The basis of the case study comparison between Vienna, Berlin and Toronto is that they all share similar, central, and constant forms of market-controlling strategies to address the housing question, but have also produced distinct historical policy regimes with respect to housing. This constant, a policy regime where state intervention places certain limitations and mechanisms of control on the market economy, is defined by different variables, the most important variables as defined by this study are the five features of decommodification, but they also include other policy tools such as zoning by-laws, rent control or obligations to provide affordable housing, among others, and how these market-controlling have changed over time based on the shifting political terrain.

A case study approach to social investigation involves intensive investigation of a single observation where the larger social forces shaping it become the subject of analysis and can provide insights into society as a whole (Small 2009: 20). The first case often yields a set of findings and a set of questions and a basis for replication that informs subsequent case studies. The very last case examined will provide very less new general information, but more specific information and knowledge or saturation, which is the ultimate objective of case study comparison (Small 2009).

In this study, there are two baselines. Vienna's housing provisioning represents the pivotal baseline for decommodification as its mode of provisioning centres on municipal and social housing. In the course of writing this dissertation, however, it was evident that Toronto represented a baseline for a commodified system of provisioning, which is defined by market-centred provisioning with less social and co-operative housing. Between the two poles of commodified and decommodified housing provisioning, Berlin represents a partially decommodified system of provision that has gradually shifted towards commodified housing. Saturation is reached when the collection and analysis of new data no longer yields new insights on their differences or particularities. In this thesis, there is evidence of a clear pattern in how the housing question is being addressed through the three typologies of housing provisioning, but further studies will be needed to reach saturation.

Interviews

Interviews constitute an important component of case studies in sociological research (Small 2009: 20). The interview method itself originated as a critique of functionalism by British sociologists, who deployed in-depth interviews to demonstrate how norms and

values were rooted in social relations, especially in sociological research on working-class people and marginalized social groups (Savage and Burrows 2007: 894).

Interviews have become an enduring feature of sociological research, an aspect of what Marx refers to as the ‘real concrete’, particularly because of its power to explain people’s attitudes to class, grounded in their everyday experience.

I used a predetermined set of open-ended questions for each interviewee to ensure that certain topics were covered with everyone as summarized in Table A.1.

Table A.1. Interview Questions

1. Let’s begin with introductions. Can you tell me a bit about your organization and your position and how you became interested in housing issues?
2. How do you define the housing crisis?
3. What is being done to address the housing crisis?
4. What is the role of the state and social movements in decommodifying housing in your city and state?
5. What needs to be done to decommodify housing?
6. To what extent is the decommodification of housing seen as part of a broader movement to decommodify our needs, land, and the environment?
7. To what extent does the tension between ‘housing as a commodity’ and ‘housing as a home’ affect the government’s ability to provide social housing?
8. Is social housing seen as part of a broader program to even out social, economic, and urban inequality? If so, how, and if not, why not?
9. Based on the five dimensions of decommodified housing used in this study, which do you think is the most salient? Which is the most difficult to obtain?

For interviewing ‘experts’, I employed the method of ‘elite interviewing’, which recognizes the interviewee’s insights and experience as a central topic of research (Dexter 1970). Since the interview centres around a politicized policy area, these interviews also operate as “battleground for tussles over the formulation and implementation of policy due to their political nature,” and, as such, require a conscious effort to “depersonalize” questions as viewpoints espoused by others (Wicker and Connelly 2014: 4). To build rapport and depersonalize the interview, knowledge of an informant’s background is an important aspect of preparing to interview elites (Liu 2018; Mikecz 2012). Given my own background as a housing activist, this ‘rapport’ also had an aspect of ‘participant-observation’ research and sharing experiences. But this is not a claim of doing this kind of ethnographic study in this dissertation.

Semi-structured interviews were conducted with senior policymakers with the state, housing researchers, tenant advocates, activists, and tenants in Vienna, Berlin, Toronto, as well as additional interviews with housing activists in Barcelona conducted in Spanish (summarized in Table A.2). Each interview lasted between 45 minutes to 3 hours and almost all of the interviews in Vienna and Berlin were conducted in person except for one, while all but two interviews in Toronto were conducted via Zoom.

During the interview, I began with general questions about the person’s background based on research carried out online on the interviewee’s personal and professional biography (Liu 2018). By setting a conversational tone through a semi-structured interview and open-ended set of questions, I was also able to involve the participant in the process of developing questions or topics (Hoffman 2007).

Table A.2. Interviewees

Interviewee	Case study	Title and affiliation
Interview V-1 2023	Vienna	Senior urban planner and head of International Affairs, Housing Promotion, and Strategic Affairs for the City of Vienna
Interview V-2 2023		Social housing researcher for the Research Center for New Social Housing
Interview V3 2023		Tenant advocate in Vienna
Interview V-4 2023		Anti-eviction housing activists in Vienna
Interview V-5 2023		Policy researcher for the LPHA
Interview V-6 2023		Resident of Bikes and Rails
Interview V-7 2023		Urban planner at the Vienna Chamber of Labour
Interview B-1 2023	Berlin	Head of Berlin Senate Department for Urban Development, Building and Housing
Interview B-2 2023		Member of the Berlin House of Representatives for Die Linke (2021-2026)
Interview B-3 2023		BTU Organizer
Interview B-4 2023		Co-founder and CEO of GIMA
Interview B-5 2023		Member of Miethäuser Syndikat
Interview B-6 2023		RTC organizers
Interview B-7 2023		Organizer with DWE
Interview T-1 2024	Toronto	Non-profit housing developer in Toronto
Interview T-2 2024		Senior Strategic Policy Consultant at the City of Toronto
Interview T-3 2024		Senior planner at the City of Toronto
Interview T-4 2024		Community organizer and resident at Regent Park
Interview T-5 2024		Parkdale Organize community organizer
Interview T-6 2024		Community organizer at the Metro Toronto Federation Association
Interview T-7 2023		Resident of Bain Co-op
Interview C-1 2023	Barcelona	Organizers with La PAH
Interview C-2 2023		Organizer with the Renters' Union in Barcelona

Open-ended interviews, however, also contain dimensions of power. While the researcher sets the agenda by raising particular topics that the interviewee might not have

raised, the interviewee, on the other hand, holds a great amount of power as the interviewee knows what the interviewer does not know but clearly wants to know (Hoffman 2007: 335). Recognizing these power relations and the limitations they pose on elite interviews, and interviews more generally, it was essential to supplement my data with other sources.

Table A.3. Features of Decommodification

Features of decommodification	Examples
Social ownership of housing and land	The proportion of public housing, social housing, and co-operative housing that are built upon community land trusts and/or public lands
Democratic governance of housing	Tenant-run management boards or other structures involving the majority of tenants in a particular housing development similar to those found in co-operative housing management boards
Social financing	Public funds, through government loans, grants, or other type of public funding, or member shares in a co-operative
Social construction	Tenants, builders' co-operatives or public developer/construction company that involve renters in some aspect in the design and construction of housing
The practice of 'commoning'	The building and expansion of non-commodified spaces that increase capacity for living in a mutually benefitting way between people and the natural environment, e.g., protection of Indigenous lands as part of the preservation of Indigenous culture and peoples, daycares, food co-operatives, etc.

At the end of each interview, I showed the interviewee the key features of decommodification (Table A.3 of this appendix) and asked interviewees whether these features were evident in modes of housing provisioning within their context or formed a component of their activism. I took into account each of their responses in the relevance and significance of each feature of dimension during my analysis of each case study, which I discuss in detail later in this appendix.

The interviewees were selected based on ‘snowball sampling’, a technique for recruiting research subjects through the identification of an initial interviewee who is then asked to provide the names of other experts or subjects in the field (Lewis-Beck, Bryman, and Liao 2004: 1044). This technique is particularly useful for contacting hard-to-reach subjects, particularly connecting with key housing activists.

Secondary Literature

Given my small sample size of three case studies and between five and ten interviews for each case study, I supplemented my data with additional documents on housing to support my general conclusion from the case studies, especially secondary literature and primary documents that my interviewees recommended to convey their own theoretical and historical frameworks and add to my comparative knowledge base.

The initial foundation for my research through the theoretical and secondary literature came from my personal archives as a housing activist, which includes unpublished writings, articles, and books by other housing activists, and personal correspondence with activists. These personal archives led me to outline the five features of decommodification and the typologies on the system of housing provision. I also revisited my personal archives from my MA research on Canadian housing policy, where

I was first exposed to theories from heterodox economics and socialist thought on the provision of public goods (but did not fully incorporate into the historical mapping of my MA thesis at the time). In the course of writing this dissertation, these texts became more relevant and informed the theoretical basis for my case studies.

My interviewees were a generous source of theoretical knowledge for this dissertation. During my fieldwork, the policymakers that I interviewed gave me policy reports, books, and statistics (hard copies in-person and via email). Housing activists also recommended academic and non-academic texts that either they or other housing activists have written on the decommodification of housing that were specific to each case study (also hard copies in-person or via email). Even though some of these writings were in progress or unpublished, the interviewees felt that the viewpoints in these works supported my investigation into the decommodification of housing. Some of the published texts that interviewees recommended were by leading experts, such as Eve Blau's (1999) *The Architecture of Red Vienna, 1919-1934*, and housing research by German sociologist and housing activist, Andrej Holm, as well as David Hulchanski's housing research on Toronto.

From these texts, I looked at the sources that these authors used as well as authors that cited them in order to fill the historical and theoretical gaps and timeline. My sources for academic journals were mainly international in scope, especially *Housing Studies*, *International Journal of Urban and Regional Research*, *Radical Housing Journal*, and *the Journal of Urban Affairs*. I also reviewed the websites for each of the housing activist organizations that are described in my case studies, and while some of them were in German, I used Google Translate to translate these websites into English.

Government websites were also a central source for a range of documents, including historical timelines, statistics, and policy reports. For all three case studies, annual and policy reports as well as local housing statistics were available in English on government websites. For federal and state level housing policies and reports, these were available in German on the Viennese and Berlin government websites, which I translated using DeepL, a language translation software for a fee. For the Canadian case study, I relied mainly on the CMHC library, which has an extensive online library of housing literature that includes housing statistics and analytical reports about Canadian housing policy and elsewhere. For regional and international policy documents on housing, I accessed the UN Digital Library as well as the website of the UN Special Rapporteur on the Right Adequate Housing. I utilized the OECD's database, which has an extensive website dedicated to social housing research, including country reports and statistics. I also reviewed meeting notes from the European Parliament of the European Union between 2023 and 2025 on social housing policy, as well as summaries of EU funding that were awarded to my case studies in Vienna, Berlin, as well as Barcelona.

Other sources of data included local newspapers for each of my case studies, which I found through a general search on the internet on specific housing movements and organizations as well as specific policy reports and informal conversations with policymakers and housing activists across my case studies and other cities. Key events where these conversations took place were during the 2023 International Social Housing Festival in Barcelona and the 2023 Affordable Housing Initiative Summit on Housing Finance in Paris. Both events were organized by Housing Europe, a non-profit organization dedicated to policy research on social, public, and co-operative housing in

Europe. I met dozens of policymakers, housing researchers and activists from the Netherlands, France, Lithuania, Spain, Ireland, and Hong Kong, many of whom also generously offered to be interviewed for this dissertation. Due to timing and financial constraints, I was unable to pursue additional case studies for this dissertation. However, these informal conversations further validated that my initial typologies were applicable to systems of provision not only across the three case studies, but potentially beyond them as well.

Qualitative Analysis

The empirical analysis of policymakers and day-to-day struggles of housing movements was based on a preliminary typology of housing provisioning and its variations. The analysis of the data gathered draws from Marx's method of 'successive concretizations', which Paolucci (2020) describes as a process that holds constant the commonalities all modes of production share. In this case, the constant is the system of housing provision through distribution, allocation, production and the market-controlling regimes that define the particularities of each variation. Generally, interviewees shared that the five features of decommodification resonated strongly with their own work to decommodify housing whether through policy or activism. For housing activists, democratic governance and social ownership were prominent pillars of their activism and campaigns. One important piece of feedback that I received from a Toronto housing activist was the need to incorporate a decolonial aspect to decommodification, which I explore through two small case studies (discussed in Chapter 8).

Policymakers provided mixed answers on my typologies, with some emphasizing the importance of social financing and others on democratic governance as important

pillars of social housing policy. I was challenged by policymakers in particular on how these dimensions of decommodification could be scaled up. For instance, I was asked by the Head of the Berlin Senate Department on Housing and Urban Renewal on how democratic governance of public housing could involve the population of three and a half million Berliners who are the public owners of municipal housing, particularly tenants who have no interest in participating in decision-making around their housing. Similarly, a senior policy planner in Toronto was concerned about the possibility of scaling up decommodification, while recognizing that such dimensions could be feasible on a local or co-operative housing scale.

In terms of the other features of decommodification, interviewees acknowledged that while social financing is a crucial aspect of decommodification, it is not as important as democratic management or social ownership of housing. Housing activists, in particular, recognized the importance of the state's role in providing funding for social housing as a redistributive policy. Housing activists also made it clear that social production was not a major priority in housing decommodification for them as a demand at this conjuncture. Some of the tenant and housing activists interviewed expressed no interest in taking on the actual building of housing, although they were willing to take on some ongoing maintenance or limited, non-specialized labour in the final stages of production, e.g. finishing and furnishing common areas, installing appliances and cabinets in one's own unit, but not on a larger scale. Moreover, given the transient mobility of labour markets, there was recognition that employers could take on an expanded role in housing provisioning (as they already do in providing affordable rental apartments in urban centres and remote areas). The collective responses to the features of

decommodification brought me back to the general system of housing provision and where the leverage points for housing activism and social change can be found. This led me to the conclusion that in my cases, the point of distribution, rather than production, was a central site of contestation. The market itself, in this sense, was a key site of social struggle.

The idea of ‘commoning’ was understood in a variety of ways. In Vienna, most interviewees understood ‘commoning’ as a process of integration of spaces such as daycares and common areas within social housing. In Berlin, ‘commoning’ was understood as a precondition for decommodification—an ideological and cultural struggle. In Toronto, there was tension around this concept, particularly in a settler colonial context where ‘commoning’ was seen by one activist as a form of reclaiming Indigenous land by settlers. Although I attempted to incorporate aspects from these responses into conceptualizing how housing could be provided as a common good, I decided to connect the central findings on democratic governance and social ownership to the mode of provisioning of housing as a common good as the defining features of a decommodified system of provision.

This analysis, combined with findings from interviews, reports, and case study analysis, provides the methodologies for examining my central thesis. That is, the housing question generates complex paradoxes, that, in turn, encourages democratic struggles in the form of anti-commodification housing movements to reclaim and expand the provision of housing as a social good and economic right. This is captured in the historical slogan of the housing movement of ‘housing for all.’

Reflexivity

Sociological research has long faced the dilemma of producing ‘alienated’ forms of knowledge that reproduces Dorothy Smith’s ‘relations of ruling’ ([1974] 1990) and marginalizes the material basis of human agency (Sayer 2010). Smith proposes a ‘standpoint theory’ to address the ‘relations of ruling’, which means to recognize one’s methods of reasoning and conceptual strategies based on a conceptual ordering of social activities—and how researchers situate themselves within that ordering. Reflexive inquiry is the practice that emerges from standpoint theory to avoid reproducing an ‘alienated’ sociology. Reflexivity entails situating ourselves as researchers at the beginning of our research, and to use our embodied experience as the primary site of knowledge production in order to understand the relations of ruling (Smith [1974] 1990: 28). In this way, we ‘experience the world from within’ through the process of conscious writing and by recognizing how daily experiences structure how we think (Smith [1974] 1990: 22). In other words, sociological research is always produced in a particular place for particular purposes. At the same time, however, our writing cannot be reduced to our own positionality—it has an autonomy of social scientific presentation and analysis that stands on its own, as insisted by both Marx and Weber despite their distinctive approaches and politics.

As a scholar-activist, engaging in reflexive inquiry means to be conscious and transparent of how my experiences inform my research. The primary motivation for this research emerged from my experiences as an organizer in Vancouver, where I spent over a decade in struggles to defend and expand public transit, healthcare, and social housing. As an activist, I had long been engaged in struggles over the politics of distribution,

which drew me to both heterodox and socialist theories on the provision of public goods. My daily experiences as a renter, especially while living in Toronto and experiencing high rents as well as an eviction, further fueled my interest in understanding the particularities of housing provisioning in the city. Through my fieldwork, my conversations with housing activists and policymakers provided me with new insights and perspectives on the housing crisis, as well as limitations of housing activism and policies to address the housing crisis in isolation from a larger coalition of progressive and left forces, which motivated me to outline the components of a program that could guide a new agenda to decommodify housing. The structure of the dissertation reflects this process of reflexive inquiry, where the first two case studies, Vienna and Berlin, provide the basis for understanding the last case study on Toronto and Canada more generally. Through the process of reflexive inquiry, it became evident that it is difficult, if not, impossible, to untangle the theory of housing that emerges from housing activism. My experience of writing this thesis is consistent with the social and political knowledge gained from grassroots activism—‘housing for all’ requires a transformative politics to achieve ‘justice for all’.