

**THE MORTGAGE DEBTOR, THE NEIGHBOR, THE HOMELESS  
CITIZEN, AND THE FAMILY:**

**Understanding citizenship and housing through citizen imaginaries**

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## AUTHOR'S DECLARATION

I, the undersigned, **Katalin Ámon**, candidate for the Doctor of Philosophy degree in Political Science declare herewith that the present thesis is exclusively my own work, based on my research and only such external information as properly credited in notes and bibliography. I declare that no unidentified and illegitimate use was made of the work of others, and no part of the thesis infringes on any person's or institution's copyright. I also declare that no part of the thesis has been submitted in this form to any other institution of higher education for an academic degree.

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## ABSTRACT

The Great Recession of 2008 directed political attention to the global problem of housing exclusion, especially in Spain and Hungary, which were severely affected by the mortgage crisis. Citizens' engagement with specific housing issues has produced new ideas and practices for inclusive and affordable housing in these countries. This research explores how these diverse ideas and practices, shaped by the citizens' interpretations of their socio-economic context, emerge through the co-constructions of citizenship and housing in post-crisis Spain and Hungary.

I weave through theories of housing and citizenship, the collected data, and my own experiences as a housing activist to develop the concept of the citizen imaginary as a reflexive iterative research strategy (Montgomerie, 2017). Based on Selbin and his concept of the revolutionary imaginary (2010), I define citizen imaginaries as compelling stories connecting sense-making, relating to others, inspiration, and political visions through a citizen protagonist whose claims of justice, political socialization, political visions, and housing simultaneously produce narrative connections and limitations on housing interpretations. I embark on a narrative method to reconstruct the citizen imaginaries of the key political actors of the housing struggles, based on 53 semi-structured interviews and the websites of the key political actors, the Plataforma de Afectados por la Hipoteca, Guanyem Barcelona, Barcelona En Comú, A Város Mindenkié, and a group of Hungarian conservative family organizations.

The research sheds light on how specific meanings and practices of housing have been constructed in the citizen imaginaries. The citizen imaginary of the mortgage debtor demonstrates how the reinterpretation of the mortgage crisis as a mortgage scam has enabled universal connections to the mortgage debtor and housing as a site of empowerment and a means to enact redistributive justice. In the citizen imaginary of the neighbor, housing and political crises have inspired a citizen imaginary transforming the city into an urban commons, connecting the claims of justice of the neighbor to be protected from exclusion to an activist citizen identity of the

neighbor as a member of the commons participating in and accessing political and policy care through municipal housing policies. The imaginary of the homeless citizen reinterprets homelessness as a crisis of care and democracy and housing as a site of emancipation and a vision of a solidary society. The citizen imaginary of the family constructs the family as a fundamental social unit whose claims of justice about the recognition through family and housing policies, guarantee the nation's survival.

The empirical findings include identifying shared narrative connections in citizen imaginaries between the structural, personal, value-oriented, needs-based, universal, particular, conceptual, practical, abstract, concrete, present, and future dimensions of citizenship and housing. Citizen imaginaries also involve shared narrative limitations that constrain these connections. I have theorized these constraints as universal dilemmas about interpreting crises, the citizen protagonist, and the mutual limitations between political and housing visions. The citizen imaginary deconstructs the dichotomous view on opportunities and barriers of inclusive housing practices as outcomes of the domination of the external forces of the market or the political establishment on the liberating activist engagement with housing. It offers a tool for researchers, practitioners, and activists to reflect on how their interpretations and practices produce these potentials and limitations and to navigate through them.

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## CHAPTER 1 INTRODUCTION

### 1.1. Housing and citizenship

Housing is an essential part of people's everyday lives. It is a basic human need, a social right, a prerequisite to well-being and participation in social life, and a crucial asset of capitalist societies. It is also a basis of identity and belonging. Housing is embedded in the context of citizenship and citizenship in the context of housing. I propose in the dissertation that housing and citizenship have a co-constitutive relationship: a dynamic process in which people make sense of their context, connect to and inspire each other, act, build a shared political vision, and become activist citizens (Isin et al., 2008) through their engagement with housing. They create new interpretations of housing and its broader economic, political, and social context through their acts. These co-constructions occur through citizen imaginaries that organize the knowledge, experience, and claims of activist citizens into a compelling story structured around the claims of justice, political socialization, and political visions of a citizen protagonist. Housing is not simply a demand of these activist citizens but a means of justice, a site of political socialization, and a political vision that gains its unique meaning and form in citizen imaginaries. Hence, the dynamic relationship between citizenship and housing must be studied to understand how housing ideas and practices emerge in particular contexts through the narrative connections of citizen imaginaries.

Furthermore, citizen imaginaries produce shared connections between the structural and personal, value-oriented and needs-based, universal and particular, conceptual and practical, abstract and concrete, and present and future aspects of citizenship and housing. These universal connections shed light on the potential of citizen imaginaries to promote activist citizenship and new ideas and practices concerning housing. Citizen imaginaries are compelling stories centered around a citizen protagonist that also involve selections, exclusions, and marginalizations, thus producing limitations that constrain new ideas and practices concerning citizenship and housing.

I theorize these universal connections and limitations as shared dilemmas that shed light on the co-constitutive but also mutually constraining relationship between citizenship and housing. Studying citizen imaginaries as the sources of and reflections of these dilemmas enables researchers, practitioners, and activists to more successfully navigate them to propose new, inclusive ideas and practices concerning citizenship and housing.

The political and social relevance of my approach to studying housing and citizenship simultaneously lies in understanding the potentials and limitations of developing new ideas and practices concerning housing, which helps identify economic, social, and political barriers to access to affordable housing. As essential as its role in our social, political, and financial lives is, many people do not have access to dignified housing conditions or any housing at all. According to the Report of the Executive Director of UN-Habitat of 2024, “Globally, the United Nations Human Settlements Programme (UN-Habitat) estimates that between 1.6 billion and 3 billion people lack adequate housing. Over 1.12 billion people lived in informal settlements and slums in 2022, 130 million more than in 2015. At least 330 million experience absolute homelessness, according to the Institute of Global Homelessness. Millions more face rising housing costs, unaffordable rents, evictions, energy poverty, and unsafe living conditions, worsened by climate change.” (United Nations Human Settlements Programme, Report HSP/OEWG-H.2024/3 of September 2024). Housing has been the main driving force behind the rising expenditure of middle-income households in OECD countries, which spend one-third of their income on housing (OECD 2019, 109). As crucial as its role in housing capitalism is, housing policy as a policy area through which access to affordable housing (rental housing or property) should be secured has been marginalized as many public housing units had been privatized since the 1970s (Lowe, 2011). Housing policy priority shifted its focus from affordable housing support to homeownership and mortgage subsidies across Western countries (Lowe, 2011).

Despite the housing access and affordability crisis, housing became a largely ignored policy area and political subject until the financial crisis of 2008. Before 2008, housing was primarily

understood as a private responsibility of individuals or a commodity or asset whose distribution should be left to the housing markets, even in traditionally social democratic welfare states (Ronald, 2008; Schwartz and Seabrooke, 2009; Lowe, 2011). The financial crisis of 2008 was a catalyst that thrust housing into the political spotlight. The Great Recession, which originated from the mortgage markets, led to the eviction of about 7 million households in the United States (Parrott and Zandi, 2021: 1) and 4.1 million in the European Union (Soederberg 2018, 239). However, the response from governments was not a shift toward housing policy but the introduction of austerity measures to maintain the stability of the banking systems, resulting in public outcry and mass protests in many cities across Europe and the United States (Sassen, 2010; Della Porta, 2017).

While the intensification of the housing crisis and the political protests did not result in a paradigm shift in housing as a policy and political field, the Great Recession and the post-recession era became a problematizing moment (Bacchi, 2009) in which people politicized not only ideas and practices concerning housing but also democratic participation, belonging, rights, and responsibilities, and, thus, the foundations of citizenship through engagement with housing. The Great Recession period provided visibility to housing issues such as mortgages and evictions; housing has become a political issue through diverse housing-related problems and engaging with an intersection of economic, political, and social crises by activist citizens. These citizens acted to achieve more comprehensive housing access and affordability as a basic human need. However, the ways they constructed new ideas and practices of housing in their acts and how these constructions were translated into housing policies and practices were diverse. The thesis demonstrates that housing has been constructed as an abstract right, a right to inhabit the city, a national asset, a target of welfare policy, a means of justice against fraudulent mortgage practices, a means to fight speculation and gentrification, as social or private rental housing, home ownership, a site for family protection, emancipation, etc. Housing has been politicized through various issues, including homelessness (Mitchell, 2003; Udvarhelyi, 2014; Hopper, 2015), nationalist family protection (Makszin and Bohle, 2020; Kováts, 2023), rental housing (Gonick,

2008; Madden and Marcuse, 2016), squatting (Earle, 2017), the struggles of shack dwellers (Selmeczi, 2012; Udvarhelyi, 2014), cooperatives (Macellaro, 2020), and the refugee crisis (Tsavdaroglou, 2018) to mention a few. Moreover, those who engaged with housing, focusing on mortgages and housing financialization, were not merely reacting to the financial crisis but also to a democratic crisis and a long-term housing affordability crisis (Colau and Alemany, 2014; Flesher Fominaya, 2015; García-Lamarca, 2017; Beland, 2020). The politicization of housing and other social issues related to housing led to new housing ideas and practices, the emergence of new political actors, social and political innovations, and the empowerment of people affected by housing problems (Selmeczi, 2012; De Weerd and García, 2015; Hoover, 2015; Madden and Marcuse, 2016; Earle, 2017; Martínez, 2018; Gregor and Verebes, 2023). Thus, after 2008, grassroots political engagement with housing intensified. However, the political claims and practices of activists and policy-makers depended on which aspect of the crisis, and which political and housing issues they focused on.

Studying these intense yet diverse constructions of new housing ideas and practices offers insights into the opportunities and barriers to proposing and introducing inclusive, democratic, and affordable housing solutions. I propose that it is essential to investigate the potentials and limitations of the complex, dynamic, and creative process in which people interpret their context, connect, and enact themselves as citizens to understand and navigate the opportunities and barriers, in short, the dilemmas of new housing solutions. Research on housing politics and housing capitalism have mainly focused on the barriers to and decline of inclusive and affordable housing practices due to the domination of housing financialization on political institutions (Kemeny, 1992; Ronald, 2008; Schwartz and Seabrooke, 2009; Lowe, 2011; Aalbers, 2017), the path dependence of national housing regimes (Kemeny, 1992; Schwartz and Seabrooke, 2009; Lowe, 2011), and the dispossession of local communities by market actors enabled by the capitalist state (Harvey, 1982; Sassen, 2010). Studies discussing the potentials of grassroots actions to enact new housing concepts and practices also presume that these actions and claims emerge in response

to external forces of domination: market and state actors oppressing people, who form and join housing movements to protest them and propose economic and political alternatives, including new housing policies and practices (Udvarhelyi, 2014; Hopper, 2015; De Weerd and García, 2015; Madden and Marcuse, 2016; García-Lamarca, 2017; Martínez, 2018; Ravelli, 2019; Sebály, 2021) and alternative relationality to political community (Mitchell, 2003; Holston, 2008; Selmeczi, 2012; Flesher Fominaya 2015; Earle, 2017; García-Lamarca, 2017; Gonick, 2018; Ravelli, 2019; Berglund, 2020; Martínez, 2020; Santos, 2020). These perspectives discuss domination as an external force that people counteract in housing movements as liberating forces and that constrains people's liberating housing ideas and practices. As a result, these dichotomous view of housing processes does not engage with how people internalize and reproduce instances of domination and liberation as ideas and practices that simultaneously enable and constrain housing ideas and practices based on how they make sense of the world, what claims of justice, collective identities, visions they construct, what practices they propose and participate in. These interpretive processes must be studied to understand how navigating the dilemmas of citizenship and housing leads to diverse engagements with housing and its complex economic, political, and social contexts, as well as diverse and less inclusive new housing ideas and practices even in similar national contexts. To reflect on the interpretive processes from which new engagements and constructions of housing emerge, I ask the following research questions: *How are new political claims and practices concerning citizenship and housing co-constructed? How can the dynamic relationship between citizenship and housing be theorized?*

## 1.2. Research background

I study the interpretive process through which citizenship and housing are co-constructed in Spain and Hungary after the Great Recession. These two European countries with similar housing regimes experienced severe mortgage crises during the recession. In both countries, new

political constructions of housing emerged but in strikingly different ways, focusing on different issues. Studying these two contexts, therefore, enables an insight into diverse new co-constructions of citizenship and housing.

Regarding housing capitalism and policy, Spain and Hungary share a similar context. Both countries share a history of authoritarian housing regimes in which the central state controls housing construction and access (López and Rodríguez, 2011; Horváth, 2012; Nagy, 2014; Felicianantonio and Aalbers, 2016). Most publicly owned housing stock was privatized during and after the countries' transition into market economies (Hegedüs and Tosics, 1992; Hegedüs, 2013; Pareja-Eastaway and Sánchez-Martínez, 2017; Mosquera and Pastrana, 2022). As a result, in both countries, the social housing stock takes up less than 3 percent of the entire housing stock (OECD, 2020). Hungary and Spain are characterized as familial housing regimes because people predominantly gain access through family-supported home ownership, not mortgage lending or rental housing (Kemeny, 1992; Schwartz and Seabrooke, 2009; Flynn and Montalbano, 2023). Because of that, both are super-homeownership states in which more than 75 percent of the housing stock is privately owned, and the private rental sector is small (Eurostat, 2021).

Despite being categorized as familial regimes, mortgage lending increased in both contexts before the Great Recession (López and Rodríguez, 2011; Pellandini-Simányi et al., 2015; Pósfaí and Nagy, 2018). In Spain, this was due to the central role of mortgages in the country's economic growth model, which relies on the construction industry (López and Rodríguez, 2011). In Hungary, Forex mortgages, meaning mortgages in foreign currencies, mainly in Swiss Francs and Euro, were issued to people as more affordable options than mortgages in Hungarian Forint with higher interest rates (Pellandini-Simányi et al., 2015; Pellandini-Simányi and Vargha, 2018; Csizmadý et al., 2019). In both cases, mortgages were interpreted as safe and affordable options for accessing home ownership, which had already been the predominant housing model.

As a result, both countries were severely affected by the financial crisis. In Spain, the negative impact quickly led to rising interest and unemployment rates, falling housing prices, and

defaulted mortgages and evictions (López and Rodríguez, 2011). In Hungary, the spiraling effect of the financial crisis on the economic system was immediate (Király, 2019). However, the impact on housing became dramatic when the interest rates of Forex mortgages skyrocketed due to changes in the exchange rates (Pellandini-Simányi et al., 2015; Pellandini-Simányi and Vargha, 2018; Csizmadý et al., 2019). As a result, the number of Forex mortgage contracts with more than 90-day delay on payment rose to 107 thousand by the end of 2013, and monthly mortgage payments took up 44 percent of the available household income in the lowest income decile and 32 percent in the second lowest income decile (Balogi et al. 2014, 23).

At the same time, the political environment was not dramatically different in the two contexts. In both cases, the socialist-liberal governments' initial response in 2009 was the introduction of austerity measures (López and Rodríguez, 2011; Király, 2019; Royo, 2020; Sankar, 2021), which were also conditions for accessing financial support from the European Union, the European Central Bank, and the International Monetary Fund. The socialist-liberal governing parties lost the elections to their nationalist-conservative opponents in 2010 in Hungary and 2011 in Spain.

Despite the similar housing structure, the consequences of the Great Recession on housing, and the political environment, housing has been politicized in the two contexts in strikingly different ways. In Spain, PAH focused on the injustice of mortgages to not only demand but practice the right to housing through occupying empty housing units (Martínez, 2019; Ravelli, 2019; Berglund, 2020). The movement of renters engaged with rental housing (Guzmán and Ill-Raga, 2023); squatters resisted financial capitalism (Martínez, 2019), and municipalist parties (Martínez and Wissink, 2022) constructed housing as an essential policy area for local democratic alternatives. In Hungary, housing was politically constructed through activists protesting the criminalization and discrimination of homeless people and the needs of people living in housing poverty or segregated settlements by activist groups (Udvarhelyi 2013, 2014; Sebály, 2021). It was also politicized as a family need and a policy tool through which the demographic crisis can be

tackled. Nationalist-conservative NGOs for families and academic groups constructed housing as tools through which birth rates could be increased and the values and needs of the family as the fundamental unit of the nation could be fulfilled (Makszin and Bohle, 2020; Gregor and Verebes, 2023).

Diverse political constructions of housing have originated from the historical context and the landscape of activist citizens. In Spain, housing groups such as V de Vivienda (Colau and Alemany, 2014; Santos 2020, 2024) and groups of squatters had been critical of the lack of access to affordable housing and housing financialization based on the homeownership model originating from the Franco era (Colau and Alemany, 2014). There were other actors, such as the global justice movement, who criticized financial capitalism and trade unions that started engaging with mortgage debtors and renters and demanded the right to housing (Flesher Fominaya, 2015, 2017; Berglund, 2018; Ravelli, 2019). Neighborhood associations, which had an essential role in the resistance against the rightwing authoritarian Franco regime, participated in housing support and anti-eviction protests of squatters and people affected by mortgages (Ravelli, 2019). In addition, political disputes over regional independence prompted independentist parties to side with the housing activist groups demanding more progressive housing policies (Hansen, 2021). Later, municipalist parties emerged, politicizing housing policy as a site of democratic participation and resistance to speculation, relying on the traditions of housing movements and neighborhood associations (Martínez and Wissink, 2022).

In Hungary, activist citizens engaged with housing through acts of solidarity with people living in poverty: homeless people, renters of social housing units, and Roma people living in segregated settlements (Sebály, 2021). This tradition started in the 1980s when intellectuals engaging in solidaristic acts were perceived as enemies of the state and harassed by the state police (Solt, 1989). The solidaristic tradition and the focus on inadequate state action continued in the 1990s and 2000s. Since 2009, A Város Mindenkié has combined this solidaristic approach with the participation of people living in housing poverty (Udvarhelyi, 2014). Since the late 1980s,

nationalist-conservative civil groups and academics started engaging in the family's social, economic, and political protection, which had been the basis of the housing policies of the right since 1998 (Makszin and Bohle, 2020; Gregor and Verebes, 2023; Kováts, 2023). Since 2009, there has been a rise in the number of conservative NGOs and groups, especially since the authoritarian, nationalist-conservative Fidesz-KDNP government entered into power in 2010 and multiplied the funding of conservative-nationalist NGOs (Kapitány, 2019; Gregor and Verebes, 2023). During the Forex mortgage crisis, activist groups demanding justice and the cancellation of debts for Forex mortgage debtors emerged. Some engaged in a professional-legalistic approach, while others engaged in anti-eviction protests using far-right symbols protesting foreign banks (Szabó, 2018) without expressing demands about housing.

Thus, the diversity of activist landscapes and political constructions of housing have directed my focus to the co-constitutive relationship of housing and citizenship for two reasons. On the one hand, despite structural similarities, activist landscapes can be strikingly different, and this difference influences the political constructions of housing. For example, in Spain, where the critique of financial capitalism had been part of the activist groups' agenda, it was also embraced by other groups that focused on housing. In Hungary, where resistance was linked to solidaristic acts towards people experiencing poverty or traditional family values, housing was constructed to care for specific social groups by fellow citizens and the state. On the other hand, diversity in the politicization of housing should not be limited to national contexts. This diversity exists within national, regional, and local contexts as well. Therefore, how housing is politicized depends not merely on the national context but on the specific acts of citizens who engage with housing and, thus, co-construct housing and citizenship.

### 1.3. The citizen imaginary

I propose a novel theoretical and methodological framework based on the concept of citizen imaginaries to study the dynamic relationship between citizenship and housing in Spain and Hungary after the Great Recession. I have relied on Selbin's (2010) concept of revolutionary imaginary through which he studied how imaginaries or "compelling stories" about revolutions enabled people to make sense of their own and others' experiences, inspire them and others to act for social and political transformation, and pose limitations for them. Selbin's (2010) concept shows that political action is about creating collective stories through which activist citizens make sense of the context connecting the past, the present, and the future and construct their relations with others in compelling, inspiring stories. Citizen imaginaries are thus compelling stories with a citizen protagonist in their focus through which people enact themselves as citizens by becoming claimants of rights and responsibilities (Isin et al., 2008), making sense of the world, and inspiring and limiting their interpretations and actions. Housing is thus co-constructed in this narrative process, encompassing the interpretations of people's experiences, inspiration, and limitations on the co-constructions of housing and activist citizens. As Selbin's (2010) concept of the revolutionary imaginary shows, this is not a strategic but a creative process of connecting experiences, claims, and actions into a single story or narrative. Acts of citizenship, revolutionary imaginaries, and stories in general also involve selections and exclusions (Riessman, 1993; Earthy and Cronin, 2008; Isin et al., 2008; Selbin, 2010) have interpretive limitations. Thus, citizen imaginaries simultaneously produce new connections and limitations between citizenship and housing.

The thesis's conceptual framework relies on studies about housing regimes and financialization that offer insights into housing's central role in financial capitalism (Aalbers, 2017), state-market relations, and the consequences of the commodification and financialization of housing on housing policies (Kemeny, 1992; Lowe, 2011; Schwartz and Seabrooke, 2009), political subjectivities (Schwartz and Seabrooke, 2009), people's access to land and housing (Harvey, 1982;

2013; Sassen, 2010), and the production of spatial inequalities (Aalbers, 2017; Pósfai and Nagy, 2017). These studies highlight that the dynamic relationship between citizenship and housing is formed in economic, social, political, and spatial struggles.

However, these studies offer a dichotomous perspective on these struggles, theorizing the housing context as a result of clashes between housing financialization and its counterforces: political institutions or the local resistance of people (Harvey, 1982; Schwartz and Seabrooke, 2009; Sassen, 2010; Aalbers, 2017). To account for the complexity of the social, political, and economic relations in which housing is embedded (Kemeny, 1992), I interpret the context of housing through Fraser's (2014) concept of boundary struggles. She argues that capitalism is a site of struggles between the economic realm and its background conditions: social reproduction, democracy, and natural resources (Fraser, 2014). The subordination of the social and political realms to the market logic causes tensions to which people respond by constructing new ideals and engaging in new practices. The context of housing is thus formed by local struggles of people over the boundaries of the economic, social, and political realms, not simply a battle between the market and the state or the people. Thus, citizenship and housing are embedded in a context of capitalism's complex, context-dependent, and dynamic struggles rather than a struggle between two forces.

People rely on the collective interpretations of this complex capitalist context when constructing alternative housing ideas and practices. The lens of citizen imaginaries can map out two fundamental aspects of the struggles in which the relationship between citizenship and housing is formed. On the one hand, it shows the connections through which people enact themselves as citizens, make sense of and re-interpret their context, inspire each other, act together, and interpret and practice housing. On the other hand, it enables studying the limitations of these claims and actions concerning housing. In addition, studying multiple citizen imaginaries allows reflection on the context-dependent, unique, and shared universal connections and limitations concerning citizenship and housing.

## 1.4. Methodology

Citizen imaginaries offer a novel theoretical and methodological lens into the dynamic relationship between citizenship and housing in three ways. First, focusing on citizen imaginaries provides a narrative structure through which the complex process of sense-making, connecting, inspiring, voicing claims of justice, and engaging in new political and housing practices in acts of citizenship (Isin et al., 2008) can be studied simultaneously. Second, it widens the academic lens by not taking preconceptions of housing or citizenship for granted. Third, it enables the identification of unique and universal connections and limitations in diverse co-constructions of citizenship and housing. Thus, while I developed citizen imaginaries as the fundamental concept of an interpretive framework, it also can contrast and compare shared characteristics across stories constructed in different spatial, political, social, and cultural settings by diverse actors.

The concept of citizen imaginary emerged from an iterative research process along the lines of Montgomerie's (2017) iterative reflexive strategy. I have embarked on this methodological perspective because it has enabled me to simultaneously reflect on my positionality as a researcher and a former activist of the housing advocacy group, A Város Mindenkié, the fieldwork and the data I collected, and theoretical approaches to and empirical studies on housing, citizenship, and the imaginary. Unlike deductive research strategies based on a pre-defined conceptual framework through which researchers investigate the collected data or inductive research strategies in which research concepts emerge from the field, the iterative reflexive strategy is based on "key deliberative moments" (Montgomerie 2017, 100) in which the researcher constructs and narrates the key arguments of the research based on reflections on the theoretical and contextual background, the fieldwork and data collected, and the methods of analysis throughout the entire research process. The iterative reflexive strategy trades traditional, linear research processes for a pluralist methodology in which conceptual and methodological transparency is guaranteed by thoroughly reflecting on the "key deliberative moments" of the research process (discussed in Chapter 3). The reason for this approach lies in its particular "critical research ethic, an ethic that,

among other things, strives to uncover what is hidden, to give voice to the voiceless and to cast light into the shadows of the global economy” (Montgomerie 2017, 100-101). Thus, it is an exploratory research strategy based on continuous theoretical, contextual, and personal reflections on the data and the research process. It prioritizes uncovering political and economic power relations that otherwise could remain invisible.

My approach to the iterative reflexive strategy (Montgomerie, 2017) throughout the research and writing process has aimed to simultaneously develop a deeper theoretical understanding of the unexplored dynamics of housing and citizenship and the claims, dilemmas, offer empirical insights into the views of people engaging with housing, and to reflect on how my housing activist experiences inform my understanding of the theory and the data. The lens of citizen imaginary has emerged from a series of key deliberative moments of such reflections concerning the research concepts, the conceptual framework, and the methods through which I have studied my empirical data. This process has included shifting my focus from national or local to complex spatial contexts of particular stories as citizen imaginaries about the “field” as struggles for housing policy change to the meanings of diverse crises of change for activist citizens and shifting the perspective from outcomes and processes to activist citizens and co-constructions of housing and citizenship. Finally, key deliberative moments have led me to the conceptual link between activist citizens and constructions of housing: the need for a “compelling story” (Selbin, 2010) that connects and limits new co-constructions of citizenship and housing and that provides a narrative methodological framework for studying these connections and limitations.

To understand the unique, context-dependent, and universal aspects of these connections and limitations, I investigate four citizen imaginaries: the mortgage debtor in Spain, the neighbor in Barcelona, the homeless citizen in Budapest, and the family in Hungary. These stories capture the most diverse ways housing and citizenship are co-constructed by diverse political actors (activist groups, NGOs, a political party), participants (debtors, tenants, homeless people, middle-class activists, single parents, people with large families) in diverse spatial contexts (national,

municipal), and based on diverse political constructions of their context to demonstrate the central role of citizen imaginaries in the concrete notions and practices of housing and citizenship.

I relied on qualitative data collected during my fieldwork in Barcelona, Budapest, and Madrid in 2016-2022 to study co-constructions of housing and citizenship. The research process involved five phases. First, I conducted semi-structured interviews with activists, NGO members, researchers, and policy experts in Budapest and Barcelona from 2016 to 2019. Based on these interviews, I mapped out the activist landscapes and the political, social, economic, and housing contexts. I narrowed down my focus on the four most distinct ways activist citizens engaged with housing: the movement of mortgage debtors in Spain (PAH), the housing-centered municipalism of the party Barcelona En Comú in Barcelona, the homeless activist group A Város Mindenkié in Budapest, and the NGOs and academic groups focusing on the protection of families and family values in Hungary. Second, I collected additional data focusing on these actors: semi-structured interviews with activists, NGO and party members, and policy experts in Barcelona, Budapest, and Madrid in 2019-2022; housing and mortgage policy documents identified in the interviews; and articles and documents from the websites of the organizations. Third, I conducted a thematic analysis of the data focusing on how people acted as citizens (Isin et al. 2008) and constructed housing as a site. Reflecting on the results of the analysis drew my attention to the importance of how, in each of these cases, an activist citizen was constructed and how much the notions of housing depended on the story of the citizen protagonist. This discovery resonated with Selbin's (2010) concept of the revolutionary imaginary. I was interested in how the compelling stories of the activist citizens were constructed in the four acts of citizenship mentioned above. Thus, I have developed the concept of the citizen imaginary as a narrative structure through which meanings of housing are created, and that can be investigated through the method of narrative analysis.

I have studied the collected data by combining holistic and categorical narrative analytical approaches (Lieblich et al., 1998; Ollerenshaw and Creswell, 2002; Earthy and Cronin, 2008; Ahmed, 2012; Beal, 2013). I have used a holistic approach focusing on the citizen protagonist that

organized the main narrative in the four citizen imaginaries to identify the key narrative elements connected into one story in each imaginary. These narrative elements include the construction of claims of justice, political socialization involving collective identity construction, collective care, public knowledge production, and a political vision. I relied on a categorical approach to study the meanings of identified categories (Lieblich et al., 1998) to reflect on the meanings and forms of the key narrative elements and housing in relation to those key narrative elements through which these imaginaries of activist citizens emerged. Then, I reflected on these key narrative elements and co-constructions of housing, focusing on the shared connections and limitations they produced in the four stories. Finally, I theorized them as universal dilemmas of co-constructing citizenship and housing based on these universal connections and limitations. As a result, I offer rich empirical data from a variety of actors across two national and three urban contexts over a long period about the narratives of activist citizens about their problems, relations, grievances, actions, and visions for the future, thus, themselves as citizens, and the ways housing is constructed through these narratives. I also offer empirical insights about a wide range of dilemmas that affect not only ideas and policies of citizenship and housing.

### **1.5. Structure of the dissertation**

In the following eight chapters of the dissertation, I propose the lens of the citizen as a novel theoretical and methodological framework to study how people construct compelling stories of citizen protagonists and new ideas and practices concerning housing through these stories based on four citizen imaginaries that have emerged after the Great Recession in Hungary and Spain. I investigate these four citizen imaginaries in depth to show how the claims of justice of the citizen, housing as a means of justice, political socialization and housing, and political and housing visions are woven into unique, compelling stories producing diverse conceptualizations and practices of housing. Then, I reflect on what shared narrative elements or dimensions, connections, and

limitations emerge from these unique stories and theorize the dynamic relationship between citizenship and housing as navigating these universal dilemmas.

In Chapter 2, I propose that housing and citizenship have a co-constitutive, dynamic relationship and gain their unique meanings and form as people engage with the complexities of capitalism. Housing as a political and policy field has been theorized in studies on the varieties of housing capitalism (Kemeny, 1992; Bengtsson, 2001; Schwartz and Seabrooke, 2009; Lowe, 2011), housing financialization, and uneven development (Harvey, 1982; 2013; Ronald, 2008; Sassen, 2010; Aalbers, 2017). While these different perspectives shed light on the causal mechanisms behind the development of housing economics, politics, and policies, they also contextualize them as an outcome of a struggle between dichotomous forces: the forces of the market and the forces of either institutional or grassroots politics. I suggest that housing concepts and practices emerge from multiple economic, political, and social crises based on thoroughly examining the Spanish and Hungarian housing contexts. Fraser (2014) conceptualizes these ongoing crises as boundary struggles in which new ideals and practices are created when people whose economic, political, or social needs are not fulfilled act locally against the subordination of democracy and social reproduction to the dominant market logic from which their problems stem. They act to deconstruct or change the boundaries between the economic, political, and social realms. Fraser's (2014) notion of capitalism as a site of ongoing, complex struggles demonstrates that housing must be studied through this complexity. After reviewing analytical and normative perspectives on citizenship and theories that link citizenship to housing, I propose that while housing concepts and practices emerge through citizenship claims and practices, to study co-constructions of citizenship and housing, a dynamic theoretical framework is needed that does not attribute predefined notions of either housing or citizenship and that captures the interpretive process through which people navigate the complexities of boundary struggles (Fraser, 2014).

In Chapter 3, I propose the lens of the citizen imaginary as a novel theoretical and methodological framework to study how people make sense of the complexity of their context,

become activist citizens, inspire, relate to each other, act together for a shared vision, and construct housing as a claim, a political and policy site, and a vision. Relying on Isin's (2008) concept of acts of citizenship, I suggest that instead of defining citizenship as a status, a form of belonging, or identity, it should be understood as acts through which people become claimants of rights and responsibilities. I also propose that to enact themselves as citizens (Isin et al., 2008), they need to construct citizen imaginaries centered around a citizen protagonist to interpret their context, connect through shared interpretations, claims, and actions, and construct housing as a site and stake of their collective struggle. After reviewing perspectives on social and political imaginaries (Appadurai, 1990; Castoriadis, 1997; Taylor, 2004; Sneath et al., 2009; Selbin, 2010; Stankiewicz, 2016; Browne and Diehl, 2019), I argue that the imaginary concept is a lens through which all these processes can be investigated simultaneously if imaginaries are understood as compelling stories, as Selbin (2010) suggests in his study of revolutionary imaginaries.

Based on Selbin's (2010) notion of revolutionary imaginaries as compelling stories of radical social, political, and economic changes, I have developed the concept of citizen imaginaries as compelling stories (Selbin, 2010) of citizen protagonists through which people enact themselves as citizens by voicing claims of justice (Isin et al., 2008), constructing a collective identity, engaging in collective political, emotional, and social care practices and knowledge production, and producing a shared political vision. Citizen imaginaries include connections not only between acts of citizenship and the realms of capitalism, in the case of this thesis, housing, but also between sense-making, relating, inspiring, acting, and envisioning. At the same time, they limit these processes through narrative exclusions, emphases, and marginalizations. Thus, citizen imaginaries can be interpreted through their connections and limitations, producing and constraining new ideas and practices regarding citizenship and housing. Some of these narrative connections and limitations are unique to the citizen imaginary. Identifying synergies between the narrative elements or dimensions, connections, and limitations also sheds light on the dynamic relationship between citizenship and housing.

I have developed the concept of the citizen imaginary, relying on an iterative reflexive approach (Montgomerie, 2017). This research perspective conceptualizes critical social research as a dynamic process of self-reflection, reflection on the data gathered during fieldwork, critical methods, and concepts (Montgomerie, 2017). This process becomes transparent through the researcher's reflection on key deliberative moments of the research that informed the research concepts and methods. Thus, the second part of Chapter 3 reflects on these key deliberative moments through which I selected the research sites of post-recession Spain and Hungary, identified the key political actors constructing diverse new ideas and practices of housing, focused on the research topic of housing and citizenship, developed the concept of the citizen imaginary, refined the research questions, and embarked on a narrative research method to examine the four citizen imaginaries.

The empirical findings about the four citizen imaginaries are discussed in Chapters 4-7. In Chapter 4, I investigate the citizen imaginary of the mortgage debtor co-constructed by the Platform for Those Affected by Mortgages (PAH) members in Spain since 2009. Chapter 4 shows how the reinterpretation of the Great Recession as a mortgage scam of the financial and political establishment has transformed the mortgage debtor from a shameful, irresponsible social figure into a citizen protagonist with claims of justice all Spanish citizens can identify with. The right to housing emerges in this citizen imaginary as a means to fix the collective mortgage injustice can extend the notion of activist citizens and housing as a universal issue affecting everyone, not only those with mortgages. Thus, being affected by mortgages has been constructed as a collective identity of being scammed and exploited by the financial and political establishment regardless of having defaulted mortgages. This collective identity construction has been connected to collective political and emotional social care practices to empower people with housing problems by supporting them in standing up for themselves in their cases or pressuring decision-makers to fix the mortgage injustices and by producing collective public knowledge about mortgages and housing. Thus, housing has become a site of political socialization for everyone affected by the

systemic injustices of the Great Recession: engaging with their needs and concerns, lifting the shame and turning it into political actions and demands, producing public knowledge about the injustices of mortgages, and housing empowering people to become activist citizens. The political vision in the citizen imaginary of the mortgage debtor is redistributive justice: a genuinely democratic sociopolitical order in which housing is a fundamental human right. PAH members, thus, have enacted their right to housing. Instead of waiting for the government to secure the right to housing for mortgage debtors and tenants, they have enforced the right to housing by occupying empty housing units owned by banks and creating housing collectives. The citizen imaginary of the mortgage debtor has led to mortgage and housing policy changes, produced new political spaces and critical public knowledge about housing, helped many members with housing problems, and contributed to the emergence of new citizen imaginaries such as the citizen imaginary of the neighbor in Chapter 5. It also produced a universal and radical notion of housing as a right that the state and the people can enforce. Focusing on the mortgage debtor after the mortgage crisis ended has also limited how much people could relate to the mortgage debtor as a citizen protagonist. Thus, as the years of the recession passed, new citizen imaginaries had to be constructed based on the post-recession housing context.

In Chapter 5, I examine the citizen imaginary of the neighbor co-constructed by members of the municipalist party, Barcelona En Comú in Barcelona since 2014. It has emerged from the reinterpretation of the democratic and housing crisis as the political, spatial, and social exclusion of urban residents from the city by real estate speculation, gentrification, and mass tourism supported by the political establishment. The story is centered around the neighbors who inhabit the city and whose claim of justice is political and spatial inclusion in the city through housing as a central means of justice. The collective identity of the neighbor, the collective care practices of political participation on district and neighborhood levels, urban policies, and critical knowledge production based on the experience of the neighbor but also enabling their political participation have been constructed as a path of political socialization to enact the political vision of the caring

city: an urban commons that transgresses the boundaries of establishment politics, traditional notions of the state, and the boundaries of public and private spaces in both political and physical senses. Housing has become a site of political socialization as a source of the collective identity of the neighbor by belonging to the city and as a political and policy field through which neighbors can share their experience and knowledge about, gain knowledge about their rights and potential solutions, and a site of collective political and policy care. In addition, the housing vision in the citizen imaginary has enabled the materialization of the urban commons: policies and policy suggestions aimed at creating social and cooperative housing units through market regulations and public housing policies have given a concrete form to the abstract vision of the commons. This has led to BComú's political success in the 2015 and 2019 municipal elections, the introduction of a set of municipalist urban policies on both district- and municipal scales, and the transformation of their municipalist vision into concrete practices and knowledge about local democratic governance. However, the citizen imaginary has also included limitations on the political context of housing and citizenship, narrowing it down to the local realm. In addition, the slow materialization of the housing vision has also weakened people's connection to the political vision of the urban commons because they have been disappointed in the extent to which new housing ideas and practices in the political visions have been achieved.

In Chapter 6, I study the imaginary of the homeless citizen, which has been co-constructed by members of the advocacy group The City is for All in Budapest since 2009. It has emerged from a reinterpretation of the criminalization of homelessness and the lack of social care for people in housing poverty as a democratic crisis of solidarity. The homeless citizen has been constructed as a claimant of democratic and social rights. At the same time, their treatment as a criminal has been interpreted as an injustice to be fixed by introducing the right to housing as a universal social right. Unlike in the other three citizen imaginaries I investigated, the homeless citizen has not been constructed as a universal collective identity but one that only included people living in housing poverty as people affected by housing problems. Other people co-constructing the citizen

imaginary have been referred to as allies who relate to the affected through solidarity and enable their emancipatory political socialization by doing operative, organizing care work for their political community and helping transform the experiences of the affected into critical public knowledge, and foster their political participation in housing policy making. These emancipatory practices of care and knowledge production have reflected the political vision of the imaginary of the homeless citizen: a solidary society in which people experiencing housing poverty are equal citizens with rights, and the right to housing is among the fundamental democratic rights. The citizen imaginary has led to local housing policy changes, people experiencing housing poverty as activist citizens in the media voicing their claims and enacting themselves as citizens in the media, political institutions, and public spaces, people accessing public housing, and housing becoming an essential field of political and policy thinking in mainstream politics. However, the focus on the state's responsibility to help people in housing poverty, the lack of engagement with the mortgage crisis, and the construction of affected and allies have also limited the inclusion of a more diverse group of people with different housing problems in the citizen imaginary, such as Forex mortgage debtors, and constrained thinking about and enacting grassroots alternative housing practices without the state's involvement.

In Chapter 7, I examine the citizen imaginary of the family, which has been co-constructed by conservative, nationalist family organizations and research groups since 2009. The citizen imaginary of the family emerges from their reinterpretation of the crisis of political values and care as a demographic crisis and a crisis of family values that threatens the survival of families and the nation. It is centered around the family with children as a fundamental social and spiritual unit of the nation whose essential role in society is not recognized and rewarded and who faces economic, social, or political discrimination. This injustice is interpreted to be fixed with family-friendly state politics and redistributive policies in which housing as family homeownership has an essential role. The family is constructed as a universal collective identity without any explicit but with many implicit exclusions rooted in conservative, nationalist political values. The citizen imaginary,

therefore, includes balancing between caring and advocating for the universal needs of families as the fundamental units of society and engaging in value-oriented practices of care and knowledge-production, which an interviewee (HU 21) referred to as “value-signaling”. Housing is, therefore, constructed as a fundamental material need of the family and as a family value in the form of the family home. The political vision in the citizen imaginary of the family is the survival of the Hungarian nation through Hungarian families having children. The housing vision of this citizen imaginary is the decommodification of housing as a national asset, which secures the broader, abstract political vision of national continuity. Since the citizen imaginary of the family and the Orbán government have shared this political vision, the government has adopted many of these family organizations' policy proposals, slogans, and value-signaling practices. This has led to new social policies aimed at family protection, including housing policies subsidizing family homeownership, which Fodor (2023) refers to as a carefare regime, a new kind of social and political regime in which redistribution is linked to social reproduction. The family organizations I studied have gained generous financial support from the government (Kapitány, 2019; Gregor and Verebes, 2023), which has led to the opening of new family centers and services for families. However, the emphasis on family values instead of a universal notion of family needs has led to the exclusion of many families from the collective identity of the family, and the government's housing policies have targeted middle-class families with financial resources. This has harmed the housing access of large families who are included in the collective identity of the family based on conservative family values, according to a conservative interviewee (HU 19). In addition, the political and financial closeness of family organizations and the government has made it challenging for these organizations to advocate for the needs of families excluded from these housing policies, hurting their political autonomy to express public political critique about these policies.

In Chapter 8, I reflect on the unique and shared narrative dimensions, connections, and constraints in the four citizen imaginaries explored in Chapters 4-7. I argue that new ideas and

practices of housing emerge when people construct a collective interpretation of their relation to the economic, political, and social context and other people and enact themselves as citizens through citizen imaginaries. The findings about the four citizen imaginaries demonstrate that despite the similar housing contexts in Spain and Hungary, different political actors have emerged with unique crisis interpretations and focus on a citizen protagonist as a central narrative connection of different citizen imaginaries. Citizen imaginaries have involved three key narrative elements or dimensions that have produced diverse co-constructions of citizenship and housing across the four citizen imaginaries and within each story, thus establishing the concrete meanings and practices of citizenship and housing. While citizen imaginaries are unique stories producing diverse meanings and practices through shared key narrative dimensions, they also establish six shared narrative connections and limitations between citizenship and housing: between the structural and the personal, the value-oriented and needs-based, the universal and particular; the conceptual and practical, the abstract and concrete, and the present and future aspects of citizenship and housing. These connections have simultaneously been constrained by narrative selections and exclusions in constructing the crisis context, the citizen protagonist, and the co-construction of the political vision and housing in the citizen imaginary. I theorize these shared connections and limitations as irresolvable, universal dilemmas originating from the simultaneously co-constitutive and co-constraining relationship between citizenship and housing that researchers, practitioners, and activists must navigate.

In chapter 9, I conclude the thesis by reflecting on its theoretical and empirical contributions to studies on the imaginary, citizenship, housing, and boundary struggles (Fraser, 2014). The thesis offers a comprehensive theoretical and methodological framework to study imaginaries and their co-constructions with new political ideas and practices. I also contribute to citizenship studies by offering empirical insights into how housing is constructed through acts of citizenship (Isin et al., 2008) and emphasizing the essential role of compelling stories (Selbin, 2010) in this process. In addition, the thesis offers a new conceptual and empirical lens into how new

ideas and practices of housing often develop through citizen imaginaries that are not centered around the issue of housing. It contributes to housing studies by demonstrating that these new ideas and practices do not emerge from a struggle between people proposing new, liberating housing concepts and practices and a force of domination constraining them. Instead, the thesis shows that interpretation through stories is essential for establishing new narrative connections between citizenship and housing but also constrains them. With this perspective, the thesis also refined Fraser's (2014) concept of boundary struggles by arguing that interpretations simultaneously carry new, alternative ideals and practices and reinforce some of the existing ones through narrative connections and limitations. Therefore, studying them enables a nuanced understanding of boundary struggles. Finally, I propose that the thesis' research framework and findings can be used to explore further genealogies of citizen imaginaries, the emergence of new political ideas and practices, and the emergence of new citizen imaginaries over time. It also can be applied in participatory action research projects, enabling housing practitioners and activists to reflect on the potential and constraints of their narrative constructions of people affected by housing issues.

## CHAPTER 2 PERSPECTIVES ON HOUSING AND CITIZENSHIP

### 2.1. Introduction

In 1950, Marshall (Marshall 1992[1950]: 35) constructed housing as one of the foundations of citizenship. He argued that access to housing was essential for dignified living. While universal access to housing was never realized in any of the welfare states, its interpretation as a social right became a guiding principle for governments and a responsibility of the political community (Bengtsson, 2001). From the 1970s on, however, housing became a motor of the expansion of financial capitalism and an essential outlet for excess capital (Harvey, 1982; 2013; Sassen, 2010; Aalbers, 2017). This shift was also reflected in the declining relevance of housing policy (Lowe, 2011). From 2008, the financial, social, and political crises of the period of the Great Recession exposed the dilemmas of housing capitalism and resulted in diverse new political constructions of housing.

Thus, the Great Recession led to the politicization of housing: it shifted from being a private or marketized social phenomenon or a marginalized social policy issue to becoming a topic of political discourse. According to Jenkins (2011: 159), politicization involves “challenging and questioning what is accepted as necessary, permanent, morally, or politically obligatory and essential.” In this case, the politicization of housing meant that people started to engage with housing, exposing it as a political issue and challenging existing ideas about housing, housing policies, and practices. However, the politicization of housing is not an isolated event. It can only occur through politicizing the intricate economic, social, political, and cultural relations in which housing is embedded (Kemeny, 1992).

In this chapter, I review studies on housing capitalism (Harvey, 1982; 2013; Kemeny, 1992; Schwartz and Seabrooke, 2009; Sassen, 2010; Aalbers, 2016; Pósfai and Nagy, 2017) to argue that

academic perspectives on housing must deconstruct the dichotomous view of housing ideas as the results of a struggle between the dominating force of the market or the political establishment or the liberating forces of grassroots political groups or the protective state. Instead, I propose to focus on people's interpretation of the context of multiple economic, political, social, and cultural crises and co-constructions of housing and citizenship. People construct diverse new notions and ideas of housing and citizenship because they engage with a context of multiple economic, social, and political crises. Housing capitalism should not be seen as a clash between the market and the state or a dominant, all-encompassing wave of financialization crashing into political institutions trying to mitigate its impact. Instead, based on Fraser (2014), it should be perceived as an "institutionalized social order" fraught with tensions and contradictions. The market continually undermines its background conditions (social reproduction, democracy, nature), subordinates social and political needs to economic logic, and needs them for survival. Citizens, experiencing the detrimental effects of this subordination, construct new political ideals and engage in political struggles against the boundaries between the market and the subordinated social and political realms. Therefore, the context of housing capitalism must be understood as boundary struggles: the tension between social and political subordination as the boundaries of capitalism and the counterclaims and counteractions of people.

In addition, I suggest that housing and citizenship gain meaning and form through people's claims and actions concerning citizenship and housing. However, studies that connect housing and citizenship attribute fixed meanings to one another (Marshall, 1992[1950]; Holston, 2008; Earle, 2017). For example, housing is understood in the context of social citizenship or citizenship practices interpreted based on the meaning of housing as a right (Marshall, 1992[1950]; Earle, 2017). While such interpretations offer insights about housing and citizenship, they do not engage with the dynamic co-constructions of housing and citizenship that influence each other and produce diverse political consequences and dilemmas. Thus, in this chapter, I argue for a new approach based on a co-constitutive relationship between housing and citizenship. To introduce

this approach, I first reflect on studies on housing financialization and residential capitalism and the insights they offer about the economic context of housing. Then, I map out the diverse political constructions of housing to deconstruct a dichotomy between housing as a right and an asset. I present a link between multiple economic, political, and social crises and politicizations of housing by reflecting on my research context and argue for interpreting the context of housing politicization as boundary struggles and shifting the focus from (de)commodification to housing and citizenship through these struggles. Finally, I reflect on perspectives that link citizenship and housing and argue for a new approach that does not construct them separately but interprets their co-constitutive relationship.

## **2.2. Perspectives on housing**

### **2.2.1. Dichotomies of capitalism and its counterforces**

Housing has been one of modern welfare states' most privatized policy sites. Since the 1970s, housing has been constructed as a private responsibility and a critical investment asset in financial capitalism (Harvey, 1982; Sassen, 2010; Lowe, 2011; Aalbers, 2017). Hence, most studies have concentrated on the commodification and decommodification of housing or a battle between capitalism and its counterforces. (De)commodification was a term developed by Esping-Andersen (1990). He argued that welfare policies had a protective, decommodifying impact against the powerful force of market economies commodifying or marketizing most aspects of life. Thus, he constructed welfare state typologies to understand the consequences of specific constellations of commodification and decommodification.

Studies on housing policies and housing capitalism have adopted the dichotomous force of (de)commodification. The Varieties of Residential Capitalism (VORC) framework has used the same concepts and methodology in investigating housing regime types (Kemeny, 1992; Schwartz and Seabrooke, 2011; Lowe, 2011). Even research on housing financialization critical of the

VORC's focus on national political institutions and its limitations on the process of financialization maintain the dichotomy between capitalism as a dominant global force of financialization and the counterforces of path-dependence or local political resistance (Harvey, 1982; 2013; Sassen 2010; Aalbers, 2017). The critical difference is that VORC framework focuses on national housing structures as constellations of (de)commodification (Kemeny, 1992; Schwartz and Seabrooke, 2011; Lowe, 2011), while academic perspectives of housing financialization on economic geographies of uneven development primarily produced by housing financialization and, to a lesser extent, by path-dependent institutions or grassroots forms of political resistance (Harvey, 1982; 2013; Sassen 2010; Aalbers, 2017).

Due to their focus on (de)commodification and insights into the dominant economic and political forces that shape housing in different spatial and temporal contexts, studies of housing capitalism from the perspective of housing regimes and financialization are essential to understanding the global economic context of housing (Harvey, 1982; 2013; Kemeny, 1992; Schwartz and Seabrooke, 2009; Sassen, 2010; Aalbers, 2016; Pósfai and Nagy, 2017). This section offers an overview of their critical findings. However, they can also be limiting as they barely engage with new interpretations, visions, and practices of housing; they presume a fixed role and meaning for housing as a financial asset, private property, or social right, with limited engagement with context-dependent political dynamics in which new and nuanced interpretations and practices emerge. Thus, at the end of the section, I argue for a theoretical lens on capitalism and citizens' engagement through which the diverse political constructions of housing and a complex interplay of multiple economic, political, and social crises can be interpreted.

### **2.2.2. Varieties of Residential Capitalism**

The VORC perspective's critical insights for this thesis include the continued decommodifying impact of political institutions, which curtail forces of financialization (Schwartz

and Seabrooke, 2009). Besides the potential for the decommodifying effect of welfare policies, the framework maintains the relevance of national policy regimes in influencing housing markets (Kemeny, 1992; Bengtsson, 2001; Schwartz and Seabrooke, 2009; Bohle, 2014; 2018). Thus, they underline the importance of the political context.

Overall, the VORC framework argues that the formation of housing markets, processes of housing financialization, the redistribution of land and housing, and the cultural constructions of housing depend on the nation-state's housing regime (Kemeny, 1992; Schwartz and Seabrooke, 2009). Some of these studies primarily investigate regimes based on the housing markets they produce. These ideal types offer a different perspective on housing financialization for three reasons. First, they illustrate significant differences between mortgages and GDP and, thus, degrees of financialization. In corporatist markets (such as Denmark or the Netherlands), the mortgage-to-GDP ratio is 53.8 percent. In contrast, in familial markets (for example, Spain, Portugal, and Ireland), the former is only 21.6 percent (Schwartz and Seabrooke 2009, 10). Second, more financialized regimes are not the ones with less decommodification: in corporatist markets, the average ratio of social rental housing is 20.7 percent (Schwartz and Seabrooke 2009, 10), much higher than in any other regime type. Finally, the perspective emphasizes the role of political institutions in housing governance, including shaping ideas about housing that produce diverse markets rather than one unified, financialized global market. Similarly, studies investigating Central and Eastern European housing regimes' diverse transitions into market economies showed how such political differences lead to different housing structures and market arrangements (Hegedüs et al., 2013; Bohle, 2014; 2018).

These studies highlight the nuances of commodification and financialization, showing that their constellations depend on political institutions but reduce the political context of housing to these state institutions. In addition, while they distinguish between financialization (mortgage to GDP ratios) and commodification (percentage of privately owned housing units), they focus on the former as the dominant global force and the latter as a measure of decommodification.

Therefore, the dichotomy is shifted from (de)commodification to financialization versus decommodification, but the dual focus is on the capitalist and protective forces of the market and the state. However, global financial capitalism includes dynamics of domination, tensions, and contradictions (Harvey, 1982; 2013; Fraser, 2014; Aalbers, 2017). It produces spatial, political, and social inequalities. Housing regime types do not offer insights into these conflicts. In addition, they construct political institutions as the political context of housing. The ways people engage with housing or are affected by housing regimes are beyond the scope of these studies, even though studies on housing movements show that housing activists can achieve essential changes in key housing policies (Hopper, 2014; De Weerd and García, 2015; Martínez, 2019). They can also offer collective support and empower people affected by housing problems (Udvarhelyi, 2014; Santos, 2020; 2024), engage in innovative housing practices, and transform them into local or national housing policies (De Weerd and García, 2015; Ámon, 2019), prevent the enforcement of policies (Udvarhelyi, 2014; Madden and Marcuse, 2016; Ravelli, 2019).

### **2.2.3. Housing financialization, path-dependence, and local resistance**

Housing studies focusing on unequal power relations of financial capitalism and housing financialization's central role offer a different perspective on the economic context of housing. First, they argue that national policy regimes have no or limited effect on housing financialization but rather create policies that exacerbate these processes (Harvey, 1982; 2013; Sassen, 2010; Aalbers, 2017; Pósfai and Nagy, 2017). Second, they do not construct housing dynamics as clashes between the global force of financialization and national regimes but rather as a single global force that produces unequal geographies of development within and across nation-states. Thus, focusing on nation-states masks the spatial complexities of capitalism, offering insights into the complex economy and the spatial context of housing.

The key mechanism in these studies is not simply commodification but financialization. Commodification is a background condition, but financialization does not only mean the dominance of market forces but “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” (Aalbers 2017, 544). This process is not a clash between marketization and political institutions but of constant expansion with diverse spatial-economic impacts. The financialization of housing includes, first, the privatization of not only housing but also land and public spaces (Harvey, 1982; Mitchell, 2003; Sassen, 2010), second, housing becoming collateral of investment not only through investment in housing units but also the market for mortgage-backed securities (Aalbers, 2017), and, finally, redistributive policies that enable these processes (Harvey, 1982; 2013; Aalbers, 2017).

Expansive housing financialization does not originate from market-state relations like in the VORC framework but rather from crises of capital accumulation (Harvey, 1982; 2013). Since the 1970s, capitalism has faced crises of overaccumulation and needed “spatio-temporal fixes” (Harvey, 1982; 2013) to absorb the surpluses of capital and labor force. These included the market’s spatial expansion and reorganization (Harvey, 1982; 2013) primarily through the financialization of housing, which is also a temporal fix since it takes years for housing investments to create return values. The need to fix crises of accumulation drives housing financialization, and political institutions are perceived as means through which political and financial elites can promote financialization due to their position of power (Harvey, 1982; 2013; Sassen, 2010) or due to relations of dependency in global spatial hierarchies (Pósfai and Nagy, 2017). Thus, national political institutions and the state generally are not perceived as counterforces of decommodification.

Aalbers (2017) offered a more positive account of the decommodifying impact of path-dependent institutions. He argued that path dependence can divert or avert processes of financialization (Aalbers, 2017). Housing financialization is variegated, meaning that path-

dependent institutions modify these processes but still produce uneven geographical development not only between but also within nation-states and not variations of regimes with diverse scales of decommodification. The fundamental mechanisms shaping housing contexts, thus, are not clashes between the market and the state producing constellations of financialization/commodification against decommodification but a wave of financialization swiping through path-dependent institutions that curtail and shape them, leading to diverse forms of uneven development.

Perspectives skeptical about the state's potential to constrain financialization construct its counterforce as local resistance (Harvey, 1982; Sassen, 2010). Housing financialization leads to depossessions in local contexts: market and state forces take away housing, land, and other resources from the public and private owners as well (Harvey, 1982; Sassen, 2010). People affected by it can protest these forces of expropriation through resistance against market and state actors. While they cannot stop the forces of financialization, they can expose and resist it by re-occupying financialized, privatized spaces (Sassen, 2010).

Studies on uneven development reflect the spatial-temporal complexities of housing, capitalism as a site of crises, tensions, dominations, and, thus, unequal power relations. In addition, they expose the state as an actor that promotes or curtails financialization but not one that decommodifies housing. The focus on local forces of resistance through occupation shifts the focus from the state-market dichotomy to citizens. However, similarly to the VORC perspective, these studies reproduce the dichotomous mechanism of capitalist expansion and its counterforces. Thus, they do not engage with how people engage with the market and the state, how they construct their claims about housing and other issues related to capitalism and democracy by navigating a complex economic, political, and social context of multiple crises.

## **2.3. The housing context as boundary struggles**

### **2.3.1. The context of multiple crises**

The financial crisis of 2008 and the post-recession period were problematizing moments (Bacchi, 2009), meaning a time in which new ideas about housing emerged. Both citizens and scholars politicized housing by exposing the negative consequences of housing financialization and austerity measures to maintain financial capitalism (Sassen, 2010; Della Porta, 2017). Without denying the relevance of the Great Recession as a problematizing moment (Bacchi, 2009), I argue that diverse politicizations of housing emerged from intersections of multiple crises. Thus, the politicization of housing must be interpreted in the local contexts of multiple economic, social, and political crises that do not necessarily originate from housing markets. To demonstrate this claim, I present how diverse political constructions of and engagements with housing emerged from the intersections of multiple crises in my research context: Spain and Hungary.

### **2.3.2. Multiple crises in the research context: Spain**

In Spain, the politicization of housing emerged from engagement with the Great Recession and the mortgage crisis, which was both a financial and a political crisis. These crises were interpreted as democratic crises in which the political establishment catered to the needs of the financial elite and not the citizens (Colau and Alemany, 2014; Flesher Fominaya, 2015; Errejón and Mouffe, 2016). Housing also became politicized by people engaging with crises of polity: the questioning whether the polity should primarily be constructed in the context of the nation-state of independent regions or local participatory democracy.

#### **2.3.2.1. Economic crisis**

I decipher what each crisis entailed in Spain, starting with the economic crises. In Spain, property development was one of the main drivers of the economic boom between 1995 and 2007

in which “7 million jobs were created, and the economy grew at a rate of nearly 4 percent”, and “the nominal wealth of households increased threefold” (López and Rodríguez 2011, 5). This was also a period of housing boom: housing construction in which the housing stock increased by 30 percent (López and Rodríguez 2011, 5), and housing prices were multiplied by a factor of three (García Herrero and de Lis 2008, 2). The housing boom was fueled by a credit boom with a peak rate of credit growth of 25 percent in 2004 of which 15 points were housing-related (García Herrero and de Lis 2008, 3).

A sense of modernity and growth also characterized this period: “All feeling of being merely the biggest country of the continent’s periphery was dispelled by a new image of modernity, which did not just catch up with but in some ways surpassed standard European expectations” (López and Rodríguez 2011, 5). This growth was propelled and symbolized by the 7 million housing units built between 1997 and 2007 (López and Rodríguez 2011, 5). Housing prices, supplies, and credit rates grew significantly with a predominance of Adjustable-Rate Mortgages (ARM) (García Herrero and de Lis, 2008). The government actively facilitated this process through land liberalization, deregulation, promoting home acquisition through mortgages, and tax subsidies for homeowners (López and Rodríguez, 2011; Guzmán, 2023).

The Great Recession in Spain was caused by the spiraling effect of the US subprime crisis and the housing bubble burst (García Herrero and de Lis, 2008; López and Rodríguez, 2011). As a result, “by the end of 2008, there were a million unsold homes on the market, while Spanish household indebtedness had risen to 84 percent of GDP”, and unemployment doubled (López and Rodríguez 2011, 21-22). Initially, these were interpreted as merely the consequences of the global financial crisis by the Zapatero government, not as symptoms of the burst of the housing bubble, but by 2009, it became clear that a lot of Spanish banks, primarily the *cajas de ahorros* securing mortgages for property development, had serious liquidity issues (López and Rodríguez, 2011).

To keep the Spanish financial system afloat, the Fund for Orderly Bank Restructuring (FROB) was established in 2009 to inject funding into struggling actors and restructure the banking system (Sankar, 2021). In May 2010, the Spanish government presented a strict austerity program (López and Rodríguez, 2011). However, although it cost the governing Spanish socialist party (PSOE), the election of 2012 was not enough to prevent the collapse. In 2012, Spain requested an emergency rescue loan of 100 billion Euros for its banking system. It had to nationalize the right financial institutions due to the high amount of “toxic real estate assets” (Royo, 2020). In 2012, the asset management company Sareb was established to absorb these assets from the financial system (Sankar, 2021).

#### **2.3.2.2. Social crises**

The Great Recession was both preceded and followed by social crises related to housing and care: a long-term housing affordability and care crisis was exacerbated by the mortgage crisis following the burst of the housing bubble and the measures against the financial crisis. In his report as a Special Rapporteur on adequate housing that concluded an investigation of the Spanish housing situation in 2006, Kothari (2007, 3) argued that “Spain is facing a serious housing crisis.” Due to high housing prices, initial purchase costs amounted to 45 percent of the average salary (RICS European Housing Review, 2005), which causes many households to spend almost half their salary on mortgages and struggle to make mortgage payments (Kothari, 2007).

Besides rising housing-related household debts, young people had difficulties accessing housing: only 10.9 percent of people aged 18-24 years were able to leave their parental home (Kothari 2007, 4). This is both a housing and a care crisis as access to housing is considered as the responsibility of the family. The share of public and even private rental housing in the housing stock was meager, and rental prices were growing, making it hard for young and low-income people to enter the rental market (Kothari, 2007). In 2005, there were 21,900 homeless people in Spain

(Kothari 2007, 4), and large groups of immigrant workers and Roma residents could only access substandard housing in informal dwellings and slums (Kothari, 2007).

Low-income tenants, immigrants, and Roma people also faced other forms of discrimination: “Testimonies and information received by the Special Rapporteur indicate various discriminatory factors regarding access to housing, including the gentrification of cities and the resulting segregation, evictions, and “mobbing” (physical and psychological violence used to force people out of their home for speculative purposes)” (Kothari 2007, 4). To sum up, people either accessed housing by spending a large amount of their salary on adjustable-rate mortgages due to high housing prices, staying in their family home with their parents, paying high rental prices or living in substandard homes and, the most vulnerable population, lived in unregulated dwelling or slums at risk of eviction and intimidation.

In this context, accessing homeownership through mortgages was interpreted as the most sensible strategy for Spanish households by both financial and political actors (Colau and Alemany, 2014). It was nonetheless also a dream for working-class people that finally seemed to come true: households who, with the housing shortage and strict credit criteria of the 1990s, were not able to access homeownership and the social status it represents, particularly for low-income and immigrant residents, could finally buy a home (Gonick, 2018). Homeownership, thus, was about accessing housing and the “Spanish way of life” (Colau and Alemany 2014, 35) and becoming responsible, middle-class members of the Spanish society.

Until the housing bust, it became impossible for many of these people to pay their mortgages. Gonick (2018) refers to what happened from the perspective of low-income debtors as social death. With skyrocketing unemployment rates, they fell out of the labor market, and suddenly, people taking out high amounts of mortgages were framed as irrational people partially responsible for the crisis due to their debts (Colau and Alemany, 2014; Gonick, 2018) – the exact opposite of responsible, sensible homeowners.

The housing crisis following the crash led to 349 438 foreclosures between 2007 and 2011 (Colau and Alemany 2014, 204) and 166 716 evictions between 2008 and 2011 (Colau and Alemany 2014, 207). The main reason for not being able to pay the mortgage was unemployment, followed by accumulation of debt, increased fees (EURIBOR/IRPH), and separation, according to a 2012 survey conducted by the Platform of Mortgage Victims (PAH) with people having mortgage problems (Colau and Alemany, 2014). The vast majority, 87 percent of these people, had children, and immigrants were also overrepresented compared to their population size among people affected by foreclosures (Colau and Alemany, 2014).

The government responded to the housing crisis by introducing the ICO Mortgage Moratorium for unemployed debtors, which had no delays on mortgage payments and a mortgage debt that did not exceed 170,000 euros (Colau and Alemany, 2014). However, due to these criteria, only 1.2 percent of the ICO fund was used (Colau and Alemany 2014, 136). In 2010, civil actors, namely, the PAH and Observatorio DESC, a Spanish human rights organization, submitted a proposal about the introduction of *dación en pago* or dation in payment in mortgage regulation, enabling people to be discharged of their financial debt after giving the housing unit to the creditor (Colau and Alemany, 2014). These proposals were discussed in Congress, and a Popular Legislative Initiative (ILP) was launched, which collected 500,000 signatures (Colau and Alemany 2014, 129; De Weerd and García, 2015).

While the critical demands of the ILP were unmet by the national and regional legislation (Colau and Alemany, 2014), a Code of Good Practice was introduced by the government (Royal Decree-Law 6/2012), including suggestions to financial institutions about supporting debtors at risk of exclusion through restructuring/reducing their debts or offering social housing, and, in some, cases, dation in payment. These measures were extended by Law 1/2013, 25/2015, and 5/2017, enabling more comprehensive access to dation in payment, debt restructuring, and a temporary moratorium on eviction among debtors. However, financial institutions had great liberty in deciding to grant these reliefs.

The Catalan autonomous community introduced additional measures, starting with establishing Ofideute, a mediation service between debtors and financial institutions that was later established in other regions (Colau and Alemany, 2014). From 2015 on, the Catalan government created a set of more proactive measures (Decree Law 1/2015, Law 24/2015, Law 4/2016, and Decree Law 17/2019) to help mortgage debtors and other people affected by the housing crisis. These legal changes were aimed at resolving social emergencies through social housing offered by the region and promoting housing access by limiting housing speculation. Before the housing bust, the Catalan government accepted Law 18/2007 to address the housing crisis through measures toward fulfilling the right to housing. The legislation from 2015 included policies that would enable the regional and municipal governments to seize empty housing units for social housing for mortgage debtors or other people in need from major housing owners: first, financial institutions, private asset management companies, investment funds, later venture capital funds, private owners of more than 15 units (Decree Law 17/2019). However, the Spanish Constitutional Court annulled most provisions against housing speculation (Decision 16/2021 of January 28) due to their violation of the right to private property. The same decision was made later in the case of Law 11/2020, which introduced rent caps in private rental housing in the region (Decision 57/2022 of April 7).

### **2.3.2.3. Political crises**

The austerity measures introduced by the central government and the clashes between the central and regional/local government's approach to housing policy led to political crises: a democratic crisis and a crisis of polity. Activist citizens interpreted the Great Recession as a crisis of democracy (Colau and Alemany, 2014; Errejón and Mouffe, 2016). Austerity policies were followed by mass mobilization against austerity measures in 2010-2011 by the 15M, the Indignados movements, and later, protests and legal actions against evictions by the Platform of Mortgage

Victims (PAH) (López and Rodríguez, 2011; Colau and Alemany, 2014; De Weerd and García, 2015), and the European Court of Justice's rule about the incompatibility of the Spanish mortgage law with the European Union's 1993 Unfair Terms in Consumer Contracts (93/13EEC) directive on consumer protection (Judgment in Case C-415/11 Mohamed Aziz v Catalunyacaixa, European Court of Justice, March 14, 2013). As a result, mortgage laws were amended (Royal Decree-Law 6/2012, Law 25/2015, 5/2017) to offer more protection for mortgage owners (González-Val, 2022). However, even if foreclosure rates started to drop after 2016, they never returned to the pre-Great Recession rate (González-Val, 2022).

The economic and social crises intersected with two political crises that shaped citizens' engagement with housing: a democratic crisis of disappointment with establishment politics and emerging alternatives and a crisis of polity. While the Global Justice Movement has thematized the democratic deficit in global capitalism, the austerity measures of the first years of the Great Recession mobilized many people against the national political and economic elite, questioning their legitimacy and representative democracy in general in many European countries (Flesher Fominaya, 2018). After the crisis, people's perception of corruption and other political problems sharply increased in Spain (Galindo et al., 2015).

However, not only economic concerns caused distrust in political institutions in Spain, but the lack of responsiveness of political institutions to citizens' demands (Torcal, 2014). On May 15, 2011, thousands of protestors occupied the main squares of Spanish cities with the slogan "they do not represent us" (Galindo et al. 2015, 2000). The 15M movement that together with other groups created the platform "Real democracy now" and protested the political leadership's entanglement with economic actors and the state favoring financial interests over the common good and demanded real democracy (Colau and Alemany, 2014; Galindo et al., 2015; Errejón and Mouffe, 2016). The Indignados movement also emerged from these mass protests in public spaces, constructing a radical imaginary based on ecologism (inspired by the global environmental justice movement), reclaiming the commons, meaning urban/political spaces from commodification and

autonomy or self-management (Asara, 2020). Both movements started as unprecedented expressions of outrage about democracy and capitalism without the intention of establishing political parties to participate in electoral politics (Galindo et al., 2015; Errejón and Mouffe, 2016). The protests did not result in immediate changes in the establishment: although 70-80 percent of the citizens were sympathetic towards the demands of 15M, the conservative Popular Party (PP) won an absolute majority in the 2012 elections (Errejón and Mouffe 2016, 75).

However, this does not mean they did not have a long-term impact. First, 15M and Indignados politicized issues of democracy and capitalism: ideas that would not have even been considered became part of the common sense (Errejón and Mouffe, 2016). The movements were also spaces of political socialization for many people (Galindo et al., 2015) who later enacted themselves as citizens constructing different political alternatives. The Indignados movement created its own spaces of autonomy (Asara, 2020). The Platform of Mortgage Victims emerged, constructing housing as a site (Colau and Alemany, 2014). The political climate and the movements' demands paved the way for a new leftist-populist party, Podemos, that later entered the parliamentary system (Errejón and Mouffe, 2016) even though Podemos members were not directly linked to these movements. Later, the municipalist movement offered a rediscovered approach focusing on municipal governments and communities to construct real democracy (Martínez and Wissink, 2022). Municipalist parties were funded, among which Barcelona En Comú (BComú) included former members of the PAH and its spokesperson, Ada Colau, who later became the mayor of Barcelona (Martínez and Wissink, 2022).

Besides the democratic crisis, the political crisis involved a crisis of or over polity. On the one hand, some actors criticizing the establishment, such as the Indignados, withdrew from the polity as a nation or city by constructing their own autonomous political spaces. The municipalists concentrated their attention on the democratic potential of cities and neighborhoods. Others, like Podemos, did not shift the focus from the polity as a nation but created a pluralistic democracy.

On the other hand, independentism or secessionism regained popular support after the recession, most notably in the autonomous community of Catalonia. Traditionally, Catalan nationalism was more prominent among upper and middle-class people, but after the financial crisis, the movement gained cross-class popularity, mobilizing the working class as well (Della Porta and Portos, 2020). Before 2011, most Catalan residents preferred Catalonia to remain an autonomous community or federal state over an independent nation. However, since then, they have overwhelmingly supported the idea of Catalonia becoming an independent state (Della Porta and Portos, 2020). This shift occurred due to the austerity policies against autonomous communities as a crisis response, and the above-analyzed democratic crisis of legitimacy unfolded after 2011 (Della Porta and Portos, 2020).

Since then, Catalan nationalism has become a popular movement that includes mobilization through protests, referenda, and the emergence of new independentist parties (Borge and Santamarina, 2015; Della Porta and Portos, 2020). Catalan independence became predominantly framed as real democracy and a fight against the repressive Spanish government. Particularly after the referendum of 2017, most participants (43 percent of the electorate) voted for independence (Bourne 2020, 177). Shortly after the referendum, on October 27<sup>th</sup>, 2017, the Parliament of Catalonia passed a resolution declaring Catalan independence (Bourne, 2020). The prime minister, Mariano Rajoy, immediately dissolved the Catalan parliament, and members of the Catalan government faced criminal charges, either in custody or in European exile (Bourne, 2020). This was interpreted as an attack on democracy through the repression of Catalan polity by the Spanish government.

Political struggles over polities or through the constructions of polities originate from the democratic crisis but result in crises over the polities. As a political alternative to emerging Catalan independentism and regional political leadership, the Ciudadanos movement was created. It later became a liberal party, opposing establishment politics, civil support, and Catalan nationalism (Barbará et al., 2018). Ciudadanos counteracts the constructions of the polity in Catalan terms, but

also municipalist actors. At the same time, the Spanish left started to become polarized over the question of independentism (Hansen, 2020). However, this was also when a new construction of polity emerged, and Barcelona became the hub of municipalist reconstruction of the polity in non-nationalist terms (Hansen, 2020). The municipalist party, Barcelona en Comú, and the independentist parties were, on the one hand, in competition for local and regional governance and dominant constructions of the polity (Hansen, 2020); on the other hand, were alternative democratic models challenging national policies and ideas about housing as presented concerning the housing crisis.

To sum up, the politicization of housing emerged from the intersections of the Great Recession that hit the country particularly hard due to its dependence on the construction industry and, thus, housing financialization. The mortgage crisis deepened the social crises of housing affordability and care, which also opened political space for citizens with different housing problems and emerging parties to adopt new practices and ideals concerning the right to housing. Housing also became a site of politicization through a democratic crisis of disappointment with the political elite's entanglement with the economic elite. The 15M and Indignados movement protests helped people engaging with housing reinterpret the financial crisis due to political parties catering to the market's needs and not the citizens (Flesher Fominaya, 2015; Beland, 2020). In addition, political struggles over the definitions of polity and, thus, political belonging emerged in the form of independentism, particularly in Catalonia and municipalism. Therefore, the political construction of housing as a right also became a symbol and a means of alternative democratic arrangements.

### **2.3.3. Multiple crises in the research context: Hungary**

While Hungary was also severely impacted by the Great Recession and experienced a crisis of mortgages taken out in foreign currencies (Forex mortgages), housing was primarily politicized

in the contexts of political crises (democratic crises and crises of polity) and social crises (access to housing and care). These led to highly polarized political constructions of housing focusing on the right to housing as a form of solidarity and dignity for people in housing poverty and on housing as a family home and a prerequisite for the nation's survival.

### **2.3.3.1. Economic crises**

The Great Recession spiraled into the country in October 2008. The Hungarian financial system faced a severe liquidity crisis and potential state bankruptcy (Király, 2019). Hungary received multilateral financial assistance from the International Monetary Fund, the European Commission, and the European Central Bank for 20 billion euros to avoid bankruptcy (Király, 2019). Since the share of foreign banks in the Hungarian financial system is very high, Hungary joined the Vienna Initiative in 2008 to secure the presence of these financial institutions in the country (Bohle 2018; Király 2019). The following year, the country entered a recession period (Király, 2019) after the resignation of the Prime Minister in March 2009 (Király, 2019; Lakner et al., 2019). The socialist party cast the businessman Gordon Bajnai as the next Prime Minister to continue with the austerity politics (Lakner et al., 2019). Bajnai had a purely technocratic stance towards his position: he perceived his role as introducing measures against the recession and securing the economic and financial stability of the country. He distinguished between populist actors prioritizing political power over policies and technocrats interested in selecting the right policies even if they were unpopular (Lakner et al., 2019). He extended the austerity package of the preceding years, introducing further cuts on public spending and reducing taxes and social contributions to boost economic growth (Lakner et al., 2019). Thus, the government aimed to rebuild its legitimacy through a technocratic, depoliticized approach and professional handling of the financial crisis, particularly reducing public debt.

The Great Recession had the same impact in Hungary as in most European countries, except that the rising interest rates of foreign currency loans fueled the credit crisis. The GDP declined by 6.7 percent from 2008 to 2009 (Egedy 2012, 164), unemployment rates rose, household incomes declined or became unstable, and the number of private enterprises dropped significantly (Egedy, 2012; Király, 2019). The credit crisis in Hungary, significantly the sharp increase in household debts, was partly due to the spiraling impact of the recession but also due to the high proportion of mortgage and car loans in foreign currency (Egedy, 2012; Bohle, 2018; Király, 2019). There were more than 1,2 million mortgage-back treaties in 2011 (Egedy 2012, 162). In 2008, 60 percent of housing loans were Forex mortgages, meaning foreign currency loans, typically in Swiss Franc or Euro (Egedy 2012, 162). Since the Hungarian currency was devalued due to the recession, the cost of repayment of Forex mortgage loans increased by 21 percent from 2007 to 2011. By mid-2011, a quarter of the Forex mortgage installments were repaid with delay (Egedy 2012, 163; Király, 2019). Thus, unlike in Spain, the Great Recession did not erupt, but slowly developed into a mortgage crisis in Hungary.

### **2.3.3.2. Social crises**

The Great Recession and the Forex mortgage crisis deepened the long-term housing access and care crisis. The housing crisis first unfolded during the country's transition into a market economy, but many contributing factors originated from the final decade of state socialism. In the late 1970s and early 1982, Hungary faced an international debt crisis; energy prices increased sharply, which was a considerable burden considering the industrial system's high and inefficient energy use (Melegh, 2011). Hungary joined the IMF and the World Bank to adjust its economic policies, increasing its financial dependency on Western countries (Melegh, 2011). The political hegemony of the one-party state was preserved. However, it introduced quasi-market elements (Hegedüs, 2011), lifted the price control over essential consumer goods, and many people fell back

on social rental payments due to the rising living costs (Sebály, 2021). The number of delays in housing payments increased, leading to evictions (Sebály, 2021). At the same time, housing construction was increasingly aimed at homeownership, which the state subsidized by offering mortgages with low interest rates (Horváth, 2012; Czirfusz and Jelinek, 2021). In the late 1980s, the privatization of public housing started as well (Czirfusz and Jelinek, 2021). These changes put low-income households at risk of losing their homes while paving the way for post-transition housing privatization and financialization.

While the issue of poverty during state socialism was taboo, in the late 1970s, a group of social scientists started investigating poor and Roma households (Solt, 1989). Some of them and other intellectuals founded the Fund for Supporting the Poor (SZETA). This grassroots initiative provided financial, legal, and social aid for poor residents in Hungary (Solt, 1989; Sebály, 2021). Some of the cases SZETA engaged with highlighted that poor residents struggled with housing-related problems. For example, Solt (1989) mentions a woman who had to take her child into foster care because she had no access to adequate housing. Lack of access to adequate housing appeared as one of the main reasons children were taken into foster care in the late period of state socialism and the 1990s by Haney (2002) as well. SZETA also helped people in public housing at risk of eviction in the 1980s and early 1990s (Sebály, 2021). The housing crisis deepened in the early 1990s when the country entered a post-transition recession: the GDP fell by 15 percent; due to the shut-down of state-owned companies, unemployment rates increased; and household incomes lost value due to high inflation rates (Hegedüs 2011, 116). Housing policy became fragmented and decentralized, and there were no state-led strategies about how the post-transition housing sector should be organized (Hegedüs, 2011; Czirfusz and Jelinek, 2021). In the meantime, housing privatization intensified, which could be considered a form of housing support by the state selling its housing units much lower than their market value (Czirfusz and Jelinek, 2021). Housing affordability decreased due to rising housing and energy costs, and delays in housing-related payments increased (Czirfusz and Jelinek, 2021). While housing costs and rates of

indebtedness depended on the post-1990 economic cycles, lower-income households have continued to face high housing and energy costs compared to their income levels (Czirfusz and Jelinek, 2021).

The most visible and extreme aspect of the housing crisis was, nevertheless, the rising number of homeless people. In the late 1980s, due to rising housing costs, unemployment rates, and the increased fees at workers' shelters, homeless people in public spaces became an everyday phenomenon in Budapest (Udvarhelyi, 2014; Sebály, 2021). In 1989, homeless people and solidarity intellectuals occupied Budapest's main railway stations, demanding housing solutions from the state (Sebály, 2021). The protests directly affect the shelter system and the civil organizations that provide most of these services (Sebály, 2021). The homeless activists demanded housing though, but the system that developed from these demonstrations included night shelters and temporary shelters, which were then created as temporary solutions for a housing crisis that was supposed to last during the post-transition recession years (Misétics, 2010; Udvarhelyi, 2014; Sebály, 2021). Unfortunately, this was not the case, and still, hundreds of thousands of people spend their nights in public spaces and accommodations designed as temporary solutions, such as homeless and family shelters and mothers' and workers' shelters (Ámon, 2023).

The next phase of intensification for the housing crisis occurred during the Great Recession, but to understand how it evolved, it is essential to map out the housing context of the 2000s. In the 1990s, housing constructions and loans stalled (Hegedüs, 2011). Thus, access to homeownership was either secured through family relations or the "hasty give-away" (Hegedüs, 2006) of public housing stock (Bohle, 2014). The first Orbán government of 1998-2002 brought housing policy back in by offering state-subsidized loans and grants for buying and building homes for families combined with income tax exemptions and fixed interest rates on mortgages from the market subsidized from the central budget (Hegedüs, 2006; Bohle, 2014; Czirfusz and Jelinek, 2021). The program helped form the mortgage markets but put much strain on the state budget. Therefore, after winning the 2002 elections, the socialist-liberal coalition drastically curbed the

program (Bohle, 2014). As a result, people turned to foreign currency mortgages to access market loans for home ownership, which, due to the high interest rates on mortgages in Forint (Bohle, 2014), were more affordable or the only affordable mortgage solutions for Hungarian households and the government looked the other way on the risks of the forex mortgage expansion (Bohle, 2014; Király, 2019).

The Great Recession deepened the housing affordability crisis. More people with lower income and education levels took out Forex mortgages than other mortgages in previous years. Many households bought property in areas where housing prices significantly dropped during the financial crisis, “leaving them with negative equity and unsellable property” (Pósfai and Nagy 2017, 26). Hundreds of thousands of households were at risk of the mortgage crisis to which the Fidesz-KDNP government introduced a rescue package in 2011-2012. According to Csizmady and Hegedüs (2019, 19), the program primarily aimed at: “rearranging power relations within the bank sector, the financial consolidation of the middle class, the pacification of the most vulnerable population, and the political neutralization of alternative movements.” The measures included the opportunity for the households to buy out their mortgage loan after converting from foreign currency to Hungarian Forint (Bohle, 2018; Csizmady and Hegedüs, 2019). Only 21 percent of Forex mortgage debtors had the financial resources to do so (Csizmady and Hegedüs 2019, 21). The following measures included protected interest rates, temporary moratoria, personal bankruptcy, and an experimental housing estate on the outskirts of Budapest (Csizmady and Hegedüs, 2019). For low-income debtors, the establishment of the National Asset Management Agency (NET) and its social housing program was the key solution to avoid losing their homes as the agency purchased mortgaged housing units and rented them back to the former debtors below the rental market price (Csizmady and Hegedüs, 2019; Czirfusz and Jelinek, 2021). This was the first housing program that simultaneously addressed the slow-burning housing affordability crisis. The agency had 36 000 housing units in 2017 (Csizmady and Hegedüs 2019, 20), but after that, a wave of re-privatization started, and, finally, the agency was handed over by the state to a group

of religious, charitable organizations (Czirfusz and Jelinek, 2021). It is estimated by Csizmady and Hegedüs (2019, 20) that 40 percent of mortgage debtors had considerable financial losses during or after the Great Recession.

In the meantime, housing has become a critical strategic tool against the demographic crisis of declining birth rates and care. 2011, the government passed Law CCXI of 2011 on the Protection of Families, arguing that “Family support is separated from the social service system based on needs-testing. The state predominantly supports responsible childbearing through social subsidies. The state aims to secure access to the conditions of homemaking and housing for families raising underage children”. While family protection is highlighted as a critical area of social protection, it operates based on a distinction between irresponsible, needy, and responsible middle-class families. Housing support is aimed at the latter group. Since 2015, housing has become the primary policy site for reproducing middle-class families through generous homeownership subsidies (Makszim and Bohle, 2020; Czirfusz and Jelinek, 2021). The government introduced the family home, establishing allowances (CSOK), offering mortgage subsidies, state allowances, and tax exemptions (Makszim and Bohle, 2020; Czirfusz and Jelinek, 2021). Subsidies on newly built housing units were higher, and the amount of state allowance was higher if families had or planned three children (Makszim and Bohle, 2020; Czirfusz and Jelinek, 2021). Due to its conditions, CSOK was primarily available to and used by upper-middle-class families (Czirfusz and Jelinek, 2021).

Housing policies aimed at “family protection” deepened the housing crisis. In 2015, like in other European contexts, a new financialization cycle started in Hungary, but this time, it was fueled by market processes and homeownership subsidies. Accessing homeownership became more difficult due to rising housing prices, while home-making subsidies only cover a fraction of the home costs (Makszim and Bohle, 2020; Czirfusz and Jelinek, 2021). CSOK and the other policy tools, such as tax exemptions and subsidies aimed at family support and boosting the construction industry, put a significant strain on the state budget. In contrast, the budget for housing subsidies

and services for lower-income households and households without children has remained insignificant (Czirfusz and Jelinek, 2021). It is not just privately owned but also rental housing that became more expensive after 2015: private rental prices grew by 90 percent from 2011 to 2019 (Ámon and Balogi 2019, 16). Thus, the new cycle of housing financialization fueled by homeownership policies deepened the crisis of housing affordability.

### **2.3.3.3. Political crises**

The economic and social crises intersected with the political crises of democracy and polity. The Great Recession was interpreted as a democratic crisis by right-wing actors, including the Fidesz-KDNP government, in which foreign actors exploited and threatened the independence of the Hungarian nation. However, welfare retrenchments, punitive policies such as the criminalization of homelessness, nationalism, and illiberal politics of the government were politicized by activist citizens as a democratic crisis. At the same time, while these activist citizens continued to consider the polity in liberal terms, the government and rightwing civil actors started transforming it in nationalist-pronatalist terms, among others, through pronatalist housing policies.

The democratic crisis intersecting with the severe consequences of the Great Recession led to the Fidesz-KDNP coalition winning a two-thirds majority in the Hungarian Parliament in 2010. The political crisis became a crisis of democratic rights after the government used its constitutional majority to restructure the Hungarian economic, political, and social system through legislation, the channeling of national and international funds, financial activities, strategic interventions in the media market, attacks on civil society and political opponents to reduce constitutional and democratic constraints on the ruling parties (Krasztev, 2015; Uitz, 2015; Polyák, 2019). By the late 2010s, Hungary was considered a hybrid regime (Krasztev, 2015) or a diffusely defective democracy (Boogards, 2018): a system that has maintained a façade of democratic

institutions that legitimize the government but has no real constrain over them (Krasztev, 2015). The Prime Minister called this regime illiberal democracy (Uitz, 2015). As a result, from 2010 to 2016, “Hungary deteriorated from the perfect score on political rights and civil liberties to the threshold of a partially free country” (Boogards 2018, 1481-1482).

The unfolding democratic crisis due to the formation of an illiberal regime intersected with these slow- and fast-burning housing crises and led to political struggles over two significant issues. The first was homelessness. The Fidesz-KDNP government engaged in revanchist politics against homeless people. Based on Smith (1990), revanchism refers to measures aimed at taking revenge on social groups perceived to threaten society's moral order (Ámon, 2019). These included the inscription of the criminalization of homelessness in public spaces in national law, prohibitions on panhandling and street performances, and the ban on food donations (Udvarhelyi, 2014; Ámon, 2019). Social groups such as Housing Instead of Prison (Börtön helyett helyett lakhatást), The City is for All (AVM), and the Street Lawyer (Utcajogász) group started to engage in political actions, including petitions, political statements, demonstrations, and civil disobedience actions against these measures (Udvarhelyi, 2014; Ámon, 2019; Sebály, 2021). These groups also aimed to shift the discourse from criminalization and homelessness to a discourse about housing and housing poverty (Udvarhelyi, 2014; Ámon, 2019).

The construction of illiberal democracy also included a political crisis of the polity, but, unlike in Spain, it was not a crisis over democratic alternatives but cultural constructions of the polity, in which housing had a central role. The rightwing-nationalist Fidesz and KDNP, rightwing civil groups, academics, and the Hungarian churches in alliance with them, interpret the polity along the lines of national belonging and Christian, middle-class identity (Greskovits, 2020). This means they identify the polity democratic institutions represent and protect with their constituency. To expand their constituency and reconstruct the polity in cultural-nationalist rather than spatial terms, the Fidesz-KDNP government made it easier for people with Hungarian origins to claim citizenship status. It granted electoral rights to Hungarian citizens in the diaspora who have never

resided in Hungary and channeled public resources to pro-government Hungarian diaspora organizations (Vass, 2018).

However, they also had to address the decline of the Hungarian middle-class, conservative polity within the nation-state and tackle the demographic crisis that had already been a concern for rightwing intellectuals (Kopp and Skrabski, 2003), who, in 2009, founded the Demographic Roundtable (Népesedési Kerekasztal) to start discussions about increasing childbirth rates. During the 1990s and early 2000s, the National Association of Large Families (NOE) popularized the conservative family model. However, since 2010, due to increased government support, new civil organizations emerged to act against the demographic crisis by promoting family values, supporting families and single parents (this includes support related to access to housing and home ownership), and incentivizing childbirth. Gregor and Verebes (2023) refer to them as governmental NGOs, GONGOs, and argue that their primary role is disseminating the government's familist ideology promoting traditional family values.

Housing and the system of “family protection” were not only aimed at supporting and expanding the responsible homeownership middle-class, who were more likely to cast their votes to conservative parties promoting welfare retrenchment (Schwartz and Seabrooke, 2009). “Family protection” and familialist policies are embedded in anti-gender, anti-LGBT and anti-immigration discourses and policies (Fodor, 2021; Gregor and Verebes, 2023). In this context, housing is not an area through which families with small children can be offered social protection. However, it supports the emergence of a nationalist-conservative-Christian middle class as an alternative to Western liberal multiculturalism. Hence, this redrawing of the cultural boundaries of the polity through housing is also linked to the democratic crisis constructed by the anti-establishment rhetoric of the Hungarian right, building an illiberal democracy. The democratic rights of political and civil actors engaging with gender, LGBT issues, and immigrants are often threatened by the intimidation tactics of the government (Seirup, 2021). They are excluded from the polity due to their anti-Hungarian, anti-family, anti-Christian stance.

To conclude, diverse politicizations of housing in Hungary emerged from citizens' engagement with long-existing social crises of housing access and care exacerbated by the Forex mortgage crisis after the Great Recession and the housing policies following the recession. These crises were interpreted as a democratic crisis, a crisis of the polity as a crisis of a nation's survival threatened by foreign interests and propaganda by rightwing actors, and a democratic crisis of illiberal transformation undermining solidarity with and the dignity of people in housing poverty. Housing is thus constructed as a means of survival, nationalist and solidaristic identity formation, dignity, and a basic need of families and people experiencing poverty, both in need of protection.

#### **2.3.4. Making sense of the housing context through the lens of boundary struggles**

To theorize the housing context in a way that accounts for structural processes of domination and the intersections of multiple crises in the local context, I turn to Fraser's (2014) concept of boundary struggles. Fraser (2014) argues that capitalist societies have both marketized and non-marketized aspects, and without the latter, the former cannot survive. This view on capitalism relies on Polanyi's (1962) double movement concept that theorizes market societies as ruled by the dynamics between market expansion (movement) and social protection (countermovement), shielding people from the harmful consequences of the movement. From Polanyi's (1962) and Fraser's (2014) perspective, capitalist societies need non-marketized aspects or social protection as their background conditions or hidden abode, but, paradoxically, the countermovement also reproduces the double movement and, thus, capitalism.

Boundary struggles emerge due to tensions between market expansion and social protection or capitalism's foreground and background conditions, which Fraser (2014) refers to as the social and political subordination to the economic realms. This is reflected in three significant separations. First, the separation of production from social reproduction: "a gendered separation

that grounds specifically capitalist forms of male domination, even as it also enables capitalist exploitation of labor power and, through that, its officially sanctioned mode of accumulation” (Fraser 2014, 67). Second, “the institutional separation of economy from polity” (Fraser 2014, 67) through which economic matters are no longer constructed as political and therefore the democratic control over transnational market processes ceases to exist. The third is the separation of humans from nature, meaning “the ontological division, pre-existing but massively intensified, between its (non-human) ‘natural’ background and its (apparently non-natural) ‘human’ foreground” (Fraser 2014, 67). Capitalist societies as institutionalized social orders are thus historically specific constellations of the separations of production/social reproduction, economy/polity, and human/nature, according to Fraser (2014).

However, the concept of boundary struggles refers not only to the ways background conditions maintain or reproduce the social order but also to potential sources of alternative normative ideals and practices due to the social instability and proneness to crises that characterize capitalist societies due to the tensions emerging from the separations mentioned above (Fraser, 2014). There is a variety of struggles that could arise from these ongoing tensions. Boundary struggles can be emancipatory and non-emancipatory, meaning they can perpetuate certain forms of domination while acting against others (Fraser and Jaeggi ,2018). They can also be transformative or affirmative depending on whether they seek to dismantle the separations or boundaries between the economic and the social, political, and natural realms or draw the lines differently (Fraser and Jaeggi, 2018). Finally, boundary struggles do not necessarily focus directly on matters of capital accumulation or labor exploitation but on domination based on gender, race, or the exploitation of nature (Fraser, 2014).

To sum up, capitalist societies are historically contingent, institutionalized social orders that, on the one hand, emerge from the subordination of the social, political, and natural realms to the economic realms, on the other hand, are characterized by separations between production/social reproduction, economy/polity, and human/nature that causes tensions and

instability creating potentials for new normative ideals and practices. Boundary struggles thus involve both the tensions and contradictions of the subordination of the social, political, and natural realms and the normative ideals and practices through which some of these separations are affirmed or transformed.

Thus, I interpret the context-dependent multiple crises of democracy, polity or belonging, housing, care, etc., as the consequences of the dilemmas and tensions emerging from the subordination of the social, political, and natural to the economic realm. These tensions are complex and context-dependent, producing new ideals and practices by people engaging with emerging problems. Hence, interpreting the housing context through boundary struggles captures the political and social complexity of housing and its context. Moreover, it highlights the importance of constructing new ideals and practices for citizens by experiencing these tensions in shaping the boundaries of the existing social order.

## **2.4. Housing and citizenship**

### **2.4.1. Perspectives on citizenship**

Citizenship is a complex concept with multiple meanings. The term may refer to legal, political, social, or cultural status, a source of belonging or identity, or a political tool of emancipation and domination. Hence, before introducing my theoretical and methodological framework to study citizenship and housing in Chapter 3, I map out the primary analytical and normative, universal or particular, status- and identity-based conceptualizations of citizenship to argue for a dynamic, interpretive citizenship perspective to explore co-constructions of citizenship and housing.

Citizenship can be interpreted as an analytical concept that studies the development of status, belonging, rights, and duties or critically reflects on their positive and negative impact. It could be contextualized as multicultural (Kymlicka, 1995), intimate (Plummer, 2003), or gendered

(Walby, 1994) citizenship to focus on specific aspects of political belonging or participation or in the plural to refer to all the potential state-people relations (Holston, 2008). Citizenship as an analytical concept is also used to describe political belonging, participation, and state-people relations or to reflect on how certain constructions and applications of citizenship harmed specific social groups. For example, how the separation of the private and public sphere (Pateman, 1988; Lister, 1997; Mouffe, 2020) and the political constructions of the intimate sphere (Berlant, 1997; Plummer, 2003) asserted relations of domination over women, LGBTQIA people, and people of color (Kochenov, 2019).

At the same time, citizenship can be interpreted as a normative concept: a political ideal through which civil, social, and political rights (Marshall, 1992[1950]), minority rights (Kymlicka, 1995), or radical democracy (Mouffe, 2020) can be fostered. It has connotations of empowerment, belonging, participation, emancipation, and equality but also symbolizes and perpetuates exclusion, separation, domination, and inequalities (Kochenov, 2019). In the case of Mouffe (2020), the reflection on the exclusionary impact of specific constructions of citizenship is transformed into an inclusive, normative notion of citizenship. Kochenov (2019), on the contrary, argues that the glorification, meaning idealistic notions of citizenship, masks the fact that citizenship is fundamentally about simplification distinction. Therefore, it always excludes those constructed as outsiders:

The story of citizenship is as much a story of flattering the pride of those who are proclaimed to “belong” - a tale of liberation, dignity, and nationhood - as it is one of complacency, hypocrisy, and blunt domination, all dressed up as agency and the pursuit of the common good. It is an efficient way to split societies down the middle, leaving scars and divisions that are very difficult to heal. Citizenship is known to be a “good thing,” and a bad citizen is less deserving of compassion, understanding, or a voice. (Kochenov 2019: XII)

Thus, Kochenov (2019) views citizenship from an analytical perspective as a tool to assert domination disguised as emancipation, and therefore, he rejects it from a normative perspective.

The concept of citizenship can be constructed as universal or particular. Universal notions of citizenship focus on civil, political, and social rights people should access (Marshall 1992[1950]), on the ideal construction of citizenship to achieve a universal political goal such as a radical, pluralist democracy (Mouffe, 2020), or on the critique of the universalistic claims of the liberal notion of citizenship (Kochenov 2019). At the same time, citizenship can also be constructed to shed light on particularities or differences in political and social belonging. Studies on the public/private divide and the citizenship of particular social groups (Pateman, 1988; Berlant, 1997; Lister, 1997; Kochenov, 2019; Mouffe, 2020) focus on how seemingly universal notions of citizenship favor particular social groups while excluding others. For Holston (2008, 3), democratization and urbanization lead to specific constructions of citizenships emerging from the tensions between the state and grassroots social groups, which he refers to as the “insurgence of democratic citizenships.”

There is also divergence in the content of citizenship concepts in their understanding of citizenship as a status or a political identity. Citizenship is most widely associated with a legal status in a nation-state through which access to certain rights is guaranteed, and specific duties are established (Kochenov, 2019). However, legal status itself does not guarantee the same rights and responsibilities. Marshall (1992[1950]) argued that civil, political, and social rights were interrelated, and social citizenship was a necessary condition of civil and political citizenship, and vice versa.

In recent years, there has been a shift towards interpreting citizenship through the lens of identity rather than those based on legal status or belonging. Such views assume a fluid notion of citizenship that people can construct differently:

The view of citizenship I want to put forward as the one required by a project of radical and plural democracy is that of a form of political identity that consists of identification with the political principles of modern pluralist democracy, that is, the assertion of liberty and equality for all. It would be the common political identity of persons who might be engaged in many different enterprises and have differing conceptions of good but are bound by their common identification with a given interpretation of a set of ethical-political values. Citizenship is not just one identity among others, as it is in liberalism, nor is it the dominant identity that overrides all others, as it is in civic republicanism. Instead, it is an articulating principle that affects the different subject positions of the social agent

while allowing for a plurality of specific allegiances and respect for individual liberty. (Mouffe 2020, 83-84)

Thus, citizenship can be conceptualized not as a combination of status, rights, and duties but in terms of identity. The concept becomes dynamic because it does not assert one political identity as citizenship but rather presents citizenship as identification with a political project and its fundamental principles. This identification can then take different forms and does not mean a shift from the language of rights and responsibilities, but rather, a pluralistic view of their articulations in the context of identity.

#### **2.4.2. Studies on housing and citizenship**

While many studies on housing and citizenship relied on a static notion of citizenship as a social right, research on implementing the right to housing (Bengtsson, 2001) and people's engagement with it at urban peripheries (Holston, 2008; Earle, 2017) demonstrated that different notions of citizenship intersected with diverse interpretations of the right to housing. Furthermore, studies on how citizenship ideals are constructed through access housing, particularly, homeownership, and housing design (Mitchell, 2003; Feldman, 2006; Hayden, 2002; Pinto, 2009; Horváth, 2012; Lebre, 2019) shed light on the central role of housing in interpreting citizenship. These perspectives either focused on how social citizenship influenced the implementation of the right to housing (Bengtsson, 2001), how referring to a universal right to housing or the right to the city produced new citizenship status (Holston, 2008; Earle, 2017), or how a particular citizenship status had been constructing through a fixed notion of housing. Thus, while these studies demonstrate the relevance of interpreting citizenship and housing together in a dynamic framework, they also limit these interpretations by attributing fixed, sometimes normative, notions to citizenship, the right to housing, or the right to the city instead of exploring the interrelations of the interpretations and practices of citizenship and housing.

As a political and policy field, housing is essential in constructing citizenship as status, belonging, and identity. Housing is thus identified as one of the social rights, a pillar of social citizenship. Social rights are the prerequisites of having access to civil and political rights, and therefore, being a cornerstone of social citizenship, housing is also a precondition of full citizenship. From this perspective, housing is constructed as a universal social right that nation-states should guarantee. This view on housing is also reflected in international legal documents (Article 25 of the 1948 Declaration of Human Rights, Article 11.1 of the 1966 International Covenant on Economic, Social and Cultural Rights, and in Article 31 of the European Social Charter) and national constitutions (Article 47 of the Spanish Constitution of 1978 or Article 26 of Chapter 2: Bill of Rights of the Constitution of the Republic of South Africa of 1996). The right to adequate housing is thus a universal principle that states should follow to ensure that citizens have the appropriate conditions to participate in the political community. Therefore, housing as a social right was based on a normative, universal, and status-based understanding of citizenship.

While studies on the diverse implementation of the right to housing and citizenship in welfare states do not attribute a universal notion of housing and citizenship, they also define it as a source of citizenship status: as a marker of concern for the state (Bengtsson, 2001). This perspective acknowledges that the actual meaning of the right to housing depends on the state's universal or selective welfare logic in housing policy (Bengtsson, 2001). Even in welfare states with a universalistic approach, housing policy tends to be selective and constructed in different ways depending on the national context (political discourses and measures). Thus, while it is universally acknowledged that housing is of great concern and the cornerstone of the fixed, universal notion of social citizenship, the actual meaning of housing as a social right and housing policies are context-dependent, but most of the time, it does not imply guaranteed, universal access to housing.

In the studies on people affected by urban exclusion claiming and practicing the right to housing (Smith, 1990; Mitchell, 2003; Feldman, 2006; Holston, 2008; Vitale, 2009; Selmeczi, 2012;

Hopper, 2015; Madden and Marcuse, 2016; Earle, 2017; Martínez, 2020), citizenship is no longer constructed as something to be achieved through welfare state measures. Instead, it is interpreted through everyday practices and experiences of people to protest exclusion and demand housing (Mitchell, 2003; Feldman, 2006; Madden and Marcuse, 2016) or constructing or occupying dwellings outside the realms of the state and the market (Holston, 2008; Earle, 2017; Martínez, 2020).

In these perspectives, the right to housing is interpreted in the context of the right to the city. While the right to the city still relates to the Marshallian concept of housing as a social right, it is rooted in a citizenship perspective centered on the right of people, mainly working-class people, to inhabit urban spaces and construct democratic alternatives to urbanization based on a market logic (Lefebvre, 1968; Harvey, 2013; King, 2019). According to Harvey (2013, 5), fighting for the right to the city is “to claim some kind of shaping power over the process of urbanization, over which cities are made and remade, and to do so fundamentally and radically.” Thus, the right to the city is about claiming and demanding political control over the urban space.

Unlike inscribed social rights, the right to the city and the right to housing, in this perspective, is about acting upon these rights in the context of the working-class struggle. King (2019, 9) elaborates on why Lefebvre (1968) uses the language of rights in his Marxist reflection on the city in the following way:

(The right to the city) emerges partly through the struggle of the working class (whose efforts are necessary but insufficient) to reclaim ways of living that are not unrelentingly mediated by market exchange and rationalist planning mechanisms. It is not merely a bourgeois negative right but something more profound and extensive, yet still meaningfully characterized as a moral right. (Lefebvre, 1968)

Thus, the right to housing in the context of the right to the city is the right to reclaim spaces and ways of living by and for people experiencing exclusion. Housing in this context is not only a marker of citizenship status or a precondition for full citizenship but also a site and stake for everyday citizenship struggles. For Holston (2008) and Earle (2017), studying urban struggles,

citizenship is constructed through the everyday practices and claims of people fighting for the right to housing and the right to the city, as well as the national, historical, and legal citizenship context.

Holston (2008, 3) argues that

new kinds of citizens arise to expand democratic citizenship, and new forms of violence and exclusion simultaneously erode it. Moreover, if cities have historically been the locus of citizenship's development, global urbanization creates especially volatile conditions, as cities become crowded with marginalized citizens and noncitizens who contest their exclusions. In these contexts, citizenship is unsettled and unsettling. (Holston 2008, 3)

Thus, Holston (2008) defines it as a result of the dynamic encounters between entrenched citizenship emerging from the historical context and insurgent citizenship through the everyday practices and experiences of people fighting exclusion. This perspective on the right to housing and the right to the city demonstrates how the meanings and practices of citizenship are transformed through people's everyday practices and experiences, paving the way for a dynamic perspective. However, they also associate people's insurgent practices with a fixed, normative, progressive meaning of the right to housing or the right to the city.

Other perspectives linking constructions of citizenship have focused on the role of housing in constructing proper citizenship (Hayden, 2002; Pinto, 2009; Lebre, 2019). Western thought and its notions of citizenship are based on a separation between the public/political and the private sphere (Pateman, 1988; Weintraub, 1997; Lister, 1997). Feminist scholars argued that the public/private divide had been constructed to exclude women from the political sphere and relegate them to the private-domestic sphere (Pateman, 1988; Lister, 1997; Kochenov, 2019; Mouffe, 2020). However, the public/private divide nonetheless did not only produce exclusions from the public sphere but exclusions through the construction of an intimate-public sphere, according to Berlant (1997). They argue that citizenship "is continually being produced out of a political, rhetorical, and economic struggle over who will count as "the people" and how social membership will be measured and valued." In this struggle, the intimate sphere of gender, sexuality, and family life has increasingly become the basis of citizenship status (Berlant 1997, 20).

Housing is central in constructing the public/private divide as the material manifestation of the private/intimate sphere, the basis of political participation and citizenship status, and a central site of privatization and marketization. On the one hand, access to a private sphere in the form of housing access defines who can participate in the public sphere. People experiencing housing exclusion such as segregation, eviction, and homelessness are less likely to vote (Bartle et al., 2017; Ruth et al., 2017; Slee and Desmond, 2021) or, in the case of homeless people, can even be excluded from voting altogether due to registration requirements (National Coalition for the Homeless 2010). Punitive policies against people without access to housing, such as restrictions on the use of public spaces aimed at the banishment of homeless people (policies against sleeping, eating, drinking in public spaces, loitering, distributing free food, hostile architecture, etc.) or the discriminatory profiling of homeless people by the police infringe upon their civil and political rights and their access to public spaces (Mitchell, 2003; Feldman, 2006; Beckett, 2011). As a result, homeless people are treated as bare life, according to Feldman (2006), or the homeless body, according to Kawash (2008), meaning that they are less than citizens. Access to a private sphere in the form of housing thus predefines participation in the public/political sphere in both abstract and physical terms, therefore, citizenship.

On the other hand, home ownership and housing, as the home symbolizing and enabling domestic-family life, are critical sites in constructing political identities (Hayden, 2002; Ronald, 2008), thus constituting belonging and state-people relations, as well as good and bad citizens. On the one hand, this means that people without access to housing are constructed as sick or lacking morality (Gowan, 2010) and, thus, as bad citizens. On the other hand, home ownership and family life based on a home as a space for performing traditional gender roles and acceptable sexualities become the symbols of responsible citizens living politically and morally acceptable lives (Berlant 1997; Hayden 2002; Ronald 2008). The home as a site of distinguishing between good and bad citizens is actively constructed by state policies such as subsidized or state-controlled housing

constructions, housing designs, home ownership subsidies, etc. (Hayden, 2002; Pinto, 2009; Horváth, 2012; Lebre, 2019).

Thus, studies on how proper citizenship is constructed through housing highlight the dynamic relationship between notions of housing and citizenship. At the same time, they also limit them by focusing on specific housing types, such as homeownership or particular normative notions of citizenship (Hayden, 2002; Feldman, 2006; Pinto, 2009; Horváth, 2012; Lebre, 2019). I propose that to understand the co-constitutive relationship of citizenship and housing and how new ideas and practices of housing emerge, there is a need for a more dynamic, interpretive notion of citizenship.

## CHAPTER 3 FROM HOUSING TO CITIZEN IMAGINARIES: THEORY AND METHODOLOGY

### 3.1. Introduction

I propose the concept of citizen imaginary as a theoretical lens and a critical analytical concept for studying the co-constitutive relationship between housing and citizenship. In the previous chapter, I argued for a dynamic theoretical perspective to reflect on the co-constitutive relationship that produces diverse meanings and practices of housing and other political phenomena. Presuming fixed meanings of housing (such as a right) or citizenship (such as state-people relations) limits understanding how people interpret their context, connect to and inspire each other, act together, and construct political visions.

To reflect on this complex process, I suggest conceptualizing citizenship based on Isin et al.'s (2008) acts of citizenship concept. According to Isin et al. (2008), citizenship is enacted when people voice claims of rights and duties and thus produce creative breaks in the existing social order and become activist citizens. Citizenship is, therefore, located in the acts of people, not in laws or relationships with the state. However, people who enact themselves as citizens also have to make sense of their context, and build narrative connections to become activists citizens and construct new ideas and practices of housing. Based on Selbin's (2010) revolutionary imaginary concept, I propose that citizen imaginaries are compelling stories structured around a citizen protagonist that organizes, connects and constraints the key narrative dimensions through which people enact themselves as citizens (Isin et al., 2008): claims of justice, political socialization, and political visions. Citizen imaginaries are, on the one hand, unique, context-dependent stories that produce diverse meanings and practices of housing. On the other hand, they have shared, universal narrative connections and constraints on the co-constructions of citizenship and housing.

Hence, the lens of citizen imaginary is a critical analytical concept through which the unique, narrative co-constructions of citizenship and housing and the shared, universal dilemmas

of citizenship and housing can be theorized. I have developed the concept of the citizen imaginary through an iterative reflexive strategy (Montgomerie, 2017). This strategy has enabled a simultaneous reflection on theories on housing, citizenship, and imaginaries, my own position and experiences as a former A Város Mindenkié activist, the fieldwork, and the data. In the chapter's second part, I discuss the key deliberative moments (Montgomerie, 2017) of the research process. These key deliberative moments trace back the key theoretical and methodological considerations and decisions about the research sites, fieldwork, and data, the conceptual and empirical development of the research, the four citizen imaginaries I focus on, and the narrative methodology through which I have interpreted the data.

### **3.2. The concept of the citizen imaginary**

#### **3.2.1. The acts of citizenship perspective and its limitations**

Arguing that citizenship and housing have a co-constitute relationship means their notions are fluid. This relationship can only be investigated through a performative view of citizenship that does not associate them with preconceived meanings and accounts for how citizens construct them. Hence, I conceptualize citizenship and housing based on Isin et al.'s (2008) acts of citizenship concept, which understands citizenship as enacted by people. This means that they do not define citizenship as a set of rights, duties, identity, or state-people relations but through the acts of people. These acts of citizenship are creative breaks in the given order that “transform forms (orientations, strategies, technologies) and modes (citizens, strangers, outsiders, aliens) of being political by bringing into being new actors as activist citizens (claimants of rights and responsibilities) through creating new sites and scales of struggle” (Isin et al. 2008, 39). Thus, the claims and actions of people as creative breaks give meaning and form to citizenship-producing activist citizens and sites, including the site of housing, whose notions also depend on the acts of citizenship.

The acts of citizenship (Isin et al., 2008) concept offers a dynamic view of citizenship that accounts for the context of boundary struggles and analytical concepts through which the new ideals and practices produced by acts of citizenship can be theorized. In this framework, citizenship is neither something to have, achieve, transform, or preserve, such as a certain status, a sense of belonging, identity, or relationality. It is not the context or the end of people's claims and actions, but it is located in the acts, and it is through these acts that people become citizens. It also offers a conceptual map of what is produced in these struggles: claims of justice and duties, strategies, modes of being political, settings, sites, actors as activist citizens, and a wide range of achievements in both legal and political sense. It shows that acts produce more than specific meanings or practices of housing but encompass various consequences of co-constructions of citizenship and housing. Therefore, I make a case for a dynamic view of citizenship as acts of citizenship based on Isin et al. (2008). However, based on the theoretical reflection on my research data I detail in the second part of this chapter, I also propose to complement it with the concept of the imaginary due to the essential role of stories in acts of citizenship through which activist citizens and housing are constructed.

When people enact themselves as citizens, they produce actors, settings, sites, strategies, political modes, and other consequences (Isin et al., 2008); I propose that they also connect their claims and actions to citizen imaginaries: compelling stories of citizens whose story gives meaning and inspiration but also limit these claims and actions, similar to Selbin's (2010) concept of revolutionary imaginaries. However, these are not grand imaginaries encompassing various historical and cultural contexts like in Selbin's (2010) case but compelling stories through which people connect their knowledge and experiences and those of others to construct imaginaries of citizens as claimants of rights and responsibilities. Thus, citizen imaginaries are collective, compelling stories co-constructed by people who enact themselves as citizens to make sense of their own and collective experiences, inspire themselves and others, and construct collective claims.

### 3.2.2. Perspectives on imaginaries

Before elaborating on the concept of the citizen imaginary, it is essential to delve into imaginaries' various perspectives and meanings. Imaginary, as Sneath et al. (2009) points out, is often used interchangeably with imagination. In this section, I first reflect on different views of the imaginary and imagination; then, I turn to the critiques of the concept to finally argue that Selbin's (2010) concept of revolutionary imaginary has the most significant potential to create a concept through which processes of sense-making, the connections between people, between the past, present, and future, and political visions can be studied simultaneously.

The imaginary is often associated with Romanticism and positive meanings (Sneath et al., 2009; Stankiewicz, 2016) of creativity or ideas opening new horizons for social or political change. The popularity of the concept amongst researchers, mainly anthropologists (Stankiewicz, 2016), is nonetheless also due to its holistic use encompassing culture, ideas, visions, etc. However, imaginary and imagination are often conceptualized instrumentally as well, "showing how it may serve particular functions in people's lives" (Sneath et al. 2009, 5). While its holistic and instrumental use made it a popular concept (Sneath et al., 2009; Stankiewicz, 2016), it has also been addressed with criticism by Sneath et al. (2009) and Stankiewicz (2016). Thus, before conceptualizing citizen imaginaries, I critically reflect on the various perspectives of imaginary and imagination as analytical concepts.

Imaginaries and imagination have been defined and used in three primary ways: through which people make sense of the world, create collectives from individuals, and build new social, political, cultural, and economic visions for the future. First, the imaginary was constructed as a lens that emphasizes the essential role of imaginaries as ideational templates for people to understand the world. Castoriadis (1997) developed the term "social imaginary" to distinguish the natural world from the realm of social imaginary through which people could make sense of their reality. The social imaginary was a symbolic structure that existed outside the material world but was the only way for people to access or understand the latter. For him, the social imaginary was

a way to make sense of the real and propose a fundamental ontological distinction between the realm of ideas or culture and the material world.

While Taylor (2004) did not share this ontological perspective, he attributed a similar sense-making role to the social imaginary of modernity as a template for modern Western social and political practices or a “new conception of the moral order of society” (Taylor 2004, 2). This template was not a superstructure through which a material structure could be understood but a sense-making process in which understanding and practices co-constructed each other. He argued, “If the understanding makes the practice possible, it is also true that it is the practice that largely carries the understanding” (Taylor 2004, 25). Imaginaries also carried a meaning of normativity. Taylor (2004, 24) emphasized that the social imaginary “is both factual and normative; that is, we have a sense of how things usually go, but this is interwoven with an idea of how they ought to go.” Thus, the concept of the social imaginary for Taylor (2004) was another type of sense-making tool to study the normative moral-cultural order on which Western modernities were based and reproduced.

Browne and Diehl (2019), in line with Castoriadis’ (1997) critical realist view, developed the term political imaginary as a concept through which the role of imaginaries in political structures could be investigated. They defined the political imaginary as a “collective structure that organizes the imagination and the symbolism of the political, and therefore organizes the instituting process of the political as well” (Browne and Diehl 2019, 394). The political imaginary was, thus, interpreted as the structural foundation of the political realm, just as the social imaginary was constructed as the conceptual or moral order of Western societies.

Imaginaries were nevertheless not only conceptualized as symbolic structures or moral-cultural templates of sense-making. Appadurai (1996) thought of imaginaries or imagination as ways of making sense of global processes and producing multiple meanings and practices of modernity. Therefore, for Appadurai (1996), the concept gained its analytical potential not by its relevance as a cultural template but the opposite: as a way for people to translate global phenomena

into their local contexts. It was not a universal template but a sense-making process on the local scale, producing a multiplicity of meanings and practices.

The second way imaginaries or imagination were conceptualized focused on their mediating role between the individual and the social and thus their role in creating collective meanings and practices. According to Stankiewicz (2016), for sociologists such as Durkheim and Mills, imagination was a term that reflected a form of consciousness through which individuals connected to the social realm, enabling thinking and acting collectively. Similarly, Anderson (1991) used the term to study the emergence of nations as imagined communities. In this sense, the imaginary or imagination were ways to construct and engage with collectives beyond the individual level: communities such as the nation or the society.

Finally, the concepts of imaginary and imagination were often conceptualized as ways to construct new ideas, practices, visions or alternatives. Castoriadis (1997) did not simply understand the social imaginary as a means to make sense of the material world but also as a realm through which one could change it. Thus, for him, social imaginaries were ways to avoid determinacy analytically and politically (Castoriadis, 1997). According to Stankiewicz (2016), the imagination was also applied in an analytical-hermeneutic way by the anthropologists Geertz and Carpanzano, conceptualizing it as “imaginary possibility and creativity with the expanding of cognitive and intellectual boundaries” (Stankiewicz 2016, 800). Sneath et al. (2009) emphasized that not only anthropologists but cognitive scientists as well underlined that imagination was “an essential capacity that allows for a wide ambit of different forms of apprehension, including narrative discourse and the conception of alternative possibilities” (Sneath et al. 2009, 13).

To sum up, imaginaries and imagination have been constructed as ways of meaning-making, creating collectives, and alternative possibilities. They had been identified as symbolic structures (Castoriadis, 1997), moral orders (Taylor, 2004), sense-making producing multiple meanings (Appadurai, 1996), forms of social and national consciousness (Anderson, 1991; Stankiewicz, 2016), and imaginary or creative capacities (Castoriadis, 1997; Sneath et al., 2009;

Stankiewicz, 2016). They had been identified as symbols, images, ideas, practices, processes, and capacities (Sneath et al., 2009; Stankiewicz, 2016). Thus, the concepts do not simply carry different meanings but also diverse, often contradictory or overlapping applications.

For this reason, Sneath et al. (2009) and Stankiewicz (2016) expressed critical concerns and warned against using these terms in holistic or instrumental ways (Sneath et al., 2009) or using them at all (Stankiewicz, 2016). Sneath et al. (2009) still saw analytical value in them if researchers focused on technologies in a broad anthropological sense as “producing imaginary effects” (Sneath et al. 2009, 16). Thus, the only remedy for using imaginary and imagination in too broad or instrumental ways would be to focus on how it is produced in specific contexts rather than being used holistically according to them. Stankiewicz (2016) disagreed with them and argued that definitions of the concepts remained too vague, and, for this reason, they were often used by anthropologists to make overgeneralized empirical claims when they had no other ways to support such claims. He added that most of the time, imaginaries and imagination could be substituted with more concrete theoretical concepts, methodologies, and interpretations (Stankiewicz, 2016). He concluded that “imagination tends to overgeneralize, to elide scale, and to gesture toward without pointing at” (Stankiewicz 2016, 807). Thus, according to the critiques, the concepts of imaginary and imagination were essentially overgeneralizations that might or might not be remedied by focusing on technologies that produce them.

I agree with the danger of overinterpreting and underinterpreting social or political phenomena by using these concepts to uncover connections through the terms, but I also see remedies. The concepts of imaginary or imagination could risk conflating interpretation with the researcher's imagination. However, the most widely used analytical concepts carry a similar risk with their potential to study processes or phenomena that could not be understood otherwise. Thus, I propose that the concept of the imaginary carries the potential to interpret the connections between sense-making, the construction of collectives, and social and political visions or alternatives, unlike other concepts, for two reasons. On the one hand, Sneath et al. (2009) or

Stankiewicz (2016) did not mention in their critique how researchers engaging with the concepts saw its potential in uncovering hidden social, political, economic, and cultural connections producing structures or orders (Castoriadis, 1997; Taylor, 2004); collectives from individuals (Anderson, 1991; Stankiewicz, 2016); or cognitive, ideational connections between the past, present, and a future alternative possibility (Sneath et al., 2009). This potential to reflect on connections was also reflected in the ways different functions or meanings of imaginaries were often connected in these diverse approaches. For Castoriadis (1997), social imaginaries included meaning-making and alternative possibilities. For Taylor (2004), they had both analytical and normative purposes. Appadurai (1996) connected the global to the local, and Anderson (1991) connected sense-making and constructing imagined communities. Thus, the solution is not to disengage with the concept or strip it of any holistic or instrumental meaning but to find a way to specify these connections in conceptualizing the imaginary.

On the other hand, at the very end of his critique, Stankiewicz (2016) mentioned that continuous scholarly engagement and popularity of the concepts of imaginary and imagination were due to “our discomfort with (or inability to explain satisfactorily) that manifold contradictions that seem to pervade the local-global contexts that we today encounter” (Stankiewicz 2016, 807). While he concluded that these concepts were inadequate to reflect on these complexities, he acknowledged that these concepts were developed to account for the most frustrating contradictions and complexities that the researchers could not address through other means. As I argued in Chapter 2, these contradictions and complexities were due to the dilemmas and tensions of capitalism as an institutionalized social order continuously transformed and reproduced by boundary struggles (Fraser, 2014). I propose that the concept of the imaginary can simultaneously reflect on how people make sense of the complex, contex-dependent dynamics of these struggles, connect to each other, and enact themselves as citizens (Isin et al., 2008) when people simultaneously enact themselves as citizens. However, to fulfill this potential, the imaginary must be conceptualized more precisely to avoid confusion over what it entails and reflects on. Therefore,

in the next section, I suggest that Selbin's (2010) perspective on the imaginary as a "compelling story" resolves the abovementioned dilemmas about the concept. Building on his concept of revolutionary imaginary (Selbin, 2010), I introduce the lens of citizen imaginary as the fundamental concept of this research.

### **3.2.3. Imaginaries as compelling stories**

The concept of the imaginary has the most significant potential to highlight connections between mechanisms of sense-making, the construction of collectives and political visions, and the contradictions or dilemmas in these mechanisms. In this section, I elaborate on how the imaginary has to be construed to fulfill this potential. I first suggest distinguishing between imaginary and imagination, and second, allowing for an instrumental, context-dependent application of the former. Then, I turn to Selbin's (2010) conceptualization of the imaginary that bridges the gaps mentioned by the critiques of the concept (Sneath et al., 2009; Stankiewicz, 2016).

First, I propose that imaginaries and imagination should not be used interchangeably even though, according to Sneath et al. (2009) and Stankiewicz (2016), they are frequently used as synonyms, adding to the confusion about the meaning and boundaries of these concepts. Taking a closer look at how imaginaries are conceptualized by Castoriadis (1997), Taylor (2004), and Browne and Diehl (2019), I conclude that social and political imaginaries refer to orders or structures based on a shared logic or set of connections. Imagination, nonetheless, was applied in more diverse ways, such as creativity, consciousness, mediation between agency and structure, and global and local (Anderson, 1991; Appadurai, 1996; Sneath et al., 2009; Stankiewicz, 2016). Thus, conceptualizing imaginaries as order or a set of connections between ideas and practices already brings conceptual clarification.

Second, as orders or sets of connections, they help identify the precise connections of sense-making, the construction of collectives and visions the imaginary consists of in specific

contexts. Sneath et al. (2009) argued against the instrumental perspective and cautioned against conceptualizing imagination as necessarily purposeful. However, they based their argument on a broad sense of imagination, not the concept of the imaginary I specified above. If the focus is narrowed down to imaginaries containing an order of ideas and practices with different functions, such instrumentalism further clarifies the concept. In addition, the purpose must not necessarily be understood as a conscious effort of people who construct imaginaries to achieve a specific goal but rather as the purpose of understanding or studying particular social and political phenomena.

I also must elaborate on the concept of the imaginary as an order or set of connections and to what extent and how these connections depend on the purpose of the imaginary. In short, how to keep the holistic, comprehensive meaning of the concept that captures complexity and reconcile it with its instrumental use for reflecting on specific social or political phenomena. Selbin's (2010) concept of the revolutionary imaginary resolved this dilemma by conceptualizing imaginaries as stories. According to Selbin (2010), stories bring together processes of meaning-making, the construction of human connections, inspiration, and vision and also limit these processes: "People are storytellers and the stories we tell define us as people (a people or even the people); we create, understand, and manage the world through the stories we tell" (Selbin 2010, 5-6). For Selbin (2010), imaginaries were compelling stories through which people made sense of the world, related to their past experiences and the experiences of others, became inspired, and inspired others to act. At the same time, imaginaries also limited understanding, connections, and inspiration (2010).

Imaginaries in Selbin's (2010) reflection gained relevance in their central role in social and political transformation. He was interested in revolutions as

the conscious effort by a broad-based, popularly mobilized group of actors, formal or informal, to profoundly transform the social, political, and economic institutions that dominate their lives; the goal is the fundamental transformation of the material and ideological conditions of their everyday lives. This reflects a process of origination and subsequent struggle, and an outcome, the effort at fundamental transformation. When both elements are realized, we are more likely to consider them 'great' or 'social'

revolutions; lesser instances are often labeled political revolutions, rebellions, revolts, resistance, or other collective actions. (Selbin 2010, 14)

Revolutionary imaginaries simultaneously functioned as repositories of stories for revolutions and resistance, or rebellion people mobilized to achieve fundamental transformation through which they created their own compelling stories (Selbin, 2010). Selbin (2010) focused on historically and culturally contingent revolutionary imaginaries that became the foundations of people's transformation efforts, such as the story of civilizing and democratizing, social revolution, freedom and liberation, and the story of lost and forgotten (Selbin, 2010). Revolutionary imaginaries in this context were built from memory, myth, and mimesis through acts of bricolage (2010, 2019): memories of past resistance or revolution (memory), reflection on people's everyday lives, and "a resource upon which they may draw as they confront a world most often hostile to their interests and desires" (myth), meaning their own and others' experiences as well as grand ideas about the society and the world (Selbin 2010, 54); and the "adoption and adaptation of the actions of others (mimesis) (Selbin 2010, 66). Thus, Selbin (2010) interpreted revolutionary imaginaries as stories in which memories, grand ideas, experiences, and the adoption and adaptation of others' actions were assembled into a compelling and concise story of transformative social and political change.

Conceptualizing imaginaries as compelling stories assembled from ideas and actions that encompass knowledge about the world, one's own and other's past and present experiences (Selbin, 2010); hence, connections to others and a shared vision for the future add conceptual clarity to the imaginary and offers a way to study them as stories produced by acts of bricolage. Interpreting imaginaries as stories gives boundaries to it as an analytical concept without stripping it of its holistic meaning. As Selbin (2010) emphasized:

People rely on stories to make sense of their world, their place in it, and their (im)possibilities. Through stories, people can produce (and perhaps thereby create at least the illusions of both control over and direction in) their lives, bringing to bear not just their knowledge and experiences but those of their communities. As a result, stories reflect and refract people's lives in a way that almost no other text can, making the abstract concrete,

the complex more manageable and rendering matters ‘real.’ Stories reduce the immense complexity of the world, involving our daily lives and human-sized matters, adding information to stores that are already stocked and fitting, by and large, into familiar pathways.” (Selbin 2010, 30)

Selbin (2010) made a point very similar to Stankiewicz’s (2016) about the desire and difficulties of understanding social complexities and contradictions but also a way to conceptualize the imaginary through which this desire for understanding complexity can be realized to study specific phenomena. Selbin (2010) was interested in grand stories of revolution that inspired resistance aimed at large-scale transformations and, relying on the concept, demonstrated that even though turning to revolutionary imaginaries most of the time did not end in revolutions, the construction of revolutionary imaginaries influenced people’s ideas and actions for social and political transformation. He concentrated on the most influential revolutionary imaginaries. He identified the essential elements from which they were assembled as memories, myths, and mimesis based on this specific instrumental use or purpose.

While Selbin (2010) offered a perspective through which the connections that produced imaginaries could be specified, this specification emerged from the concrete purpose of revolutionary imaginaries. However, imaginaries are not always constructed for revolution, resistance, or large-scale social and political transformation. In addition, not all imaginaries are culturally and historically contingent, such as revolutionary imaginaries (Selbin, 2010) or Taylor’s (2004) social imaginary. Thus, the concrete connections produced in constructing imaginaries as compelling stories depends on the purpose of the imaginary.

#### **3.2.4. The lens of citizen imaginary**

In this research, I have developed the concept of citizen imaginary to understand how people build compelling stories of citizens to enact themselves as citizens and construct housing as a site. The lens of citizen imaginary, in this sense, is a modification of Selbin’s (2010)

revolutionary imaginary. While imaginaries, in general, are means of sense-making, the construction of collectives and visions, revolutionary imaginaries are stories that connect people, ideas, and practices through the purpose of a grand transformation. Citizen imaginaries also combine sense-making, connecting, inspiration, and envisioning based on narrative connections built around the claims of justice, political socialization, and political vision of a citizen protagonist. The imaginary's narrative order structured around citizens through enable the people who construct these imaginaries to integrate their own and others' experiences in one compelling story, voice collective claims, and create a shared vision.

The role of the imaginary as a force of mediation between individuals and the collective is central to the concept of citizen imaginary. Still, in the context of boundary struggles, collectives are not understood solely in nativist terms. The mediating aspect of the imaginary or imagination (as they were used interchangeably) was also mentioned by Stankiewicz (2016). He argued about the concept that it "is attractive for precisely the facility with which it can collapse (or juxtapose) an individual's (or a handful of individuals') consciousness of others, with the presumed wider, the shared reality of this consciousness (be it national, local, global, etc.)" (Stankiewicz 2016, 799). Stankiewicz (2016) referred to Anderson's (1991) "imagined communities" concept, and constructed collective consciousness based on geographical terms. While the construction of a collective sense Stankiewicz (2016) emphasizes is vital to the citizen imaginary, it is also important to note that in the context of boundary struggles (Fraser, 2014) and acts of citizenship (Isin et al., 2008), this should not necessarily be interpreted as construction of communities based on certain spatial boundaries or a sense of shared consciousness but rather as communities based on collective claims of justice, a sense of community, and a shared vision for two reasons.

First, people who enact themselves as citizens do not always claim to be affected by the same problems and do not share the same experiences but often co-construct citizen imaginaries based on empathy or solidarity with those suffering the deleterious consequences of the boundaries of capitalism, for example, in the case of this research, with inadequate housing situations or

threatened by losing their homes (Santos, 2020). Even those with housing difficulties face different problems, such as homelessness (Wagner, 1993; Mitchell, 2003; Udvarhelyi, 2014) or mortgage debts (Gottesdiener, 2013; Colau and Alemany, 2014; De Weerd and García, 2015; Santos, 2020). Thus, these people must be connected by a citizen imaginary: a shared, collective story of a citizen.

Second, citizen imaginaries are not necessarily organized around spatial consciousness but rather the citizens suffering injustice and thus becoming claimants of justice Isin et al. (2008). In the context of housing, as mentioned above, they can be a homeless citizen (Wagner, 1993; Mitchell, 2003; Udvarhelyi, 2014), a mortgage debtor (Gottesdiener, 2013; Colau and Alemany, 2014; De Weerd and García, 2015; Santos, 2020), a squatter (Polanska Vergara, 2014; Martínez, 2020), a shack dweller (Selmeczi, 2012; Udvarhelyi, 2014), or a tenant (Madden and Marcuse, 2016; Michener and SoRelle, 2022). They are citizens claiming rights and duties and citizen imaginaries through which different people make sense of the world, connect, and build a vision together.

The citizen imaginaries do not only produce narrative connections but also constraints for three reasons. First, when people enact themselves as citizens, they also produce exclusions from activist citizenship (Isin et al., 2008). Second, interpretations of the world are necessarily limited: “inevitably our whole language of understanding, the very essence of the social science project, and what we know is limited by what we can extract from the stories we collect and then (re)tell” (Selbin 2010, 28-29). Third, narrative exclusions and selections are unavoidable when constructing a storyline, hence, stories in general are constructed from narrative inclusions and exclusions (Riessman, 1993; Earthy and Cronin, 2008). Thus, centering claims of justice, communities, and visions around a citizen protagonist is necessary for constructing compelling stories with new co-constructions of citizenship and housing ideas and practices. However, these narrative choices also limit the meanings and actions concerning citizenship and housing. This means that citizen imaginaries must simultaneously be interpreted through the connections and the limitations they produce.

Thus, the lens of the citizen imaginary brings together studies of citizenship, capitalism, and imaginaries in a comprehensive framework, refines these perspectives, and offers insights into how social and political sites such as housing are constructed through the complex struggles in contemporary capitalism. It highlights why imaginaries are needed for acts of citizenship (Isin et al., 2008) and how these imaginaries are constructed, and contributes to the debates about the concept of the imaginary, arguing that a view of the imaginary as a story based on Selbin's (2010) revolutionary imaginary offers theoretical and empirical insights into how political ideas and practices emerge from meaning-making, the construction of collectives, and political visions.

### **3.3. Methodology**

#### **3.3.1. Introduction**

The citizen imaginary is both a theoretical lens and an analytical concept I have developed through an iterative research process to study housing. In this section, I elaborate on I used it as a research strategy to study housing, how the lens of citizen imaginary emerged and how I interpreted my data through the concept. In this section, I reflect on this process or the “movement of research” in Montgomerie's (2017, 102) term. Before exploring the concrete dilemmas and steps of the research, I present my perspective of the iterative reflexive strategy (Montgomerie, 2017) means for this research as a set of guiding principles and a research strategy.

The iterative reflexive strategy emphasizes critical research ethics, pluralism, and reflexivity (Montgomerie, 2017) as guiding principles, suggesting a normative and exploratory research perspective. Critical research ethics means shedding light on problems that affect those with less power and, therefore, have been less visible for academic inquiries before and conducting research contributing to solutions to these problems (Montgomerie, 2017). Because of its normative and exploratory standpoint, the iterative reflexive strategy incorporates methodological pluralism in which research concepts and methods are developed in an iterative rather than an exclusively

deductive or inductive process (Montgomerie, 2017). This means the conceptual and methodological framework continues to grow throughout the fieldwork and analysis but is not solely influenced by the data collected but by cycles of reflections between the framework and the data. Therefore, the iterative strategy emphasizes reflexivity or “compelling the researcher to consider questions of integrity, accountability, and privilege” (Montgomerie 2017, 103) throughout the process and making these dilemmas and decisions to resolve them as straightforwardly as possible. These dilemmas and decisions include, on the one hand, reflection on positionality: the researchers’ background, motivation, judgments, and decisions throughout the research process (Holmes, 2020); on the other hand, making clear the basis of those decisions.

On a practical level, the strategy urges the researcher to identify key turns or moments of decision-making in the research. Montgomerie (2017, 103) defines these as “deliberative moments” in which the researcher faces and makes critical choices (Montgomerie 2017, 103). These moments encompass all stages of research, from choosing a topic to writing up the findings. Key choices and decisions are made explicit by reflecting on these key moments: the dilemmas involved, the arguments and evidence for making specific decisions (inclusions, exclusions, limitations) about the topic, problem definition, questions, methods, and analysis (Montgomerie, 2017). The strategy does not suggest a unified critical research process but offers a strategic decision-making model based on the key deliberative steps.

In my research, I have relied on the guiding principles of critical research ethic, pluralism, reflexivity, and the iterative research logic suggested by the iterative-reflexive strategy (Montgomerie, 2017). From the beginning, I have aimed to uncover how ideas and practices of inclusive and affordable housing by simultaneously focusing on the social and political context of housing and people’s engagement with housing. As a former member of A Város Mindenkié, an advocacy group for people in housing poverty in Budapest (discussed thoroughly in Chapter 6 about the imaginary of the homeless citizen), I have also integrated my own experiences and views as an activist with theories and evidence on housing and engagement with it and to develop a

research strategy that uncovers the dilemmas of housing. These considerations have been the guiding principles for this research. Due to this normative and exploratory perspective, I have had a pluralistic approach not only toward critical methods but also toward conceptual frameworks and studies as well as political actors and ideas that engage with less visible or rarely discussed aspects of housing (such as the family, spatial contexts, public spaces, etc.). For this research, pluralism has also meant an exploratory approach towards housing and social, political, economic, and cultural processes and actors related to housing.

From an analytical perspective, as mentioned above, the iterative reflexive strategy requires an explicit narration of what considerations and decisions have led to the uncovering of specific problems and potential solutions (Montgomerie, 2017) to show what steps the iterative process has entailed and what reflection has meant in the critical moments of particular research projects. This task is difficult for an iterative, non-linear process in which many questions remain open until the write-up stage. To make the research decision-making processes transparent, I structured the narration of the key deliberative moments based on the key set of research dilemmas. I also summarized this process in one graph in Section 3.3.7.

The upcoming sections reflect on the key sets of dilemmas about the research sites (the conceptualization of the context, the field, and the data collection sites), the research focus and the fieldwork, the elucidation of research concepts, research questions, and the research methods. Section 3.3.2. discusses the first set of dilemmas concerning the interpretation of research sites or the spatial-political context of the research. This is not simply an issue with distributed housing policies among national and local authorities (Lowe, 2011) but also how to capture a context with global, national, regional, and local economic and political processes, struggles, and different people and political actors engaging with housing.

The second set of dilemmas concerns the research focus or, as Montgomerie (2017) defines it, the research objective. I have encountered two dilemmas, which I elaborate on in Section 3.3.3. First, map out the hidden abode of housing while choosing a research focus or objective (for

example, housing policies, political actors, actions, or ideas). Second, how to navigate between my own and existing studies' preconceptions about what mechanisms matter in the political engagement with housing and the development of new ideas and practices and the participants' views on what is relevant or irrelevant for them about housing during the fieldwork and analysis stage. I discuss these concrete dilemmas and reflect on how I have developed the focus on stories as a solution.

This leads to the third set of dilemmas concerning the research concepts. In the theoretical development of the research, I have encountered dilemmas about finding an overarching research concept for the hidden abode and studying mechanisms of engagement with it and its consequences. I narrate this conceptual development in Section 3.3.4. Finally, we will arrive at the concept of citizen imagination and an interpretive research perspective and reflect on the detailed research questions in Section 3.3.5. and discuss the steps and offer insights into the narrative research method I relied on to study citizen imaginaries in Section 3.3.6. Finally, I offer a thorough revision of the timeline and progress of the research in Section 3.3.7.

### **3.3.2. Research sites**

Housing is embedded in a complex spatial-political context that includes the global process of housing financialization (Harvey, 1982; Schwartz and Seabrooke, 2009; Sassen, 2010; Lowe, 2011; Aalbers, 2017), housing policy regimes (Kemeny, 1992; Schwartz and Seabrooke, 2009; Lowe, 2011), housing movements and civil actors engaging with housing. Therefore, studying housing involves the dilemma of interpreting the spatial and political context in geographical terms along the lines of public administration, cultural identities, and economic processes. This process has involved two key deliberative moments. One was the shift from the initial focus on national policy-making contexts or "country cases" to a pluralist approach to the spatial-political context. The second was navigating a context in which the people engaged with housing simultaneously

engaged with multiple spatial contexts and interpreted them differently. In this section, I elaborate on these critical moments that led me from first concentrating on the national, regional, and local policy-making settings of Spain and Hungary as the context of political engagement with housing to the focus on political actors offering new ideas and practices about housing. Finally, in the last stage of the research, I shifted to an interpretation of the spatial-political context in a broad sense based on the concept of multiple crises as part of the theoretical foundation of the research (see Chapter 2), on the one hand, and of the narrative construction of the context of housing as a global, national, regional, local issue of financialization, public policy, or democracy through the concept of citizen imaginaries in the empirical chapters.

When I embarked on this research project in 2016 to understand the impact of the political engagement with housing in Spain and Hungary on housing policy changes after the financial crisis of 2008, I was thinking about housing primarily in national contexts for two reasons. First, since the Great Recession, new housing and mortgage policies have been passed and amended in both countries (for a summary of these policy changes, see Appendix 1.). While these changes in housing policy did not represent radical shifts in the political perspectives of housing, they meant that housing had become part of the political agenda after years of being an ignored policy field (Lowe, 2011). Because of this, national policy changes seemed highly relevant. Second, most studies of housing financialization and policy-making focus on country contexts or regimes (Kemeny, 1992; Schwartz and Seabrooke, 2009; Lowe, 2011) or select local or regional contexts or objects of analysis within specific countries (see, for example, Pósfai and Nagy, 2017).

Thus, it was inevitable to narrow down the focus on countries with similar housing regimes and intense, yet different, politicization of housing after the financial crisis of 2008. Spain's and Hungary's housing structure and post-recession problems showed a lot of similarities, which made the diverse politicizations of housing in the two contexts even more puzzling. Both countries had a history of authoritarian, state-controlled housing regimes (López and Rodríguez, 2011; Horváth, 2012; Nagy, 2014; Felicianantonio and Aalbers, 2016) and a transition into a market economy

characterized by the mass-scale privatization of public housing (Hegedüs and Tosics, 1992; Hegedüs, 2013; Pareja-Eastaway and Sánchez-Martínez, 2017; Mosquera and Pastrana, 2022). Both countries were categorized as familial housing structures with high homeownership rates, low social housing units, and housing access secured by the family (Kemeny, 1992; Schwartz and Seabrooke, 2009; Flynn and Montalbano, 2023). The Great Recession severely impacted both (López and Rodríguez, 2011; Pellandini-Simányi et al., 2015; Pósfaí and Nagy, 2017), followed by austerity policies and a mortgage crisis (López and Rodríguez, 2011; Pellandini-Simányi et al., 2015), and right-wing-nationalist governments taking power during the recession (Colau and Alemany, 2014; Király, 2018). I was determined to understand why housing has been politically constructed in these two similar housing contexts and how housing became at the center of political attention. At the same time, I had to consider that political engagement with housing occurred on different spatial-political scales and was influenced by global, national, regional, and local political, economic, social, and cultural processes.

Thus, the first key deliberative moment concerned narrowing down the focus to specific research sites but maintaining a pluralist approach to diverse spatial-political processes, actors, and political engagements. The second dilemma about the research sites was navigating the complexity of spatial-political context beyond housing. As I discussed in Chapter 2, housing cannot be interpreted without other political, economic, social, and cultural issues to which people link it when they engage. On the one hand, housing as a site of political engagement in Spain and Hungary has been discussed in the financial crisis, housing financialization, privatization, democracy, public spaces, demographic crisis, etc. in existing studies (López and Rodríguez, 2011; Colau and Alemany, 2014; Udvarhelyi, 2014; Flesher Fominaya, 2015; Beland, 2020; Ámon, 2019). On the other hand, not only housing but concepts such as crisis, democracy, and the nation have been constructed differently by people who have engaged with housing.

To resolve these dilemmas, I have first chosen the research sites in spatial terms based on the intensity (politicization and policy impact) and diversity of political engagement with housing.

I have selected my research sites in Hungary and Spain based on the spatial settings in which national, regional, or housing policy changes have been achieved through citizens' political engagement with housing. I started conducting my research in Budapest and Barcelona, the home of two political actors influencing housing policy changes, the Platform of Those Affected by Mortgages (PAH) and the municipalist party Barcelona En Comú (BComú), and Madrid, where I could engage with national policymakers and PAH members from another local context. In Hungary, my research site was limited to Budapest, where I could access all the civil organizations and activist groups engaging with housing, mainly groups and activists engaging with housing poverty and familist NGOs and researchers.

In addition, I interpreted the context based on a thick description (Geertz, 1983) of the economic, social, and political crises people engage with (see Chapter 2) during the fieldwork and writing process for two reasons. First, to link the spatial-political to the temporal contexts and interpret them as processes that did not exclusively start or end with the Great Recession. Since housing became politicized after the financial crisis of 2008, I have focused on political engagements after 2008. However, I did not only study the post-crisis years but also the post-2015 period of the new cycle of economic growth. This way, I can interpret the context beyond the narrative of the Great Recession. Second, by concentrating on the financial crisis as the context, I can reflect on other crises relevant to the political engagement with housing. Finally, I planned expert interviews and interview guides to consider the interviewees' interpretations of the complexity of the housing context. I asked questions about the crisis, the housing policy-making context, financialization, political engagement with the crisis, housing policy-making, local and regional authorities, and different actors on different spatial and political scales. Later, these interpretations became parts of the analysis of citizen imaginaries as stories discussed in the empirical chapters (Chapters 3-8).

As the research focus shifted from politicization and policy changes to co-constructions of housing and citizenship studies through the concepts of acts of citizenship (Isin et al., 2008)

and boundary struggles (Fraser, 2014), as described in the following two sections, the research sites were conceptualized along these new perspectives in two ways. First, I reflected on the spatial-political context and multiple crises as boundary struggles based on Fraser (2014). Second, I narrowed down the focus on sites as key political actors produced by people who enacted themselves as citizens through engaging with housing. These actors were selected in a way that allowed them to explore the most diverse ways of engagement. This, on the one hand, meant that I focused on actors that were visible and long-lasting enough to gain insights about their claims, actions, and political consequences, including long-term consequences such as national or local policy changes. I relied on studies on civil groups and the existing interview data to select these actors. On the other hand, I aimed to investigate diverse co-constructions of housing and citizenship involving different types of actors, claims, actions, and consequences. I selected four political actors, as summarized in Table 1 below.

Research site	Key actors	Focus	Organization	Policy contribution
Spain (Barcelona and Madrid)	Plataforma de Afectados por La Hipoteca (Platform of Those Affected by Mortgages) (PAH)	Mortgage debtors	Housing movement with a nationwide network	National mortgage policies; regional and local housing policies.
	Barcelona En Comú (Bcomú)	Urban residents	Political party	Local housing policies
Hungary (Budapest)	A Város Mindenkié (AVM)	People experiencing housing poverty	Housing activist group	Local housing policy changes
	Nagycsaládosok Országos Egyesülete (National Association of Large Families) (NOE), Népesedési Kerekasztal (Demographic Roundtable), Egyszülős Központ (Single Parent Family Foundation) (EK), Három Királyfi, Három Királyné Mozgalom (“Three Princes, Three Princesses Movement”), A Gyermek- és Családbarát Magyarországért Alkotóműhely (“Creative	Families with children or planning children	NGOs and research groups	National housing policies and family support policies

	Workshop for a Child- and Family-Friendly Hungary”) (CSAM), Fiatal Családosok Klubja (Association of Young Families) (FICSAK)			
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*Table 1. Research sites and political actors*

As Table 1. illustrates, I selected political actors that focused on different political and social issues based on diverse organizational models. While they all influenced policy changes, the types of changes also diverged. In the case of PAH, Barcelona En Comú, and A Város Mindenkié, the political constructions of housing-related claims were centered around one leading political actor even though new actors could be produced later as a continuation of their visions (these are thoroughly described in the empirical chapters). However, in the case of familist NGOs and researchers, the claims and visions were shared by a group of actors with the same visions but slightly different modes of operation. Therefore, I did not select just one organization but a group of family organizations with a national audience, diverse activities, and active engagement with housing politics or policies.

### 3.3.3. Research focus

Exploring the hidden abode of housing entailed two major dilemmas regarding the research focus. One concerns the focus itself: exploring the hidden entails the dilemma mentioned above about finding a research focus or objective while keeping an open mind to new perspectives or processes brought up during the fieldwork—second, giving visibility to the problems and solutions mentioned by people engaging with housing. Many concerns and proposals emerging during fieldwork are not directly related to housing. Thus, the dilemma is to give voice to the people engaging with housing while keeping the research focus on housing. This section first aims to trace the movement of the research focus by narrating the critical deliberations before, during,

and after the fieldwork. Second, it gives an overview of the fieldwork: the time frame, the sites, and the collected data.

In 2016, when I designed my fieldwork and conducted the first interviews in Budapest and Barcelona, I focused on processes of (de)politicization in the field of housing set in motion by the financial crisis of 2008 and their impact on housing policy changes. I was interested in exploring the political actors and strategies that resulted in the changes in mortgage and housing policies summarized in Appendix 1. I constructed the hidden abode as an interaction of politicizing and depoliticizing forces that enable and limit housing transformation, which I primarily built as a policy field. Due to this focus, I started my research by reflecting on critical changes in housing or housing-related policies and by planning and conducting semi-structured interviews with people of different backgrounds engaging with housing. These included activists and NGO members focusing on people with housing problems, housing researchers, policy experts, and policymakers in Budapest and Barcelona. The interview guides included questions about housing and housing-related policies, the impact of the financial crisis, the key political actors, ideas, and practices related to housing policy changes. In Hungary, I conducted my first interviews with a few former fellow activists at The City is for All and members of the Streetlawyer group who engaged with people living in housing poverty in 2016 who discussed the politicization of housing and housing policy changes in Hungary through issues related to homelessness and social housing. However, to refine the framework, I had to explore the same processes and consequences in Spain, a context that was much less known to me but perceived as a hub for new perspectives and practices of housing.

Thus, when I arrived in Barcelona in September 2016, I expected to understand the housing context better and reflect on how the financial crisis brought processes of politicization in the area of housing and, ultimately, transformative housing and mortgage policy changes. From September to December 2016, I was a visiting researcher at the Creativity, Innovation, and Urban Transformation (CRIT) research group at the University of Barcelona. During this period, I conducted semi-structured interviews with housing researchers and experts at NGOs offering

social housing, mortgage mediation or promoting collective housing solutions, regional and local housing agencies, PAH and neighborhood association activists, Barcelona En Comú members in Barcelona, and a former activist, now a member of congress about interpretations of the crisis and housing, political engagement with housing, and policy changes. I complemented the interviews with participant observation. I attended two PAH meetings, a neighborhood association meeting, and an anti-eviction protest organized by the same association to gain personal experience of the atmosphere of these communities and their ways of engaging with people with different housing problems.

The first interviews and observations were intriguing and troubling at the same time. They were fascinating because of the insights into how many people come together weekly or even daily in Budapest and Barcelona to engage with diverse housing issues. I gained a sense of politicization or political engagement with housing through communities. At the same time, these discussions and observations were also troubling because I did not get any closer to gaining a more concrete definition of the research focus: how to link this political engagement to policy changes and identify other processes that limit them. This difficulty was closely related to the fact that interviewees in Hungary and Spain found post-crisis housing and mortgage policy changes almost irrelevant, even though they still believed that policy changes would be necessary to tackle housing problems. Finally, interviewees constructed the financial crisis as one of the period's social, political, and economic crises but not necessarily the most relevant ones. Instead of turning points, crises were interpreted as everyday occurrences, which meant that the definition of the Great Recession was a key moment for housing politicization and a starting point for the research that did not match the narrative of the interviewees.

So, I faced three dilemmas after the fieldwork in Barcelona and Budapest in 2016: how to make sense of the housing changes after the financial crisis, the processes that enabled and limited these changes, and the context of multiple crises. My solution to these dilemmas was a normative and analytical distinction between processes and consequences of housing changes based on

Polanyi's (1962) double movement concept. This Polanyian framework would enable a distinction between policies, practices, and ideas that promote market expansion and the ones that offer social protection to those suffering from the negative impact of capitalism. Crises in this framework are not exceptional but reflect the ongoing clash between market expansion and social protection in which the state and the policy realm are key mediation spaces. This perspective would resolve the dilemmas and account for forces of social protection and market expansion that limit them, as well as the diverse social protection mechanisms, from community care practices to public policies.

In 2019, I conducted another set of interviews in Barcelona and Madrid, primarily with actors promoting social protection. A few identified as members of agencies enabling market expansion based on a Polanyian (1962) perspective on the processes and consequences of housing changes. I interviewed activists from the PAH in Barcelona and Madrid, a neighborhood association, members of the municipalist Barcelona En Comú party, other members of the City Council of Barcelona, housing researchers and policy experts, experts from FROB and Sareb, two financial agencies of the Spanish state addressing the consequences of the economic crisis, and an MP in Madrid. In Hungary, I interviewed a mortgage activist, members of the A Város Mindenkié, the Street lawyer, and social care and housing policy experts from NGOs and think tanks.

When reflecting on the interviews, which offered further insights into political engagement with housing and perspectives of housing policy and policy change, the limitations of the Polanyian (1962) normative framework as an analytical concept started to show. The concepts of social protection and market expansion highlighted the foreground conditions of housing capitalism but not the hidden abode I was interested in. In the Spanish context, where people engaging with housing were openly critical of financial entities and the state, the battle between social protection and market expansion could be easily traced in the interviews. Yet, they would also fail to offer nuanced reflections on other relevant dilemmas, such as municipalism or independentism. In Hungary, where interviewees saw the state as the culprit of housing problems, and where the most relevant housing policy changes, such as the mortgage policies aimed at offering protection for

debtors (Csizmady and Hegedüs, 2019) and familist mortgage subsidies (Czirfusz and Jelinek, 2021) had elements of social protection and market expansions but were not developed as housing or social care policies.

Thus, I realized that dichotomous, normative views of housing and housing policies would not reveal the hidden abode: the complex interrelations of housing and housing policy with other political issues and dilemmas frequently mentioned in interviews: democracy, public spaces, community, spatial dilemmas of policy making and activism, independence, etc. In addition, while housing policies were necessary for the research participants, the Polanyian (1962) framework also masked some less tangible or visible outcomes of political engagement with housing. This was an outcome-oriented perspective that was not reflected in the interviews.

To address these dilemmas, I started focusing on new co-constructions of housing and citizenship: a conceptual framework more suitable for embracing diverse, novel forms of political engagement with housing. This also brought a shift to an interpretive methodological perspective as I realized that housing had no universal meaning among participants but rather was embedded in other ideas and practices related to different aspects of citizenship. This shift did not only mean reflecting on existing interviews, participant observations, and policy data from a new perspective but also collecting additional data about political engagement with housing in Hungary, including the views of familist NGO members and researchers (Gregor and Verebes, 2023) in 2022, and articles from the websites of those actors that offered new co-constructions of housing and citizenship identified in the interviews and secondary literature in 2022 and 2023.

The research moved from focusing on politicization and policy change through a Polanyian (1962) normative framework of social protection and change to co-constructions of housing and citizenship. This also entailed a shift towards a conceptual framework based on Isin et al.'s (2008) acts of citizenship and Selbin's (2010) revolutionary imaginary concept to be discussed in the next section and interpretive-narrative research methods explained in Section 3.3.6. The fieldwork and data collection phase lasted from 2016 to 2022 and, as outlined in the

previous section, involved three research sites: Barcelona and Madrid in Spain and Budapest in Hungary. I have relied on three different types of data sources: semi-structured interviews with civil actors, activists, housing policy experts, policy-makers, and researchers (see Appendix 2.), the websites of any materials published by crucial actors (see Appendix 3.), and policy documents (see Appendix 1.). In Spain, I conducted 28 interviews in Barcelona and Madrid from 2016 to 2019. Between 2019 and 2022, I gathered additional data about the key actors, PAH and Barcelona En Comú, from their websites and the website of the Municipality of Barcelona. In Hungary, I conducted 26 semi-structured interviews in Budapest from 2016 to 2022. In 2022, I gathered additional data from the websites of A Város Mindenkié and familist NGOs and academic groups and conducted further interviews with members of NGOs and academic groups focusing on the family, an expert on familism, and housing activists and housing NGO members to gain a better understanding of familism and gather additional data about housing activism. Overall, the research relies on 53 semi-structured interviews with activist citizens and experts: 28 interviews in Barcelona and Madrid (see Appendix 2.) and 25 in Budapest (see Appendix 3.), the analysis of the websites/blogs of the key political actors (see Appendix 4.).

### **3.3.4. Elucidation of research concepts**

In the previous section, I outlined the dilemmas and solutions that led me to focus on co-constructions of housing and citizenship. In this section, I reflect on how I refined the research's theoretical framework once I focused on housing and citizenship. Schaffer (2016) identifies this refinement process in studies based on an interpretive research perspective as elucidating research concepts. Relying on Geertz's (1983) distinction between experience-near (concepts in everyday discussions of people) and experience-distant (scholarly discourses) concepts, Schaffer (2016, 7-8) argues that elucidation is the process of "illuminating connections" (Schaffer quotes Geertz 2016,

8) through mediating between experience-near and experience-distant concepts. According to Schaffer (2016), the conceptual task in interpretive research is

to negotiate the divide between the social world and the everyday language used to mark it, on the one hand, and the concerns of the scholarly community and the specialized language used to investigate them, on the other. The aim is to bring the two into some alignment... (Schaffer 2016, 7-8)

In my research, the elucidation of the research concept occurred through key deliberative moments (Montgomerie, 2017) involving three main dilemmas: simultaneously conceptualizing housing capitalism and the context of multiple crises, interpreting citizens' actions through a dynamic notion of citizenship and the mechanism through which housing and citizenship are co-constructed. These dilemmas did not only emerge during my fieldwork but also the first preliminary thematic analysis of the interviews. In this section, I reflect on how I have elucidated the critical concepts discussed in Section 3.2. by solving these dilemmas.

The first dilemma concerned the context of housing capitalism and multiple crises. On the one hand, housing capitalism is a global phenomenon with local, regional, and national differences, a shared context for people engaging with housing. On the other hand, the context of housing has been interpreted through diverse issues and crises by the research participants and the key actors. Thus, I rely on Fraser's (2014) boundary struggles concept to analyze capitalism's shared, structural context, its hidden abode of social reproduction, democracy, and nature, and the struggle between the boundaries of capitalism and the new ideals and practices questioning them. This concept offers a structural-analytical framework for the research without shifting the focus of the agency of the people who engage with housing.

The second dilemma concerns citizens' engagement with housing and the notions of citizenship. The focus on citizenship did not emerge from the data; interviewees did not interpret their actions or ideas through this concept. However, the concept of citizenship had the potential to capture the hidden abode and the complex and diverse struggles housing was embedded holistically and to critically reflect on the constellations of new ideas and practices of housing and

other critical political, social, economic, and cultural issues. However, to fulfill this potential, citizenship had to be conceptualized based on a dynamic notion of actions and citizenship and without preconceptions about the concrete meaning of housing. Thus, I turned to Isin et al.'s (2008) concept of the act of citizenship, which viewed citizenship as enacted and acts of citizenship as creative breaks in the social order. This perspective of citizenship has enabled the analysis of a co-constitutive relationship between housing and citizenship. It allowed me to study housing as a site produced by people who enacted themselves as citizens. Based on the thematic categories developed from the acts of citizenship (Isin et al., 2008) framework, I conducted a thematic analysis of the existing data in 2022. I studied the people who had enacted themselves as citizens and produced the key actors selected for the research (see Table 1.), the sites, arenas, strategies, political modes, and consequences they produced. Then, I also interpreted them along the concept of boundary struggles (Fraser, 2014), namely, how they related to the political and social subordination to the economic realms. I also reflected on themes not captured by these categories.

Finally, based on the limitations of the thematic analysis, I identified the third dilemma, namely, that the themes and categories I had developed based on Isin et al. (2008) and Fraser (2014) did not fully capture the concrete mechanisms through which housing and citizenship were co-constructed. I had to reflect on the processes that produced the thematic analysis findings. I discovered that the reflection on the structural context and collective learning through engagement with housing was frequently emphasized by research participants, and meaning-making was identified as a key mechanism. The concept of boundary struggles (Fraser, 2014) captures the structural context and the struggles through which new ideals and practices emerge, and the acts of citizenship (Isin et al., 2008) framework establishes a co-constitutive relationship between people becoming activist citizens and the construction of social, political, and economic sites such as housing. However, I needed a concept that offered insights into the key dimensions, such as meaning-making—people who made sense of their experiences and the world.

Another key dimension I identified in the data was the construction of citizens with claims of justice to which other people enacting themselves as citizens could connect. Not all research participants were affected by the same housing issues, and most emphasized how people in different situations could be linked to the same structural housing processes. However, in each case, acts of citizenship produced a citizen actor such as the homeless citizen, the Forex mortgage debtor, the neighbor, etc., to whom others could connect and through which injustices and housing problems could be made visible and new ideals could be constructed. Thus, I have identified the mechanisms through which housing and citizenship are co-constructed through studying citizen imaginaries: compelling stories based on Selbin's (2010) revolutionary imaginary concept that produce connections and limitations on new co-constructions of citizenship and housing ideas and practices. These connections and limitations produce unique, compelling stories of citizens while these compelling stories shed light on the shared, universal connections and constraints of citizenship and housing.

### 3.3.5. Research questions

After the selection and conceptualization of research sites and research focus, I constructed the following main research questions to guide my analysis:

- How are new ideas and practices of citizenship and housing co-constructed by activist citizens engaging with housing in Spain and Hungary after the Great Recession?
  - How do activist citizens interpret the context of multiple crises?
  - How do they construct narrative connections between ideas and practices of citizenship and housing?
  - How do they construct narrative limitations on the ideas and practices of citizenship and housing?
- How can the dynamic relationship of citizenship and housing be theorized?
  - What kinds of shared, universal connections between citizenship and housing can be identified?
  - What kinds of shared, universal limitations between citizenship and housing can be identified?

### 3.3.6. Narrative methodology

After recognizing the essential role of stories (Selbin, 2010) in co-constructing housing and citizenship, I have shifted the focus of my analysis from acts of citizenship to citizen imaginaries as compelling stories of activist citizens. Thus, I have investigated the claims and actions of people who enacted themselves as citizens, produced the key political actors identified in Section 3.3.2, and constructed notions of housing based on their citizen imaginaries. These four citizen imaginaries have included the mortgage debtor, the neighbor, the homeless citizen, and the family.

To study citizen imaginaries, I have embarked on a narrative approach without losing the focus on the story as a concept with a more concise structure or order than narratives. According to Nasheeda et al. (2019, 2): “A story is a unique type of narrative production that gives structure to individual experiences by bringing cognitive, affective, and motivational connections to the old story.” This means that stories have “significant elements such as conflicts, struggles, a protagonist, and a sequenced plot” (Nasheeda et al. 2019, 2), and while they can have internal contradictions or tensions, they are more coherent than narratives (Selbin, 2010; Nasheeda et al., 2019).

However, I argue that narrative approaches can account for the concise narrative structure of citizen imaginaries as stories. While narrative approaches are diverse, they have three shared characteristics that enable the investigation of citizen imaginaries as stories. First, they rely on social constructionist epistemology and view the role of the researcher as someone who reconstructs the narrative or story rather than “finds” an objective story in the data (Riessman, 1993; McCormack, 2004; Earthy and Cronin, 2008; Bevir, 2011; Beal, 2013; Daigle, 2016; Nasheeda et al., 2019). Hence, the researcher constructed the story that emerges from narrative analysis. Second, this reconstruction involves studying the data collected through fieldwork and its juxtaposition with the research context and social meaning (Riessman, 1993; Earthy and Cronin, 2008; Bevir, 2011). Third, while narrative structures are diverse, they all have a beginning and an end and a plot, a sequence of events (Riessman, 1993) or narrative acts (Ahmed, 2012) that are linked together by order of “cognitive, affective, motivational connections” (Nasheeda et al. 2019, 2).

I have studied citizen imaginaries and housing, combining holistic and categorical narrative approaches that primarily focus on the stories' content rather than the form (detailed sequence of events, language) (Lieblich et al., 1998). First, I have embarked on a holistic narrative approach to interpret citizen imaginaries as holistic narratives based on a set of sensitizing questions and subquestions (Verloo, 2005; Gillespie and Cornish, 2014) aimed at highlighting the “cognitive, affective, motivational connections” (Nasheeda et al. 2019, 2) that construct the story about the citizens. The structure of narrative linkages (Beal, 2013) shows that the story was not interpreted based on a temporal sequence of events but on claims and acts central in establishing the connections through which the citizen imaginary was constructed. Table 2. offers an overview of the sensitizing questions:

Analytical steps	Main question	Subquestions	Reconstruction of the story
Mapping out the context	How has the citizen imaginary emerged?	Who started constructing the story? How did they engage with the crises? What were the settings and timeframe? What actor(s) did they produce?	Emergence of the citizen imaginary
Identifying key narrative elements	Who is the citizen protagonist?	What are their claims? What practices do they engage in? What are their visions for the future?	Citizen imaginary
Reflecting on housing's meanings and narrative functions in the imaginary	How is housing constructed in the citizen imaginary?	What claims were made about housing? How were they connected to the key narrative elements of the citizen imaginaries?	Unique co-construction of housing and citizenship
Reflecting on shared narrative connections and limitations	What shared narrative connections between the key narrative elements and housing can be identified? What kinds of limitations do the key narrative elements and	How are the key narrative elements and housing connected in the citizen imaginary? How do the key narrative elements and the meanings and forms of housing in the citizen	Universal, shared connections and limitations.

	constructions housing produce?	of imaginary each other?	constrain	
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Table 2. Citizen imaginaries and sensitizing questions

Based on these questions, I have reconstructed the story of each of the four citizens as a narrative structure organized around the citizen protagonist, which has emerged from the iterative reflexive strategy (Montgomerie, 2017) as the main narrative linkage. Then, I used a categorical narrative approach that focused on the story's units or key narrative elements (Beal, 2013). These units “are abstracted from the complete stories” (Beal 2013, 694) as broader narrative dimensions. I have identified three key narrative elements or dimensions through which I reconstruct each citizen imaginary: claims of justice, political socialization, and political vision. These key narrative elements or dimensions emerged through an iterative process of simultaneously reflecting on the data based on the sensitizing questions in Table 2. and the concepts of acts of citizenship (Isin et al., 2008) and revolutionary imaginary (Selbin, 2010). The narrative dimension of claims of justice is constructed as a foundation of acts of citizenship by Isin et al. (2008). The citizen protagonist has been constructed as a victim of injustice and a claimant of rights and responsibilities (Isin et al., 2008) in all the citizen imaginaries I investigated.

I have included political socialization as a key narrative element in the analysis after it emerged from an interview with a housing activist in Barcelona (SP 1). The interviewee (SP 1) used the term for the care and knowledge-production practices of the PAH, reflecting on how these activities helped people to voice their claims, embrace a diverse political community, participate in it, and transform their views about the economic, political, and social context of their situation (SP 1). The process of political socialization has been present in all four citizen imaginaries. Although the meanings and practices involved have been different, they have included the construction of a collective identity based on the citizen protagonist, collective care practices, and public knowledge production. These three aspects of political socialization establish personal and political connections between the citizen protagonist and the people, inspire them to act together based on

shared notions of who they are, why and how they act together, and enable them to produce new interpretations of their context.

The decision to use the notion of “political socialization” as a key narrative element instead of its three aspects of collective identity construction, care, and knowledge production requires further explanation. The term is generally used for the process in which people acquire political values, attitudes, and knowledge about their economic, social, and political context through social interactions (Wasburn and Adkins Covert, 2017). While the concept seems technical, it emphasizes the relevance of a process that includes personal connections and the mutual development of shared values and knowledge in how people become activist citizens. In short, it combines the notions of sense-making of who and where we are, how we relate to others politically, and what we do and should do in a single process. Based on the four imaginaries, I have identified three aspects of political socialization: collective identity construction, care practices, and knowledge production. Collective identity construction has emerged through the data as the construction of citizen protagonists also required an interpretation of who the protagonist was and how people related to them. Similarly, I identified knowledge production as a key narrative element because it was evident that research, knowledge dissemination, and know-your-rights information were crucial in citizen imaginaries. The focus on care practices emerged from reflecting on the claims and practices of activist citizens through Santos’s (2020) work on the role of care in political organizing. He emphasized that care was essential in politically connecting people from different backgrounds and highlighted four key aspects of care: collective empathy and responsibility for the needs of a social group, acting collectively for those needs, and people’s reactions to caregiving (Santos 2020, 128-129). Collective identity construction, care practices, and knowledge production are interrelated in a single process of sense-making and inspiration. At the same time, it does not presume that this is necessarily a process in citizen imaginaries that aims to emancipate, empower, and enhance people’s political participation or shed light on power relations. Thus, I avoided using these inherently progressive notions as key narrative elements.

Finally, political visions are essential to social, political, and revolutionary imaginaries (Sneath et al., 2009; Taylor, 2004; Selbin, 2010; Stankiewicz, 2016). The imaginary as a concept is most commonly associated with envisioning an alternative social and political order for the future, and it is also why many researchers see value in using the term (Sneath et al., 2009; Stankiewicz, 2016). The connection between the present and the future through a collective political vision has also been central to the citizen imaginaries I explored.

After I studied the meanings and practices of these key narrative elements in each story, I investigated their co-construction with the meanings and practices of housing within the stories. On the one hand, I have mapped out all the meanings and roles of housing that have emerged in the analysis. On the other hand, I have reflected on how these notions have appeared in the key narrative elements as the key claims of the activist citizen to investigate the concrete narrative functions of housing or connections to the story as a whole that shed light on the co-constructions of housing and citizenship. Finally, I have returned to the holistic narrative approach (Beal, 2013) to reflect on how these narrative elements have been linked together and produced compelling stories (Selbin, 2010) and how they constrained these narrative connections. The empirical chapters about the four citizen imaginaries (Chapters 4-7) discuss the unique co-constructions of the key narrative dimensions. In Chapter 8, I discuss the shared narrative elements, connections, and limitations across the four stories.

### **3.3.7. Overview of the research process**

In the previous section, I mapped out the research process that relied on an iterative-reflexive strategy (Montgomerie, 2017). I have traced back my research steps through its key deliberative moments in which I faced the main research dilemmas. These moments led to selecting and conceptualizing research sites and focus, elucidating research concepts and the detailed research questions that guided the narrative analysis of citizen imaginaries. To make the

research process transparent, besides narrating its key decisions, I also visualize them in Figure 1. below. This visual aid provides a detailed overview of the research decision-making process: the development of the research focus, the conceptualization of research sites, the key concepts, and the critical reflections that contributed to the research progress.



Figure 1. Research process overview

The overview above includes the timeline and progress. Each new row marks a change in research focus and the reflections that led to these shifts. The different shapes include reflections

on the development of research sites, key analytical concepts, and the progress of data collection, processing, and analysis from the initial research focus to the findings.

### **3.4. Discussion**

The research, particularly citizen imaginary as a theoretical lens and analytical concept, offers theoretical and empirical contributions to housing and citizenship studies, the conceptual development of the citizen imaginary, and the shared connections and limitations of citizenship and housing. Empirically, it contributes to a deep understanding of how political, social, emotional, and cultural connections and constraints are created between claims of justice, identity construction, care, knowledge production, and political visions, in sum, between people, ideas, and actions through the construction of housing as a site of their struggles.

In addition, the research offers a detailed reflection on co-constructions of housing and citizenship from a novel perspective in Spain and Hungary resulting in new insights about political initiatives such as the PAH that had been more thoroughly studied through other conceptual frameworks (De Weerd and García, 2015; Flesher Fominaya, 2015; García-Lamarca, 2017; Ravaelli, 2019; Beland, 2018, 2020; Martínez, 2018; Santos, 2020; etc.), and the other, less frequently studied political actors too. Besides the nuanced reflection on the specificities of these imaginaries, the research contributes to the shared mechanisms and dilemmas from diverse spatial, political, social, economic, and cultural contexts, from different people (activists, NGO members, and employees, researchers, policy experts, public officials, members of local councils and the Congress of Spain, social care providers) over a long period in the co-constructions of housing and citizenship.

## CHAPTER 4 THE CITIZEN IMAGINARY OF THE MORTGAGE DEBTOR IN SPAIN AFTER THE FINANCIAL CRISIS OF 2008

### 4.1. The context of the citizen imaginary of the mortgage debtor

The citizen imaginary of the mortgage debtor has emerged from a reinterpretation of the Great Recession and the mortgage crisis as a democratic crisis in which Spanish people were scammed by the economic and political establishment and as a continuation of the long-term housing crisis (Flesher Fominaya, 2015; Ravelli, 2019; Santos, 2020). On the one hand, this reinterpretation has become a source of political connection between housing activists from housing groups such as V de Vivienda and anti-austerity protestors from the 15M and Indignados movement that emerged in 2011. On the other hand, it has enabled a political connection between these activists and people with mortgage debts by empathizing with them as the victims of the mortgage scam and linking the issue of mortgages to their experiences with housing activism (Colau and Alemany, 2014; Santos, 2020). These connections led to the emergence of the Plataforma de Afectados por la Hipoteca (PAH) in 2009, a key political actor through which people co-constructed the citizen imaginary of the mortgage debtor.

The founding members of the PAH were activists who had thematized the housing crisis before the financial crisis in Barcelona (Santos, 2020). Long before the Great Recession and the rise of the 15M movement protesting austerity measures and interpreting them as signs of the democratic crisis, housing activists had expressed criticisms about the financialization of housing, the Spanish housing model promoting debt-driven home ownership, and the lack of access to affordable housing (Colau and Alemany, 2014). Many people who later became founding members of the PAH were activists in the housing group V de Vivienda (Colau and Alemany, 2014; Santos, 2020) or other local housing groups or activist groups helping people with their housing problems (Santos, 2020). The background of a PAH member and former 15M participant interviewee illustrates these political connections:

The first housing platform I participated in was founded in 2000 in Asturias. We were a platform of young people in precarious situations fighting for dignified housing. We were pressuring the local authorities and achieved some little things, which were practically nothing. In a few years, I moved elsewhere and returned to Asturias in the 15M era. Since I had always been engaged with the issue of housing, it was normal and natural to join the PAH. (SP 3)

While these housing activists were critical of the rising number of mortgages and the dominance of home ownership (Colau and Alemany, 2014), they typically had no access to mortgage-based home ownership (Santos, 2020). As the PAH member who participated in the housing group in Asturias argued, “The issue of housing did not affect us through mortgages because back then, we were too poor to access them, but we engaged with the problem of people without access to housing (SP 3).” The claim that access to mortgages and, thus, homeownership reflects a privileged position presented a dilemma for some housing activists who later founded PAH, most of whom were renters (Santos, 2020). As Santos (2020, 133) argued about progressive activists during the Great Recession, “There was the sensation that homeowners also created the housing bubble, investing in housing and speculating on it. This group was quite stigmatized. You could support renters, but supporting homeowners was not well regarded (Founder 3, on 15 August 2017, Barcelona).”

The view of mortgage debtors as privileged people changed when more and more mortgage owners became in danger of eviction. On the one hand, the Great Recession dramatically increased mortgage rates and unemployment in Spain leading to a surge in defaulted mortgages, foreclosures, and evictions (López and Rodríguez 2011; Colau and Alemany 2014; De Weerd and García 2015; Pareja-Eastaway and Sánchez-Márquez 2016; Gonick 2018; Ravelli 2019). On the other hand, when this mortgage crisis erupted, mortgage debtors started contacting housing and neighborhood activists, according to the interviews with former and current PAH and neighborhood activists (SP 1; SP 2; SP 3; SP 4; SP 14).

As a result, existing activist groups opened up their spaces for people with mortgage problems. Activists from V de Vivienda in Barcelona and the Offices for Social Rights of the

Ateneu Candela, an organization offering a social space and counseling for people in precarious situations, thus engaging with a diverse social group beyond the traditional leftist circle, started focusing on the grievances of mortgage debtors out of empathy (Santos, 2020). In addition, neighborhood associations were also approached by mortgage debtors from their community based on the interviews with a neighborhood association leader (SP 2; SP 14). As more and more people from the neighborhood joined their meetings because they faced evictions due to mortgages or could not afford food after making their mortgage payments, mortgages became the dominant issue these associations engaged with (SP 2; SP 14).

This led to the reinterpretation of the Great Recession and the mortgage and housing, while the state's interpretation of the crisis almost exclusively focused on its financial aspects and measures to stabilize the financial sector (Colau and Alemany, 2014; Berglund, 2020). The lack of state intervention on behalf of mortgage debtors strengthened the interpretation of the crisis as a scam and a democratic crisis and, thus, a collective injustice by those empathizing with debtors. These activists created a platform for the debtors: the PAH in Barcelona in 2009. As the mortgage crisis unfolded, more people from different activist groups or without prior political participation empathized with mortgage debtors and blamed the economic and political establishment for their situation. As the financial crisis and austerity politics intensified, housing, feminist, and global justice activists occupied the main squares of Spanish cities in May 2011 to express their disappointment in the political and financial system (Flesher Fominaya, 2015; Errejón and Mouffe, 2016; Berglund, 2020). These mass protests created the 15M and Indignados movement, anti-austerity and anti-capitalist platforms to which people channeled their disappointment.

These platforms interpreted the financial crisis as the responsibility of a broken economic and political sector driven by self-interest and blind to the deleterious impact of the crisis on people's lives (Colau and Alemany, 2014; Flesher Fominaya, 2015; Errejón and Mouffe, 2016; Berglund, 2020). They interpreted the political situation as a crisis of democracy, which was best illustrated by the austerity measures of the government and public funds channeled to the financial

sector to stabilize the banking system (Colau and Alemany, 2014; Flesher Fominaya, 2015; Errejón and Mouffe, 2016; Berglund, 2020). These policy measures were perceived as the state siding with the financial elite, ignoring the difficulties of the citizens to whom they should be accountable, and a denial of responsibility by the political and economic system (Colau and Alemany, 2014; Galindo et al., 2015). Thus, the austerity protests involving housing activists and people affected by mortgages were a crucial moment in interpreting the Great Recession as a democratic crisis.

The mass protests and assemblies of anti-austerity movements not only strengthen the PAH through a shared reinterpretation of the financial crisis as a democratic crisis and a collective scam but also through inspiring people to engage in participatory politics (Berglund, 2020). As a former 15M member and a member of PAH argued, “15M and PAH were similar regarding horizontality and empowerment (...). Before 15M, we were young people in precarious situations who did not know how to participate. With the eruption of 15M, we saw that we could do things (SP 3)”. Thus, the citizen imaginary of the mortgage debtor has emerged from anti-austerity and housing activists’ shared reinterpretation of the Great Recession as a democratic and housing crisis that inspired a diverse group of people in Isin et al.’s (2008) term to enact themselves as citizens.

These reinterpretations centered activist efforts around the main victim of the democratic and housing crisis and the mortgage scam: the mortgage debtor as a citizen protagonist. The citizen imaginary of the mortgage debtor has been constructed through the PAH. Its name, “Plataforma de Afectados por la Hipoteca” does not refer to mortgage debtors but people “affected” by mortgages. “Being affected” is a broad category that reflects the platform’s diverse membership and does not limit its constituency to those who have taken out mortgage loans. The platform included leftist activists, housing activists, and people affected by mortgages or other housing problems, such as high rental prices, who joined the group (Ravelli, 2019). Among them were many migrant men and women, as they were often victims of subprime mortgage lending (Gonick, 2018; Ravelli, 2019), as well as women from diverse backgrounds who worked in the most vulnerable sectors (Ravelli, 2019).

The platform was initially founded in Barcelona but has since developed into a nationwide network of more than 200 local platforms all over Spain (Colau and Alemany, 2014; Ravelli, 2019; Santos, 2020, 2023). The local groups operate independently, following an anti-hierarchical, horizontal democratic model (Berglund, 2020). The groups work in weekly assemblies, in which participants listen to the cases of people with mortgage and other housing problems, design campaigns, actions, demands, etc. (Ravelli, 2019; Santos, 2020; Berglund, 2020). The PAH's campaign shows how the empathy for the unjust situation of mortgage debtors evolved into universal, yet transformative, claims of injustices and housing.

While PAH groups work independently, there are significant campaigns in which all participate ("Campanas PAH," Adefectadosporlahipoteca.com). The platform organizes its anti-eviction activities under the "Stop Desahucios" ("Stop Eviction") campaign. These activities include collective support for families facing evictions, protests in banks, and in front of the homes of people about to be evicted (Colau and Alemany, 2014; De Weerd and García, 2015; Ravelli, 2019). In 2011, the platform, together with trade unions and other groups,<sup>1</sup> launched a Popular Legislative Initiative (ILP), a legislative proposal to the Spanish parliament to introduce the "dación en pago" or *datio in solutum*, a moratorium on evictions, and to convert housing units owned by the financial sector into social housing (Colau and Alemany, 2014). The proposal gained popularity but was "hijacked" by Congress, presenting a watered-down version (Colau and Alemany, 2014; Martínez, 2018). As a result, PAH continued its campaign for "dación en pago". The PAH also presents housing policy proposals to local authorities and a universal proposal of law on housing ("Campanas PAH," Adefectadosporlahipoteca.com). Besides, the platform has a campaign called "Obra Social," they occupy empty housing units owned by financial and real estate companies and convert them into social housing. The most controversial PAH campaign was the "Escrache" campaign, in which protests were staged in front of the houses of political actors to publicly call

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<sup>1</sup> These groups included Obervatori DESC, CONFAVC, UGT, CC. OO. and Mesa del Tercer Sector (Colau and Alemany 2014, 129)

them out for their actions or lack of support for people in need of housing (Flesher Fominaya, 2015). The name *Escrache* originates from post-authoritarian Argentina, where victims of war crimes gathered in front of the houses of their perpetrators who had received amnesty from the state to “out them” and shame them in front of the public (Flesher Fominaya, 2015).

It is not only the focus on the mortgage debtor as a citizen protagonist and the active involvement of people who do not come from leftist middle-class circles that makes the PAH distinct from other activist groups, but also their combination of radical strategies and insurgent practices such as occupying housing units owned by banks and developers or banks offices, and a focus on legal and policy changes on both individual and structural scales (Berglund, 2020). Thus, the PAH has extended the notions of being affected by injustices and combines moderate and radical practices to fix the mortgage injustice by focusing on the mortgage debtor as citizen protagonist.

## **4.2. Key narrative dimensions and housing in the citizen imaginary of the mortgage debtor**

### **4.2.1. The claims of justice of the mortgage debtor– social housing as a means of justice**

The citizen imaginary of the mortgage debtor has been centered around the claims of justice of the mortgage debtor as a citizen protagonist who fell victim to “the mortgage scam” or the “collective scam” perpetuated by the banks issuing mortgages and the state-promoting mortgage-backed home ownership (The PAH: A User’s Handbook, 2021). The citizen imaginary reinterprets mortgage debts from individual problems or irresponsible decisions to a collective injustice and transforms the mortgage debtor from a person needing legal or housing assistance to a claimant of rights (Isin et al., 2008). In the context of these claims of justice, housing as a social right is interpreted as a means through which the collective injustice of mortgages must be fixed.

The injustice of being scammed by the financial and political establishment has been the foundation of the claim of justice of the citizen imaginary of the mortgage debtor to rectify this injustice through the right to housing. The PAH handbook's (2021) description of the first meetings of the PAH illustrates how the interpretation of the mortgage crisis as a scam intersected with the construction of the mortgage debtor as a citizen protagonist with claims of justice (The PAH: A User's Handbook 2021, 14):

The founders expected to encounter people who were angry at being conned; guilt and shame were more prevalent emotions among those who came to the assembly. The first challenge was to clarify that individuals were not to blame for their situation. (The PAH: A User's Handbook 2021, 14)

The quote shows that the PAH founders saw mortgage debtors through the lens of systemic injustice. Hence, they expected mortgage debtors to express themselves as claimants of rights with outrage. However, the debtors were unfamiliar with this interpretation and had to be constructed as citizen protagonists by adopting the lens of justice. Until then, they felt guilty, ashamed, and responsible for defaulting on their mortgages because these feelings have been in line with the dominant interpretations of the mortgage crisis and irresponsible individual decisions (Colau and Alemany, 2014; Ravelli, 2019; Santos, 2020). The claims of justice in the citizen imaginary of the mortgage debtor have emerged to counteract the dominant interpretation of the Great Recession, including political statements by elected officials such as “everybody is a bit responsible for the crisis.” It has to suffer its consequences (as highlighted during an interview with a housing researcher (SP 10). In addition to the government's emphasis on individual responsibility (Colau and Alemany, 2014), defaulted mortgages and unemployment were socially stigmatized. Therefore, people suffer from shame and self-blame, a phenomenon Gonick (2018) calls “social death.” As a neighborhood activist explained, many families they encountered had no money left to buy food for themselves and their children after paying their mortgages. They often approached the community center for food donations (SP 2). As a PAH member and mortgage debtor put it:

Some people have been paying their mortgages and now have more debts than their initial value. They have already been paying it for 10-12 years. However, people do not just decide to stop paying the mortgage because it does not occur to them. We are taught that we must pay. Only when your eyes open can you say that. (SP 4)

The interpretation of the mortgage crisis as a scam or injustice against the mortgage debtor shifts the blame from mortgaged people to the financial and political elite responsible for not only mortgages but also the financial crisis. This justice-oriented reinterpretation of the Great Recession has been reflected in an interview with a PAH member (SP 4) with a default on her mortgage loan. The activist interpreted the meaning of the financial crisis in the following way: “It means that we were swindled. It is not a crisis but a scam. For me, a crisis is when nobody deceives anybody—for example, a natural crisis. If there is a deception, it is a scam (SP 4)”. After claiming that the Great Recession was not a natural, coincidental phenomenon but a consequence of injustice, she adds that those responsible for it are “the politicians, the financial entities, the capitalist system itself” (SP 4). Pointing out the establishment's responsibility in the crisis strengthens the claim of injustice and the position of the claimant of justice as the mortgage debtor as a victim of a scam and the financial and political elite as scammers who should serve justice to the people they had tricked.

The PAH assembly is the central political space in which these claims of injustice and justice have been constructed. PAH assemblies have allowed mortgage debtors to ask for advice about defaulted mortgages and co-construct shared justice claims. The first step in becoming claimants of rights (Isin et al., 2008), according to a former PAH activist (SP 1), has been to alleviate their feelings of guilt and shame by transforming their stories: “People arrive (to the assembly), and you say: it is not your fault; it has been a scam; it is a systemic, not an individual problem; it is not you who has failed, but the system; it has not only failed but has been exploiting you for years (SP 1)”. Thus, mortgage debtors come to the assembly with their own story that is reinterpreted as the claims of justice of the mortgage debtor as a citizen protagonist. This reinterpretation includes shifting responsibilities and engagement with and transformations of

emotions. Then, the claims of justice are practiced and strengthened through PAH's everyday practices in which members share information about their rights and mortgages, accompany each other to banks, social services offices, etc., where they express and thus enact the claims of justice of the citizen imaginary of the mortgage debtor (Colau and Alemany, 2014; Santos, 2020).

The claims of justice of the mortgage debtors have also been constructed through acts aimed at exposing the injustice of the mortgage scam. On the one hand, these acts were directed at banks whose mortgage debtors PAH engaged with. In 2010, PAH announced a series of protests in bank offices "against bank usury and the mortgage scam" ("Contra la usura bancaria y el fraude hipotecario," *Afectadosporlahipoteca.com*, April 12, 2010). In these demonstrations, PAH members held up signs. They distributed flyers saying, "This bank deceived, scams, and throws people out of their houses," to point out the concrete financial entities and offices that scammed people and initiated evictions. On the other hand, in its *Escrache* campaign ("Campana Escrache: Hay Vidas En Juego," *Afectadosporlahipoteca.com*, February 28, 2013), PAH organized demonstrations at the private homes of political actors to expose them as representatives of the state unwilling to create public policies to protect mortgage debtors from foreclosures and evictions (Flesher Fominaya, 2015). The fact that these demonstrations were named after the actions of the victims of war crimes in Argentina publicly "outing" their abusers (Flesher Fominaya, 2015) shows that these events themselves were organized as a form of serving justice through exposing the "perpetrators" of mortgages and evictions as crimes.

The exposure of mortgage injustice has been constructed as the foundation of the mortgage debtor's claims of justice. These claims of justice included stopping evictions, offering individual legal and housing solutions for policy debtors, and policy demands concerning mortgage and housing policies. These claims were voiced in the PAH's ILP campaign and involved the introduction of *dación en pago*, a moratorium on evictions, and social housing in the units owned by financial entities (Colau and Alemany, 2014). These policy demands have been interpreted as claims of justice: to "free mortgaged families from the perverse effects of excessive mortgage

lending by financial entities, the undervaluation of housing units as well as the abusive conditions of mortgage credits” (Popular Legislative Initiative (ILP), *Afectadosporlahipoteca.com*, February 12, 2013). Hence, while the ILP includes more subtle references to the mortgage injustices than the slogans mentioned before, it still contextualizes policy demands as the claims of justice of the mortgage debtor who should be liberated from the abusive financial practices of the banks through the policy changes demanded by the government.

Housing is co-constructed with these claims of justice as a means of justice in the imaginary in two ways. On the one hand, housing is interpreted as a means through which unjust mortgage practices and housing speculation can be exposed; on the other hand, social housing is constructed as a means through which injustice can be fixed by financial and political actors. The “mortgage scam” and its consequences on housing, foreclosures, and evictions are interpreted as the results of housing being a means of speculation for financial entities and real estate companies (SP 1; SP 2; SP 3; SP 4; SP 9; SP 20; SP 21). Housing speculation is also supported by government policies such as deregulating mortgages and rental housing, land liberalization, and the lack of housing plans (SP 1; SP 3; SP 4; SP 9; SP 10; SP 20; SP 21).

Housing as a means to shed light on speculation is essential for the mortgage debtor’s claim of justice because it makes a distinction between how housing practices perpetuate injustice and why social housing becomes a means of justice. A former PAH activist (SP 9) highlighted this distinction the following way: “It is not the same as when you have an apartment, just one, and you are renting it to someone, and you need it, for example, not to speculate with it, but for you or your family; you should be able to recuperate it. However, if you are a bank and have 20 apartments, you cannot evict people, right?” (SP9). The interviewee distinguishes between housing as a means of speculation by banks and other companies and its use by people as owners, which are vital for the citizen’s claim of justice and its construction of housing. Speculation is when people get evicted, and apartments are kept empty for “economic reasons” for future investments (SP 1; SP 3; SP 4; SP 9; SP 20). The logic behind that is financial calculations by companies that

own a lot of housing units, which is contrasted against people who might be owners as well, but their aim is for the apartment to be used by people. Exposing evictions and housing as means of speculation, which is part of the mortgage scam, on the one hand, establishes a connection between the claims of justice about mortgages and the claim of justice for housing solutions. In addition, it questions evictions and empty housing units as inevitable consequences of the financial crisis and contextualizes them as injustices to be fixed through social housing as a means of justice for people affected by mortgages.

These co-constructions of claims of justice and housing have shaped the social and political constructions of the Great Recession, mortgage debtors, and their housing problems. They have contributed to a reinterpretation of the mortgage crisis as an injustice against the mortgage debtor (Flesher Fominaya, 2015) and thus transformed mortgage debtors into claimants of justice. The mortgage debtor's claims of justice about stopping evictions, individual and policy solutions concerning mortgages, and housing co-construct housing as a means to expose the injustice of housing speculation and a means to fix the mortgage injustice. As a result, evictions that had been perceived as individual moral failures before the emergence of the citizen imaginary of the mortgage debtor have been reinterpreted as the moral failure of the financial and political elite (Colau and Alemany, 2014; Flesher Fominaya, 2015; Gonick, 2018).

Furthermore, the co-constructions of claims of justice and social housing as a means to expose and fix the injustices against the mortgage debtor pressured the government and economic entities into taking measures to remedy the injustices of mortgages and housing speculation and offer social housing as a means of justice. Foreclosures and evictions have been reinterpreted as unjust measures that needed to be stopped and remedied by erasing housing-related mortgage debts, halting evictions, and securing access to social housing (Popular Legislative Initiative (ILP), *Afectadosporlahipoteca.com*, February 12, 2013). These are measures required to counteract the fact that citizens affected by mortgages were scammed, subjected to debts and evictions, and that public funds were used to rescue the financial entities speculating with housing (SP 1; SP 2; SP 3;

SP 4; SP 9; SP 20). As a former PAH member explained: “You must offer housing so that people could live there because what you (referring to banks and developers) want now is to evict them to be able to speculate with it, to sell it or create office spaces. No, there must be a law so this could not continue like this” (SP 9). These claims of justice communicated through the ILP, PAH’s anti-eviction activities, the Escrache campaign, and later the Obra Social campaign (Colau and Alemany, 2014) resulted in national and international public attention to the high number of foreclosures and evictions in Spain (De Weerd and García, 2015).

These new co-constructions of claims of justice and housing have also contributed to legal decisions and the exposure of abusive practices by international organizations as well:

In October 2012, 46 senior judges (jueces decanos) declared their unconditional support for a report presented to the General Council of Judicial Authority critiquing the current mortgage legislation, highlighting the abuses it allows financial lenders, and calling attention to the profound social cost created by foreclosures. A highly publicized United Nations Report on the Right to Decent Housing was published the same month. The report highlights Spain as a negative case. It condemns austerity policies for putting populations at risk and further threatening the right to decent housing while simultaneously using enormous amounts of public resources to rescue financial institutions (United Nations 2012, 12). In March 2013, the European Court of Justice decreed that Spanish eviction laws do not guarantee citizens sufficient protection against abusive mortgage clauses and, therefore, violate European Union (EU) law (Directive 93/13/CEE on consumer protection). (Flesher Fominaya 2015, 469)

After this decision, the PAH initiated the Popular Legislative Initiative (Popular Legislative Initiative (ILP), *Afectadosporlahipoteca.com*, February 12, 2013) to introduce measures that would support people to keep their housing, walk away debt-free or have access to social housing. The Board of Congress blocked the ILP multiple times through administrative measures, but once it was accepted, it gained much media attention and public support (Colau and Alemany, 2014; De Weerd and García, 2015). However, before it reached Congress in March 2012, the government approved Decree-Law 6/2012 that introduced *dación en pago* and using empty housing units owned by financial entities as social housing; these were included in a code of good practice, meaning they were voluntary (Colau and Alemany, 2014).

These measures became the basis for further pressure on the government to fix the injustice against the mortgage debtors as these policy changes had been considered inadequate and to maintain the injustices not only by not guaranteeing access to housing and the erasure of housing debts for all citizens affected by mortgages as injustices but also by hijacking the ILP and, therefore, the claims of justice of the mortgage debtor (Colau and Alemany, 2014). While the legal possibility of *dación en pago* and social housing did not fix the injustice, as they did not guarantee access to housing, these measures legitimized the claims of justice of the mortgage debtor and demonstrated their claims of justice could be attained:

We are told that we bring up populist issues, proposals that cannot be made. When the PAH started talking about *dación en pago* six years ago, we were told that “this does not exist”; “you do not know what you are talking about.” Now, it exists. (SP 9)

To conclude, the claims of justice of the mortgage debtor as the citizen protagonist have included individual and policy solutions concerning mortgages and housing. These claims have been enacted through PAH assemblies, support in legal and housing aid, and demonstrations exposing the mortgage injustice and those responsible for it. These claims of justice have transformed mortgage debtors from irresponsible, shameful individuals to claimants of justice. Housing has been co-constructed as a means to expose the injustice of mortgages and housing speculation and as a means to fix the injustice through social housing. These co-constructions of the claims of justice of the mortgage debtor have led to new political and social constructions of mortgage debts and debtors, have drawn public attention to housing, and resulted in mortgage policy changes introducing the *dación en pago* and the banks’ responsibility in providing housing support for debtors.

#### **4.2.2. Political socialization–housing as a site of empowerment**

The mortgage debtor as the protagonist of the citizen imaginary has been constructed through claims of justice and political socialization. Political socialization, as a key narrative

dimension, has enabled a universal connection to the mortgage debtor through the construction of “being affected by mortgages” as a collective identity, the construction of the risk of eviction as a social and political emergency that requires collective emotional, political, and social care (Santos, 2020) and practices of collective production and dissemination about their shared context. Housing has been co-constructed within this narrative dimension as a site of political socialization in the imaginary: a site of collective identity, care, and knowledge production through which people could feel empowered through emotional, political, and social connections (Santos, 2020) to enact themselves as citizens and produce new political actors and critical public knowledge about housing.

The interpretation of the mortgage debtor protagonist as belonging to “those affected by mortgages” transforms the notion of the mortgage debtor into a collective identity of everyone affected by the structural injustice of mortgages and the risk of eviction. Constructing the mortgage debtor as a universal collective identity of everyone living in an unjust economic, social, and political system simultaneously empowers the mortgage debtor, who is no longer interpreted as an individual with a defaulted mortgage contract but an activist citizen who belongs to a collective and opens up the story for those who are not directly affected by mortgage contracts.

This collective identity is produced by the interpretation of mortgages as collective problems that affect entire communities. The PAH has emphasized mortgages did not only concern the debtors signing the contract but entire families or circles of friends who cosigned the loans with them (Colau and Alemany, 2014). In case of a defaulted mortgage, their housing and other financial resources are also at stake. According to a neighborhood activist, as immigrant debtors had fewer savings, they often cosigned mortgage loans for each other. Therefore, entire immigrant communities have been affected by the risk of eviction during the recession (SP 2).

However, being collectively affected by mortgages has not automatically translated into a collective identity of being affected by injustices. The fact that mortgage contracts put not only debtors’ but other community members’ housing and savings at risk has intensified feelings of

shame and isolation (Colau and Alemany, 2014; Gonick, 2018; Santos, 2020). A collective notion of being affected had to be connected to the claims of justice of the mortgage debtor and to practices of collective care and knowledge production. The PAH has operated as a community of political and emotional support through which people with different backgrounds and housing or mortgage situations could connect and act together. Collective support as both emotional and political care (Santos, 2020) and knowledge production about their needs and their context of emergency and injustice have been essential to this community-building process.

Sharing and expressing emotions and being connected to the real-life consequences of mortgages have also been crucial for the construction of a universal identity and an empowering notion of being “affected.” Affirming that the mortgaged citizen is a victim of injustice in assemblies, legal and political support for them during meetings with bank officials, demonstrations, and anti-eviction actions were interpreted through an emotional language focusing on the consequences of evictions and mortgages on people’s lives. However, these practices have been accompanied by singing, dancing, and humor, according to the former and current PAH activists (SP 1; SP 3; SP 4; SP 9). The emotional connections have also been reflected in an interviewee’s description of PAH as a family, “You make friends there; couples have been formed; it is very intense; you connect with many people, and for many, it changes from a political space to a space of leisure, so powerful bonds are formed (SP 1).” A former PAH member and political representative has also been an antithesis of the mainstream, establishment politics’ lack of care toward people, “We cried, laughed, and talked about things at the PAH assemblies. It has been a different way of doing politics and connecting to life (SP 9).”

Emphasizing how mortgages affect citizens politically and emotionally requires an emphasis on helping people with their individual and collective political demands and creating an emotionally supportive community through which people can connect and experience positive feelings. Thus, being collectively affected, supporting each other, and sharing the same knowledge about the context has produced a collective identity. This has been signaled by showing up for

each other at negotiations and protests, as mentioned before, and by shared symbols. This included signs and slogans such as the “Stop Desahucios” (“Stop Evictions”) stop sign and the signature green T-shirt of the platform (see picture below):



*Figure 2. Activists wearing PAH T-Shirt, Elpais.com*

From the beginning, the PAH community has included people who are not necessarily directly affected by mortgages but are acting empathetically towards those who are (Santos, 2020). However, even members personally affected by the housing crisis have been emotionally and politically affected by the problems presented to the community of the PAH. They have seen political potential in engaging with mortgages. As a PAH member who had a mortgage contract explained:

I felt so cheated. The government fabricated this situation; the banks got all the help. Then, I went to the PAH and saw cases that were worse than mine. This made me forget about my problems, and until the fifth month, nobody knew I was here because I was affected. (SP 4)

The activist emphasizes collective injustice as a connection to the community rather than receiving support for mortgage problems. On the contrary, mortgage problems have become secondary to the collective injustice that had to be fought. A former PAH member (SP 1) reflected on his motivations for joining the platform:

I was 26 years old, living with my parents. I could not move out without squatting, which was not an established practice back then. (...) Back then, an assembly had a great impact on you. There were many people with grave problems, but besides that, those assemblies' solidarity and atmosphere created a powerful community. On the one hand, it engages you. On the other hand, there was a moral obligation and political potential in engaging with the topic, especially at that moment. (SP 1)

Thus, “being affected” by mortgages did not simply mean experiencing the same mortgage-related problems but being emotionally affected by the collective injustice, experiencing the mortgage crisis collectively as a moral and political responsibility. In addition, while not all PAH members were affected by mortgage contracts, the PAH members I interviewed emphasized that they all had been affected by the housing crisis in some way, primarily as young people struggling to live independently (SP 1; SP 3).

As a result, the citizen imaginary of the mortgage debtor has been extended to people without mortgages. Protesting evictions has been crucial in the construction of the collective identity of the mortgage debtor and inspiring practices of care because evictions have been interpreted as social and political emergencies. To quote a former PAH activist, evictions are “brutal” experiences that call for immediate action (SP 1). Due to their brutality, evictions produce a sense of emergency because they must be stopped immediately. When protesting evictions, PAH’s slogans drew attention to the collective identity of neighbors and workers facing the same emergency (Ravelli, 2019). These have included the slogans: “‘Vecino, despierta, desahucian en tu puerta,’ ‘Neighbor, wake up, people are being expelled next door,’ ‘Rescatan al bankers, desahucian al obrero,’ ‘They save banks and expel workers’” (Ravelli 2019, 13). Through these slogans and protests, they have opened up opportunities to construct the imaginary of those affected by highlighting the collective aspects of the mortgage scam and the risk of eviction.

They also provided opportunities for becoming emotionally and politically affected through personal experiences with the emergency of the eviction of a neighbor. Usually, an eviction means the expulsion of a neighbor from the community. However, through these slogans, the evicted and those witnessing eviction belong to the people who had been ignored by a state

that “saves banks” but “expels workers” (Ravelli 2019, 13). In addition, referring to mortgage debtors as workers constructs a sense of belonging to the community of workers who are ignored by the state and exploited by the banks, which produce social and political emergencies.

At the same time, these emergencies establish an “ethical and moral” obligation, as a former PAH member phrased it (SP 1), for the “affected” to stop evictions and put pressure on the government and financial institutions to take responsibility, according to PAH members and a neighborhood activist (SP 1; SP 2; SP 3; SP 4; SP 9; SP 14). The collective identity of the mortgage debtor is not one of a passive victim of the brutal experience of eviction but of an activist citizens capable of stopping them “through active disobedience (SP 4)”. The symbols of PAH connect the collective identity of mortgage debtors as activist citizens to the urgency of evictions: their signature T-shirt and the “Stop Desahucios” signs mentioned before. The signs and the T-shirts with the demand “Stop Evictions” feature a house about to be removed by flood (see picture below). The house is sinking but is still on the surface. Through this image, PAH associates evictions with natural disasters that require immediate intervention and, as such, as matters of life and death in which saving people's housing is the only right decision, no matter the political context.



Figure 3. PAH's anti-eviction protest, *Marcha.org*

Similarly, the Escrache campaign aimed at pressuring political actors to introduce measures against evictions, and its signs include the slogan “Hay Vidas En Juego,” which means “Lives are at risk” (“Campana Escrache: Hay Vidas En Juego,” *Afectadosporlahipoteca.com*, February 28, 2013). This is not simply a reference to the importance of housing but also the fact that, in multiple cases, debtors committed suicide because they were facing evictions. These have been interpreted as “financial genocide” (“Lo llaman crisis pero es una estafa,” *Afectadosporlahipoteca.com*, October 25, 2012) or “murders” (“They call it what they want but what happened in Cornellá has been a murder”, *Afectadosporlahipoteca.com*, June 19, 2018) by the government and the banks facilitating evictions:

There are hundreds of suicides and thousands who have tried or thought about it. We experience it each week at our assemblies. Hundreds of thousands of lives are broken by abusive mortgages and perverse legislation that condemns people for a life with ongoing mortgage payments and without housing. (“Lo llaman crisis pero es una estafa,” *Afectadosporlahipoteca.com*, October 25, 2012)

The fear debtors experience of being unable to pay mortgages was also mentioned during the interviews with PAH members (SP 3; SP 4). Being in danger of eviction for citizen affected by mortgages is interpreted as being at risk of suicide or a life burdened with debt and without housing. However, suicides and potential suicides are called “financial genocide” or “murder” to emphasize not only the political and social emergency and the responsibility of the financial and political elite for the scam.

At the same time, these practices of political, emotional, and social care also demonstrate that evictions can be stopped through the acts of the mortgage debtor. This strengthens the collective identity of the mortgage debtor as activist citizens and gives the practices of collective care a notion of empowerment (“Lo llaman crisis pero es una estafa,” *Afectadosporlahipoteca.com*, October 25, 2012). These narrative connections are also reflected in PAH’s other well-known slogan, “Sí, se puede” (“Yes, it is possible”), to which, during the

Escrache protests at elected officials' homes, they added: "They do not want it" referring to the fact that evictions could be stopped if there is political will ("Campana Escrache: Hay Vidas En Juego," *Afectadosporlahipoteca.com*, February 28, 2013). A former PAH member reflected on the connections between constructing a collective identity of the mortgage debtor whose emergency empowers collective care practices in their anti-eviction activities in the following way:

We did "la mosca" ("the fly"), which motivated them to agree with us: they gave us what we wanted to get us off their backs and be able to forget about us. There could also be fewer and fewer hard negotiations. It depends. Some were mild and easy, and in other cases we occupied their offices for 16 days; we had escraches (direct action in front of one's home) against bankers publishing their names and photos. (...) Finally, the negotiations work because there are 30, 40, 50, and 60 people behind occupying an office space or an apartment, blowing up an office, etc. (SP 1)

Practices of political, social, and emotional care aimed at stopping evictions have also been linked to claims of justice by exposing the "collective scam" of mortgages. The citizen affected by mortgages has always appeared with a collective (SP 1) brought together by a sense of injustice, which was also symbolized by police actions against activists obstructing evictions or doing Escraches (De Weerd and García, 2015; Ravelli, 2019; Berglund, 2020). Anti-eviction protests gained much national and international media attention (SP 2). As a former PAH member explained:

The banks have had the worst public image among all the companies in this country; I do not know whom people hate more than the banks. They evict families with children, older people, and people who have no jobs. This is devastating for their public image, so they must do things. (SP 9)

The emergency of stopping evictions, the collective care practices around housing problems, and the political actions to stop evictions have led to a co-construction of housing as a site of political socialization and, thus, empowerment through collective identity, collective care, and critical knowledge production. A former PAH member interprets housing as a social issue with "political potential" (SP 1), which is construed as a potential for people to become activist citizens by enacting citizenship based on their material interests and needs concerning housing (SP

1). Hence, housing is constructed as a source of collective identity of activist citizens acting based on their housing needs. Housing also becomes a site of collective care: efforts to secure access to housing are among the PAH's political and emotional care practices (Santos, 2018; 2020) to fulfill the needs of the mortgage debtor. As a PAH activist explained:

(...) when you arrive at the PAH, you are not alone anymore because you have the PAH and will not end up on the streets. You will not end up on the street one way or another. We will open an apartment for you or do whatever you need, but nobody will end up on the street. So we try to exhaust all avenues because nobody wants to face the danger of eviction or judgment (...). Thus, we try all legal options, but if there is a moment in which one sees it is not possible, we opt for occupying an apartment at a bank. (SP 3)

Thus, the mortgage debtor in the citizen imaginary does not have to face the danger of eviction and the legal avenues alone, but the collective care extends to housing, if necessary, the occupation of empty housing units owned by banks and real estate developers (Colau and Alemany, 2014; Santos, 2018; 2020). In this sense, occupation is not only an insurgent practice that enforces the right to housing but also a practice of collective care. “Ending up on the streets” is used by many activists I interviewed (SP 3; SP 4; SP 9) as a phrase that reflects the “social death” (Gonick, 2018) of those affected by mortgages. Collective care practices securing housing solutions offer an alternative to the “social death” of “ending up on the streets.”

However, collective care aimed at housing is also embedded in a context of empowerment and the construction of the mortgage debtor as a collective activist identity. The mortgage debtor is not interpreted as a recipient of collective care but an activist who, regardless of their prior knowledge, situation, and background, can deal with their housing problems and those of others affected by mortgages. As a PAH activist recounted what PAH members had told people at the PAH assemblies, “There is no better attorney than yourself. If you are in a situation, study the law and the contract and search for ways to use them to your advantage (SP 3).”

In addition, housing is also a source of knowledge about the legal, political, financial, and social context and, thus, a site of knowledge production aimed at the empowerment of the citizen protagonist. As a former PAH activist explained:

The people arrive, and you tell them: it is not your fault; this has been a scam. It is the system; it is not your problem. You did not fail, but the system did. It did not only fail, but it has been exploiting you for years, and now, when you do not serve it anymore, it transforms from an individual to a political and collective problem, and then you start creating a movement. (SP 1)

As the quote illustrates, housing becomes a source of knowledge about the structure that produces these housing situations, which are identified as either “capitalism” or the “system” (SP 1; SP 3; SP 4; SP 9; SP 20). Housing is simultaneously a site for enacting claims of justice, building a collective identity of the affected, and learning about the system. Engaging with housing situations through practices of care produces public knowledge which is then disseminated through documents shared online and at the assemblies to help people make sense of the legal framework and opportunities of housing and mortgages (see the list of valuable documents and information on PAH’s website (“Documentos útiles,” [Afectadosporlahipoteca.org](http://Afectadosporlahipoteca.org), 2023) and in the book written by Colau and Alemany (2014)).

In addition, formerly private, individualized problems such as defaulted mortgages, eviction notices, and evictions themselves that people instead had tried to hide from the public eye due to shame (Gonick, 2018; Santos, 2023) are now highly mediatized (De Weerd and García, 2015; Santos, 2023) and embedded in the story of the citizen affected by mortgages that offered an alternative way of understanding of not only the crisis but the entire system (Flesher Fominaya, 2015; García-Lamarca, 2017; Berglund, 2020). Thus, on the one hand, housing problems such as foreclosures and evictions have become part of the public knowledge. On the other hand, these problems and events have contributed to the reconstruction of existing knowledge about the financial crisis and the economic, political, social, and legal system.

Furthermore, the knowledge originating from practices of collective care have led to the emergence of a new actor and new formats to gather and disseminate critical public knowledge about housing. This includes Observatory DESC, an NGO that “combines political advocacy with research, consultancy, and the organization of courses and conferences and

strategic litigation” ([Observatoridesc.org/en/who-we-are](http://Observatoridesc.org/en/who-we-are), 2023). The NGO has employed several PAH members (Berglund, 2020). Thus, there is a close relationship between PAH and the knowledge produced by Observatory DESC. Besides mass media coverage of evictions and housing problems during the mortgage crisis due to the anti-eviction protests of the PAH, a series of documentary films have been created focusing on these issues and the activities of the PAH (Martínez and Jil, 2021). A comic book for teens and young adults with the title “I Used to Live Here: Story of an Eviction” was published, narrating the story of Alicia, a girl who moves into a new apartment with her family and finds the secret diary of another teenager who used to live in the same room but was evicted with her family due to mortgages (Rosa and Bueno, 2016). Through the diary and investigation of Alicia, the readers gather knowledge about mortgages and housing, as well as housing activism (Rosa and Bueno, 2016).

The co-construction of the collective identity of the mortgage debtor, collective care, knowledge production, and housing as a site of empowerment resulted in the broader legitimacy of insurgent practices such as occupations and civil disobedience in Spanish society (Martínez, 2018). Public knowledge about housing and the “system” also includes knowledge about how to build skills, establish groups, and organizational processes to become activist citizens beyond the site of housing. This has not only been the focus of the documentaries and comics mentioned above (Rosa and Bueno, 2016; Martínez and Gil, 2021). PAH has detailed descriptions on its website about how to find local groups, PAH’s organizational schemes, communication and moderation guidelines, etc. (“Docúmentos útiles para PAHs,” *Afectadosporlahipoteca*, 2024). In addition, PAH, in cooperation with Rosa Luxemburg Stiftung Madrid, published “The PAH Handbook: Lessons for Collective Action from the Fight to Right to Housing” in both Spanish and English (The PAH Handbook, 2021) to disseminate their knowledge about organizing a decentralized, assembly-based movement, supporting people with specific problems, civil disobedience, conflict resolution, shifting dominant narratives, negotiation, policy advocacy, and building a coalition with other groups. The handbook’s scope is not limited to the issue of housing.

However, it focuses on making public the knowledge of the activist citizen affected by mortgages regardless of the problem and the context, considering that it is written for an international audience.

Reflecting on the long-term impact of co-constructions of the collective identity, care, and knowledge production with housing as a site of empowerment in the citizen imaginary, a former PAH activist said the following about the existing empty housing units because of the financial crisis:

To recuperate this real estate stock makes no sense (...), and I do not know if it is even possible. It is already fictitious capital, but I am one of the people who thinks that in the mid-term future, we will return to action. Thanks to the experience of the last crisis, we already have the machinery well-oiled. Everything surprised us this time, and we had to organize everything from ground zero. We must keep it functioning until the next moment of exceptionality comes along; we must benefit from a sufficient platform to plan more ambitious things. (SP 1)

Thus, for this interviewee, housing's relevance in the citizen imaginary lies in its construction as a site of empowerment, mainly setting into motion practices of care and knowledge production for the future.

By the “machinery,” the former activist does not only refer to the nationwide network of PAH groups and the new political actors with diverse citizen imaginaries inspired by the experiences of the PAH. PAH has more than 226 local groups (“Qué es la PAH,” *Afectadosporlahipoteca.org*, 2024), and while, according to a former PAH activist, there has been much fluctuation, the groups have enough members to reproduce themselves since 2009 (SP 1). In addition, new housing groups have emerged, including the ‘Tenants’ Union in Madrid (“Sindicato de Inquilinas e Inquilinos en Madrid,” *Inquilinato.org*, May 12, 2017) or the ‘Tenants’ Union in Barcelona (“El Sindicat,” *Sindicatdellogateres.org*, 2024) inspired by the PAH (Martínez, 2018). The local groups of the Indignados movement and neighborhood groups also started focusing more on the housing problems of the locals based on the interviews with a neighborhood

activist (SP 2; SP 14). A former PAH activist reflected on people's engagement with housing in the following way:

The most positive phenomenon of the past two years is that a new housing group in each district appeared to support the neighbors with difficulties. Thus, this has become more district-based. This work has been (...) centralized in the PAH, so we found out about fewer (cases) because it is not present in all districts (...). Now that they have housing support groups, people often go to these places because they are in their district. (SP 21)

Thus, housing as a site of empowerment has not only led to a national PAH network but also the emergence of other actors (trade unions, neighborhood groups) constructing different citizen imaginaries (renters, neighbors). One example mentioned explicitly by Grup d'Habitatge Sants (Housing Group and Sants) focuses its activities on the housing problems of the neighborhood Sants in Barcelona. Another interviewee mentioned Sindicat de Barri del Poble Sec (Trade Union of the Poble Sec district) and Sindicat d'Habitatge de Nou Barris (Housing Trade and Union of Nou Barris district) in Barcelona (SP 20).

To conclude, the mortgage debtor as an activist citizen has not only been constructed through claims of justice but also by a narrative dimension of political socialization. This has included a universal collective identity of "being affected" by the mortgage injustice and the emergency of evictions, practices of collective emotional, political, and social care, and knowledge production. Housing has been a site of empowerment in which people can enact a collective activist identity by stopping evictions and pressuring the state and the banks into acting, a site of collective care not only through demanding policies but also fulfilling the housing needs of the mortgage debtor, and a site to gain and disseminate knowledge about the economic, political, and social system and its alternatives, and, thus, inspire others to act.

#### **4.2.3. The political vision of the mortgage debtor–housing as redistributive justice**

The citizen imaginary of the mortgage debtor has not only included claims of justice concerning solutions for the immediate mortgage and housing problems of the Great Recession.

I have also constructed a political vision of a universal notion of redistributive justice enacted through the right to housing. The right to housing has not only been constructed as a legal or policy demand but as enacting redistributive justice thus transforming the existing social order. Practicing redistributive justice has included policy practices of social housing and the occupation of empty housing units, which have been constructed as “recuperation”: not simply taking but taking back housing for the public. Thus, the right to housing has been constructed as part of the political vision of redistributive justice and its enactment by the state or by the people.

The political vision of redistributive justice is phrased as recuperation in the citizen imaginary of the mortgage debtor. Recuperation is not merely presented as the ultimate and just solution for those who lost their housing due to mortgages but as an enactment of the universal right to housing. Recovery is primarily enacted through the PAH's Obra Social campaign. The platform does not only help mortgage debtors to access *dación en pago*, avoid evictions, and occupy empty housing units owned by the banks (Colau and Alemany, 2014). PAH presents the campaign in the following way:

It is a campaign that enables the reappropriation of housing units owned by the banks because of evictions by citizens. In cases where citizens cannot stop evictions, PAH will support and provide coverage for the families so they do not end up on the streets. (“La PAH anuncia nueva campana,” *Afectadosporlahipoteca.com*, September 4, 2011)

Thus, housing is reappropriated by the mortgage debtor because the banks had unfairly obtained them through evictions, and the families had no access to housing. According to the website, the Obra Social campaign has three aims: the “recuperation of the social function of empty housing units to guarantee that families would not end up on the street” (“La PAH anuncia nueva campana,” *Afectadosporlahipoteca.com*, September 4, 2011), putting pressure on the banks to accept *dación en pago*, and on the state to create public policies that enable citizens’ access to the right to housing (“La PAH anuncia nueva campana,” *Afectadosporlahipoteca.com*, September 4, 2011). Recuperation, on the one hand, means the transformation of privately owned, empty housing into spaces used by the mortgage debtor. On the other hand, as illustrated in the quote

above, social housing itself is presented as recuperation as it gives back housing its social function on a larger scale. Therefore, recuperation is not limited to reappropriating empty housing units but is a way to increase public housing and implement the right to housing (SP 1; SP 3; SP 4; SP 9; SP 20) as a practice of redistributive justice.

In addition, recovery connects the claims of justice of the citizen imaginary to its vision of redistributive justice because it transforms the mortgage debtor from a person paralyzed by fear and in danger of eviction to a claimant of redistributive justice dictating the terms to financial and political actors once moved into a building:

If I go to Bank Sabadell now and say: “Hi, my name is Valentina, and I would like social housing,” they will say no. Why should you get one? If I enter the apartment of Bank Sabadell and live in it, I tell them: “Hi, I am living here,” and then I do not leave. I will pay you if you want to, but if not, I will stay here.” (SP 3)

In this quote, the PAH member refers to the fact that while *dación en pago* and the transformation of empty housing units into social housing by banks have been accepted as good practices, financial entities could decide in which cases, if at all, granted mortgage debtors the opportunity (SP 1; SP 3; SP 4; SP 9; SP 20). Recuperation has therefore been used to pressure them, but also to expose that empty housing units exist and could be easily turned into social housing:

We are talking about companies that receive millions and millions and millions and millions and millions of economic benefits, and then they announce that “we created a social housing fund”; “we gave housing to 9000 people in 6 years. Then you say: “PAH’s Obra Social houses 3000.” (SP 9)

Recuperation sheds light on another justice the former PAH member mentioned above. She refers to how little financial entities contribute to the support of mortgaged citizens compared to the public funds they receive, compared to PAH, a grassroots platform. Because of that, recuperation is not only a way to help scammed mortgage debtors but also to show that the citizen affected by mortgages continues to be affected by injustices and, therefore, deserve access to the empty housing units of the banks. At the same time, recuperation also paves the way for public housing by claiming spaces for people paying social rent instead of keeping them empty for economic

reasons, and, thus, for redistributive justice by decommodifying housing both through redistributive policy practices and housing recuperation as insurgent practice (García-Lamarca, 2017). To quote a former PAH member, the “ultimate goal is the decommodification of housing as a universal, guaranteed, basic human right” (SP 1).

Thus, the right to housing is simultaneously co-constructed with the political vision of redistributive justice in the citizen imaginary as a universal right has the notion of housing as a social right to be guaranteed through public policies and the right to recuperation of housing. On the one hand, this notion of housing resembles approaches towards housing as a social right guaranteed by the welfare state. This is reflected in the proposals mentioned by PAH members about social housing, increasing the public housing stock, offering rental subsidies, and a national housing law that would enforce the right to housing already inscribed in the Spanish Constitution (SP 1; SP 9; SP 20; “Ley de Vivienda de la PAH,” *Afectadosporlahipoteca.org*, March 22, 2017). The recuperation of housing is interpreted as a “paradigm shift” from the Spanish economic model based on the commodification and financialization of housing by former PAH members (Colau and Alemany, 2014). Enforcing the right to housing, which is currently violated (Colau and Alemany, 2014), is thus also linked to the notion of housing as a means of justice. However, it is also a new approach towards housing that the state needs to adopt to remedy the injustice of mortgages and guarantee a universal right to housing.

On the other hand, the right to housing also means that the recovery of empty housing units owned by banks is an insurgent practice (García-Lamarca, 2017) when the state does not enforce the right to housing through policy measures (SP 1). Insurgent practices are political acts that cause ruptures in political subjectivities (García-Lamarca, 2017). In this case, recuperation transforms the citizen affected by mortgages from a claimant of the right to housing to the citizen enforcing it. Through this practice, while housing as a right is still constructed as the responsibility of the state, it is also a right of the citizen to transform empty, private housing units into public housing:

If the state does not provide access to these rights, it will not guarantee them to the people; we will take the empty buildings and move there a bunch of people. Then it is the administration's problem to resolve the situation if they want it, but if it doesn't, we stay there." (...) "We have between 40 and 50 occupied buildings throughout Spain by PAH with families living there. It is a district. It is a done deal. We will do it ourselves if we cannot do it through the state. (SP 1)

Similarly to *dación en pago*, the occupation of buildings shows that enforcing access to housing is possible even if the state is not open to the mortgage debtor's proposals. Public housing is created through the insurgent practice of occupation as a reaction to the state's inaction to implement the right to housing and counteract speculation, and, thus, an enactment of the political vision of redistributive justice.

Constructing housing as a universal right also enables broader connections to the political vision of redistributive justice of the citizen imaginary. The legal proposal on housing (*Ley de Vivienda de la PAH*," *Afectadosporlahipoteca.org*, March 22, 2017) only includes one main issue, *dación en pago*, that addresses mortgages. The other proposals include "affordable rental housing," "stopping evictions," "social housing", and "guaranteed basic provision" of "water, electricity, and gas" (*Ley de Vivienda de la PAH*," *Afectadosporlahipoteca.org*, March 22, 2017). These are interpreted as necessary elements for housing to become a universal right. Similarly, the *Obra Social* campaign ("*Obra Social PAH*," *Afectadosporlahipoteca.org*, 2011) interprets the "recuperation" of empty housing units owned by banks as a form of support for evicted families to prevent them from "staying on the streets."

As a consequence of the co-construction of the political vision of redistributive justice and housing as a practice of the vision, the PAH has occupied 40-50 buildings and achieved regional and municipal policies aimed at the enforcement of the right to housing. In 2014, 148 municipalities across Spain signed PAH's motion about enabling local and regional governments to seize vacant housing units from private companies (De Weerdt and García 2015, 480). Catalonia passed laws about the right to housing incorporating these proposals (Decree Law 1/2015, Law 24/2015, Law 4/2016, and Decree Law 17/2019). While mortgage laws do not force financial

entities to provide social housing, they became the legal basis for banks creating social housing funds (Royal Decree-Law 6/2012, Royal Decree-Law 6/2012, Law 1/2013, Law 25/2015, 5/2017).

The co-construction of redistributive justice and housing vision has also led to the emergence of new political actors and citizen imaginaries. Former PAH members started political careers as local council and congress members after entering party politics as members of leftist or municipalist parties such as Podemos, Ahora Madrid, Barcelona En Comú, or Marea Atlántica (Martínez 2018, 16). A former PAH member I interviewed interpreted the emergence of these new actors as the continuation of enacting the political and housing vision of the citizen imaginary of the mortgage debtor (SP 9; SP 20). One of them explained their decision to be included in the list of candidates for the municipal elections of Barcelona En Comú as a former PAH activist:

I thought this was an opportunity to realize all the claims that we defend, have defended, and will defend in the PAH from one place, from the street, and I will try to do it from here. (...) We have been advocating for many demands in the PAH that depend on changing national legislation. Thus, my work is aimed at changing these laws. (SP 9)

A researcher and members of the municipalist party Barcelona En Comú interpreted the decision of some PAH members to found a party in the following way:

(...) they reflected (on the situation) saying: 'Well, PAH moved millions of people, huge demonstrations, blocking evictions (...) We gathered 1,5 million signatures and presented them to parliament so that they could change the law. What else could we do as a social movement? It is difficult to do more.' Thus, the reflections started considering a jump into politics. (SP 11).

Thus, the citizen imaginary of the mortgage debtor connected the claims of justice about housing to a broader political vision of redistributive justice. The right to housing has been co-constructed as part of the vision but also its practice or enactment. The right to housing has not merely been interpreted as policy demand or practice but also as insurgent practice (García-Lamarca, 2017) through which activist citizen can enforce their right to housing through occupation.

### 4.3. Discussion of the narrative connections and limitations

The story of the mortgage debtor has transformed the claims of justice of people affected by the specific housing problem of defaulted mortgages into a universal and radical imaginary of redistributive justice in Spain through a re-interpretation of the financial crisis as an injustice, the co-construction of the injustice and the pressing needs of debtors as a political emergency and a universal injustice in which people can be connected as victims of scam, care for each other, and make sense of their context together. Housing has developed in this story from a claim of justice of the mortgage debtor to a vision of an enforceable, universal right through which the political vision of redistributive justice can be achieved either through policy changes or by being enacted by people through occupations. However, centering the citizen imaginary around the claims of justice and needs of the mortgage debtor has also limited the universal relatability to the claims of justice and collective identity of the mortgage debtor as well as the care practices and knowledge production concerning debtors after the years of the Great Recession passed. This has led many activists, including former PAH members, to enact themselves as citizens and construct housing through different citizen imaginaries.

In the citizen imaginary of the mortgage debtor, the context of the Great Recession has been reinterpreted as the crisis of the economic and political establishment in which a crisis of democracy, financial and political domination, and corruption culminated in the injustices against mortgage debtors. This reinterpretation has established a connection between the economic, social, and political context and the claims of justice of the mortgage debtor. However, these moral claims about the mortgage scam have been connected to the urgent housing needs of the mortgage debtor and interpreted as a political emergency. The story of the mortgage debtor also establishes a connection between activist citizens disappointed with the establishment regardless of their housing situation and the formerly perceived privileged position of mortgage debtors as homeowners. This shared disappointment and the mortgage debtors' housing needs empower

people to engage in emotional, political, and social care practices and the foundation of knowledge production about mortgages and housing.

In the citizen imaginary of the mortgage debtor, the political vision of redistributive justice and decommmodified housing have been enacted by the right to housing. The right to housing has not only been interpreted as a social right secured by the state but also as the right of the people to occupy empty properties and thus enact their right to housing. The enacted right to housing has been the link between present housing needs and the future of redistributive justice because it showed that it was an idea that could be turned into practice. In addition, it transformed the abstract, legal concept of the right to housing into concrete, material forms: people occupying empty properties. The citizen imaginary of the mortgage debtor has also led to a set of mortgage and housing policy changes on various administrative scales, the emergence of new political actors (civil groups, research groups, political parties), and the political engagement with the housing of existing ones, the creation and dissemination of critical public knowledge about housing and capitalism; and the empowerment and participation of diverse social groups in the construction of the imaginary and new housing practices.

Not only alternative housing practices policies such as the *obra social* and social housing offered by banks have resulted from these connections, but also the denaturalization of current housing and mortgage arrangements, the boundaries between public and private, particularly of the market. As an activist interviewee (SP 1) emphasized, the co-construction of the citizen imaginary of the mortgage debtor showed that “The markets do not exist in an empty, abstract form. They are not magical spaces of interaction that came into being naturally” (SP 1). The activist added that while the mortgage crisis would pass, these visions survive: “We already have the machine oiled” (SP 1). These quotes illustrate that the vision of redistributive justice and decommmodified housing also denaturalized the underlying economic dynamics, which can become the basis for future imaginaries.

However, the citizen imaginary of the mortgage debtor also has its limitations. First, the citizen imaginary's focus on the mortgage debtor as citizen protagonist reflects the context and main housing issues of the Great Recession. Even though the mortgage debtors' claim refer to universal injustices, after the recession, new citizen imaginaries had to be constructed based on other citizen protagonists, such as urban tenants or the neighbor (see Chapter 5). Second, this shift has also weakened the mortgage debtors' claims of justice, its construction as a collective identity, care practices for and knowledge production about them as well as their inclusion in the political vision of redistributive justice. For example, an activist in Madrid expressed frustration about activists and the general public turning away from the problems of mortgage debtors who are still indebted and struggle to access *dación en pago*, legal or social help (SP 26). Thus, tensions can emerge even if the collective identity is constructed in a universally relatable manner. These tensions are also intertwined with the limitations between needs-based and value-based notions of political socialization. The interviewee also argued that shifting the focus from the mortgage debtors' to the renters' needs was part of a value-based shift toward the municipalist agenda of housing activists and party members in Barcelona (SP 26).

Third, balancing long-term political and policy visions of redistributive justice and enacting them through the housing needs of mortgage debtors and renters has not only established connections but also limitations. After the mortgage policy achievements of the citizen imaginary have not resulted in adequate housing solutions for most mortgage debtors, let alone people with rental housing problems, the people co-constructing the citizen imaginary have turned to the occupation of empty housing units. However, according to an activist interviewee (SP 4), tensions emerged about how these *obras sociales* should be organized, which, in the case of this activist and other members, led them to split from local PAH groups and create their separate local community of housing activists. Thus, while *obras sociales* have been established to enact the right to housing and respond to the housing needs of those without access to it, responding to the present needs led to different ideas about long-term housing and political visions, this also reflects

that while housing visions can concretize and materialize political visions, they can also limit them if they are not materialized, like in the case of mortgage debtors due to the lack of changes in national housing policies.

## CHAPTER 5 THE CITIZEN IMAGINARY OF THE NEIGHBOR IN BARCELONA AFTER 2013

### 5.1. The context of the citizen imaginary of the neighbor

The citizen imaginary of the neighbor has emerged from a political connection between the housing crisis exacerbated by housing speculation and gentrification and the political crises of democracy and polity through an interpretation of the city as an urban commons: a physical and political space in which new municipalist democratic practices can be enacted. Initially, the citizen imaginary was co-constructed by a small group of people, then by urban residents participating in assemblies organized by this group in Barcelona in 2014 discussing diverse ideas about changing the political establishment, and, finally, through the key political actor, the municipalist party, Barcelona En Comú.

After the first five years of the global financial crisis setting into motion a powerful wave of anti-austerity and housing rights protests in Spain, the faces of economic, political, and social crises started to change. The years of recession were followed by a new economic cycle fueled by real estate companies and tourism driving up rental prices, particularly in major cities such as Barcelona (Eizaguirre et al., 2017; García-Carretero, 2018; Blanco-Romero et al., 2018; Martínez and Wissink, 2023). People increasingly started to be affected by a housing affordability crisis as renters (Eizaguirre et al., 2017; García-Carretero, 2018; Blanco-Romero et al., 2018; Martínez and Wissink, 2023). While real estate prices grew during the “speculative cycle after 2013” that followed the years of recession (Martínez and Wissink 2023, 76), the residents of Barcelona were more severely affected by it for two reasons. First, Barcelona is a crucial site of real estate investment for global actors: it “has ranked fourth (behind New York, Berlin, and London) as a city of global interest” for French, Israeli, and Chinese investors (Blanco-Romero et al. 2018, 5). Second, while tourism has always contributed to higher housing prices, in Barcelona, the sharp increase in rental

and homeownership prices was also due to the “emergence of “Airbnbification,” which adds pressure using a new concept of rental housing that is primarily temporary and aimed at tourists (Blanco-Romero et al. 2018, 6).

As a result, while people still suffered from the consequences of the mortgage crisis of the recession years, they also started to face rapidly increasing rental prices and the gentrification of their neighborhoods (Eizaguirre et al., 2017; Blanco-Romero et al., 2018; Bianchi, 2023; Martínez and Wissink, 2023). From 2013 on, rental prices in Barcelona rose by more than 25 percent per year on average until 2017, when they stabilized at that scale (Blanco-Romero et al. 2018, 6). Because of that, many people had to leave the city of Barcelona and find rental housing in nearby municipalities (Blanco-Romero et al., 2018). The high rental prices also became an unsustainable financial burden on household budgets (Blanco-Romero et al., 2018). Many of these residents had lost their housing property during the mortgage crisis. According to activists and policy expert interviewees, they simultaneously paid back their mortgage debts while facing the rental crisis (SP 4; SP 9; SP 10; SP 13; SP 17; SP 19; SP 20; SP 21; SP 22). Due to the scarcity of rental housing units, particularly public housing, and the extra demand for temporary housing by tourists, private rental prices skyrocketed, narrowing the housing access of long-term Barcelona residents and contributing to urban exclusion.

In the meantime, the democratic crisis further deepened: concerns about “real democracy” (Russell 2019, 992) were now intertwined with critiques of the neo-liberalization of urban governance, “marginalizing deliberative practices” in local settings (Janoschka and Mota 2021, 2816). In addition to the critiques of mainstream, institutional politics, a crisis of polity erupted, which della Porta and Portos (2021, 406) refer to as the “reterritorialization of politics and upsurges in secessionist movements,” particularly in Catalonia. Thus, the political crisis of democracy intersected with a crisis of polity: the democratic legitimacy of mainstream political parties and the national government was not only questioned based on democratic ideas but also on a territorial basis.

The changing faces of economic, housing, and care crises exacerbated the crises of democracy and polity. They motivated diverse people to deliberate on alternative political arrangements (Russell, 2019). New nationwide political parties, such as the leftist Podemos and the liberal Ciudadanos (Barberá et al., 2018) and new regionalist parties, particularly in Catalonia (della Porta and Portos, 2021), were founded, expressing disappointment in the existing political system and mainstream political parties. Later on, a set of municipalist parties emerged: BComú producing the citizen imaginary of the neighbor, Marea Atlántica, Zaragoza en Comun, and Ahora Madrid, “which in Spain have since the beginning collectively referred to themselves as Ciudades del Cambio (“Cities of Change”)” (Russell 2019, 996) referring to changing politics from the municipal scale.

However, the citizen imaginary of the neighbor has not emerged in the context of a municipalist project but as a result of political disappointment and experimentation with alternative democratic ideas. Its story dates back to the summer of 2013, according to the members of BComú (SP 8; SP 11). This is when activists of the PAH and other groups, as well as scholars, started deliberating about ways to overcome the limitations of institutional politics on the political visions of social movements. The PAH activists I interviewed emphasized how limited their impact on institutional politics and policies was due to the blindness of the central government to the economic and social crises people face, especially in housing. Thus, the citizen imaginary of the neighbor was co-constructed by activists facing the limitations of social movement politics. As a member of BComú reflected on their contemplations about entering the arena of institutional politics in our interview:

The PAH mobilized millions of people, had enormous demonstrations, blocked evictions... Collected one and a half million signatures and went to the Parliament to change the law: what else can we do as a social movement? It is tough to do more. At this point, we must start to consider moving into politics. (SP 11)

However, he emphasized that at that time, it was unclear if this decision would be the right one; hence, the small group of activists and researchers in Barcelona who knew each other well

from the Observatory of Economic, Social and Cultural Rights (DESC) (Eizaguirre et al., 2017).

They started discussing their next political steps and kept it secret, according to BComú members

I Interviewed:

There are many doubts about doing it because many people do not come from politics... People knew very little about this; it was a well-kept secret. There were only informal meetings at someone's house, no public assemblies. (SP 11)

Very few people knew each other well because they had participated in different social movements and mobilized for years for issues such as globalization, squatting, the PAH, etc... At some point, they say, let us go and propose a platform. They call for mini-sessions for concrete persons from different social movements or organizations. About 800 people were invited, and they explained what they wanted to do and asked: what do you want? Would you participate? They were testing the waters to see whether their ideas would be well received. The people said: „let us do it.” (SP 8)

When the decision was made to start a new political platform, new dilemmas emerged about the entry point into institutional politics: which elections to participate in national, regional, or local elections. As a member of BComú explained about this period, the story of BComú “did not start with municipalism but developed into it slowly” (SP 11). After PODEMOS's electoral success in May 2014, the people mentioned decided to focus on the municipal elections in Barcelona in May 2015 and organize the new political platform around the local context (SP 11).

It made the first steps to launch their platform:

After PODEMOS collected more than a million votes at the European elections, a press release was sent on June 15th announcing the presentation of a manifesto. On June 26th, the manifesto was presented at a district school in Raval. It was called „Guanyem Barcelona, Guanyem la Ciutat.” in 11 months, there will be municipal elections, and we would like to start this project of a new political party. It will be an open proposal to the citizenry, and we must collect at least 30 thousand signatures before the end of the summer. If we cannot collect them, the people will not be interested; it is finished. Suppose we collect the signatures and people want to participate and be involved. In that case, we will start a collective process to create this new entity, this political proposal, and we will have candidates for the municipal elections. (SP 11)

The BComú member's reflection illustrates Eizaguirre et al.'s (2017) argument about Guanyem Barcelona that “the platform was a proposal for a confluence of social and political movements rather than a consolidated political project” (Eizaguirre et al. 2017, 431). They

launched the platform by publishing a set of critical principles (“Why do we want to win back the city of Barcelona?”, Guanyem Barcelona, June 2014). In the summer of 2014, they started identifying their proposed project and participatory practices as municipalism (“Por un municipalismo ciudadano,” Guanyem Barcelona, July 2014). They organized assemblies and meetings with residents and activist groups to receive feedback and request support and proposals. As a result, they collected 30 thousand signatures in one and a half months (Eizaguirre et al. 2017, 431). Thousands of residents, activists, and researchers (Eizaguirre et al., 2017), but according to the members (SP 8; SP 11), lots of other residents participated in the assemblies held in various districts and crowdsourced funding for the Guanyem Barcelona platform which then was renamed to Barcelona En Comú (Eizaguirre et al., 2017; García-Carretero et al., 2018; Russell, 2019; Janoschka and Mota, 2021).

To sum up, old and new forms of economic, social, and political crisis, the limitations of social movement politics, and the opportunity to create a new political platform for the municipal elections of 2015 produced, on the hand, the essential actor through which people co-constructed a new citizen imaginary of the neighbor. On the other hand, the critical actor, Guanyem Barcelona, and later Barcelona En Comú, promptly discovered the democratic potential of the citizen neighbor in Barcelona. The rise of BComú and the citizen imaginary of the neighbor, thus, not only led to the electoral success of BComú but also to a new form of municipalism in Barcelona.

In 2015, a local political party and an internationally renowned model of new municipalism emerged from secret meetings of a few researchers and activists and a platform for organizing assemblies and developing the participants’ proposals into an electoral program. In 2014, Guanyem Barcelona continued the neighborhood assemblies and the support of social movements, a group of leftwing-green parties who became their coalition partners for the municipal elections in 2015 (Eizaguirre et al., 2017; García-Carretero et al., 2018; Russell, 2019; Janoscka and Mota, 2021). The platform gained 11 out of 41 seats in the City Council of Barcelona in May 2015. The councilors voted Ada Colau, Guanyem Barcelona and later BComú member and

former spokesperson of the PAH, as the mayor of Barcelona (Eizaguirre et al., 2017; García-Carretero et al., 2018; Russell, 2019; Janoschka and Mota, 2021). The platform was transformed into the political party Barcelona En Comú (Eizaguirre et al., 2017; García-Carretero et al., 2018; Russell, 2019; Janoschka and Mota, 2021). Colau was re-elected as mayor in 2019 when BComú won most city council seats and remained in office until 2023. From 2016 on, the International Committee of BComú started building a network between national and international new municipalist actors aimed at the democratic transformation of political systems, producing the network of “Fearless Cities” (Russell, 2019).

BComú’s impact did not only consist of extending democratic participation in decision-making but also the creation of public policies that transformed the political agenda (Blanco et al., 2019; Varo et al., 2023). The critical policy changes included the Special Tourist Accommodation Plan) (PEUAT) (Blanco-Romero et al., 2018; Blanco et al., 2019); Plan to Boost the Social and Solidarity Economy 2016-2019 (PIESS) (Chaves-Avila et al., 2020); the Plan for the Right to Housing 2016-2025 (Blanco et al., 2019; Martínez and Wissink, 2023); Neighborhoods Plan and the Municipal Action Plan (Blanco et al., 2019; Fernández-Martínez, 2023); the Social Procurement Guide (Blanco et al., 2019); the Superblocks Program (Blanco et al., 2019); and the Caring City program (Kussy et al., 2023; Sarnow and Tiedemann, 2023).

These participatory practices and novel public policies were achieved by reconstructing the citizen imaginary of the neighbor as a member of the commons, which included a conscious intellectual development of and continuous reflection on new municipalism (Russell, 2019; Thompson, 2021; Bianchi, 2023). The term “common” in the name of BComú is a reference to the concept of “commons” or “commoning,” radical democratic practices through which people create political and physical spaces that transgress the established private-private boundaries of the market and the state; and civil society and the state (Russell, 2019; Thompson et al., 2020; Thompson, 2021; Varo et al., 2023; Bianchi, 2023). In Spain, new municipalism was interpreted as an “instituent praxis” by Varo et al. (2023, 8) based on Laval and Dardot’s (2014, 445) term.

Municipalist actors entered the state's institutions to create new rules without being absorbed by the institutions (Varo et al., 2023) and, thus, to transgress the boundaries of political institutions, parties, social movements, and neighborhoods.

## **5.2. Key narrative dimensions and housing in the citizen imaginary of the neighbor**

### **5.2.1. The claims of justice of the neighbor–housing as a means to fight vultures**

The fundamental claim of injustice of the citizen imaginary concerns neighbors losing access to the city in both material and abstract senses. On the one hand, the city's loss means losing access to housing and, thus, to living in the city. On the other hand, losing the city is about being excluded from the political collective. Housing exclusion is an injustice against the neighbor and must be rectified by reclaiming housing and the city. However, housing is also a means to fix urban exclusion's economic, social, and political injustice as the primary material condition for inclusion and a political site for a new collective vision. Thus, I explore the co-constructions of housing and the central claims of justice in the story of the neighbor, elaborating on the economic, social, and political notions of the Guanyem Barcelona and later BComú's political project of “winning back the city” (“Why do we want to win back Barcelona? Principles and commitments to guide the way,” Guanyembarcelona.cat, June 2014) and housing's central role in it.

The central claim of justice for the neighbor is Barcelona itself: the material and political construct of the city in which they live. Guanyem Barcelona in Catalan means “Winning back Barcelona”, which has been the guiding principle in the document presented by the platform and discussed later in the neighborhood assemblies in 2014 and 2015. The document starts with the following introduction:

We, the residents of Barcelona, love our city. Its diversity, its friendly and open spirit, its vitality and the activist character of its people. But we don't like a lot of what's gone on in recent years: the growth in inequalities and job insecurity, the infringement of hard-won rights, the irresponsible sale of public assets, and the lack of an exciting collective project.

We're losing Barcelona and we want to win it back. ("Why do we want to win back Barcelona? Principles and commitments to guide the way," Guanyembarcelona.cat, June 2014)

Guanyem Barcelona presents injustice as the subordination of the open, diverse, and friendly people inhabiting the city to its material-political establishment, becoming increasingly hostile to its residents and making Barcelona an unequal, unjust city. In the electoral program of BComú for the municipal elections of 2015, this opposition between the human and non-human aspects of the city is presented as the "unjust distances between people and districts" against which "we should construct a more human and gentle city for all" (Programa En Comú, Barcelona En Comú 2014, 13) by governing the city. The local government is interpreted as a political actor enabling large corporations to "create enormous advantages for themselves while the inequalities between people reach scandalous levels" (Programa En Comú, Barcelona En Comú 2014, 13).

Housing is essential in this process, as the large corporations the program refers to are real estate corporations investing in city housing units. Based on an interview with a housing expert working in Barcelona (SP 17), housing speculation by large investors or vulture funds buying housing units with defaulted mortgages and keeping them empty until they can make profits on them was one of the key problems of housing policy in Barcelona. A council member of BComú has argued during our interview, "Our policy is to remind investment funds that if they arrive in Barcelona, we have a book of rules they must abide by and that housing is not for speculation... This policy sends a clear message to all the vultures circling to land in the city (SP 20)".

Vulture, a term for large corporations speculating on housing, became a symbol of injustice against the neighbor, representing the financial interests of corporations in the city against the human need and right to housing. Vultures, on the one hand, symbolize the threat against residents to lose access to housing in the city through evictions from apartments with defaulted mortgages, rental and occupied housing (SP 1; SP 3; SP 4; SP 6; SP 7; SP 9; SP 13; SP 17; SP 19; SP 20; SP 21). This threat is interpreted as a housing emergency that needs urgent policy intervention to

protect the neighbor's right to housing and give housing back its social function as opposed to its use as an investment tool (Programa En Comú, Barcelona En Comú 2014; Plan for the Right to Housing Barcelona 2016-2025). On the other hand, the image of the vulture and naming large corporations as entities that threaten the city enable the visualization of abstract economic, social, and political injustices engagingly and humorously. The picture below shows how vultures symbolize housing injustices (speculation, gentrification, and urban exclusion) at a protest organized by the Tenant's Union in Barcelona in 2019. Vultures are depicted as threatening animals looking at the buildings, representing the city as prey but also as a subject of ridicule for the residents who anticipate and resist their attacks.



*Figure 4. Protest against gentrification in Barcelona, Author's photo*

In this context, on the one hand, housing is interpreted as a means to resist injustice by creating housing policies through grassroots participatory processes that, unlike “traditional politics”, do not cater to economic lobbies but to the residents’ needs by increasing the public housing stock and other alternatives such as cooperative housing as suggested in BComú’s electoral

program of 2015 (Programa En Comú, Barcelona En Comú 2014, 7) and 2019 (Plans Per Una Barcelona Futura, Barcelona En Comú, 2019) and the Plan for the Right to Housing Barcelona 2016-2025. On the other hand, housing not only becomes a means to resist injustice in the neighbor's story because they can express their needs and turn them into local housing policies but also because the city government uses housing policy to resist speculation by enforcing the right to housing not only by increasing the public housing stock but also by fining large property owners' empty housing units. As the council member of BComú explained:

In Spain, the Constitution recognizes the right to housing and the right to private property but related to its social function. Regarding housing, social function means that they cannot keep housing units empty for a long period of time. The property owners have rights but they also have responsibilities... We recently issued a fine of 2 million euros, which is a lot of money, to an investment fund because it kept an entire building empty for more than two years. We also sanctioned a large property owner trying to evict neighbors with rental housing contracts. (SP 20)

Housing is thus constructed a means of justice and resistance against neighbors' exclusion to express their needs, participate in decision-making, and secure their access to the city through public housing and disciplinary measures against property owners, mainly large corporations. Housing is a response to injustice and a way to create a gentle and human city with a shared vision or project, as stated in the principles of Guanyem Barcelona ("Why do we want to win back Barcelona? Principles and commitments to guide the way," Guanyembarcelona.cat, June 2014).

Furthermore, housing is a means to reclaim the right to the city as a space to inhabit rather than invest in. The "social function of housing" in the interviews with BComú members (SP 9; SP 20) has not simply been interpreted as securing access to housing but an entirely different, rights-based relationality to the city that does not only include social housing but a right to stay in the neighborhood and secure its non-commercial use. This aligns with Lefebvre's (1968) concept of the right to the city as "ways of living that are not unrelentingly mediated by market exchange and rationalist planning mechanisms." Housing is, thus, a means to rectify the breaching of the right to the city, such as residential exclusion and inner-city areas becoming inhabitable due to tourism.

The co-constructions of the injustice of losing their city against the neighbor and housing as a means of justice to reclaim the city had two key consequences. First, a perspective on housing policy-making questions the prioritization of the right to private property over the right to housing and imposes limitations on the use of housing units through regulatory and disciplinary measures. This is reflected in the establishment of the Antiharassment and Disciplinary Housing Unit (“Unidad de Disciplina de la Vivienda, cinco años trabajando por el derecho a la vivienda,” Barcelona.cat, August 28, 2020) in 2015. The name of the unit itself refers to the housing-related injustices suffered by the neighbors of Barcelona. Its goal has been to “defend housing as a fundamental right”, to document harassment cases against tenants and empty housing units, and propose sanctions (“Unidad de Disciplina de la Vivienda, cinco años trabajando por el derecho a la vivienda,” Barcelona.cat, August 28, 2020). Thus, the same approach applies to housing as other basic human rights. Similar regulatory measures include the Modification of the Barcelona Metropolitan Plan of December 12, 2018 that requires housing developers to offer 30 percent of the newly built housing units for social housing. The Special Tourist Accommodation Plan (PEUAT) of December 23, 2021, aims to give a “response to the need for reconciling the city’s tourist accommodation with a sustainable urban model based on guaranteeing the basic rights of residents and improving their quality of life” (“About the PEUAT,” Ajuntament.barcelona.cat, 2021).

The second consequence has been the increase of public housing stock in Barcelona (Martínez and Wissink, 2023) as a means to tackle the housing emergency caused by housing speculation. While interviewees (SP 9; SP 11; SP 14; SP 15; SP 20) emphasized the limitations of local authorities in creating social housing, the detailed Plan to the Right to Housing Barcelona 2016-2025, the loan taken out from the European Investment Bank in 2017 and 2021 to build more than 2000 new public housing units (“El BEI apoya al Ayuntamiento de Barcelona para la construcción de cerca de 490 nuevas viviendas públicas de alquiler,” Eib.org, June 22, 2021), and signed agreements with Sareb, the bad bank took over housing units with defaulted mortgages to

transform these units into social housing (“Hasta doscientas viviendas de la SAREB para alquiler social,” Barcelona.cat, December 12, 2023).

To sum up, the injustice of financial entities speculating on housing, harassing and excluding people, and creating housing emergencies and traditional politics enabling injustices are exposed by the narrative construction of the opposition between basic human needs and social functions and vultures threatening them. From a site of injustice, housing becomes a means of justice to reclaim housing and the right to the city. These co-constructions of the neighbor and housing have resulted in a novel, rights-based perspective on housing, a responsibility perspective on property ownership, and a set of regulatory and disciplinary measures and policies aimed at creating new social housing units. Neighbors were nonetheless not simply residents of the city suffering from the same injustices that had to be fixed through housing. As mentioned, they were friendly, open, and diverse people who made Barcelona a gentle and caring city.

### **5.2.2. Political socialization–housing as a site of participatory policy care**

Like other activist citizens, the neighbor is constructed through citizen imaginaries that involve key narrative elements of political socialization–identity construction, knowledge production, and collective care practices. The citizen imaginary of the neighbor resisting fascism during the Franco period has been reconstructed as a neighbor as a member of the commons in Barcelona after 2014. This section explores the neighbor as a collective identity, housing as a site of collective identity formation, knowledge production about housing and the urban commons, and the means through which the “gentle city” (“Why do we want to win back Barcelona? Principles and commitments to guide the way,” Guanyembarcelona.cat, June 2014; “Un programa en común,” Barcelona En Comú, 2014) is created and offers policy care.

The collective identity of the neighbor is, on the one hand, a reconstruction of the self-organizing neighbor resisting authoritarianism and, on the other hand, a territorialization of the

fight for the right to housing (Blanco et al., 2021). Autonomous local groups have a long and rich history in the city of Barcelona: at the beginning of the 20<sup>th</sup> century, the residents of Barcelona created Ateneus Populars, working-class cultural centers, to create self-governed sociocultural spaces (Bianchi, 2023). The Franco regime later banned these centers (Bianchi, 2023). However, Spanish workers migrating from rural areas to the urban peripheries of industrialized cities such as Barcelona during the 1950s and 1960s formed a strong neighbors' movement fighting for basic services and proper housing conditions (Blanco et al., 2021). They also took part in the clandestine resistance against the Franco regime, and as informal groups and later as neighborhood associations, had a central political regime in Spain's transition into a democracy (Blanco et al., 2021). This defiant, resistant identity is also referenced as the "activist character" of the residents of Barcelona in Guanyem Barcelona's principles ("Why do we want to win back Barcelona? Principles and commitments to guide the way," Guanyembarcelona.cat, June 2014), and the electoral program of BComú that describes Barcelona as "a rich city with exceptional social fabric and creative potential. It is also a city that experienced the effervescence and dynamism of the first democratic municipalities and the forces of privatization and speculation that undermined them in the past decades ("Un programa en común," Barcelona En Comú, 2014, 13)".

Thus, while the neighbors of Barcelona were self-organizing activists who resisted the Franco era and democratized the city, they are now the people whose potentials are undermined by privatization and speculation, in which, as I showed in the previous section, housing is a central site. At the same time, a neighborhood association member (SP 2) sees a historical and territorial continuity between the "neighbors' struggle" of the past and present periods:

Everything achieved in this district resulted from the neighbors' struggle. This is a district on the outskirts of Barcelona. None of the politicians cared about the people who lived here because no new buildings could be built in the district... Thus, we engaged in a series of struggles for our needs to be met... We have always preserved our independence. We joined forces with 500x20, an organization within the inner districts, but we broke off our ties with them because of differences. We are only a social movement, not related to concrete political parties. We do everything as an assembly-based movement and hold on to our differences (from other organizations)... In a way, I am not interested in politics; I am not interested in institutional politics. (SP 2)

The neighborhood activist's (SP 2) views on the "neighbors' struggle" that has a territorialized historical contingency and is independent of the fluctuation of political parties and organizations in the Spanish state and the city were underlined by a historical account of their achievements in their working-class district, Ciudad Meridiana. These included fights for houses to be built for the workers and improvements on their quality in the Franco era; for public transportation connecting to the district to the rest of the city; access to a civic center, health care services and education; support for families at risk of evictions, etc. (SP 2). The neighbor is thus constructed as a person who lives in a specific part of the city and fights for proper living conditions there, regardless of the political era. However, the neighbors' struggle is also shaped by the economic forces that define urbanization processes and produce urban peripheries.

This leads to the second aspect of the collective identity of the neighbor: its function to territorialize the fight for the right to housing (Blanco et al., 2021), and, as the previous section showed, the right to the city, which occurs through the frequent use of the term "neighbor" by grassroots housing groups (Blanco et al., 2021), but also the construction of urban commons. This territorialization operates in two ways: first, the identity construction of the people of Barcelona as open-minded, friendly, diverse people but also as activist citizens ("Un programa en común," Barcelona En Comú, 2014, 13). Second, it occurs through the emphasis on district-level participatory politics of the neighbors in the establishment of new political platforms such as Guanyem Barcelona and later BComú, the deliberations over its electoral program, and strengthening the participation of social movements, neighborhood associations, and residents in policy-making processes (Eizaguirre et al., 2017).

However, territorialization does not simply mean the decentralization of policy-making to district levels, but, as Russell (2019, 1001) argues, a "project" or "politics of proximity," "That people live physically close to one another does not necessarily mean that they have been brought into proximity; rather, we should read proximity as a project, something that has to be harnessed

and realized.” The citizen imaginary of the neighbor achieves proximity through the collective, resistant identity of the neighbor whose main source is neither activism itself nor a particular local belonging but representing the people who are brought together to the same material and political spaces of the city, in short, to practice their right to inhabit the city (Lefebvre, 1968; Harvey, 2013).

To sum up, the citizen imaginary of the neighbor after 2014 is therefore a reconstruction of the resistant neighbor of the Franco era and the period of regime change. While resistance and belonging to the city or a district are still relevant for the collective identity of the neighbor, the main narrative element that links them together is the co-constructing the city as urban commons: a social fabric of people sharing the same material and political space and engaging in practices that transgress the traditional boundaries of the public and private (Bianchi, 2023; Varo et al., 2023).

The neighbor as a member of the commons is illustrated by the opposition between the emphasis on neighbors representing the human, living, gentle, caring side or the “ordinary people” (García-Carretero et al. 2018, 112) of the city as opposed to the traditional institutions or the speculators in the principles and programs of Guanyem Barcelona and BComú (“Why do we want to win back Barcelona? Principles and commitments to guide the way,” Guanyembarcelona.cat, June 2014; “Un programa en común,” Barcelona En Comú, 2014; “Plan for a Future Barcelona 2019-2023,” Barcelona En Comú, 2019). The neighbor’s resistance does not lie in its activism but participating in the commons by living in the city which is made increasingly difficult. The picture below taken at the same protest of the Tenants’ Union in Barcelona in 2019 illustrates this point. The sign held up by a child in Catalan and English shows that living in a district as neighbors has become an essential claim of justice of the neighbor as discussed in the previous chapter but also that the collective identity of the neighbor is constructed by using neighborhoods for living and not for housing speculation or touristic housing.



*Figure 5. Protest against gentrification in Barcelona, Author's photo*

This leads to the second key narrative element: knowledge production about housing and urban commons through participatory practices and policy making. As explained in Chapter 4, housing had already been a site of knowledge production that enabled people's political participation through reflections on the economic, social, and political processes that had caused their housing problems. In the citizen imaginary of the neighbor, public knowledge was gathered and disseminated through participatory mechanisms to create policies responding to the needs and problems and to explore the potentials of urban commons and municipalism.

The first mode of knowledge production was knowledge-sharing about everyday urban issues affecting neighbors: organizing in-person and online assemblies through which neighbors could share their knowledge about their needs, problems, and proposals on both district and city levels. The central actors produced by the citizen imaginary of neighbor, Guanyem Barcelona and BComú were produced by assemblies organized in public spaces and buildings in all Barcelona districts as discussed in Section 5.2. According to the member I interviewed (SP 11), online workspace, messaging and social media platforms were also essential in gathering information

about district-level issues and proposals later included in the electoral programs of Barcelona En Comú (Programa En Comú, Barcelona En Comú 2014; Plans Per Una Barcelona Futura, Barcelona En Comú, 2019). After winning the elections of 2015, the first measure the BComú member emphasized was the establishment of an online participatory platform to plan the first municipal actions in 2016 (SP 11). People could post proposals to this platform and the ones receiving the highest number of votes became included in the Plan for Municipal Action (SP 11). According to the interviewee (SP 11), about 80 thousand residents participated. The assemblies and meetings with social movements and NGOs were also essential in this process, and according to the activists and NGO members I interviewed in Barcelona (SP 2; SP 3; SP 4; SP 6; SP 7; SP 12; SP 14; SP 19; SP 21), they had regular meetings with the BComú-led local government that accepted their policy feedback and proposals.

Housing has had a central role in the production of grassroots knowledge about the urban issues that neighbors engaged with and opened up political space for other sites of critical knowledge production. First, as one of the BComú members emphasized (SP 8; SP 11), the fact that Ada Colau was the former spokesperson of PAH, a well-known housing movement, and that the members who started Guanyem Barcelona came from an activist background and not from institutional politics gave legitimacy to Guanyem Barcelona and later BComú. Second, founding members participated either in housing activism or housing research as members of Observatory DESC as mentioned in Section 5.2. They went through a political socialization through engaging with housing as activists and researchers producing critical knowledge about housing and political participation as discussed in Chapter 4. These experiences and critical public knowledge about housing processes were essential because many of the issues neighbors brought up in assemblies were related to them, including tourism and touristic housing, rising rental prices, the lack of public housing, and housing speculation according to the interviewees (SP 9; SP 11; SP 20). The existing critical knowledge about housing could be linked to the everyday problems of neighbors. As a BComú member explained about gathering and sharing public knowledge:

Housing must have a critical role in local, autonomous, and national political administration with a meaningful budget, but there are also other aspects of it, for example, information. We had no information about housing policies, the number of housing units and housing property owner; if they own a few or a lot of apartments, or where they come from; if housing units are in good or bad condition. We had no information, and this has been an important aspect because you need good data to design public policies... This goes together with a politics based on a human rights perspective and participation. In the beginning of our mandate, we spent six months, which is a lot of time, designing a plan for the right to housing for Barcelona. We wanted to do this in the most participatory manner possible visiting all the districts so that neighbors could tell us what they needed in relation to housing... One of the most important things we did was to generate information because this gives power to the social movements and also participation. (SP 20)

However, it also enabled linking housing to other issues brought up by neighbors which was essential in the creation of a municipalist platform (SP 8; SP 11; SP 20). This leads to the second mode of knowledge production, which was expanding and sharing public knowledge for municipalist policy-making and practices (Bianchi, 2023; Varo et al., 2023). This included bridging activist and policy-making knowledge and experiences and sharing it with those who work in public administration and municipalist actors in Spain and other countries (SP 8; SP 9; SP 11; SP 17; SP 20). First, as a BComú member emphasized (SP 11), when BComú entered the local government, its members simultaneously had to develop a municipalist party and local government structure based on a strong participatory principle. According to BComú council members (SP 8; SP 17; SP 20) this was a difficult process due to the different experiences and knowledge of those working in public administration and BComú members, resulting in different views on organizational structures and policy areas. One of the interviewees (SP 8) brought up the following example:

We established the Department of the Economy of Care and Time inside the Commission of Social and Solidary Economy. Setting it up was easy because we agreed over its importance but it was difficult for the people who worked there. Before they had engaged with small departmental areas such as quality of life, sport, culture, and, suddenly, they were in the department of economy and had no idea what they were supposed to do... We also want to see how you do things; not just tell you what to do... It is important how you do things. How is it democratic, how you describe it, how you communicate it, if you communication is inclusive or not, how you present yourself, do you take into account the views of the people you address? Who are the people you do not see, how are you talking to, what is your agenda? We looked at everything, the entire process. (SP 8)

Thus, the incorporation of the experiences and knowledge of BComú members in public administration was a site of political socialization for public employees but also for BComú members and the neighbors engaging with these structures. Hence, producing and sharing knowledge about municipalist, participatory policy-making (Bianchi, 2023; Varo et al., 2023, meaning policy measures that transgress public-private boundaries have been essential for BComú. BComú set up an International Committee to “map out municipalist movements and municipalist experiences in and outside of Europe, including municipalist movements that seek to establish their platforms,” according to one of its members (SP 11). It also organized a platform called Fearless Cities to bring municipalist actors in and outside Spain together to discuss their experiences and share their knowledge about establishing municipalist platforms, working with and within local political institutions, policy-making, and their views on municipalism (Russell, 2019).

This public knowledge production and sharing was essential for constructing the “gentle city” based on a politics of collective care for the city's neighbors. Similarly to the collective care practices of the PAH discussed in Chapter 4, this included a mixture of political, social, and emotional care. The motivation of BComú members to start a new political platform, participate in local elections, and later in local governance was the fact that the political establishment did not care about the people based on the interviews I conducted (SP 9; SP 11; SP 20). As opposed to the uncaring establishment, the “gentle city” co-constructed by the neighbors as members of the urban commons, was based on the principle of complex care that, on the one hand, included exposing and addressing a wide array of formerly ignored or often invisible needs and problems of neighbors’ through participatory policy-making. The focus on housing-related emergencies and a focus on people’s problems based on where they lived was a key site for the participatory politics of care. On the other hand, in the citizen imaginary, neighbors were universally constructed as members of a caring, urban or social “fabric” in critical political and policy documents (“Un programa en común,” Barcelona En Comú, 2014; Plan for a Future Barcelona 2019-2023, Plan for

the Right to Housing Barcelona 2016-2025; Barcelona En Comú, 2019; Informe de la Unidad Antiacosos de Disciplina de Vivienda, Municipality of Barcelona, 2019). Collective care practices were not constructed as extended social services of the local authority created based on participatory policy making, but the everyday practices of the “gentle city” as caring urban commons emerging through engagement with housing.

On the one hand, the assemblies, the online and in-person platforms, and the civic centers mentioned above aimed to map out the neighbors' needs, problems, and proposals and channel them into detailed local policies that often transgressed the boundaries of social care policies. This included two primary practices. First, addressing district- and city-level issues that had formerly been ignored or relegated to the private realm, especially in housing. These included discussions about and measures against the “housing emergency,” problems caused by the business of tourism for neighbors, the “harassment” of neighbors by private property owners, people who abuse state-subsidized, officially protected housing by renting it out to tenants on the market, and the negative consequences of keeping housing units empty. As a BComú member and policy-maker (SP 20) explained in our interview, “There are many mechanisms through which we communicate; they present their proposals, and we cater to these proposals because our force lies in the fact that we are not only eleven council members. Our force is that we are strongly connected to civil society so that we can be helpful to them.” The quote illustrates that policy-making is interpreted as political, social, and emotional care. Caring about housing was a leading site of political care for previously ignored issues, but, as key policy documents and the interviews with BComú members show (SP 8; SP 11; SP 17; SP 20), political care was also extended to gender, LGBT+ rights, solidarity economy, and care itself (Kussy et al., 2023; Sarnow and Tiedemann, 2023). These issues were transformed from private to public issues and policy areas in the local governance, and, as a BComú member and policy-maker emphasized (SP 8), they also engaged with them as intersecting social and political phenomena. In addition, political and social care was also decentralized or territorialized and tailored to the needs expressed by neighbors in specific neighborhoods

(Eizaguirre et al., 2017; Martínez and Wissink, 2021). For example, the Plan for the Right to Housing Barcelona 2016-2025 is a 1687-page policy document that discusses the various aspects of housing and maps out housing policy problems and solutions in each Barcelona district.

The second form of political care is strengthening the bonds between neighbors by creating long-term spaces and mechanisms of participation in policy-making based on horizontal and territorial logic, according to Eizaguirre et al. (2017). This means that neighbors could participate through engagement with specific issues or topics in thematic commissions or as residents of a particular Barcelona district. The city also created a Participation Department and reformed the already existing network of advisory centers for citizens' participation in local decision-making "to foster the participation of individual members and social movement activists, beyond the traditional associative base" (Fernández-Martínez et al. 2023, 1581). Autonomous, self-organized civic centers, often involving the occupation of empty buildings or public land, were also supported by BComú even though this support was often not made public (Martínez and Wissink, 2021). The BComú-led city also created a center for people doing care work called "Barcelona Cuida" ("Barcelona Cares") as a meeting point and information center for carers in the city ("Barcelona Cuida, espacio de información y orientación," Barcelona.cat). Thus, the politics of care meant the production of new participatory mechanisms and spaces in the city so that people could participate in policy-making as members of organizations or particular neighborhoods.

On the other hand, collective care was not only a policy-making practice but also an everyday practice of constructing the neighbor as a member of the "social fabric" and the city as caring commons in the citizen imaginary of the neighbor. This was reflected in how they interpreted the city and the neighbors who live in it, as well as participatory practices and policies that aimed to reduce urban inequalities primarily produced by housing speculation and exclusion for a city that holds together like a fabric. According to the BComú members I interviewed (SP 8; SP 9; SP 11; SP 17; SP 20) this care practice includes a conscious effort to understand and act against social inequalities based on class, gender, citizenship status, etc. that undermine public

policies and participation. However, it is also a practice of a specific type of caring politics. As a BComú member and policy-maker (SP 8), it is summarized as politics that is “relational, more lively, more connected and more interceptive” as opposed to the “cold and disconnected institutional politics.

Housing has been an essential site for this politics of care and the construction of the gentle city. First, housing has been a site through which collective care practices connected people emotionally and politically, according to the BComú members (SP 8; SP 9). This has been interpreted as a political experience they wanted to extend to public administration (SP 8; SP 9; SP 11; SP 17; SP 20). Second, housing has been a critical site for transforming the politics of care into rights. The Antiharassment and Disciplinary Housing Unit report emphasizes, “The city's social fabric traditionally had a fundamental role in the diffusion of housing rights and the citizens' access to the resources offered by the political administration to prevent the abuse of these rights. (“Informe de la Unidad Antiacoso y Disciplina de la Vivienda,” Barcelona.cat 2019, 51).”

Third, gentle, relational, caring politics rooted in the city's social fabric are not only inseparable from housing because access to housing rights has depended on the social fabric of the city but also because the social fabric is deeply connected to housing in the city. This is why key policy documents and interviewees focus on measures that strengthen or preserve the “social fabric” (“Informe de la Unidad Antiacoso y Disciplina de la Vivienda,” Barcelona. cat 2019), “urban or residential fabric” (Plan for the Right to Housing Barcelona 2016-2025) or “neighborhood fabric” (SP 20) city. These terms are not only used in the neutral sense of social or organizational networks of associations or social movements, of the social web of the local administration, or urban landscape but as a reference to social, spatial, and political connections between people as neighbors and housing as the quote above illustrates. Thus, the politics of care and the construction of the “gentle city” suggest a politics of relationality in both abstract and material terms: a strong interconnectedness of people, political institutions, and housing as both a site and stake of the politics of care.

The neighbor as a member of caring commons and housing as a site for collective identity construction, channeling critical public knowledge to policies and collective care practices resulted in a set of detailed policies and practices, the establishment of new institutions and services to reduce urban inequalities, in sum, practices of new municipalism. As mentioned before, the details of the critical housing policies between 2016 and 2023 were developed through collective identity, knowledge production, and care practices. These include the details of the Plan for the Right to Housing Barcelona 2016-2025, the PEUAT, and the Modification of the Metropolitan Plan of Barcelona in 2018, and the establishment of the Metropolitan Observatory collecting data on housing and the Antiharassment and Disciplinary Housing Unit. According to Fernández-Martínez et al. (2023) and the activist I interviewed (SP 2; SP 3; SP 6; SP 7; SP 12; SP 14; SP 19), the practices of political care aimed at increasing participation have resulted in a meaningful consideration and inclusion of their proposals in housing and other policies. Participation was also enabled by the decentralization of policy-making to the neighborhoods and the horizontal inclusion of social groups in thematic commissions (Eizaguirre et al., 2017; Martínez and Wissink, 2021), and the establishment of new centers, both self-governed and founded by the administration (Martínez and Wissink, 2021) that did not only include occupied buildings, community gardens, the center for carers but also extending the budget for social rights, home care and child care services (Kussy et al., 2023). These policies, institutions, spaces, and services have become the institutional-material manifestations of the new municipalist ideas developed in Barcelona and other municipalist parties in Spain and across the globe, and thus, sources of future reconstructions of the neighbor as collective identity, future practices of collective care and sources of critical public knowledge.

### 5.2.3. Political vision—housing as the materialization of the urban commons

Political visions are essential narrative elements of citizen imaginaries. In the citizen imaginary of the neighbor, political visions are not constructed as concrete ideal types of political systems, policies, or policy practices but as a fluid notion of municipalist politics exploring and instituting the commons. Besides the injustices against the neighbor, the Guanyem Barcelona platform's principles mentioned "the lack of an exciting collective project" as a central problem of the city ("Why do we want to win back Barcelona? Principles and commitments to guide the way," Guanyembarcelona.cat, June 2014). Thus, it is not only the claims of justice discussed in the previous section or the resistance against exclusionary economic and political forces that bring neighbors together but also a shared political vision that is new and exciting but not predefined by key municipalist actors.

The political vision of municipalism in the citizen imaginary of the neighbor is constructed as a process rather than a concrete set of policy or political goals to achieve. It has guiding principles, which a BComú member summarized as

Doing politics from the perspective of the city and a bottom-up perspective, a politics done with the people and for the people, where people are the protagonists, the people, and the citizenry; this is what municipalism primarily means. Bottom-up politics are not top-down, with projects that must be born not from the parties but from the citizenry, with a strong presence of social movements and the transparent participation of the citizenry. Also, the struggles against neoliberal austerity and critiques of the capitalism of the past 30 years... (SP 11)

The citizen imaginary of the neighbor as a member of the commons, critical knowledge production for participation, and the politics of care are all parts of the political vision described as a project continuously transforming through its interactions with the changing economic, political, and social contexts. As a BComú member explained about BComú:

This is a learning process for everybody—a work in progress. We will see in a couple of years what it will transform into. This always happens in revolutionizing processes... Many things depend on the context, too. For example, the Cuban revolution could have been one thing or another without the Cold War on an international scale, the US's plans to invade, or the support of the Soviet Union. Barcelona En Comú can develop into one

thing or another not only because of its own internal decisions, mistakes, or successes but also because of the Catalan, Spanish, or European context. (SP 11)

In addition to the unforeseeable changes in the spatial-political context, “work in progress” is expressed as “continuous dialogue” with activists and the neighbors' participation in local politics in Barcelona (SP 8; SP 9; SP 11; SP 17; SP 20). The political vision is, thus, an “exciting project” of mutual learning and participation.

The municipalist project not only consists of deliberations over participatory democracy or capitalism but is also described as transformative. It is not coincidental that the BComú members cited above (SP 11) compared it to the Cuban revolution: it is a revolutionizing and “exciting” project because of the potential transformative changes it can create on the city scale and in politics in general. The BComú member (SP 11) has added, “Municipalism must not be only a political tool for the local context. It can be a proposal that can change society from the context of local citizens in Barcelona, Madrid, or Naples. Formal leftist politics can be conceptualized from a municipalist perspective.” Municipalism as a project is, thus, constructed as transformative, but its transformative potential lies in its fluidity.

This fluidity has been interpreted as the continuous preservation, strengthening, and exploration of the commons (Russell, 2019; Bianchi, 2023; Varo et al., 2023), the political and material “in-between” spaces of traditional institutional politics as the public sphere and the private spheres of the market and the household. On the one hand, while the people of Barcelona have been constructed as members of the same Barcelona commons, a distinction has been made by political parties and civil groups or social movements, and municipalism has been interpreted as a balancing act between the two. As a BComú member and former housing activist explained:

It is a mistake when parties confuse themselves with social movements or try to use them. The social movements must play their role, and the parties with more resources and media access must respect this role and not consume their own political space. On the contrary, they must recognize them and let them be the protagonists because the power is within these movements. As a party, you can only achieve things if you have a robust social movement, not to make your life easy but to put pressure on you and make demands. They have people from all parties; this is what makes them strong... People join social

movements because they want to resolve concrete problems or feel comfortable there, and nobody asks them: which party do you come from? It is an open space in a moment in which all parties try to impose themselves on social groups, and this is what kills them. (SP 9)

Other BComú members, housing and neighborhood activists have expressed the same views about preserving the independence of social movements and their role of putting pressure on political parties and public administration and not being absorbed by municipalist actors such as BComú (SP 2; SP 8; SP 9; SP 11; SP 14; SP 20 SP 21). Thus, the fluidity of the politics of the commons did not mean blurring the boundaries of social movements and political institutions but balancing between the two and preserving the political power of the former to preserve and strengthen existing constructions of political and spatial commons.

The political vision has meant the exploration of new notions and practices of urban commoning (Bianchi, 2023; Varo et al., 2023) through social innovation. The term “innovation”, primarily as “social innovation” (“Programa En Comú,” Barcelona En Comú 2014, 34; “Plans Per Una Barcelona Futura,” Barcelona En Comú 2019, 57), “organizational innovation” (“Plans Per Una Barcelona Futura,” Barcelona En Comú 2019, 11; 116), or “democratic innovation” (“Plans Per Una Barcelona Futura,” Barcelona En Comú 2019, 14; 65) have been frequently mentioned in the electoral programs of BComú. In addition, social innovation became a theoretical lens for researchers in Barcelona to reflect on the practices of municipalist local governance in Barcelona and other Spanish cities (Subirats and García-Bernardos, 2015; García et al., 2015; Pradel and García (eds.), 2018). These researchers included Joan Subirats, the former spokesperson for BComú, who co-edited a book titled “Social Innovation and Urban Politics in Spain” (Subirats and García-Bernardos, eds. 2015).

Social innovation is defined as novel practices (García et al., 2015) and an approach (Pradel and García, 2018) aimed at fulfilling a community's social needs and empowerment to reduce urban inequalities. Hence, social innovation as an exploratory urban practice and approach has been essential to the political vision of the citizen imaginary of the neighbor. As Subirats (2015), a

BComú member and researcher, explains about social innovation and urban politics resulting from the deleterious impact of neoliberal governance and commodification in cities:

The city is an essential area for intervention and experimentation in moments of significant changes in which conventional methods do not seem to function... The urban environment is where most people develop the foundations of their existence, the appropriate place to set social transformation into motion through ideational changes and alternative social practices. (Subirats 2015, 95)

Social innovation is, thus, a practice of experimentation rooted in people's needs and participation and, through this shift in political and policy approaches of the people and the local government, a transformative approach. These innovative practices are diverse: they can be organized with or without local government participation, and they can aim to improve existing services or create new ones (García et al., 2015; Cano-Hila and Pradel, 2018). Experimentation, thus, can mean organizing traditional policy areas differently, for example, in a participatory manner or engaging with needs, problems, and issues outside the traditional realm of policy-making, as in the case of the care practices discussed in the previous section.

However, despite the construction of the political vision of the citizen imaginary of the neighbor as a fluid project of strengthening and exploring the commons, it has also been an “instituent praxis” according to Dardot and Laval (2015, 495) and Varo et al. (2023, 8). “Instituent praxis” is the activity that establishes a new system of rules and explores novel rules and practices to transform that system (Dardot and Laval, 2015; Varo et al., 2023). The city as an urban commons in the political vision of the citizen imaginary has meant experimentation with participatory projects responding to people’s needs. Commoning also entailed establishing rules, mechanisms, policies, and political actors. These institutional changes have been essential for two reasons. On the one hand, they have signified that policies that have been deemed unimaginable have become realities, particularly in the area of housing, according to the interviewees (SP 5; SP 9; SP 10; SP 11; SP 13; SP 18; SP 22; SP 24), similar to the policy of “dación en pago” in the story of the mortgage debtor in Chapter 4. Thus, the “instituting praxis” has meant materializing policy

alternatives based on grassroots participation. On the other hand, it has involved access to and changes of traditional political institutions in public administration, as BComú members and policy-makers explained (SP 8; SP 11; SP 17; SP 20). The importance of instituting commoning practices is also reflected in the fact that they established the Municilab to collect and study local policies on establishing commons through collective, participatory practices and their inclusion in the areas of urban policy-making (Varo et al., 2023). A “commons policy” has also been accepted that detailed the ways through which the public resources of the city can be transferred to non-profit, civil actors to create urban commons (Barcelona City Council Commons Policy, Ajuntament.barcelona.cat, 2018).

To conclude, the political vision of commoning has included balancing experimentation and fluidity but also instituting innovative ideas and practices to transform society from a bottom-up, local level. Because of this balancing, housing plays a dual role in this political vision. First, the commoning of housing as publicly owned, social rental, cooperative, or occupied housing and the commoning of housing-related services such as land, public space, energy, and water (García et al., 2015; Eizaguirre et al., 2017; Varo et al., 2023) materialize the abstract notion of the “commons” or housing as right to the city in the citizen imaginary of neighbor. They signify that previously ignored social needs can be fulfilled. Second, housing activism continues to shape these practices, propose new ones, and pressure local authorities. Instead of being absorbed or suppressed by BComú, the PAH, neighborhood, and tenants’ groups remain active, according to interviewees (SP 1; SP 2; SP 3; SP 4; SP 8; SP 9; SP 11; SP 10; SP 17; SP 20; SP 21) not only in political decision-making but also in the ongoing re-constructing the imaginary of the neighbor (Blanco et al., 2021).

### **5.3. Discussion of narrative connections and limitations**

The citizen imaginary of the neighbor is an imaginary of democratic experimentation: people co-constructing the political system as the “caring city” or urban commons that transgresses

the established boundaries of public and private. Housing, thus, is both part of the vision and the materialization of the urban commons. The story of the neighbor connects people to their post-recession political context by reinterpreting it as a political, spatial, and housing crisis in which the exclusionary practices of real estate investors and establishment parties threaten urban residents and neighbors. In this imaginary, neighbors are interpreted as the human faces of the city and the claimants of rights to the urban space, including housing, which market actors unfairly threaten. The neighbor is thus a universal, collective identity connected by the injustice of spatial exclusion and sharing the same urban space. The neighbor becomes an activist citizen by participating in collective care practices and producing public knowledge for the city. At the same time, the neighbor's identity as a collective activist citizen is also constructed through these practices. Thus, they enact the political vision of the “caring city” as an urban commons, a new kind of municipal democratic politics, and an alternative to establishment politics. Housing is constructed as a means of justice against the exclusion of the neighbor, a site of political socialization by being a source of the local collective identity, a site of political and social care as urban housing policy and knowledge production, and a part of and materialization of the urban commons. While the citizen imaginary of the neighbor offers a new, alternative way of democratic local connections to other people, the political context, and housing, it also has its spatial and political limitations on the conceptualization of housing, people connecting to the collective identity of the neighbor and the political vision of the urban commons when its materialization through housing lags behind.

The citizen imaginary of the neighbor's emergence and development is deeply intertwined with housing. The disappointment of the housing activists and researchers with the responses of political institutions to the housing crisis resulting from the Great Recession and housing speculation in the following economic growth cycle has been essential in shifting the focus to transformative changes in the political system from a local scale. This led to the emergence of the Guanyem Barcelona platform and later the municipalist party Barcelona En Comú, whose members, along with the city's residents, co-constructed the story of the neighbor as a citizen.

The citizen imaginary of the neighbor is about reclaiming the city for the people who inhabit it and enabling the social instead of commercial conceptualization and use of the city through constructing the neighbor as a member of the commons as a collective identity, engaging neighbors and the public administration in practicing political and social care through critical public knowledge and the idea of the gentle city, and balancing the innovation and instituting alternative ideas and practices to transform politics through the city. Housing is not only a means to fix the injustices of making the city inaccessible and inhabitable for its residents, a source of collective identity as neighbors, a site of critical public knowledge and care, but also the materialization of the commons as alternative politics.

The co-construction of the citizen imaginary of the neighbor and housing has led to a set of policies limiting the commercial use of housing and public spaces and housing policies aimed at increasing the number of newly built public and cooperative housing units, the use of privately owned empty units for social housing, and housing policies that address spatial inequalities between districts, social inequalities between social groups, and promote participatory practices. New participatory mechanisms and political actors have been established to enable mutual learning and produce critical public knowledge about housing, participation, and social innovations within Barcelona and in national and international contexts.

The citizen imaginary of the neighbor has relied on the imaginary of the neighbor resisting the authoritarian Franco regime; it has been developed into a novel story of the neighbor who claims the right to the city as a member of the commons and further explores and extends the commons, producing new ideas, practices, and knowledge about it. Housing is not simply an essential site for the neighbor to engage with and expand the commons but a materialization of an abstract notion of the commons as an urban environment and an alternative political system.

However, the citizen imaginary is centered around the neighbor gaining local political power through the municipalist party BComú. Thus, the citizen imaginary and its construction of housing is narrowed down to the local context as the only setting it can achieve. Even though it

claims to transform democratic politics on all scales, it is not explicit about the political vision might change the national or regional political or housing contexts.

In addition, even though the citizen imaginary of the neighbor is the most universally or inclusively constructed collective identity among the four citizen imaginaries examined in the thesis, interviewees emphasized the difficulties of maintaining this universal notion and caring for different needs (SP 8; SP 9; SP 11; SP 20). The citizen imaginary of the neighbor is centered around something other than specific housing needs. Still, rather than a universal idea of access to housing and public spaces, differences in housing situations and housing- or public space-related needs have caused tensions. For example, there have been tensions about including rental housing or business owners in this collective identity, the care practices, and critical knowledge of the citizen imaginary of the neighbor. While they have not been excluded from the collective identity of the neighbor, the story limitedly includes their needs. This limitation also intersects with a mutual limitation of value- or needs-oriented collective identities. The citizen imaginary constructed the collective identity of the neighbor as a victim of real estate and business owners profiting from skyrocketing rental prices, mass tourism, and gentrification. Due to these value-oriented claims of justice, rental housing or business owners could only identify with the neighbor in a limited way if they shared the same value, even if it did not necessarily align with their needs.

Another tension has emerged from competing collective identities in the Catalan spatial context: the collective identity of the Catalan resident. This limitation is Municipalist interviewees (SP 8; 11; SP 20) emphasized that their position about Catalan independence was that they supported the people's decisions based on participatory democratic principles, and, therefore, they did not interpret it as a competing collective identity. However, a member of a Catalan independentist party I interviewed (SP 16) argued that they were the “true municipalist” political actors representing residents. Thus, the interviewee interpreted their narrative construction of the collective identity of the Catalan resident as the universal one. The limitations of enacting the collective identity of the Catalan resident have concerned not only the universal notion of the

collective identity of the neighbor but also the collective care practices and critical knowledge production about their context. After the Catalan government had unilaterally declared the independence of Catalonia (Declaración unilateral de independencia de Cataluña de 2017, October 27th, 2017), its members were charged with disturbing the constitutional order of Spain, and the Spanish government dissolved the Catalan parliament (“Catalonia independence: Rajoy dissolves the Catalan parliament,” BBC.com, October 28, 2017). This political standoff has prevented the creation and implementation of housing policies against speculation and spatial exclusion, according to municipalist and housing expert interviewees (SP 14; SP 15; SP 17; SP 18; SP 20). In this case, value-based constructions of the neighbor as a universal collective identity must be accommodated with local cultural and political identity and limited needs-based identity construction and care practices.

Housing has not only strengthened the political vision of the urban commons by giving by connecting it to urban residents’ pressing needs and giving it a concrete and material form but also limited it. To enact the housing vision and respond to the present housing needs of the neighbors, BComú has taken out a loan from the European Investment Bank (EIB) to build public housing. An interviewee (SP 1) emphasized how contradictory to the claims of justice and political vision of the neighbor it is to enter into a debt relationship with an actor promoting capitalism. From this perspective, efforts to materialize the vision through newly constructed public housing through this means weakened the same political vision. In addition, many municipalist interviewees (SP 8; SP 11; SP 20) have emphasized how slow the materialization of the housing vision is hindering immediate responses to the housing needs of the residents. They all highlighted that it would take many years to create housing policies and access financial resources to decommodify housing by increasing the public housing stock (SP 8; SP 11; SP 20). In addition, BComú governed in the minority in the City Council. A municipalist interviewee has emphasized that “Sometimes governing does not mean having the power” (SP 11). However, people expecting the achievement of the housing vision to materialize their political visions have not necessarily understood these

difficulties (SP 11; SP 14; SP 15; SP 17; SP 20). This has also been reflected in the interviews with housing activists and some council members arguing that the lack of more expansive urgent housing responses has caused disappointment in some residents in the achievements of the municipalist political vision (SP 8; SP 11; SP 16; SP 21). Thus, the lack of large-scale changes in housing and the realization of the housing vision has strengthened and limited people's connection to the political vision of the caring city as an urban commons.

## CHAPTER 6 THE HOMELESS CITIZEN IN BUDAPEST AFTER 2009

### 6.1. The context of the imaginary of the homeless citizen

Unlike the citizen imaginary of the mortgage debtor in Spain and the citizen imaginary of the neighbor in Barcelona, the imaginary of the homeless citizen has not emerged in the context of criticism against housing speculation, austerity policies, or the political and economic establishment. New co-constructions of citizenship and housing after the Great Recession of 2008 have been primarily investigated in these contexts in the United States and Southern Europe (della Porta, 2017; Berglund, 2018, 2020; Ravelli, 2019). In Hungary, nevertheless, the people who have politicized housing have engaged with the long-term political and social exclusion crises and centered their claims and actions around the homeless citizen as a citizen protagonist.

The story of the homeless citizen has emerged as a reinterpretation of homelessness as social care and a democratic crisis. The citizen imaginary has emerged as a response to the exclusion of homeless people from public spaces and other discriminatory measures against poor people by local authorities and care providers (Udvarhelyi, 2014; Ámon, 2019). These have been interpreted as a crisis of democratic values in which the fundamental human rights of people experiencing poverty are disrespected and a crisis of social and political care in which the state has not only excluded homeless people from physical spaces but also from democracy and social care.

Homelessness has been one of the gravest social problems and the most visible aspect of the persistent crises of social care in Hungary since the 1980s. However, no systemic political and policy measures have been taken to address this problem (Udvarhelyi, 2014). Housing policy has been delegated to local authorities and remained very limited on the national scale because, according to expert interviewees (HU 8; 12), housing policy has been regarded as a “socialist agenda,” and policy-makers during the 1990s have not interpreted their role as creating policies to

tackle housing poverty. Instead, the dominant perspective of policy-makers has been that the transition into a market economy will eliminate the crisis of social exclusion. Homeless shelters have been created as a measure of “firefighting” or handling the most visible and extreme phenomenon of housing poverty, but have also been outsourced to churches, NGOs, and local authorities (Bényei et al., 1999; Udvarhelyi, 2014). No national housing or homeless strategies have been accepted as these issues have been believed to go away with the capitalist transition. Hence, they have been largely excluded from the political agenda (Udvarhelyi, 2014).

However, homelessness has not gone away; it has remained an everyday urban phenomenon, increasingly treated as a health or safety threat to public spaces by policymakers and an issue of democratic values by activist citizens (Udvarhelyi, 2013). Local authorities have claimed to clean subways or green areas by pushing out homeless people and destroying their belongings (Udvarhelyi, 2013). Homelessness has become a site of political exclusion not only as an ignored policy issue but also through a political approach through which decision-makers intended to make homeless people, and thus homelessness as a political phenomenon, disappear. Since the 1980s, poverty has been politicized as a crisis of social and political exclusion by the members of SZETA, who became citizens by resisting the authoritarian state-socialist regime through solidarity with people experiencing poverty, especially housing poverty (Solt, 1989).

Acts of citizenship (Isin et al., 2008) through solidarity with people experiencing poverty have continued in the 2000s. The activist group *Az Utca Embere* (“The Man of the Street”) raised awareness of urban exclusion (Udvarhelyi, 2014; Sebály, 2021). It helped the homeless in public spaces through solidarity campaigns, such as spending the night in subways (Udvarhelyi, 2014; Sebály, 2021). The group was founded in response to local authorities' policy measures and informal practices aimed at excluding homeless people in public spaces, such as subways or parks, which have been widespread during the 2000s to express solidarity with homeless people (Udvarhelyi, 2014).

These acts of solidarity and political attention to homelessness have been crucial for the emergence of the key political actor in constructing the imaginary of the homeless citizen. Members of Az Utca Embere, together with students of the College for Advanced Studies in Social Theory, a student organization at the Corvinus University of Budapest focusing on the critical theory that had an Urban Studies group at the time (HU 25) have started thinking about how to engage in acts of solidarity more inclusively with the participation of homeless people. Many of them had a research interest in the exclusion of homeless people from public spaces based on a discourse of cleanliness (HU 24), housing and homelessness (HU 13), or urban studies (HU 25), or were young professionals, social workers or lawyers (HU 1; HU 2; HU 3; HU 4; HU; 13; HU 14; HU 16). Many spent months in the United States and France inspired by activist groups advocating against urban exclusion (HU 24; HU 25).

On the one hand, former Az Utca Embere members thought that people affected by exclusion from public spaces should be involved in advocacy (HU 24). Knowing that activist groups of homeless people, such as Picture the Homeless, existed in other countries was a key source of inspiration (HU 24). On the other hand, personal connections to key actors in the homeless care system have also contributed to A Város Mindenkié and the emergence of the imaginary of the homeless citizen (HU 13; HU 16; HU 24; HU 25). Many care providers have been disappointed with the lack of social care for homeless people and, thus, helped the connection between the young activists and homeless people living in public spaces or shelters (HU 6; HU 7; HU 9; HU 15). They also gave access to community centers in the homeless care system to A Város Mindenkié and enabled them to reach out to homeless people in shelters (Udvarhelyi, 2014).

At the same time, people who founded A Város Mindenkié simultaneously constructed homelessness as a crisis of social care in the context of a crisis of democracy. Homeless people have been excluded from society by the lack of social care provision but the political community through their exclusion from public spaces and the political discussions and decisions about people experiencing housing poverty (Udvarhelyi, 2014; Sebály, 2021). Therefore, they have emphasized

that their aim was not to provide social care like homeless shelters do but to establish a political community together with homeless people and people experiencing housing poverty in general (“Rólunk,” Avarosmindenkie.blog.hu, July 9, 2015) in which they can become claimants of rights in Isin et al.’s (2008) term.

For this reason, they applied for international funding. They organized a workshop where members with experience of homelessness from the Picture the Homeless shared their experiences with advocacy and the strategies they used held on August 9-11, 2009 (“PTH + A Város Mindenkié a Gödör Klubban,” Avarosmindenkie.blog.hu, September 2, 2009, “New York-i jogvédők hazánkban,” Fedél nélkül – hajléktalanok lapja, September 3, 2009). On the third day, the participants talked about their own needs, claims, and the strategies they could use to achieve them; and, as a result, the activist group, A Város Mindenkié (City is for All), the key actor constructing the imaginary of the homeless citizen, was created (“New York-i jogvédők hazánkban,” Fedél nélkül – hajléktalanok lapja, September 3, 2009). A different type of actor supporting A Város Mindenkié and people in housing poverty with legal advice, the Utcajogász group was created in 2010. A small group of lawyers, in cooperation with the A Város Mindenkié activists, started a legal clinic called Utcajogász (Street Lawyer) aimed at providing legal help for people in poverty (“Rólunk,” Utcajogasz. hu, 2022). The two groups worked together closely. Therefore, the Utcajogász also provided legal advice to A Város Mindenkié, and A Város Mindenkié recruited many of its members from the legal clinic, which has been held every Friday from 3 to 5 pm on Blaha Lujza square in downtown Budapest (“Kapcsolat,” Utcajogasz. hu, 2022) in the past 12 years.

From the very beginning, following the Picture the Homeless model, the right to housing was among the main messages and goals of A Város Mindenkié (“PTH + A Város Mindenkié a Gödör Klubban,” Avarosmindenkie.blog.hu, September 2, “Rólunk,” Avarosmindenkie.blog.hu, July 9, 2015) and the Utcajogász (“Rólunk,” Utcajogasz. hu, 2022). Unlike other campaign themes, the right to housing has not emerged from the problems of homeless people. Instead, the right to

housing has been constructed to respond to the intersecting crisis of social care and democracy. It has transformed homeless people into claimants of rights (Isin et al., 2008) and has been interpreted as social care in the context of democracy and political inclusion.

A Város Mindenkié has had assemblies and thematic working groups focusing on public spaces, housing, the homeless care system, and women experiencing poverty. On the one hand, these themes have emerged from the intellectual interests of the members without experience of homelessness, which the group referred to as allies (HU 5; HU 9; HU 13; HU 22; HU 24; HU 25). On the other hand, members affected by housing poverty thematized their everyday problems concerning the homeless care system, urban exclusion, risk of eviction, etc., when they participated in the meetings of A Város Mindenkié. Most regular members experiencing housing poverty have lived in public spaces or shelters, others in solidarity or occupied housing or public housing (HU 9; HU 13). Often, they have been connected to the group through the Utcajogász legal clinic (HU 1; HU 2; HU 3; HU 4; HU 5; HU 9; HU 13; HU 14).

The co-constructions of the social care and democratic crisis and the focus on the everyday problems and participation of people in housing poverty have shaped the themes A Város Mindenkié working groups engaged with. These included campaigns against evictions from public housing and the criminalization of homelessness, turning empty housing units into social housing, removing children from families due to housing poverty, etc. These campaigns included support for people with housing problems, advocacy in local authorities, lobbying for housing policies, protesting national and local policies through demonstrations and acts of civil disobedience, and organizing training and summer schools to share knowledge about housing, homelessness, and activism (Udvarhelyi, 2014; Sebály, 2021). Due to their principle of equal participation of homeless and non-homeless members A Város Mindenkié has aimed to implement a horizontal decision-making model based on consensus and internal mechanisms to give voice to homeless members (HU 24; HU 25). For the same reason, it has rejected the NGO model but implemented an organizational structure with many internal rules about participation (HU 24; HU 25).

After 2010, when the rightwing-nationalist Fidesz-KDNP government entered into power, one of their first policy measures included the criminalization of homelessness in public spaces, deepening the crises of social and political exclusion and democratic values (Udvarhelyi, 2014; Ámon, 2019). One of the government's first policies included the criminalization of homelessness, which was later included in the Fundamental Law (Udvarhelyi, 2014; Ámon, 2019; 2020). Other measures included prohibitory measures against taking out garbage from public trash bins, banning street musicians, food donations from public spaces, exclusionary language against homeless people interpreting them as dangerous and unhygienic, and claiming that housing policy should be separated from the system of social benefits for the people experiencing poverty (Udvarhelyi, 2014; Ámon, 2019; 2020). In addition to the measures regarding homelessness and housing, the government accepted a set of legal changes that narrowed the democratic space for civil groups and organized a set of smear campaigns against civil actors (Kapitány, 2019). According to an activist interviewee (HU 25), these measures and negative political messages have enabled the interpretation of homelessness as an intersecting crisis of care and democracy and finding political allies in promoting the right to housing to enact social care and democracy simultaneously. However, the backlash against critical civil organizations (Kapitány, 2019) and the ruling parties' undermining of democratic institutions (Krasztev, 2015; Uitz, 2015; Boogards, 2018) have also prevented the fulfillment of the claims of justice of the homeless citizen about decriminalization and the right to housing (HU 25). Many A Város Mindenkié members have become tired of this lack of change, and, as a result, from 2019, the group has primarily operated as an anti-eviction activist hotline without regular working groups or assemblies (HU 13; HU 25).

Despite these barriers, the imaginary of the homeless citizen has contributed to the Constitutional Court striking down the law criminalizing homelessness (which was later included in the Fundamental Law to circumvent constitutional control), Housing First projects for homeless people in public spaces, and the emergence of *Utcáról Lakásba Egyesület* (From Street to Home Association) providing public housing through Housing First projects, a housing program for

Ukrainian refugees, and a social housing agency, the inclusion of housing in the political agenda of opposition parties (HU 5; HU 9; HU 13; HU 22; HU 24; HU 25), the stopping of evictions and illegal demolitions of shacks built by homeless people, and the organization called Közélet Iskolája (School of Public Life) offering training about social, political exclusion and activism, particularly for activists and people experiencing exclusion.

## **6.2. Key narrative dimensions and housing in the imaginary of the homeless citizen**

### **6.2.1. Claims of justice of the homeless citizen—housing as a means against the injustice of homelessness**

The imaginary of the homeless citizen has reinterpreted a set of social-political phenomena, such as rough sleeping, shack-building in remote city areas, shelter conditions, and evictions from social housing as injustice against homeless people. By interpreting these issues as matters of justice, A Város Mindenkié, together with the Utcajogász members, constructed homelessness, a social issue often constructed as an individual moral failure or a mental health problem (Hopper, 2004; Lyon-Callo, 2008; Gowan, 2010; Udvarhelyi, 2013), as an injustice itself, and the right to housing, as a means through which the injustice of homelessness can be remedied.

The claims of the citizen affected by homelessness have been interpreted as breaches of the rule of law or the principles of equality or dignity. A Város Mindenkié's blog is reflected in the goals and values summarized on the group's blog ("Rólunk," Avarosmindenkie.blog.hu, July 9, 2015). These include "stopping the social and institutional discrimination of people experiencing homelessness and housing poverty"; "universally available, high quality social care system"; "awareness to social rights and solidarity with people experiencing homelessness and housing poverty"; and "making social groups experiencing oppression aware of their rights and interests, making them better educated and more strongly organized" ("Rólunk," Avarosmindenkie.blog.hu, July 9, 2015). An activist interviewee (HU 24) emphasized that "equality and dignity were key

values,” while another shared how homeless activists “desired a dignified life” (HU 22). One of the activists reflected on these claims of justice in the following way:

“There was a legal approach that included many references to the rule of law, transforming the Street lawyer legal aid into a meeting point, then the participation of lawyers at The City is for All meetings.” (HU 25)

However, the claims of justice have not only concerned the particular problems affecting homeless people or people at risk of homelessness but homelessness as an injustice. The homeless citizen has been constructed as a “social group experiencing oppression” (“Rólunk,” Avarosmindenkie.blog.hu, July 9, 2015). According to one of the group’s homeless members:

“The society does not feel, does not want to feel and accept that we did not choose homelessness, but our life turned out this way for some reason. We did not want to live like this; we desired a dignified life. We desire it, but it is the power itself that pushes us down. Those in power take such measures through which they annihilate us: through hate speech and measures based on which the majority draws unfair conclusions. We want to work. We want fair wages for our work and housing conditions where our bodies are not exposed to cockroaches and bedbugs, where we do not have to scratch ourselves when we go to work, where we do not have to tolerate atrocities common in mass shelters, where we can belong in a dignified manner to a social group with job opportunities and proper living conditions where everybody else who did not get this low on the social ladder.” (HU 22)

The quote illustrates how the problems affecting homeless citizens have been interpreted as injustices in a legalistic, rights-based language with references to dignity, rights, and unfair treatment. However, it also emphasizes the unfairness of blaming homeless people for their situation and that homelessness itself is rooted in unequal, unfair social relations.

The rights-based, legalistic claims of justice are not only reflected in these claims and the involvement of lawyers and legal aid in the group's everyday activities but also in the actions against policies and state practices they consider unlawful or unjust. In response to unfair practices such as the demolition of shacks built by homeless people by local authorities, counteractions have relied on legal advocacy in the form of legal advice, preparation of legal documents, and individual or strategic court cases (“Rólunk,” Utcajogasz.hu, 2022). These often occurred in cooperation with other NGOs. For example, when the 14th of Budapest demolished the shacks of homeless people

in a remote area in 2011, AVM and NEKI (Legal Advocacy Office for National and Ethnic Minorities) won a lawsuit together with the shack dwellers against the local authority (“Jogerős ítélet a zuglói perben,” Avarosmindenkie.blog.hu, October 16, 2014).

In the case of policies deemed unjust, such as the criminalization of homelessness, the group has organized civil disobedience actions, consciously learning from the principles and concrete strategies of the civil rights movement and other groups. The group has relied on the civil rights movement tradition to emphasize that laws perpetuating injustices against the homeless citizen are unlawful and unfair, and this injustice has to be highlighted by publicly disobeying these laws. These civil disobedience actions have included occupying the office of MP and district mayor Máté Kocsis (“Sit-in against the criminalization of homelessness in Budapest,” A Város Mindenkié Youtube channel, November 23, 2011) and occupying the plenary of the Local Authority of Budapest (“A Város Mindenkié élőlánccal tiltakozik a Közgyűlésben,” Avarosmindenkie.blog.hu, November 17, 2013).

The central claim of justice in the imaginary of the homeless citizen through which the injustices of criminalization, discrimination, inequality, and undignified conditions can be fixed has been the “enforceable right to housing” (“Rólunk,” Avarosmindenkie.blog.hu, July 9th, 2015). On the one hand, this has meant including the right to housing in the Hungarian Constitution (“Rólunk,” Avarosmindenkie.blog.hu, July 9, 2015). On the other hand, it has been constructed as more than a legal principle but a policy practice that prevents the injustice of evictions without offering alternative housing provisions (“A Város Mindenkié 12 pontja 2017-ben,” Avarosmindenkie.blog.hu, March 15, 2017). Therefore, A Város Mindenkié has not only organized civil disobedience actions against punitive policies but also against evictions and as awareness raising to empty buildings that could be used as social housing to enforce the right to housing (“Harminc, a lakhatáshoz való jogért küzdő aktivistát vittek el a rendőrök,” Avarosmindenkie.blog.hu, January 19, 2013; “Hundreds of people protested for a responsible housing policy in Budapest, Avarosmindenkie.blog.hu, October 7, 2014). The group’s first civil

disobedience actions took place against the eviction of a family from a public housing unit (“Nonviolent civil disobedience action for housing rights,” Avarosmindenkie.blog.hu, May 19th, 2010). Many similar actions have followed based on the group’s blog posts about organizing human chains against evictions<sup>2</sup>. The picture below, taken at a civil disobedience action against the eviction of a family, illustrates how passively resisting the execution of an eviction and holding up the sign with the demand “Human Rights and Homes” reinforces the claim that the lack of housing is a human rights violation (“Erővel távolította el a rendőrség az élőláncoló aktivistákat,” Avarosmindenkie.blog.hu, June 2, 2016):



*Figure 6. Anti-eviction action, photo by Gábor Bankó*

The construction of homelessness as an injustice and the enforcement of the right to housing has led to the return of housing as a social right to the political agenda and a moral standard for political actors, while the criminalization of homelessness has become the symbol of oppression, according to the activists (HU 24; HU 25):

“AVM became a moral standard for the opposition parties. They should have a good relationship with AVM; they should love AVM because they are true people; they work with people experiencing homelessness and prevent evictions. AVM profited from this situation; for example, thanks to AVM, housing has become the number one topic of every opposition candidate in the municipal elections of 2019.” (HU 24)

<sup>2</sup> For more examples, see: <https://avarosmindenkie.blog.hu/tags/%C3%A9l%C5%91l%C3%A1nc>

The shift from pushing out homeless people from public spaces to housing has occurred thanks to the political and media attention, the criminalization of homelessness, and A Város Mindenkié received and the counteractions of the government that increased the legitimacy of the citizen imaginary of the homeless. As an activist explained:

“It was a massive hype for the group when political actors started pestering us. The whole issue of criminalization was about hyping each other up with Fidesz. We were outbidding each other: ‘Okay, if you vote for this law, I will occupy your office.’ ‘If you occupy my office, I will include it in the Constitution, etc.’” (HU 24)

The activist refers to the fact that after the Misdemeanour Law of 2012 was received with a series of demonstrations and civil disobedience actions as well as legal opposition (Udvarhelyi, 2014; Ámon, 2019), the Constitutional Court struck down the modifications that had criminalized homelessness (Ruling 38/2012 of November 14, 2012, of the Constitutional Court). With their two-third parliamentary majority, the governing parties amended the Fundamental Law in response to this decision not only to push out homeless people from public spaces but also as revenge against political actors critical of the government policies (Ámon, 2019). Thus, while this “outbidding” turned political attention to homelessness and housing and transformed the claims of justice of the homeless citizen into a moral standard for opposition actors, they have also led to the inclusion of the criminalization of homelessness in the Fundamental Law.

To conclude, the claims of justice of the homeless citizen have not only concerned the specific problems homeless people face but reinterpreted homelessness as social injustice and the enforcement of the right to housing as a means to fix this injustice through their claims and civil disobedience actions. These claims and means of justice have become a moral standard for political actors critical of the government but have also led to the inclusion of the criminalization of homelessness in the Fundamental Law as an act of revenge against these political actors.

### 6.2.2. Political socialization–housing as a site of emancipation

The imaginary of the homeless citizen has been a story of emancipation from the beginning. This has included the emancipation of homeless people suffering from the injustices discussed in the previous section, creating A Város Mindenkié as a site of participation in democratic decision-making, making them aware of the injustices of homelessness, and transforming housing into a site of emancipation through practices of identity construction, care, and knowledge production. The story of the homeless citizen has nevertheless also aimed at the emancipation of society by making people who do not experience homelessness aware of the connections between housing injustices, housing as care, and housing solutions.

First, the imaginary of the homeless citizen is not based on a collective identity of the homeless but rather a solidaristic relationality between two identities distinguished by housing situations and connected by housing as a site of emancipation. The two fundamental identities are the “affected,” people who experience homelessness or are at risk of homelessness due to their housing and material conditions, and the “allies,” people not experiencing any of these problems but supporting the political participation of homeless people. This fundamental distinction has become an organizing principle in the emancipatory practices of A Város Mindenkié. However, the experiences based on collective care and knowledge production about housing have opened the identity of the “affected” to people without affordable housing, according to the activist interviewees (HU 24; HU 25).

Nevertheless, the distinction based on housing situation remained fundamental in the group to ensure the emancipation of homeless people and the construction of homeless citizen as an activist citizen. A Város Mindenkié has not been constructed as a care provider but a site of participation for the “affected.” As an activist put it: “This is not something for you; you also have to do it” (HU 24). However, this required a clear distinction and a set of internal rules. As the activist explained:

“From the beginning, I pushed to distinguish the affected and the allies. You know very well that I fought a lot against people, who I refer to as hippies, flooding the organization... I was terrified that if we set the group free and recruited people based on the principle ‘join us regardless of your class position if you are enthusiastic; just do it!’, we would never emancipate homeless people to become activists on their own terms. The young people will unconsciously oppress them. I felt the obsessive focus on distinction pressures us to recruit homeless people. It is always the affected who must talk and travel.” (HU 24)

The interviewee refers to the fact that the group has actively recruited homeless people living in public spaces, shelters, or people at risk of eviction in their meeting points at a day center and the Street Lawyer table on a frequented public square but has limited the number of “allies” in the group (HU 1; HU 2; HU 3; HU 4; HU 9; HU 13; HU 14; HU 16; HU 22; HU 24; HU 25).

The distinction based on the identity construction of “affected” and “allies” has been aimed at emancipating the “affected” homeless citizen to be the protagonist of the story. This has required many internal rules about participation. For example, it has always been the “affected” who must talk to media representatives, give speeches at demonstrations, and travel to international events with the support of “allies” (“Európai ötletek laboratóriuma,” *Avarosmindenkie.blog.hu*, February 16, 2017). All decisions about the working groups, campaign topics, actions, participation at events, etc., have been made in *The City is for All* weekly assembly and working group meetings or the two yearly getaways in a consensus-based decision-making process with “special moderation” that has given priority to the “affected” members (“A Város Mindenkié,” *Museumofsolidarity.eu*, September 23, 2017). Thus, the imaginary constructed the homeless citizen as the protagonist in a solidaristic relationship with their “allies.”

This solidaristic relationship has not only been based on the support of the “allies” but also on housing as a site of emancipation that, as the story of the homeless citizen unfolded, transformed the notions of “affected” and “allies” without undermining the distinction. The right

to housing has been one of the critical claims in the imaginary of the homeless citizen from the beginning (“PTH + A Város Mindenkié a Gödör Klubban,” Avarosmindenkie.blog.hu, September 2, 2009). As mentioned before, the first civil disobedience action was organized for a family facing eviction from public housing (“Nonviolent civil disobedience action for housing rights,” Avarosmindenkie.blog.hu, May 19, 2010). However, the “affected” have been primarily constructed as homeless people, and people affected by other housing problems have been less have been only discussed during evictions, according to an activist (HU 25):

“The focus was primarily on homelessness in public spaces because two founding members were interested. They recruited members in homeless shelters, and for a long time, AVM was identified as a homeless advocacy group. I believe it has the outcome of a long internal process to become a housing group.” (HU 25)

Another activist explained the focus on homelessness with the social “outrage” and “shock” it causes, being an extreme form of poverty (HU 24). Similarly, a homeless activist uses homelessness interchangeably with “extreme poverty,” “people at risk of eviction,” and “families in vulnerable situations” to interpret homelessness or the risk of being homeless with extreme poverty or vulnerability rather than specific housing problems (HU 22).

However, as rental housing prices have increased, and activists have engaged with housing during their collective care work and knowledge production, they have opened up the identity of those “affected” to people struggling to access affordable housing, based on the interviews (HU 9; HU 13; HU 14; HU 22; HU 24; HU 25). The group has organized a yearly March for Housing demonstration for the right to housing, which, after its initial focus on housing as a solution for homelessness, has become an opportunity to extend the notion of “affected” beyond homelessness:

“I posted pictures of utility bills on Facebook to advertise the March for Housing and to disseminate the message that this is not only about poor homeless people. We had speakers... who thematized different aspects of basic housing problems.” (HU 25)

“Housing poverty has many faces. In the public knowledge, we only think about homeless people in the streets and shelters. Housing poverty affects all people who spend more than 30 percent of their income on housing, and those who struggle to pay their rental and

utility bills and are left without savings at the end of the month.” (A Facebook post advertising the March for Housing, A Város Mindenkié Facebook page, September 13, 2022)

Expanding the identity of “affected” has originated from the everyday collective care practices and knowledge production that has been connected by housing as a site of emancipation in which solidaristic care practices and learning about structural processes behind everyday social problems related to housing have been closely linked, according to the interviewees (HU 9; HU 13; HU 14; HU 22; HU 24; HU 25):

“Things can be grasped effectively through housing because it affects everybody in certain ways. It can be explained better that if a more just system existed, it would be better for everyone, even for those whose housing situation is difficult but resolved for now. It is also important because it structures everybody’s life... Housing is a fundamental thing that enables the understanding of complex issues.” (HU 25)

“I also went through a process of intellectual development through which I made a connection between homelessness and housing because, for a long time, homelessness to me meant people sleeping on the streets and being kicked out even from there. Linking housing to homelessness was due to my doctoral studies, where I could learn more about structural issues. I realized that, indeed, I am interested in public spaces, but public spaces and housing are inseparable.” (HU 24)

Thus, knowledge about housing enables reflection on structural issues and a solidaristic relationship between people who realize how they are connected by housing. However, critical public knowledge is crucial to identifying these connections and building solidaristic relations.

Therefore, knowledge production about housing-related issues combining the formal educational experiences of the “allies” and the “experiential” knowledge of the “affected” has been vital in this emancipatory process. Homeless people have been called “experts by experience,” whose expertise and knowledge stems from their experience of being “affected” by homelessness, and this knowledge should be used in designing policies (“A tapasztalati szakértők reménye a demokráciában,” Avarosmindenkie.blog.hu, May 26, 2011). The term “experts by experience” originated from a Belgian model disseminated in a training program in which an A Város Mindenkié member participated (“A tapasztalati szakértők reménye a demokráciában,”

Avarosmindenkie.blog.hu, May 26, 2011), but later became integral to the group's work. Sharing knowledge stemming from the experience of homelessness has been a key strategy for reframing homelessness and emancipating homeless people. The group held awareness trainings for police officers ("Tapasztalatcsere rendőrök és hajléktalan emberek részvételével," Avarosmindenkie.blog.hu, July 17, 2012) social workers (for example, "Szociális munka szakos hallgatóknak tartottunk előadást az ELTE-n," Avarosmindenkie.blog.hu, May 30, 2016), social welfare clerks ("Tapasztalatátadás a Haller utcai munkaügyi központban," Avarosmindenkie.blog.hu, January 3, 2010), and the one of the members had a central role in starting an awareness raising program for students in primary schools, high schools, universities and business ("First Hand Information On Homelessness," Fedelnelkul.hu, 2024) in which a lot of A Város Mindenkié members participated.

Besides awareness training and public appearances of "affected" members, the group has its educational program for "affected" people that involves a variety of workshops and summer universities in the framework of "AVM Academy": for example, workshops about communication (for example, "Médiaképzés," Avarosmindenkie.blog.hu, February 20, 2011), computer use ("Számítógépes képzés," Avarosmindenkie.blog.hu, July 20, 2015), advocacy ("Érdekvédelmi képzés hajléktalan embereknek," Avarosmindenkie.blog.hu, December 22, 2013). Based on the blog entries, these workshops were both targeted at refining the group's strategies of advocacy as well as developing the "affected" members' skills and structural knowledge that advocacy required.

The group also ran a participatory action research project titled "Street and Law" with homeless members to map out what forms of discrimination homeless people living roofless or in shelters in public spaces and the social and health care system (Udvarhelyi 2014). During the research process, homeless people shared their experiences and read short versions of academic texts, gathered data, and participated in the data analysis (Udvarhelyi 2014). The research conclusions were later published in a book (Udvarhelyi 2014) to disseminate critical public knowledge about housing as a site of emancipation.

However, emancipation through housing has occurred through critical public knowledge production and dissemination and through the everyday collective care work for people who have approached A Város Mindenkié with their housing problems. An activist has emphasized that A Város Mindenkié “should have an impact on the lives of concrete people; it is not enough to disseminate knowledge and raise awareness” (HU 24). The collective care work has been advocacy work based on a “staircase model”:

“We gradually raise the bet in political terms; we take more and more radical actions. Mostly, one does not have to walk up the stairs, which would be a civil disobedience action or a referendum... First, I send a letter requesting data and ask for a meeting, but I get no answer; I raise the bet and the opponent’s political cost and try to force them to step out of the game.” (HU 24)

The advocacy she refers to has mainly involved political care for people whose shacks have been about to get demolished, people at risk of eviction (Udvarhelyi, 2014; Ámon, 2019), and a series of actions from less to more conflictual ones: meetings with authorities, public housing management companies and care providers, petitions, open letters, press conferences, demonstrations, civil disobedience, strategic lawsuits (Udvarhelyi, 2014; Ámon, 2019).

Furthermore, they have aimed to secure people’s access to housing or public spaces and construct solidaristic relationality, the active participation of the “affected,” and critical public knowledge. As a homeless activist emphasized, talking to politicians or the media required much preparation, and it has been a critical learning experience for those “affected” (HU 9). It has also been an opportunity to disseminate critical public knowledge about housing by discussing housing solutions or sending them as policy recommendations to authorities (HU 9).

This combination of solidaristic relationality, collective care, and critical knowledge production through housing has led to individual success stories, innovative policy practices, and the emergence of new actors engaging with housing. On the local scale, A Város Mindenkié had a lot of individual success stories preventing evictions (“A Város Mindenkié sikerei,” Avarosmindenkie.blog.hu, November 20, 2015) and advocating for social housing programs for

shack dwellers at local authorities turning into long-term cooperation between formerly homeless people, local authorities and the establishment of the Utcáról Lakásba Egyesület (Kovács 2014; Udvarhelyi 2014; Ámon 2019) that providing social care for more than a 100 tenants and advocating for housing programs (“About us,” Utcarollakasba.hu, 2023). To disseminate critical public knowledge about homelessness and advocacy, former A Város Mindenkié members have founded the awareness raising program, Első Kézből a Hajléktalanságról (First Hand Information On Homelessness) and Közélet Iskolája (School of Public Life), an NGO organizing workshops and training for activists (Ámon, 2020). These new policy practices and actors have brought back housing policy, participatory politics, and critical public knowledge about them to the focus of local authorities and civil actors.

To conclude, housing has become a site of emancipation in the imaginary of the homeless citizen in two ways. First, housing has been a basis of distinction between two identities and a solidaristic relationality connecting the two that enables the political participation of people affected by homelessness and lack of access to affordable housing. Second, housing has been a site of combining advocacy-based political care and critical public knowledge about complex social structures and housing solutions that could transform them by linking experiential knowledge about housing problems and academic knowledge about social structures.

### **6.2.3. The political vision of solidarity–housing as a social right**

Emancipation through housing has been central to the imaginary of the homeless citizen, but not only for the emancipation of people affected by homelessness or other housing problems. The political vision in the imaginary has been the emancipation of everyone, transforming the country into an equal, inclusive, democratic community in which people are in solidaristic relationships with each other and the state. The right to housing as a vision not only symbolizes but also secures this democratic vision. In this section, I first discuss the political vision of

solidaristic relations between members of society. Second, I reflect on the imaginary's focus on the responsibility of the state to turn this vision into policy practice, particularly in the area of housing.

The vision of a solidaristic society has been constructed as people showing solidarity towards the homeless citizen but also acts of solidarity with those affected by social or political exclusion. This has meant the use of inclusive language that does not interpret homelessness as an individual choice or failure or homeless people as passive recipients of care. A Város Mindenkié has shared guidelines and held awareness trainings for media workers and social workers about solidary language use ("A hajléktalan emberek ábrázolása a médiában," Avarosmindenkie.blog.hu, September 9, 2012; "Etikai tanácskozás Kaposváron," Avarosmindenkie.blog.hu, September 29, 2010). The guideline for media workers illustrates what is meant by solidary language:

"The most common problem is when media workers... use the word 'homeless' as a noun. Thus, they refer to people without housing as 'the homeless.' They identify us with our situation – a situation we want to escape. They frame homelessness as our central personality trait, ignoring all the others. For example, the fact that first and foremost, we are people: women, men, activists, store clerks, chefs, etc... They stigmatize homeless people and erode the feelings of belonging and social solidarity." ("A hajléktalan emberek ábrázolása a médiában," Avarosmindenkie.blog.hu, September 9, 2012).

The political vision of social solidarity is not a more inclusive language but also a solidaristic relationality to vulnerable people. Interviewees express this in the following ways:

"There is a need for standing up for those in extreme poverty and at risk of homelessness on a societal scale... There is a need for real help... There is a need for the majority of society to understand that those who hold the power now do not support people in extreme poverty and homelessness but introduce punitive measures against them... My task is to make society aware of the system's injustices." (HU 22)

Thus, solidarity means showing political and social support for those affected by extreme poverty and homelessness but also realizing the responsibility of the political decision-makers or "those who hold the power" (HU 22). It has also included solidaristic bonds within the group, not only between the "affected" and "allies" but solidarity as a central value. As an interviewee explained:

“equality and dignity have been crucial values. We are not racist as there are Roma people among the founding members... We should fight all inequalities the same way we resist class inequalities.” (HU 24)

A Város Mindenkié has also participated in acts of solidarity with various people in the national and international contexts. For example, they have expressed solidarity towards refugees in Hungary (“Elítéljük az erőszakot és követeljük az elkövetők felelősségre vonását,” Avarosmindenkie.blog.hu, February 28, 2017), a Polish housing activist (“Solidarity with Lukasz Bukowski,” May 22, 2016), or the South African Abahlali housing movement (“Solidarity with Abahlali in Hungary,” November 30, 2014).<sup>3</sup> They have also organized actions against people or organizations acting in exclusionary ways. For example, shortly after a homeless woman trying to escape from the cold weather in January was thrown out of a fast food restaurant in Budapest only wearing socks, A Város Mindenkié activists gathered in the restaurant, took off their shoes, and warmed their feet with the radiators (see picture below) (“Zokniban melegedtünk a Burger Kingben,” Avarosmindenkie.blog.hu, January 11, 2017).



*Figure 7. A Város Mindenkié solidarity action in a fast food restaurant in Budapest*

<sup>3</sup> For more examples, see <https://avarosmindenkie.blog.hu/tags/szolidarit%C3%A1s/page/2>

While a solidaristic relationship between people based on political and social care, understanding, and respect for equality and dignity have been central to the political vision of the homeless citizen, this has been embedded in a focus on the state, which has the power to provide social and political care for the citizen and transform the social-political system into a democracy based on equality and solidarity. On the one hand, this means that the state must recognize itself as an actor with the primary responsibility of caring for the homeless citizen. To emphasize this responsibility, they have referred to elected officials as “those who hold the power,” such as an activist interviewee arguing that “Those who hold the power must understand that Hungary cannot be the country of evicted people” (HU 22). The quote illustrates that the state is constructed as a group of powerful actors who can take measures against homelessness because it is in their power and that not only the fate of people facing eviction is at stake but also the fate of the entire country.

On the other hand, the state responsibility has not only been constructed as a responsibility of understanding but also a moral and political responsibility to secure social justice through policies based on the interviews with activists (HU 1; HU 2; HU 3; HU 4; HU 9; HU 13; HU 14; HU 16; HU 22; HU 24; HU 25):

“Our politics has been based on moral reasoning about equality, justice, and the state’s responsibility to guarantee these principles... Our starting point was homelessness, and it was the state’s responsibility to resolve it. We fixated on the state and did not start searching for the capitalist origins of the lack of affordable housing. We thought, ‘fuck you, state, do your job!’. Capitalism is bad, but if the state worked properly... it would keep capitalism under control.” (HU 24)

Thus, the vision of housing is embedded in a political vision of a democratically functioning state guaranteeing social justice and equality through housing policy measures. However, it also makes the political vision concrete and attainable. The link between housing and democracy is best illustrated by the “12 points of A Város Mindenkié ,” a list of concrete anti-criminalization and housing demands to the state (“A Város Mindenkié 12 pontja 2017-ben,” *Avarosmindenkie.blog.hu*, March 15, 2017). The title “12 points” refers to the demands of the Hungarian freedom fighters of the 1848-1849 revolution and to the fact that the homeless citizen’s

demands are also about a new political vision for the Hungarian political system. Housing as a democratic vision does not only include the general claim of “housing as a basic human right” but concrete steps: “the prohibition of evictions without alternative placement,”; “a comprehensive housing strategy supporting people in need,”; “the expansion of the public housing system”; “the regulation of the private rental sector”; “Housing First programs”; “revision of the legal system of official addresses,” etc. (“A Város Mindenkié 12 pontja 2017-ben,” Avarosmindenkie.blog.hu, March 15, 2017). These demands illustrate that housing as a democratic vision is not only one of the state's moral and political responsibilities but also a vision through which the properly functioning state can construct a democratic country based on solidaristic relations, social justice, and equality.

These visions have contributed to the inclusion of housing as a moral and political responsibility of political actors. Section 6.3.1 also mentions that housing has become a widely discussed campaign theme during the 2019 municipal elections, according to interviewees due to the moral and political pressure of A Város Mindenkié (HU 24; HU 25). The risk of appearing in the media as a local authority that evicts people has deterred many municipalities from evictions, removing children from their families due to lack of housing or shack demolitions (HU 1; HU 2; HU 3; HU 4; HU 5; HU 9; HU 10; HU 13; HU 14; HU 16; HU 22; HU 24; HU 25). Because of that, in many cases, people have received support from authorities, social workers, and people in solidarity instead of punitive measures (“A Város Mindenkié sikerei,” Avarosmindenkie.blog.hu, November 20, 2015). After 2019, many local authorities introduced housing programs aimed at affordable housing along the lines of A Város Mindenkié demands based on the interviews (HU 18; HU 20; HU 22; HU 24; HU 25). Thus, the political visions of the imaginary of the homeless citizen have transformed the interpretation of the role of local authorities and their housing practices.

### 6.3. Discussion of narrative connections and limitations

The imaginary of the homeless citizen is an emancipatory story that has responded to the long-term political and social crises that have produced extreme vulnerabilities and the physical and political exclusion of homeless people in Hungary. Unlike the citizen imaginary of the mortgage debtor and the neighbor, the imaginary has not stemmed from the intersections of these crises with the Great Recession but the emancipatory motivation of young people and homeless activists aiming to transform the Hungarian society from a punitive, exclusionary to a solidary, equal one. The key to this transformation has been the pressure on the state to recognize its moral and political responsibility to become an active, solidary institution guaranteeing fundamental rights and democracy through housing. However, the focus on the homeless citizen as the protagonist and the state that should secure the right to housing and the distinction between affected and allies also limited the connection of a broader range of people, such as mortgage debtors and tenants, with the imaginary of the homeless citizen and the enactment of new housing practices.

The central claim of injustice of the homeless citizen is that homelessness is a violation of fundamental human rights. Therefore, the right to housing is their claim of justice and the means through which the injustice of undignifying conditions and policies, mainly the criminalization of homelessness, must be fixed. Housing is also interpreted as emancipation: a site through which a solidary relationship between affected and allies can be constructed, critical public knowledge can be produced and disseminated based on the experiential knowledge of people affected by homelessness and the structural knowledge of the allies, and a site of collective political and social care of both allies and homeless people. However, the political vision in the story is aimed at the emancipation of homeless people and the entire society. The imaginary envisions a solidary society in which people care for each other and a responsible state that secures equality, justice, and dignity for all, but with exceptional care for the most vulnerable. Housing is simultaneously a central part of this democratic vision and a site through which the vision can be attained.

The citizen imaginary has led to acknowledging housing as a moral and political responsibility of political actors and a key policy issue to be discussed. It resulted in local policies aimed at affordable housing, including housing in municipal programs and agendas, preventing evictions, shack demolitions, and removing children from families in housing poverty. New civil organizations emerged. While the central actor, A Város Mindenkié, has transformed into an anti-eviction hotline, the emancipatory aim and the political visions of the imaginary of the homeless citizen have remained influential in these organizations, according to the activists (HU 9; HU 10; HU 14; HU 16; HU 24; HU 25).

However, the main achievement emphasized in the interviews (HU 9; HU 10; HU 14; HU 16; HU 24; HU 25) has been constructing an imaginary that offers a path from an exclusionary to a solidary society based on the social right to housing as a democratic vision from which everybody can benefit, not only the homeless citizen. As an activist interviewee argued: “Many issues can be effectively grasped through housing because it affects everybody in certain ways. It can be explained better that if a more just system existed, it would be better for everyone, even for those whose housing situation is resolved now.” (HU 25). Hence, the housing vision of the homeless citizen has established a connection between the present spatial and political exclusion of people in housing poverty and a democratic society with social security for everybody. The right to housing has been constructed as a solution to severe housing problems, including homeless people in public spaces, and therefore offered a set of housing policies and practices that could be introduced and social solidarity can be practiced. Thus, it transformed a vision into concrete practice. Housing has also given a concrete form to the political vision. With homeless people and people in housing poverty speaking up about their spatial exclusion, symbolic housing occupation, and the occupation of democratic spaces with people affected by housing problems, the citizen imaginary connected the abstract notions of exclusions and solidarity to concrete people, problems, housing units, and political spaces. This has led to the decriminalization of

homelessness, the participation of people affected by housing poverty, and housing policy based on the right to housing becoming a symbol of solidarity politics.

At the same time, the citizen imaginary has had limitations. The citizen imaginary has solely interpreted the crisis and the injustice against homeless people as well as fixing it as a state responsibility. The injustice, thus, must be amended by the state out of respect for the rule of law and the rights of the homeless people. The market's responsibility is not part of this interpretation, as the state is constructed as an actor who can act in solidarity and offer political and social care for the homeless citizen. Hence, housing justice is also interpreted in the context of welfare policy for people affected by housing exclusion and not a collective care practice that could be enacted outside the context of the state, such as by the citizen imaginary of the mortgage debtor or the neighbor.

The focus on the homeless citizen protagonist, the construction of the collective identities of “affected” and “allies”, and the lack of engagement with the financial crisis has led to the exclusion of mortgage debtors and a range of housing problems and solutions from the imaginary. The imaginary of the homeless citizen emerged in a period in which many people in Hungary had defaulted Forex mortgages and were evicted from their homes. When I asked activist interviewees about the connections to Forex mortgage debtor activists, they highlighted two main reasons they could not include them in the imaginary (HU 9; HU 24; HU 25). On the one hand, Forex mortgage debtors have not been perceived as people affected by housing problems, unlike homeless people or people living in social housing with no access to homeownership (HU 9; HU 24; HU 25). An activist remembered thinking, “People who took out mortgages are in a much better situation; why should we help them?” (HU 25). The quote also illustrates that mortgage debtors have not been seen as too privileged to be identified with the homeless citizen. Still, the activists added that they could not be constructed as “allies” who could relate to the homeless through solidarity-based care practices and knowledge production. In the meantime, homeless people have done the bulk of care and knowledge production, and it seemed unfair to care for people more privileged than

themselves. As a result, mortgage debtors have been excluded from the citizen imaginary even though it was constructed in the years of the Great Recession in Hungary.

However, the inadvertently exclusionary constructions of “affected” and “ally” collective identities have not been the only reason for the limitation of the imaginary. The exclusion of mortgage debtors also reflects how interpretations of housing needs and political values can be mutually limiting. A former activist of A Város Mindenkié emphasized the differences in political values between homeless and mortgage activists in our interview, arguing that “(The mortgage debtors) looked down on people affected by homelessness or housing poverty at risk of eviction. They blamed them for their situation. At the same time, the media message all A Város Mindenkié members agreed about was that mortgage debtors were not responsible for theirs” (HU 9). Thus, despite the similarities of housing problems and needs, political values concerning individual and social responsibilities prevented the construction of a shared collective identity and mutual care practices or shared interpretation of their political, economic, and social context, including the housing context.

Finally, co-constructing the political vision of solidary society and the vision of the right to housing based on the housing needs of the people has led A Város Mindenkié to focus most of their political efforts on the housing problems and solutions for people affected by housing poverty. However, this has also limited the potential to enact their large-scale political vision. As an activist explained: “We always got stuck there. (Local policy-makers) were willing to listen to us about everyday problems and solutions for particular situations, for example, concerning an eviction but not regarding structural issues such as increasing the number of social housing” (HU 9). At the same time, due to the central government’s fundamentally opposing political vision for Hungarian society, the housing vision of the homeless citizen and needs-based housing solutions have also become limited by the political vision. Due to the uneven power relations and the democratic backsliding of Hungary, people co-constructing the citizen imaginary could not achieve housing changes, which limited the efforts to achieve their political vision: “There was a point at

which we started getting tired. This is strongly related to the Orbán regime. It is impossible to be in opposition forever, and never achieve anything” (HU 24). Thus, the focus on housing needs limited the emphasis on political vision. However, the citizen imaginary has been identified as a political vision that policymakers must reject, along with its housing vision and solutions. This limitation has finally weakened the political vision of a solidary society.

## CHAPTER 7 THE CITIZEN IMAGINARY OF THE FAMILY IN HUNGARY AFTER 2009

### 7.1. The context of the citizen imaginary of the family

Unlike the citizen imaginary of the mortgage debtor, the neighbor, or the homeless citizen, the citizen imaginary of the family does not emerge as a critique of the state of democracy or with a focus on affordable housing. The citizen imaginary of the family has emerged from the reinterpretation of the political values, polity, and care crises as a demographic crisis by conservative family organizations. Hungary's transition into a liberal democracy and a market economy has led to not only economic and social crises but also crises of political values discussed as a moral crisis by conservative-nationalist actors (Gal, 1994) that had a crucial role in the emergence of the citizen imaginary of the family. Since the 1980s, this crisis involved clashes between the state-socialist regime, liberal intellectuals, and political actors promoting a Western-style democratic, capitalist regime with a minimalist state that respects individual freedom and conservative-nationalist ones constructing the state "built on a moral consensus, one that represents a national/ethnic unity, one in which there is little public debate because someone else decides what is best for the entire community" (Gal 1994, 280). Conservative-nationalist writers and the first family organization, the National Association of People with Large Families (NOE, in short), interpreted this crisis of fundamental political values as a moral crisis. On the one hand, they view state socialism as a regime that cracked down on religion and nationalism and discriminated against conservative family values (Gal, 1994; Kitzinger and László, 2000; Dupcsik and Tóth, 2008). On the other hand, they interpret Western culture, capitalism, globalization, and liberalism as an even more dangerous threat to family values, morals, and, ultimately, the nation's survival (Gal, 1994; Kitzinger and László, 2000).

This crisis of political values has been entangled with a crisis of polity and a crisis of care. First, conservative nationalist intellectuals have linked family values to a crisis of polity framed as the nation's survival (Gal, 1994). This thought originates from conservative writers in the 1930s who feared that declining family values and, thus, birthrates would lead to the disappearance of the Hungarian nation (Gal, 1994). Therefore, they have connected the moral crisis of political values to the material and political endangerment of the Hungarian national polity. This crisis of national polity has intersected with two kinds of crises of social care since the state-socialist period: first, the demographic crisis of declining birthrates and aging population, second, the crisis of increased care burdens on families and women in particular (Gal, 1994; Grzebalska and Pető, 2018; Makszin and Bohle, 2020; Gregor and Verebes, 2023; Zaharijevic et al., 2023). First, Hungary's population is among the fastest-declining demographics in the world (Makszin and Bohle, 2020) due to decreasing birthrates, emigration, and a low number of immigrants living in the country (Makszin and Bohle, 2020; Fodor, 2022; Spéder, 2023). Since the 1980s, the demographic crisis has mainly been discussed by conservative-nationalist political actors in intersection with the moral crisis of political values and the crisis of national polity (Gal, 1994; Makszin and Bohle, 2020; Fodor, 2022; Spéder, 2023). These actors have not interpreted the demographic crisis as a threat to the social care system or a pragmatic policy issue to be solved by diverse policy measures, including immigration policies, but as a crisis of family values and a crisis of the nation (Gal, 1994; Fodor, 2022).

The political and social crises discussed above have also intersected with a second crisis of care, which conservative nationalist actors interpret as a lack of care for families. Due to the austerity measures and welfare retrenchment after the transition, care duties that had been previously provided by or subsidized by the state have been relegated to the family (Gal, 1994; Grzebalska and Pető, 2018; Makszin and Bohle, 2020; Fodor, 2022; Gregor and Verebes, 2023; Zaharijevic et al., 2023). Since women do the bulk of invisible and unrewarded care work at home, the crisis of care not only increases the financial and emotional burden on families but also

increases gender inequalities (Gal, 1994; Grzebalska and Pető, 2018; Makszin and Bohle, 2020; Fodor, 2022; Gregor and Verebes, 2023; Zaharijevic et al., 2023). Conservative-nationalist actors nevertheless do not construct the care crisis as a crisis of the welfare state or a gender equality crisis but as a crisis rooted in inadequate family support by leftwing and liberal governments (Fodor, 2022). For them, the crisis does not originate from the relegation of care to families, which they construct as a natural way of organizing care (Zaharijevic et al., 2023) based on a sentimental vision of the family as an ideal space for care and women as home-makers (Gal 1994; Fodor, 2022). From its conservative-nationalist interpretation, second, the crisis of care is a crisis of inadequate financial and political recognition for families.

Housing has always been a critical site for a conservative vision of the family as a basis of citizenship (Pinto, 2009; Lebre, 2019; Kováts, 2023). In Hungary, housing was a site for constructing rural, family homeownership for families in the 1900s-1940s when the state-subsidized agricultural worker families' access to family houses with gardens and increased this support with the number of children in the family through the “oncsa” housing program (Kováts 2023, 6). Thus, on the one hand, housing has been a site of constructing the proper family lifestyle: families have as many children as possible, own homes and gardens, and make a living for themselves. On the other hand, these subsidies aimed to strengthen the political loyalty of this social group to conservative political parties (Kováts, 2023). The state-socialist regime adopted many of these conservative housing policies, especially from the early 1970s: introducing pronatalism in housing policies, particularly in the social policy allowance (“szocpol”) and allocating a larger share of newly constructed housing units for home-ownership rather than rental housing (Horváth, 2012; Kováts, 2023). Combining pronatalism with home-ownership subsidies has also been the central housing policy of the first conservative-nationalist Orbán-government in 1998-2002, which offered interest rate subsidies on mortgage loans (Makszin and Bohle, 2020). Thus, Hungarian housing policy has almost continuously focused on family home ownership and

pronatalism, and housing has been a crucial site for supporting the conservative ideal of the family home protected by the state.

While the conservative, familist, and pronatalist housing model survived state socialism and the early 2000s, there has been a gradual shift towards the liberalization of housing policy and finance (Kováts, 2023). Familialist, conservative housing policy has returned due to the family organizations' co-construction of housing and the citizen imaginary of the family. These organizations and groups share a focus on the family as a fundamental social unit in need of the protection of the state; they engage with families of Hungarian nationality living in neighboring countries and propose and share the same vision for Hungary's future.

The first vital organizations constructing the citizen imaginary of the family have focused on the needs and claims of justice of particular families: "large families" and single-parent families of Hungarian nationality. In 1987, the National Association of People with Large Families (Nagycsaládok Országos Egyesülete – NOE) was founded by people with more than three children. They created the association both to increase the respect for families and motherhood, to cater to the unique needs of families with many children, and to build a community of large families (Nagycsaládok Országos Egyesülete, 2017; "Rólunk," Noe.hu, 2023). Since then, the organization has become a countrywide network of communities with a membership of 14 299 families and 250 local communities (Nagycsaládok Országos Egyesülete, 2017; "Rólunk," Noe.hu, 2023), and their member organizations in Hungary and neighboring countries also participate in the Alliance for Family Organizations in the Carpathian Basin ("Kárpát-medencei Családszervezetek Szövetsége"). The second organization has concentrated on single-parent families within and outside the Hungarian borders. The Single Parent Families Foundation (Egyedülálló Szülők Klubja Alapítvány) was founded by Anna Nagy, responding to the needs of and promoting equal chances for single parents by offering them legal advocacy, job, and psychological support as well as forming a community (Nagy, 2015). The foundation gained

significant government support in 2018, and, as a result, it could open two Single Parent Centres (Egyszülő Központ) in Budapest (“Single parents in Budapest,” Egyszulo.hu, 2023).

The late 2000s have been a turning point for family organizations and groups not only because of the increase in their numbers but also because they all engaged with the political, polity, and care crises through the claims of justice of the family as a fundamental social unit and not only based on the needs of particular families. This shift has been essential in the emergence of the citizen imaginary of the family. During this time, prominent Hungarian conservative intellectuals have published papers about the disadvantages and risks families face in Hungary (Benda, 2007; Kopp and Skrabski, 2007). Besides her academic work, Mária Kopp co-founded the Demographic Roundtable (Népesedési Kerekasztal) to raise awareness of demographic problems and create policy proposals in 2009 (Nepesedesikerekasztal.hu, 2009) and the “Three Princes, Three Princesses Movement” (Három Királyfi, Három Királynő Mozgalom) to form a community of support for parents and people wanting to become parents (“Célunk,” Haromkiralyfi.hu, 2021). Both organizations continued their activities since Mária Kopp died in 2012. The “Three Princes, Three Princesses Movement” became an NGO with a network of 25 local communities in Hungary (“Helyi szervezetek,” Haromkiralyfi.hu, 2021). Thus, these organizations have started co-constructing the citizen imaginary of the family and housing as the family home based on the same interpretation of the intersecting crises of political values, polity, and care.

In 2015, two additional organizations emerged; one offering support for families with children and another engaging in family-oriented research. In 2015, another organization was founded by Nóra Király, a member of Fidesz: the Association of Young Families (Fiatal Családosok Klubja – FICSAK) to support families (“Who we are,” Ficsak.hu, 2020). Since then, the association has 25 local organizations in the country (“Local organizations,” Ficsak.hu, 2020). The association introduces itself as a civil organization supporting and advocating for families. In 2016, a group of experts also started to organize meetings, workshops, and conferences to tackle the demographic challenges. It later formed the “Creative Workshop for a Child- and Family-

Friendly Hungary” (A Gyermek- és Családbarát Magyarországért Alkotóműhely – CSAM) to “start a movement that creates a child- and family-friendly Hungary” (“Rólunk,” Plusz1baba.hu, 2022) after their crucial actor, the researcher József Benda published his book “At the Edge of the Abyss: The causes and stopping of demographic decline” (“A szakadék szélén: A népességfogyás okai és megállítása,” Benda, 2015). The book was published by the Christian-democratic NGO, István Barankovics Association (Barankovics István Alapítvány), the civil organization of the Hungarian Christian-democratic Popular Party (KDNP). CSAM organized 89 conferences and workshops, and in 2019 published a book with studies summarizing the essential findings and messages of the researchers (“Rólunk,” Plusz1baba.hu, 2022, Benda and Báger (eds.) 2019).

These actors have produced the citizen imaginary of the family that has not only provided the conservative-nationalist Fidesz-KDNP governments from 2010 on with the now well-known “family-friendly” slogan (based on an interviewee with HU 19) but has also inspired a set of familist policies among which two crucial ones are aimed at aiding families with children access home-ownership and increase childbirth rates and a fundamental rethinking of citizenship and the welfare regime based on familist values (Fodor, 2022; Gregor and Verebes, 2023). Housing has become a central site for family support, and the Home-Making Discount (“CSOK”) and the Rural Home-Making Discount (“falusi CSOK”) (Government Decrees 16/2016 and 17/2016 of February 10<sup>th</sup>, 2016) flagship policies of the “family-friendly Hungary” in whose creation familist organizations actively participated according to the interviewees (HU 19; HU 21).

The profound political and policy impact of the citizen imaginary of the family also transformed family organizations’ political position. While family organizations gained a prominent role in policy-making and received generous funding from the government after 2010, they also became coopted by them, according to Gregor and Verebes (2023) and a conservative research interviewee (HU 19). Gregor and Verebes (2023) argue that these organizations now must be considered as GONGOs: governmental, non-profit organizations that financially and politically depend on the government and whose role is to endorse its measures. This transformation is

exemplified by the case of FICSÁK, which received much scrutiny from the press due to its leader's party membership, the vast amount of government funding they received (the organization's income increased from 280 000 HUF in 2015 to 75 million HUF, and its overall funds reached 196 million HUF), and their frequent sharing of government propaganda. The 2024 local elections also illustrate the increasing entanglement of some crucial family organizations with the government. Both the head of NOE and FICSÁK ran for mayor as the candidates of the conservative-nationalist governing party, Fidesz.

To sum up, the citizen imaginary of the family has emerged from a unique intersection and interpretation of the crisis of political values, polity, and care. While fragments of the story of the family have existed since the transition, the citizen imaginary has started to be co-constructed by family care and research organizations who have engaged with the demographic and family crises and centered their claims of justice around the figure of the family since 2009. Housing, a crucial element in conservative politics focusing on the family since the beginning of the 20th century (Kováts, 2023), has played a significant role. The citizen imaginary of the family has brought a co-construction of the family unit as a citizen protagonist and housing as a family home and protection from the demographic crisis. Familist organizations and research groups have deeply influenced the conservative-nationalist Fidesz-KDNP government's discourses and policies on family protection and housing that have resulted in crucial changes in housing policies. However, this close-knit connection to the government also led to these organizations' transformation from NGOs to GONGOs (Gregor and Verebes, 2023) and their members' entanglement with conservative party politics. While most studies examine family organizations' role in the Hungarian political regime as GONGOs (Grzebalska and Pető, 2018; Gregor and Verebes, 2023), this chapter instead explores how the citizen imaginary they have co-constructed and their interrelations with their interpretation of housing which are to be discussed to greater depth in the following section.

## **7.2. Key narrative dimensions and housing in the citizen imaginary of the family**

### **7.2.1. The claims of justice of the family–housing as a means of political recognition**

Family organizations co-construct the citizen imaginary of the family from a perspective of deep worry about the erasure and disappearance of the family and, thus, the nation due to the harmful discrimination against the family. The key claim of justice is thus the recognition and support of the family through social policy measures, including housing policies, and family values through centering political discourses and policies around the family unit as citizen of the Hungarian nation. Housing, therefore, is interpreted as a means of justice in the form of housing policies catering to the needs of families by supporting access to home ownership, preserving family values through subsidies for family home ownership, and securing the nation's survival through recognizing and rewarding families based on the number of children.

First, families are constructed as subjects of discrimination, and this discrimination is linked to the survival of families and the nation. To understand the connections between these claims of justice of the family as an activist citizen, it is essential to clarify the spiritual links that make the family a fundamental social unit. Family organizations interpret the family as a fundamental, natural form of existence that connects people and the state and guarantees their emotional-social well-being and the nation's survival at the same time. As Emőke Bagdy, a renowned conservative Hungarian psychotherapist, opens CSAM's book about the demographic crisis: "There is no doubt that the survival of our nation primarily depends on the integrity of the motherly-fatherly-parental "social uterus" of the family" (Bagdy 2019, 12). In this introductory note to a policy-oriented book about family protection in public policy, Bagdy (2019) constructs the family as a natural social unit analogous to the mother's womb that guarantees the continuation of human life the same way as the family guarantees the nation's survival.

However, the survival of the nation through the protection of families is not merely about the size of the Hungarian population but a spiritual-emotional challenge against the family:

This book is a response to an enormous challenge. It is an act of active responsibility for the survival of our nation. Will we exist, and how many of us; beyond our declining number, does our human quality survive: our faith in the laws of life and the common destiny in our existence according to which life should be guarded, protected, and continued so that we could fulfill the mission of our existence? (Bagdy 2019, 11)

Thus, meaningful human life is intrinsically linked to the family's right and responsibility to survive in the citizen imaginary of the family.

The family, nevertheless, does not only become a claimant of rights due to its fundamental role in the survival of the nation but also because it is a subject of harmful discrimination due to its values and lifestyle that goes against mainstream values in two ways. First, the media is constructed as a crucial site discriminating against the family:

The value system represented in the media acts against long-lasting marriages and childbearing. The movement aims to make starting a family and being persistently faithful trendy. We represent these family-friendly values and promote them in our media appearances. ("Célunk," Haromkiralyfi.hu, 2021)

Thus, the family as a natural, fundamental social unit is interpreted through long-lasting marriages and having children as values presented as outdated in mainstream media that do not recognize the family as a citizen.

Second, discrimination against the family is not only interpreted as an issue of media recognition but of pervasive discrimination that permeates all realms of life, including families with multiple children facing higher risk of poverty and low quality of life (Kopp and Skrabski, 2007; Kormosné Debreceni, 2010); difficulties of work-life balance and discrimination against mothers (FICSÁK Image Film, FICSÁK YouTube channel, October 27, 2020; "Ötpárti nyilatkozat," Haromkiralyfi.hu, 2021; "Iránytű előadások," Haromkiralyfi.hu); not being able to have as many children as they desire ("Célunk," Haromkiralyfi.hu, 2021; Nepesedesikerekasztal.hu, 2009); and being forced to be employed instead of being rewarded for caring for their children (HU 19). The following two excerpts from the political statement of the Three Princes, Three Princesses Movement and an interview with a researcher focusing on families (HU 19) illustrate how family

organizations and researchers interpret these forms of discrimination and the family's claims of justice:

We support a taxation system that encourages childbearing and provides solutions for the housing problems of young people. We recognize that it is essential to fight harmful discrimination against parents, especially mothers of small children, to create workplaces for young parents, and to create an economic and social environment that supports having children. (“Ötpárti nyilatkozat,” Haromkiralyfi.hu, 2021)

Large families are discriminated against because they are forced to work and cannot sustain themselves; fathers and mothers are forced to get jobs. They have no time for their children and face the risk of poverty. They get excluded from state subsidies, including the Home-Making Discount, the subsidy to buy a car, and everything else through which the government supports the family. (HU 19)

On the one hand, individual cases of discrimination are interpreted as discrimination against the family because they affect parents and their ability to have children or receive adequate support from the state and workplaces to care for them. On the other hand, they claim that work conditions and public policies should be created based on a principle of non-discrimination against the childbearing plans and abilities of the family, and this claim of justice of the family overwrites others, such as participation in the labor market.

Family organizations use the term “family-friendly” for these claims of justice. According to the family researcher I interviewed, this label originated from family organizations and researchers before it was adopted by the Hungarian government (HU 19). The Three Princes, Three Princesses Movement encourages private and public institutions to introduce practices against the discrimination of the family by giving out “family-friendly” titles. They offer prizes to businesses (“Tizedik alkalommal adták át Az Év Családbarát Vállalata díjat,” Haromkiralyfi.hu, 2022), hospital units (“Célunk,” Haromkiralyfi.hu, 2021), and universities (“Családbarát egyetem,” Haromkiralyfi.hu, 2021). They also have a database of “family-friendly places” (restaurants, hotels, malls, etc.) in Hungary (“Családbarát helyek,” Haromkiralyfi.hu, 2023).

However, “family-friendly” is about marking private or public spaces as recognizing the family's claims of justice and offering a new relationality to the state and the market based on the

family as an activist citizen. The meaning of “family-friendly” is constructed by media appearances of family organizations promoting family values and advocating for concrete policy measures based on the family's interest in meetings with policy-makers, conferences, and publications based on interviews (HU 15; HU 19; HU 21). In these activities, they center their claim around the claims of justice of the family as the citizen and not the particular needs or claims of different families.

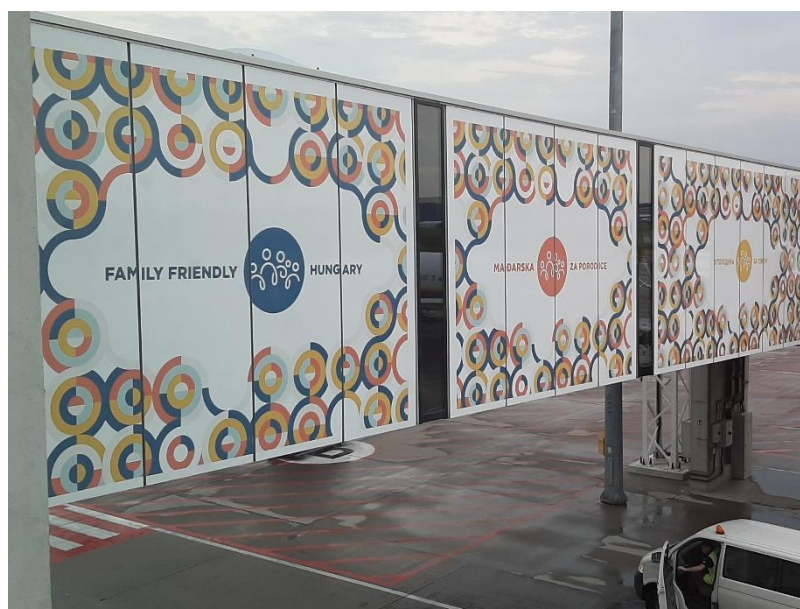
Housing has been interpreted as a means of political recognition of the family as a fundamental need or precondition for having children or having more children. Family organizations and researchers have not focused on housing or the housing injustices families face but instead mentioned it as a means to support the family, particularly young couples, in starting to have children in the interviews (HU 15; HU 19; HU 21). It has been thus constructed as one of the key means of family support to be introduced by the state along the lines of “family-friendly” policies to stop discrimination.

The main consequence of the co-construction of the family facing discrimination and inadequate recognition and housing as a means of recognizing and protecting the family and the nation at the same time is the government's adoption of the “family-friendly” perspective and their focus on family support in public policies, especially housing. The government created the Law on the Protection of Families (Law CCXI of 2011), declaring that.

The family is an autonomous community based on morality that preceded the formation of law and the state. As the cornerstone of society, the family guarantees the nation's survival and the natural environment of the formation of human personality, which has to be respected by the state. (Law CCXI of 2011)

They also drew a sharp distinction that had to be made between the support and protection of families and means-tested social policy for people in need. They thus adopted the value-based construction of the family as citizen. They linked social rights to the family unit as citizen both discursively and legally separating them from people in need as claimants of subsidies or services. This distinction will be further discussed in the next section. Later, the government also adopted the “family-friendly term” and referenced the period of 2010-2010 as a “family-friendly decade”

and called Hungary a family-friendly country (Novák and Fűrész, 2021). The same political message has been announced on billboards, and Budapest Liszt Ferenc International Airport's jetways are still covered in "Family Friendly Hungary" signs in different languages (see picture below).



*Figure 8. The government's Family-Friendly Hungary billboards at Liszt Ferenc Airport in Budapest, Marriagefoundation.org.uk*

For the Fidesz-KDNP government, which already adopted the “family-friendly” perspective, housing became an essential means to create a support system centered around the family as citizen instead of other social needs or claims. The government’s housing policy exclusively focuses on the family, and its flagship home-ownership and mortgage loan subsidies (“CSOK” and “falusi CSOK”) introduced in 2016 were only available for couples with children (Government Decrees 16/2016 and 17/2016 of February 10, 2016). The amount of subsidies increased significantly for families with at least three children. The policy had been framed as a pronatalist tool. It enabled married couples to access it by legally binding themselves to have a certain number of children in the upcoming years. For unmarried couples, this option was not available; they could only take out the subsidy based on the number of children they already had.

Thus, in the citizen imaginary of the family, housing has been constructed among the “family-friendly” means to act against the injustice of discrimination against the family as citizen that endangers the nation’s survival, and for the family’s protection by the state that ensures the survival of the family and the nation. This resulted in the government’s adoption of the “family-friendly” perspective that centered social rights around the family unit as citizen and pronatalist housing policy changes that subsidized home-ownership access to provide couples with a home in which they can become a family by having children or the family with the means to have even more children.

### **7.2.2. Political socialization–housing as a site of value-signaling and family care**

The citizen imaginary of the family is based on a co-construction of ideas and practices of balancing value-oriented and needs-based political socialization through three key narrative elements: the family as a value-based collective identity, care practices balancing the values this collective identity is based on and the concrete needs of families family organizations care for, and the balancing of value- and needs-based care practices and public knowledge production offering solutions for the crises of political value, polity, and care outlined in section 7.2. This section discusses the co-construction of these narrative elements with housing as a site of balancing value-based and needs-based care for families: first, value-oriented; second, needs-based collective identity construction, care, and knowledge production; then, the ways value- and needs-based elements are balanced in the story, and, finally, their political and policy consequences.

As discussed in the previous section, the family is constructed as a fundamental social unit that secures the nation’s survival. This section shows it is also a value-based collective identity deeply connected to a cultural, moral, and spiritual sense of belonging in the national community. When Bagdy (2019) discusses the family as a “social uterus,” it constructs the family as a citizen with rights and responsibilities in the context of national identity that adds a higher spiritual level

to the family as the highest form of human existence. The family as a collective identity thus transgresses multiple scales of identity construction bound together by the spiritual value of serving the highest purpose in life. Linking spirituality and belonging to the nation is also prevalent in CSAM member József Benda's (2015) book about stopping the demographic crisis titled "At the Edge of the Cliff," in which it is also explicitly linked to Christian values.

However, the family as a collective identity is not only based on expressing but also popularizing and practicing the same moral and cultural values through "value signaling," collective care, and public knowledge production. The first practice of this co-construction is described by a member of a family organization in our interview (HU 21): "value signaling." The interviewee (HU 21) defined "value signaling" as practices through which they signal the importance of values related to the family and ways through which these values can be practiced in everyday life. All family organizations have similar "value-signaling" activities celebrating children's birth and certain families, offering advice on family life, such as marriages and childcare, and opportunities to find partners or connect with similar families.

Celebrating children's birth and certain families has been vital in "value-signaling," combining identity construction, care, and public knowledge production. NOE, the organization of large families, regularly published news with baby pictures when members of the organization had children and published articles and books about large families in which they emphasized the beauty of families with more than three children (see NOE's "Nagycsaládosnak lenni," meaning "Living in a large family" series on their website). The Three Princes, Three Princesses Movement gave away pink and blue "baby flags" (see picture below) to announce the birth of baby girls and boys on the front of the buildings ("Babazászló," Haromkiralyfi.hu, 2024) and had "wandering bassinets" that traveled from family to family as a form of connection based on celebrating childbirth in similar ways ("Vándorbölcső," Haromkiralyfi.hu, 2024).



*Figure 9. Baby flag to announce the birth of a baby girl, Haromkiralyfi.hu*

These practices of “value-signaling” related to childbirth and families always include and represent content heterosexual, middle-class, Hungarian, and predominantly white families with children, and, thus, construct the family's collective identity along these hidden values too. First, the family is defined in the citizen imaginary of the family as an emotional community in a general sense (see “Join us,” Ficsak.hu, 2020), but in their images and statements, it is made clear that by family, they understand married heterosexual couple having children or, in the case of young couples, the desire to be married and have children. Second, similarly to the definition of the family as couples with children, only Hungarian, heterosexual, middle-class, and almost exclusively white families have been represented in these “value-signaling” activities. When I asked about the meaning of “value-signaling,” the interviewee mentioning the term (HU 21) emphasized that they would never openly advocate against families from particular backgrounds because they want to send positive, peaceful public messages about family life:

It is essential for us to never stand up against something but for something. We want peace. For sure, nobody heard us protesting against gay people. This is not our style. Similarly, we do not protest against abortion, but we stand up for the protection of life. (HU 21)

However, the interviewee (HU 21) implies in the quote that these positive messages are based on implicit moral disapproval of certain lifestyles or decisions. In addition, family organizations' websites do not include representations of immigrant, poor, or gay families. Another interviewee, a family researcher (HU 19), explicitly excluded non-Christian immigrant families from their definition of the family to be supported. Finally, FICSAK, the most recently founded family organization, has anti-LGBTQ+ propaganda and -immigration stance (see "Megváltozott Európa identitása," Ficsak.hu, September 18, 2018; "Gyermekeink jövője a tél április 3-án!," Ficsak.hu, March 24, 2022). "Value-signaling" through celebrating childbirth and particular families is thus aimed at a value-based identity construction of families as Hungarian, middle-class, heterosexual, married couples with children. The pictures below illustrate how the family is presented in the images of family organizations. The first picture is the cover of CSAM's book about the demographic crisis (Benda and Báger, 2019), and the second is a photo taken of a family at the baby welcoming event of NOE ("Babaköszöntő, Péteri, September 8," Noe.hu, 2024). The third picture is a photo that appears on at least two local FICSAK community websites ("A FICSAK-ról," Ficsakjozsefvaros.hu; Ficsakkaposvar.hu; 2024).



Figure 10. The front page of the "Jövők a gyermek" ("The child is our future") book by Benda and Báger (2019)



Figure 11. Family photo at the gathering of Nagycsaládok Országos Egyesülete, 2024



Figure 12. Image of a family from the Fiatal Családok Klubja website, Ficsakjosefvaros.hu, 2024

“Value signaling” is about identity construction and collective care to preserve the family’s well-being as a strong emotional community interpreted through long-lasting marriage, having children, and social, political, and economic recognition for families. FICSAK argues for the importance of these practices in the following way: “Whatever we do, organize, initiate, we represent the core values of unconditional love that holds families together, care and commitment towards each other” (“Join us,” Ficsak.hu, 2020). In their introduction, NOE summarizes its goals as “education about the respect for life and motherhood; strengthening the feeling of responsibility

for marriages; advocating for the special interests of large families; and creating communities of recognition and support for them” (“Rólunk,” Noe.hu, 2024). The emphasis on marriage, fidelity, and having children as core values guiding collective care are also present in the Three Princes, Three Princess Movement’s introduction (“Célunk,” Haromkiralyfi.hu, 2021): “A lot of planned children are not born because more than 60 percent of current marriages and relationships end. It is essential to help the parents stay together in the long run”. They practice collective care based on these values by offering workshops, trainings, and community events about marriage, childcare, and family relations to young people, parents, and children. These have included a program with the title “Education for Family Life” offered by NOE (“Családi Életre Nevelés (CSÉN) Képzések,” Noe.hu, 2022), workshops aimed at finding a partner at the Three Princes, Three Princesses Movement (“Párkereső,” Haromiralyfiparkereso.hu, 2022) and a lecture series about balancing career and parenting (“Iránytű,” Haromkiralyfi.hu, 2021). They also publish booklets for fathers, grandparents, and siblings to help them adjust to the arrival of new children (“Célunk,” Haromkiralyfi.hu, 2021). All these activities, thus, strengthen the family’s collective identity as citizen through signaling family values through value-based collective care.

Collective care practices are combined with value-based public knowledge production through, on the one hand, educational materials and events about marriage, parenthood, and family life as they are intertwined with family identity construction based on not only marriage and children but also Christianity and, on the other hand, value-based policy research. NOE’s explicit goal has been to educate people about values (Nagycsaládosok Országos Egyesülete, 2017; “Rólunk,” Noe.hu, 2024) by celebrating babies and families and also disseminating information about family life defined as having babies, raising children, and getting married. In addition, most family organizations also share information about how to embed Christian religious practices such as fasting before Easter in the family’s life (“Hogyan építsd be a családi szokásrendszeredbe a böjti időszakot?,” Noe.hu, March 7, 2023). Christian expressions such as “creation” and “blessing” frequently appear on CSAM’s website about family research, too (Plusz1baba.hu, 2024). FICSAK’s

leader criticized kindergartens for organizing costume parties in late February after the start of the Christian fast before Easter, calling educators' and parents' attention to the fact that children and parents should be educated about respecting Christian religious prescriptions ("Tartsuk meg az ünnepeinket, szokásainkat!," Ficsak.hu, February 22, 2023). Thus, public knowledge production about family life and family research also aims to construct a religious-Christian identity of the family.

These practices of "value-signaling" do not only involve an element of collective care by providing emotional support, community, and services but also public knowledge production in various sites and by various family organizations. First, the workshops and educational materials mentioned above offer family relations and childcare knowledge. Second, family organizations both participate in typical arenas of knowledge production such as conferences and policy events but also publish books about family life, values, and the organizations' practices (see, for example, Nagy, 2015; Nagycsaládosok Országos Egyesülete, 2017). Third, there are value-oriented research groups created by conservative public intellectuals and researchers that co-construct the citizen imaginary of the family but focus their activities on social research about the family and family policy recommendations. These include the Népesedési Kerekasztal (Demographic Roundtable) (Nepesedesikerekasztal.hu, 2024) and the Creative Workshop for a Child- and Family Friendly Hungary (CSAM) (Plusz1baba.hu, 2024). All these knowledge production practices are value-oriented: they are based on the claims of justice of the family, aim to support them with evidence, and offer ways to fulfill the political vision of the citizen imaginary of the family.

However, "value-signaling" is also balanced with the organizations' practices of discovering families' everyday needs, trying to fulfill them, or lobbying for policy solutions at the central or local government level. As an activist citizen, the family advocates not only for family values but also for the economic and political recognition of their needs. The needs of concrete families are nonetheless more diverse than they appear in the organizations' "value-signaling" practices; hence, practices of identity construction, care, and knowledge production also involve

balancing these values and needs, especially in housing. Thus, in the next part of this section, I first explore needs-based practices of collective identity construction, care, and public knowledge production. Then, I delve into how these need-based practices are balanced with “value-signaling.”

First, family needs have an essential role in the political socialization claims and practices of the citizen imaginary of the family. The interviewees from family organizations (HU 15; HU 21) emphasized that they organized their two main care activities, family support, and advocacy, based on the needs of the families they engaged with. As one of them explained about needs-based care:

If a need or wish arises, we have something to do there, but we cannot always help. God, I wish we could, but we cannot. However, we must offer them one or two suggestions to help the parents. For example, we have job searching services that include counseling and connecting them to recruiters, but we cannot find jobs for everyone. (HU 21)

The quote illustrates not only the focus on needs and the community’s collective care practices focusing on those needs but also the collective identity of caring family communities with the desire to fulfill all family needs. In addition, the interviewees (HU 15; HU 21) emphasized the “strength of the community and the support of those in the same situation,” which, according to one of them (HU 15), “can have an enormous impact.”

Second, the interviewees also discussed how diverse family needs are (HU 15; HU 21). Because of that, their direct care support and advocacy practices include diverse programs and activities based on these needs: events for children (“Gyermekprogramok,” Egyszulo.hu, 2023; “FICSAK Családi Központ,” Ficsak.hu, 2020), summer and day camps (“Napközis táborok,” Egyszulo.hu, 2023; “Táborok 2022,” Ficsak.hu, 2022), community events for mothers and babies (“Baba-mama klubok,” Haromkiralyfi.hu, 2021), and families (“Rólunk,” Noe.hu, 2024), and online self-help groups (based on the interview with HU 15). The Single Parent Center and NOE regularly collect and give out donations for families (“Támogatás,” Egyszulo.hu, 2024; “Fiatalok a kisgyermekes családokért,” Noe.hu, November 3, 2023). NOE also has a discount card large families can request and thus access services and products at a reduced price (“Kedvezmények,” Noe.hu, 2024). Organizations offer direct help for families to find out about and access public

services, including social benefits, mortgage subsidies, and tax reductions for families, based on the interviews with HU 15 and HU 21. They emphasized that they regularly organized information sessions about family support, especially when the government introduced a new type of support, and answered questions in person, on the phone, and online (HU 15; HU 21). They also offer direct care services, for example, online support to find housing for parents (HU 15), or NOE founded a separate NGO, “Otthon Segitünk” (“Help Comes to Your Home”) Foundation to offer in-person childcare and support in the everyday activities for families (“Rólunk,” Noe.hu, 2024).

The organizations do not only offer direct care services but also need-based advocacy practices. They channel diverse family needs into their advocacy-oriented collective care activities by communicating family needs to the government or local authorities. As one of the interviewees explained:

Our representatives participate in advocacy meetings, for example, the Advisory Board on Housing Policy. Besides the fight on higher levels, we have a lot of daily tasks resolving the concrete problems of families. We visit local authorities and Child Protection Services, negotiate with OTP (a Hungarian bank – author) and energy companies, and try to find housing solutions for roofless families. We collect and send donations for those in need. We cooperate with child protection services and minority councils... There are as many life situations as families. It is the same as when one tells their five children at home that the family will have red lemonade with raspberry for drinks that day. Then it turns out that one of them is allergic to raspberry; the other wants it only with lemon; the third without ice cubes; the other with still or sparkling water. Families are the same. When the government announces a family policy, a thousand things emerge that are not good in the decree. It just does not fit certain families. When the government published the Action Plan for the Protection of Families, our phone lines were on fire on Monday because the families needed advocacy. We collected their 600-700 proposals and sent them to the decision-makers. (HU 21)

As the quote illustrates, collective care practices include advocating for the diverse needs of families so that family support can be available for as many of them as possible. However, advocacy has been constructed as providing information about the families’ needs and requesting policy changes in closed-door meetings with policy-makers by interviewees from family organizations (HU 15; HU 21) rather than directing public attention to these problems through media campaigns or public events, as is the case in the “value-signaling” activities. In addition, as the lemonade

example demonstrates in the quote, needs are interpreted as neutral preferences and solely discussed in the context of diversity, not inequality or injustice.

Interpreting inequalities as diversity in the quote above and the aversion to engage with social or political controversies, as discussed in the previous section, illustrates how the citizen imaginary of the family is constructed by balancing family needs and “value-signaling”, especially, in housing. First, this includes the ambiguity of creating communities of collective care responding to many families’ needs and offering diverse forms of support but not communicating or producing public knowledge about social problems such as poverty even though interviewees (HU 15; HU 19; HU 21) acknowledged that families with children were more at risk than those without. Second, while family needs are diverse, the collective identity of the family in the citizen imaginary is presented as a morally and culturally homogenous identity of the Hungarian, white, middle-class, Christian family with children in “value-signaling.”

Housing as a family needs and home ownership as a family value have been essential in the political socialization practices of the citizen imaginary of the family. First, in our interviews, family organization members and the family researcher emphasized the risk of poverty affecting families, including not having access to housing or other basic needs (HU 15; HU 19; HU 21). They also acknowledged that these problems often remained invisible because families had to present themselves as middle class:

Housing is... About half of single parents live in a difficult financial situation or are poor. This poverty is nonetheless largely invisible. You do not see it when you meet them on the street. You only find out when she requests a food package before Christmas because she has two children.... She is raising two teenage boys alone and is a nice-looking, well-dressed woman. She works as an administrator at a university, so she has to present herself that way. However, she says that if we cannot give her a food package, they will not have anything to eat at Christmas. (HU 15)

In the quote from a member of a family organization, mentioning housing evokes a memory of a difficult family situation and the realm of hidden family problems and needs that are nevertheless addressed through collective care practices. Similarly, another family organization member (HU

21) explained that many families needed social housing, which they kept including in their policy proposals without any policy result, and therefore, it was one of the critical areas in which they could not offer help for the families. In addition, they identified a gap between the housing needs of families who could access home ownership and those who could not:

When the Family Home-Making Discount was introduced... we organized workshops to inform families about the application process. They did not know how to apply for it, so many people attended these. This is one part of housing, but some people do not have the chance to buy their own homes. Often, they even find it difficult to find rental housing. (HU 15)

However, while collective care practices and public knowledge production about housing needs have focused on families in need of home-ownership support and rental housing support, the organizations' websites have not addressed this distinction or the fact that rental housing subsidies or social housing have not been available for families or that home-ownership subsidies exclude certain families. This is not merely due to family organizations' dependency on government funding making them reluctant to criticize their policies publicly (Gregor and Verebes, 2023), including housing policy, but also due to balancing housing needs and the value-based ideal of the family home in the citizen imaginary of the family. Interviewees (HU 19; HU 21) interpreted rental housing as insecure, expensive, and lower quality than family-owned housing and, therefore, only suitable as a temporary solution for young couples without savings starting families until they could access home ownership. Thus, they construct home ownership as the only culturally and morally proper housing solution for a family (HU 19; HU 21). At the same time, one of the interviewees also criticized how home ownership had become a more important value than family itself:

It is also a status symbol for young people wanting to own their apartment. It would be best to have financial stability first, then you can have children. However, it did not work like that before. Parents used to say, 'Just get married and have children; we will find a solution.' (HU 21)

This quote illustrates that in the citizen imaginary of the family, housing is not constructed as the proper family home because it is a status symbol of the proper, responsible family but because it signifies the family values of commitment, security, and stability.

Thus, housing has been a crucial site of collective care and knowledge production in the citizen imaginary of the family. This involves balancing the housing needs of families from different financial backgrounds and constructing family home ownership as the proper, stable form of housing for a family. At the same time, housing has a controversial role in balancing needs and values. On the one hand, there is balancing between housing as a site of collective care and knowledge production about diverse needs and identity construction and collective care and knowledge production about family home ownership. On the other hand, housing is not co-constructed as a “status symbol” (HU 21) but a symbol of stability in the citizen imaginary of the family.

The second kind of balancing needs- and care-based political socialization in the co-constructions of housing and the citizen imaginary of the family is balancing claims and practices aimed at the construction of the value-based collective identity of the Hungarian, middle-class, white, content families presented in the imagery on the websites, newsletters, and books of family NGOs and the invisible, and the diverse housing needs of families who face a variety of financial problems, among which housing is one of the gravest, according to the interviewees (HU 15; HU 19; HU 21). As mentioned earlier, a family organization member emphasized that “value-signaling” was about communicating positive messages and not entering into political confrontations or media battles fighting against specific problems or issues (HU 21). However, this focus on positive imagery excludes the housing needs of the families they engage with.

This balancing between identity construction, collective care, and knowledge production based on “value-signaling” and needs has three main consequences. First, the government has introduced a sharp distinction between needs-based and value-based housing support for families in the Law on the Protection of Families (Law CCXI of 2011):

The support of families is separate from the social care system operating based on social needs. The state primarily contributes to the responsible upbringing of children through subsidies. The state aims to secure the conditions for home-making and housing for families raising underage children. (Law CCXI of 2011)

In this law, the responsible family becomes an antithesis to accessing housing support based on needs. Therefore, it is also the moral explanation for the state's focus on home-ownership subsidies instead of rental housing support or increasing the public housing stock. While this perspective has led to generous home ownership support for certain families regardless of their housing needs and financial resources, it also has led to the increase in housing prices and, thus, social inequalities, making it more difficult for many families to access home ownership (Czirfusz and Jelinek, 2021; Ámon, 2023; Czirfusz, 2023). In addition, it also makes it difficult for family organizations to help with the housing needs of those families.

Second, the homeownership policies introduced in 2016 (Government Decrees 16/2016 and 17/2016 of February 10, 2016) have relied on the value-based distinction between the family as a responsible, moral, fundamental social entity and people in need. However, as this section illustrates, many families, and often large families, the target group of pronatalist housing subsidies, face financial difficulties based on the interviews (HU 15; HU 19; HU 21). On the one hand, this means that housing policies that rely on the collective identity of the Hungarian, white, middle-class, Christian family with children do not only exclude families that do not fit into this identity category but also the ones that do. On the other hand, this also leads to excluding rental and other housing support solutions interpreted as needs-based instead of family-based from housing policy-making even though those might benefit families.

Third, these generous housing subsidies that are legitimized by the story of the family as a citizen make it difficult for family organizations to discuss the policies' flaws publicly—due to the shared value-based perspective on families, family organizations and research groups gained generous financial support from the state (Gregor and Verebes, 2023). The controversies of government support and its impact on the organizations will be discussed in the next section. Here,

I focus on the consequences of balancing needs- and value-based political socialization. On the one hand, family organizations and research groups received financial support to open new spaces and opportunities for families to meet, access childcare or programs for children, and ask for support, such as the Single Parent Centers, the local NOE, or FICSAK organizations (see section 7.2.). However, while they reject the idea of home ownership as a status symbol or its preference over family values, the government's family and housing policies explicitly associate responsible families with access to homeownership. This results in shrinking political space for discussing the housing needs of families who cannot access home ownership and pointing out potential flaws in these policies.

To conclude, political socialization in the citizen imaginary of the family includes value- and needs-based collective identity construction, care, and public knowledge production. Political socialization as a key narrative element of the story of the family is about balancing value- and needs-based claims and practices in which housing has a crucial role. On the one hand, the family has been constructed as a collective identity based on middle-class, Christian family values through "value-signaling": a set of care practices and public knowledge production about family values. On the other hand, the citizen imaginary of the family relies on practices of collective care and knowledge production based on the diverse needs of the families, which family organizations care for and produce knowledge for and about in their collective support and advocacy work. Housing is a crucial site as it is one of the most basic needs of families, but as a family home, it is also a family value. Nevertheless, homeownership is often not attainable for a family, and the family home as a status symbol controversially can triumph over family value. This balancing has led to housing policies distinguishing the value-based construction of families from those needing welfare in housing. As a result, they do not only exclude those who do not fit into the collective identity of the Hungarian family but also those who do, and prevent the addressing of their housing needs by policymakers and family organizations, even though more and more centers and services are available at them for families due to increased government funding.

### 7.2.3. The political vision of the nation–housing as a national asset

The political vision of the citizen imaginary of the family intrinsically links the family to the nation's future and envisions a political community with the family unit as citizen. Housing, in this vision, is constructed as a national asset necessary for the future of the family and the nation. In this section, I explore this political vision, starting with how the family with children is interpreted as the prerequisite of Hungary's future and how that future is co-constructed with the de-commodification of housing as a national asset.

In the citizen imaginary of the family, having children is linked to the country's future. However, this future is not interpreted as a future sociopolitical system but as a collective Hungarian future or cultural-national survival. To illustrate that point, Benda (2015), a researcher of CSAM, compares the demographic crisis to the Mohács battle and the Trianon Treaty, two historical events that threatened the survival of the Hungarian nation. The Demographic Roundtable discusses policy recommendations for the government as steps for “sustaining Hungarian and European society” (“Jól működő ország: Gyermekünk a jövőnk!,” *Nepesedésekasztal.hu*, May 24, 2018). These cultural references to national history and Europe illustrate that the future at stake concerns the Hungarian nation as a cultural-political construct, not simply population growth. The political vision is, thus, the survival of the Hungarian nation.

Having children has a dual role in the political vision of the citizen imaginary of the family: first, having children is a prerequisite for the nation's survival because, according to familist researchers, if the decline of the Hungarian population is not stopped in the next few years, the trend cannot be counteracted anymore, and the nation will end up on a path to disappearance (Benda, 2015; Benda, 2019). The same logic appears in the following NOE slogans: “Healthy family, the healthy nation,”; “The family is our future,” or “The family is our hope,” discussed in a book about the organization's history (Nagycsaládosok Országos Egyesülete 2017, 15). These

slogans link the family to the nation's functioning and Hungarians' common future. Second, collective national decay is not merely interpreted as the disappearance of the Hungarian population or a demographic crisis but also as cultural, social, and psychological decay in two ways. First, people do not experience the happiness of raising their “desired children” because they are not provided the financial and social means to have them. Second, people lose the desire to have children for the same reason.

The political-social vision in the citizen imaginary of the family is, thus, a social-political system through which the decay can be avoided and the future preserved. This system serves the family with children as a fundamental social unit whose rights and responsibilities are constructed above politics through a psychological-spiritual language in which religious-spiritual references are mixed with psychological theories about attachment and happiness. NOE refers to the family as “the bassinet of society” (Nagycsaládosok Országos Egyesülete 2017, 15) and highlights that “each child makes the world a more livable and lovable place” (Nagycsaládosok Országos Egyesülete 2017, 225). The Demographic Roundtable emphasizes that “for Hungarian people, one of the key indicators of happiness is having a family with children (“A család lelki egészségének 12 pontja,” *Nepesedesikerekasztal.hu*, May 18, 2017). FICSÁK describes the family as connected by “unconditional love, care, and commitment to each other” (“Kik vagyunk mi?,” *Ficsak.hu*, 2024). CSAM member and family researcher, Benda (2015) does not simply link having children to happiness but argues that “the capability of attachment, trust, and love are the foundations of a functioning society” (Benda 2015, 166). The statement is illustrated by a set of pictures of the Virgin Mary holding baby Jesus in her arms (see picture below) as the origin and symbol of the ideal mother-child relation that is discussed in the context of the developmental psychologist Bowlby’s attachment theory (Benda 2015, 165-166). He argues that “the unified, fertile, and indissoluble family carries the essential elements of the hope in the future” (Benda 2015, 167) because the reproduction of the family as citizen is a prerequisite for secure attachment that defines “the nation’s economic performance and the psychological-spiritual dimensions of our nation”

(Benda 2015, 165). Thus, the family with children is the prerequisite for the nation's future and a healthy social existence for material, psychological, and spiritual reasons.



*Figure 13. Illustration in a book about demographic policy (Benda 2015, 166)*

The political vision in the citizen imaginary of the family is, thus, to create a political-social system that protects the family with children as citizen. However, this system is not a past historical sociopolitical arrangement to which they seek to return. However, it is vaguely defined as enabling the birth of “desired children” and making having children more desirable. There are two concrete

characteristics of the system. First, it strengthens and relies on local family communities, and second, its redistributive policies are based on the claims of justice of the family. First, all family organizations emphasize the importance of self-help communities that support families with children with their care needs (Nagycsaládosok Országos Egyesülete, 2017; “Bemutakozás,” Egyszulo.hu, 2018; “Kik vagyunk mi?,” Ficsak.hu, 2024; “Célunk,” Haromkiralyfi.hu, 2024). As the introduction of the Three Princes, Three Princesses Movement states:

According to research, parents will decide to have a little sibling if they can count on the help of grandparents, relatives, and friends. We aim to support local communities that bind together local families and support each other. “Célunk,” Haromkiralyfi.hu, 2024)

Thus, in the citizen imaginary of the family, local communities have been constructed as sites of political socialization and as parts of the political vision in which the family with children is taken care of through public policies and local communities of care.

However, recognizing the family’s claims of rights and responsibilities as family rights in policy recommendations is crucial in the political vision, too. These include redistributive policies based on the number of children to the family in the taxation and pension system (Benda, 2015; Nagycsaládosok Országos Egyesülete, 2017; “Célunk,” Haromkiralyfi.hu, 2024), social benefits that enable full-time childcare or care for the elderly (Benda, 2015), making family support a separate goal in the distribution of EU funds (“A Népesedési Kerekasztal álláspontja és javaslatai a 2014-2020-as Európai Unió fejlesztési időszakra való tervezéssel és az operatív program tervezetekkel kapcsolatban,” Nepesedesikerekasztal.hu, February 26, 2014), policies aimed at family-friendly workplaces (“Alapító nyilatkozat,” Nepesedesikerekasztal.hu, November 1, 2013; “Célunk,” Haromkiralyfi.hu, 2024), improving public childcare services (“A Népesedési Kerekasztal javaslatai a napközbeni gyermekellátás fejlesztésére,” Nepesedesikerekasztal.hu, February 26, 2014), etc. These redistributive policies are thus aimed at supporting the family with children and at the re-conceptualization of social rights as family rights, meaning the rights of the family with children as a citizen.

The decommodification of the family home as a national asset has a central role in this re-conceptualization of social rights as family rights in the political vision of the citizen imaginary of the family. As the Demographic Roundtable states, “having children and housing are strongly connected. Hence efficient demographic policy is unimaginable without efficient housing policy” (“A Népesedési Kerekasztal lakáspolitikai elvi javaslatai,” [Nepesedesikerekasztal.hu](http://Nepesedesikerekasztal.hu), February 26, 2014). Similarly, in CSAM’s book with policy recommendations against the demographic decline, Csomós (2019) calls for a national housing program that constructs housing as a family home to be decommodified as a national asset:

Housing and the home define our identity and private space and impact our activities and quality of life. In an independent, free country, securing a home (an apartment or a house) is essential for a normal lifestyle, as is clean, good air, drinking water, food, energy, or the church. The housing stock in the country – regardless of its ownership – is part of the nation’s assets, and wasting it is a huge mistake. Sustainable settlements, homes, and families are necessary for a sustainable population. The housing market cannot entirely operate on business principles. If it did, we would renounce one of the most essential tools for demographic policy. The political goal is to create a Hungary capable of sustaining its population. (Csomós 2019, 197)

Thus, through its function as a family home, housing has to be protected as a basic need and right of the family and, as such, a fundamental national asset. This protection is more important than ownership or business principles, and housing must be decommodified as a family right and a national asset to protect the family and the nation from the adverse effects of commodification. This resonates with Esping-Andersen’s (1990) notion of social rights as a means of decommodification. Thus, it reduces people’s dependence on the market. However, in the citizen imaginary of the family, these rights are constructed as the rights of the family citizen as family rights that guarantee the nation’s future.

The consequences of the co-construction of the family with children as the nation’s future and the family home as a national asset are twofold: the development of a carefare regime (Fodor, 2022) with the commodification of housing and GONGOs, government NGOs from civil organizations (Gregor and Verebes, 2023). First, they have contributed to developing a carefare

regime in Fodor's (2022) term. She defines the Hungarian carefare regime as one in which "most social benefits are now claimed and distributed based on (specific forms of) care work" (Fodor 2022, 35). In this regime, social citizenship is linked to care work and, specifically, "native women's reproductive work" as a result of the "rejection of gender-equality policies and measures." Thus, welfare retrenchment is "politically rather than financially motivated" (Fodor 2022, 36). Housing in the carefare regime is seemingly centered around the family. However, it has been criticized for serving the opposite goal: instead of decommodifying housing as a national asset, it contributes to its commodification. This critique has been expressed by the head of the Hungarian National Bank ("Fenntartható lakáspolitikára van szükség," Novekedes.hu, January 13th, 2020), too. A family researcher argued in our interview that housing policies ultimately served the construction industry, not the family (HU 19).

The second consequence has been the transformation of family organizations into GONGOs: NGOs that are formally independent civil organizations, but due to their financial and political dependence on the government, they can no longer act as autonomous actors (Gregor and Verebes, 2023). The same reference has been made by one of the interviewees (HU 19) about family organizations:

I do not have any state positions so that I can speak freely, unlike the others, who eat from the hands of the government and adjust their views to its politics. Now that a new government is forming, and the new system is yet unknown, they may not even want to talk to you so that they would not hurt someone. (HU 19)

The same interviewee (HU 19) discussed the government's family policies as the cooptation of family organizations' and researchers' goals, recommendations, and activities, which ultimately served political and business purposes, not families. Others (HU 15; HU 21) have acknowledged that not all families have been protected by family policies but considered the redistributive policies of the conservative-nationalist Fidesz-KDNP policies the closest to their views. In addition, FICSAK has been the only organization that enthusiastically endorsed the government's anti-LGBT and anti-gender policies; the other organizations have not shared articles similar to the

government's political communication (see "Megváltozott Európa identitása," Ficsak.hu, September 18, 2018; "Gyermekeink jövője a tél április 3-án!," Ficsak.hu, March 24, 2022). However, they have not openly criticized any of the government policies either. In addition, as mentioned before, two family organization leaders, Nóra Király from FICSAK and Katalin Kardosné Gyurkó<sup>4</sup> from NOE, unsuccessfully ran for the position of mayor as Fidesz-KDNP candidates at the local government elections (their profiles are available on the website of the National Election Office, Valasztas.hu, 2024). To conclude, both existing research (Gregor and Verebes, 2023) and the research data suggest cooptation of the political vision of the citizen imaginary of the family, and the key actors' transformation into GONGOs.

### 7.3. Discussion of narrative connections and limitations

The citizen imaginary of the family and its co-construction of housing is not simply a story about returning to the past social order guided by the principle of family values or rooted in traditional family arrangements as Grzebalska et al. (2023) suggest about conservative gender narratives in general. It is not merely a story of a coopted present either in which family organizations become absorbed by the government, as Kapitány (2019) and Gregor and Verebes (2023) argue about GONGOs. Instead, it is a story deeply concerned about the future due to political values and care crises. This future is not a vision of a particular social-political order but rather a spiritual-cultural order in which the family with children is the citizen whose housing needs must be secured and who must be recognized as a fundamental sociocultural unit for the collective survival of the nation. However, centering the citizen imaginary around a conservative-nationalist construction of the family limits the care work for and public knowledge production about the housing needs of Hungarian families, most importantly large, low-income, and single-parent

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<sup>4</sup> Kardosné Gyurkó has been continued by Gábor Herbert as the new president of NOE in September, 2024 ("Búcsú és új kezdet," Noe.hu, September 6, 2024).

families. It also excludes families of color, low-income, non-heterosexual, unmarried, and immigrant families from the citizen imaginary. The emphasis on a value-oriented construction of the collective identity of the family, the value-signaling practices, and the political vision of the nation's survival through the family and familist housing policies lead to a narrow notion of housing as a national, familist asset, a one-sided adoption of claims and practices concerning housing by the Orbán government, and the complete marginalization of the needs-based claims of justice about redistribution, collective social care, knowledge production, and the decommodification of housing as a national asset in new conservative, nationalist, familist housing ideas and policies.

The citizen imaginary of the family is co-constructed by Hungarian family organizations and research groups, which interpret the crises of political value, polity, and care as demographic and family value crises that threaten the Hungarian family's and the nation's survival. The central claim of justice for the family stems from its construction as a fundamental social, cultural, and spiritual unit that needs recognition and redistributive policies that act against the discrimination of the family with children and the oppression of family values in the media and global economic and political forces. The collective identity of the family, the collective care and knowledge production practices of family organizations balance value- and needs-based political socialization involving the construction of a collective identity of the family with diverse needs, yet the same background and values, claims, and practices of value- and needs-oriented care for the family through value-signaling and advocacy practices, and public knowledge production about family values and needs through workshops, research, and policy recommendations. The claims of justice and political socialization of the family connect to the political vision of the collective national future as a spiritual-cultural community.

Housing has been co-constructed as a means of recognition, a site of value-oriented and needs-based political socialization, and a materialization of the political vision. Home ownership-focused housing policy is co-constructed in the citizen imaginary of the family as a means to

strengthen the family's perseverance. Housing also connects claims of justice, value-oriented, and needs-based aspects of political socialization. On the one hand, the family home is constructed as a family value: a symbol of stability and commitment and the only suitable housing solution for the family. On the other hand, the site of housing is also about finding out about and responding to the everyday needs of the family. Finally, in the political vision of the collective national future, housing is interpreted as a family right: a collective national asset through which the family and the nation can counteract market forces that undermine them. Constructing the decommodification of housing as a national asset and family home ownership connects this political vision to policy practice by family home ownership becoming a concrete redistributive practice. Thus, housing has made an abstract vision more relatable and attainable by giving these political visions a concrete, material form. This connection has led to familialist social and housing policy changes in which housing has been conceptualized as nationalist family protection.

The co-construction of the citizen imaginary of the family and the family home as the claim of justice, need, value, and a decommodified national asset has led to political and policy consequences. It has led to the emergence of a carefare regime (Fodor, 2022) that has emerged in Hungary, where redistribution is linked to social reproduction and care. In this regime, family support or protection has become a separate site of social policy, including housing policy, detached from social care for needy people, as discussed in Section 7.2. Resources have been channeled toward tax breaks, home ownership subsidies, and families considered responsible and deserving, while social care for needy people has been reduced (Szikra, 2019). At the same time, the citizen imaginary has also constructed a political connection between the care crisis and housing and has responded to the social and political needs of large- and single-parent families.

However, the citizen imaginary of the family has also led to considerable limitations on housing ideas and grassroots or policy practices concerning the most vulnerable families' housing needs. The story is centered around the claims of justice for the family with children because it is constructed as a fundamental social unit and value and a guarantee for surviving the crisis. Survival

is an abstract, value-oriented notion, and therefore, the responsibility for the nation's and family's decay is also assigned to actors or processes that undermine family values, such as globalization or the media. However, the responsibility to fix the injustices of discrimination against the family is that of the nation: primarily, the central state promotes family-friendly values and redistributive policies, including housing policies and local family communities caring for families with children. As a result, housing justice becomes submerged into a nationalist-familist notion of redistributive justice.

While seemingly the citizen imaginary constructs a universal notion of the family without explicitly excluding any particular family type, the value-signaling practices in the citizen imaginary include many, mostly implicit exclusions: the exclusion of families without children, unmarried couples, gay couples, families of color, immigrant families, and low-income families. Instead of constructing a universal notion of the collective identity of the family, it interprets the white, Hungarian, middle-class married heterosexual couples with children as universal and fundamental. These exclusions have limited identification with the collective identity of the family, and these limitations have been reflected in familialist policies imposing legal restrictions on the concept of the family, as well as a political distinction between responsible and “needy” families in housing policy. As in other citizen imaginaries, this limitation has intertwined with the mutual limitations of value- and needs-based political socialization. At the same time, care practices and knowledge production in the citizen imaginary have embraced families with different needs, value-oriented political socialization, including implicit restrictions on who can identify as a family, limited care practices, and knowledge production concerning housing for low-income or single-parent families who could not access homeownership.

Due to their emphasis on value-oriented claims and practices, family organizations have gained more political relevance but at the price of losing their political autonomy. However, this is not only a result of generous government funding (Kapitány, 2019; Gregor and Verebes, 2023) but also subordinating needs-based claims and practices to value-signaling. Family organizations

have received generous subsidies from the government (Kapitány, 2019; Gregor and Verebes, 2023). The state has adopted its slogans, key messages, and many of its policy recommendations, and many of its members have opened new community spaces, as discussed in Section 7.3. However, researchers (Kapitány, 2019; Gregor and Verebes, 2023) and one of the conservative interviewees (HU 19) interpreted this close ideological and material dependence as cooptation, questioning these organizations' political and financial autonomy. The lack of public criticism of any government decision on these organizations' websites I have studied (see Table 1. In Chapter 3) confirms these concerns about Hungarian family organizations' autonomy. Interviewees from these organizations (HU 15; HU 19; HU 21) mentioned how some of their rental housing policy suggestions for families without access to home ownership had not been adopted by the government, but they had not made any similar statements publicly based on their websites. The exclusion of families needing affordable housing from the familist housing policies of the Orbán government is also connected to a limitation mentioned before, namely, the government's separation of responsibility of needy families in social policy. This distinction in housing policy makes it difficult for family organizations to advocate for the housing needs of low-income families, even though many families with children fall into the latter category. These difficulties do not merely originate from their financial and political dependence on the government but also the internal limitations of the citizen imaginary of the family.

## CHAPTER 8 DISCUSSION OF THE SHARED CONNECTIONS AND LIMITATIONS IN THE CITIZEN IMAGINARIES

### 8.1. Citizen imaginaries and housing as unique stories

In this thesis, I have developed the concept of the citizen imaginary to study how new ideas and practices of citizenship and housing are co-constructed and to theorize about the dynamic relationship between citizenship and housing. The four citizen imaginaries explored in this dissertation demonstrate how unique stories are co-constructed in a particular context by key political actors whose interpretation of the multiple crises context leads to the emergence of a particular citizen protagonist. The citizen protagonist is the central narrative focus and a source of connections and constraints of new co-constructions of citizenship and housing. The citizen protagonist enables the story to be focused on the claims of justice of a concrete, particular citizen suffering injustice in a shared economic, political, and social context. This focus establishes connections between the citizen protagonist as a concrete person claiming and enacting rights, the claims and acts of other people, and the shared context. It also produces a connection between the citizen protagonist, other people enacting themselves as citizens, the context, and housing, even though citizen protagonists are not always identified based on their housing problems, such as in the citizen imaginary of the neighbor or the family. The citizen protagonist focuses the narrative on a concrete citizen with whom other people can connect and co-construct housing. It also limits what kinds of constructions of citizenship and housing ideas and practices are included and given more weight in the story.

Table 3 below summarizes the emergence of unique crisis interpretations, citizen protagonists, and citizen imaginaries in post-recession Spain and Hungary:

Context	Key political actors	Crisis interpretation	Citizen protagonist	Citizen imaginary
Spain after the Great Recession of 2008	The platform for mortgage debtors and people at risk of losing their homes, Plataforma de Afectados por la Hipoteca	Mortgage scam perpetuated by the financial and political establishment	The mortgage debtor in Spain: the victim of the mortgage scam and at risk of the emergency of eviction, an activist citizen enacting the right to housing as redistributive justice	The story of the mortgage debtor reinterprets the mortgage crisis as a scam and, thus, enables a universal connection to the mortgage debtor through housing as a site of empowerment and the right to housing as the enactment of redistributive justice.
	The new political platform Guanyem Barcelona and the municipalist political party Barcelona En Comú	Housing speculation and urban exclusion perpetuated by real estate vultures and traditional political institutions	The neighbor in Barcelona: the urban resident threatened by spatial exclusion enacting the urban commons.	The story of the neighbor transforms the city from the spatial context of housing and political crises into an urban commons whose members are the neighbors as an activist citizen identity and housing as a site of political and policy care and the materialization of the commons.
Hungary after the Great Recession of 2008	The homeless activist group A Város Mindenkié	Homelessness as a social care and democratic crisis perpetuated by the state	The homeless citizen in Budapest: the victim of the injustice of homelessness and an activist citizen enacting a solidary and democratic society.	The story of the homeless citizen reinterprets homelessness as a crisis of social care and democracy, enacting a solidary and democratic society through homeless people and allies enacting themselves as activist citizens through a solidary relationality and housing as a site of emancipation and a means to enact a solidary society.
	Family organizations and research groups: Nagycsaládosok Országos Egyesülete, Egészülős Központ, Három Királyfi, Három Királynő Mozgalom, Fiatal Családosok Klubja, Népesedési Kerekasztal, A Gyermek- és Családbarát Magyarországért Kreatív Alkotóműhely	The demographic crisis as a crisis of the family with children and family values threatening the nation's survival	The family in Hungary: the victim of discrimination, a fundamental social unit of the Hungarian nation, and an activist citizen enacting conservative family values and family needs to guarantee the nation's survival through having children.	The story of the family interprets the family as a fundamental social unit and activist citizens claiming recognition through value- and needs-oriented family and housing policies to guarantee the nation's survival.

Table 3. Overview of the four citizen imaginaries as unique stories

The four citizen imaginaries have emerged as unique stories from similar post-recession contexts in Spain and Hungary. These contexts have been interpreted in diverse ways by different political actors. In Spain, members of the housing activist platform *Plataforma de Afectados por la Hipoteca* have interpreted the crisis as a mortgage scam of the financial and political establishment. In Barcelona, people participating in the new political platform *Guanyem Barcelona* and later the municipalist party *Barcelona En Comú* have constructed it as a crisis of housing speculation and urban exclusion. In Hungary, the activists of the advocacy group for people experiencing housing poverty, *A Város Mindenkié* have interpreted it as a social care and democratic crisis. At the same time, family organizations and research groups have constructed it as a crisis of the family and family values threatening the nation's survival.

These diverse crisis interpretations and people engaging with their economic, political, and social contexts have produced unique citizen imaginaries, housing ideas, and practices structured by different citizen protagonists. In Spain, the platform for mortgage debtors understanding the crisis as a mortgage scam has focused on the mortgage debtor as a victim of financial fraud and affected by the emergency of eviction. The citizen imaginary of the mortgage debtor has developed into a story of a systemic scam through which the entire society is connected to the claims and actions of redistributive justice of the mortgage debtor. In this story, the right to housing becomes a site of empowerment and an enactment of redistributive justice. In the new political actors' interpretation of the crisis as housing speculation and urban exclusion in Barcelona, the neighbor, an urban resident threatened by spatial exclusion and a member of the urban commons, has emerged as the citizen protagonist. Thus, the citizen imaginary of the neighbor has become a story about transforming the city into an urban commons through the neighbor as an activist citizen identity, housing as a site of political and policy care, and the materialization of the commons. In Hungary, housing activists' interpretation of homelessness as a crisis of social care and democracy has constructed the homeless citizen as a protagonist. The imaginary has focused on the claims of justice of the homeless citizen and solidary relationality through which people experiencing

housing poverty and their allies have enacted themselves as activist citizens (Isin et al., 2008) and enact the political vision of a solidary and democratic society co-constructing social housing is a site of emancipation and a means to social solidarity. The family organizations' interpretation of the family crisis as a national crisis has constructed the family with or wanting children as the protagonist. In this citizen imaginary, the family is constructed as a fundamental social unit in social, cultural, emotional, and spiritual sense and an activist citizen claiming political recognition through value-oriented and needs-based claims and actions. Housing as family home ownership, a site of balancing value- and needs-based care, and a national asset in the citizen imaginary of the family becomes a political and policy means to recognize the family and to guarantee the nation's survival.

Reflecting on the four citizen imaginaries demonstrates that the particular meanings and acts of citizenship and housing emerge through unique stories in which people enact themselves as citizens (Isin et al., 2008), interpret their context, connect to each other, and construct a shared political vision. Studying citizen imaginaries shed light on how diverse acts, interpretations, connections, and envisioning are assembled into unique, compelling stories with citizen protagonists as the central narrative connection. They also show that citizen protagonists that connect new ideas and practices of citizenship and housing emerge from the unique crisis interpretations and political visions of different activist citizens, and not as reactions or contestations of the Great Recession, the political system, or particular housing problems. In addition, the four citizen imaginaries highlight that people enact themselves as citizens (Isin et al., 2008) through citizen imaginaries: shared interpretations of their context, connections, and vision, and their claims and actions are connected through the figure of the citizen protagonist. People voice their claims of rights and responsibilities (Isin et al., 2008) through and in connection to these citizen protagonists.

## 8.2. Key narrative dimensions and housing in the citizen imaginaries

While citizen imaginaries are unique stories organized around the citizen protagonist, they have shared narrative dimensions through which citizenship and housing are co-constructed. These key narrative elements are not narrative building blocks with fixed meanings and actions but rather the dimensions of co-constructing housing and citizenship, which produce diverse interpretations and practices within the citizen imaginary. Key narrative dimensions enable mapping out how these unique ideas and actions are produced and connected in citizen imaginaries. They shed light on the diverse co-constructions of citizenship and housing within the same citizen imaginary and therefore enables a nuanced understanding of how new meanings and practices of housing are produced.

Based on an iterative reflexive strategy (Montgomerie, 2017) to reflect on the concept, the research data, and my own experiences and knowledge as an activist, I have identified three key dimensions of citizen imaginaries: claims of justice, political socialization, and political vision. Voicing claims of justice is essential in becoming activist citizens (Isin et al., 2008)—these claims of justice co-construct housing as a means and stake of their acts of citizenship. Claims of justice presume an injustice against the citizen protagonist that must be amended. They connect people to the citizen protagonist, morally engage and inspire others to act, transforming them from political subjects to injustice to claimants of rights and responsibilities (Isin et al., 2008). Mapping out injustices is a sense-making process: they offer an interpretation of the economic, political, and social context and relations and the key actors that counteract and perpetuate injustices. Housing gains its meaning and form differently with these claims of justice as a source or form of injustice, a means of justice, a map to interpret the injustice, and a means to imagine a particular notion of housing justice.

Citizenship and housing are also co-constructed through the key narrative element or dimension of political socialization that involves collective identity construction, practices of care, and knowledge production. Housing is co-constructed as a site of political socialization in diverse

ways. Access to housing or homeownership becomes the basis of collective identity construction and interpreting social relations and values, such as privileges, alliances, or belonging to an oppressed group. The focus on housing problems, needs, and values concerning housing are integral or often the foundations of collective practices of political, emotional, and social care and engaging with housing needs and problems. Engaging with housing collectively enables public knowledge production about housing and the economic, social, political, and cultural context in general. At the same time, collectively constructed identities, care, and knowledge production also shape the interpretations of housing and, thus, relate to people in different housing situations, practices of housing care, and shared knowledge about housing.

The key narrative element or dimension, political vision, builds a narrative connection between citizenship and housing, linking them in a collective vision for a new economic, social, and political order. Housing becomes part of this vision, and thus, a new housing vision is constructed. In addition, claims and grassroots or policy practices of housing enable the concretization of the political vision. Housing is a site through which the political vision can be associated with a concrete practice and can be materialized in the future.

These key narrative dimensions shed light on the particular meanings of citizenship and housing practices. Table 4 below provides an overview of how the key narrative elements, claims of justice, political socialization, and political vision have been enacted in the four citizen imaginaries, how housing ideas and practices have been co-constructed through these key narrative dimensions, and what political and policy consequences these co-constructions have produced.

Key narrative dimensions		Mortgage debtor	Neighbor	Homeless citizen	Family
<b>Claims of justice</b>		Mortgage justice	Right to the city	Social care	Political recognition
	Housing	Social housing for people at risk of eviction	Right to housing within the right to the city	Housing as social care for people in housing poverty	Family-friendly housing policy
	Consequences	Mortgage policy changes, new social and political perspectives on mortgages and mortgage debtors, and public attention on housing are also needed.	Change of policy perspective on housing prioritizing the right to housing over private property, regulatory policies on real estate developers, increasing the city's public housing stock.	The Constitutional Court struck down the criminalization of homelessness.	Homeownership and mortgage subsidy policies.
<b>Political socialization</b>		The universal identity of being affected by the mortgage emergency, emotional and political care, and critical knowledge production about the establishment.	The collective identity of the activist neighbor as a member of the urban commons, caring for and being cared for by the city and sharing and receiving critical public knowledge central to political and policy decisions.	The homeless citizen as a collective activist citizen identity and a source of solidary relationality, participatory care, and knowledge production as collective emancipation.	The family as a conservative collective identity and an activist citizen engaging in and constructed through value signaling, needs-based care, and knowledge production.
	Housing	Empowerment	Political and policy care	Emancipation	Value signaling, need-based care
	Consequences	New political actors (Observatory DESC, tenant groups); critical public knowledge about mortgages, evictions, and activism; widespread use of radical activist practices; success in individual cases (social housing, dación en pago, evictions).	The territorialization of the right to housing, a new housing strategy, new local government units (Metropolitan Observatory, Antiharassment and Disciplinary Housing Unit), and new community spaces.	New political actors offering Housing First programs (Utcáról Lakásba Egyesület) or critical public knowledge about housing and poverty (Közélet Iskolája).	New community centers that offer support for housing problems and individual help for families.
<b>Political vision</b>		Redistributive justice	Urban commons	Solidary society	The nation's survival
	Housing	The enactment of the right to housing	Housing as urban commons	The social right to housing	National asset
	Consequences	Regional and local housing policies can enforce the right to housing, occupied housing units used for public housing.	Participatory housing policy-making practices, such as the institution of commoning practices (for example, housing regulation).	Success in individual cases (social housing, evictions), new perspective on housing as a moral responsibility of political actors.	Organizations' transformation into GONGOs with limited capacity to enact housing needs.

Table 4. Key narrative dimensions and new ideas and practices of citizenship and housing

Table 4 illustrates, on the one hand, that co-constructions of citizenship and housing gain their concrete meaning and are practiced through these three key narrative dimensions. Diverse claims and actions concerning citizenship and housing emerge in the different narrative elements of the same story. On the other hand, reflecting on the key narrative dimensions of the four citizen imaginaries shows that citizen imaginaries are woven through the narrative connection of the citizen protagonist and the narrative dimensions of claiming justice, political socialization, and political vision.

Claims of justice are claims of rights and responsibilities through which people enact themselves as activist citizens (Isin et al., 2008). As argued above, they claim justice through a shared citizen figure whose needs and demands are constructed in the context of justice and their problems as injustices. The sources of injustice and justice claims are diverse: in the citizen imaginary of the mortgage debtor, the main economic, social, and political issue of the Great Recession is mortgages. In the citizen imaginary of the neighbor, the right to the city is a spatial-political notion of justice. In the imaginary of the homeless citizen, the citizen protagonist's social situation, homelessness itself is constructed as a political and social injustice that can be amended with social care. In the citizen imaginary of the family, justice means recognizing and rewarding the family with or wanting children in its essential social and political role in the nation.

Housing is co-constructed as a means of justice in the context of these justice claims. Even if in cases housing as a means of justice has included housing policy, and in the citizen imaginaries of the mortgage debtor, the neighbor, and the homeless citizen social housing or the right to housing, the particular meanings and forms of housing policy, social housing or the right to housing have been shaped by the injustices they have been supposed to fix. As a result, the policy and political consequences have been diverse, depending on how housing has been interpreted with the claims of justice.

Despite these differences, the lens of justice and housing as a means of justice have been essential in the citizen imaginaries because they establish a universal moral connection to the citizen

protagonist. Even if people are not personally affected or not affected to the same degree by the economic, social, political, or cultural injustices constructed in these citizen imaginaries, the lens of justice enables a universal connection. Due to this connection, people can voice shared claims of justice and enact themselves as citizens (Isin et al., 2008) even though they are not mortgage debtors, people being pushed out from the city by real estate developers, experiencing homeless, or members of families with or wanting children.

Political socialization includes ideas and practices through which people become political beings by learning about, identifying with, expressing, and practicing political values, attitudes, and interpretations of their economic, political, and social context (Wasburn and Adkins Covert, 2017). Political socialization has involved co-constructions of collective identity, care, and knowledge production in citizen imaginaries. These have been essential in producing a shared notion of the context, relating to each other, and inspiring others to enact themselves as citizens (Isin et al., 2008). These are also crucial elements of revolutionary imaginaries (Selbin, 2010).

Collective identity construction has enabled connections to the citizen protagonist, each other, and the context. The constructed collective identities have been diverse. The mortgage debtor and the family's story have interpreted the citizen protagonist's collective identity as universal. In contrast, the citizen imaginary of the neighbor has included a simultaneously universal and localized identity. Nevertheless, the imaginary of the homeless citizen relies on a collective identity that emphasizes the different collective identities produced by housing differences, the affected, and the allies, producing a solidary relationality. Similarly, care and knowledge production practices have diverged from the empowerment of debtors through political and emotional care, critical knowledge about the social, political, and economic system as the establishment, the city, the state or the nation, political and policy care for urban residents, emancipatory care and knowledge production for democratic participation to family value-signaling and care for and knowledge dissemination about family needs.

Housing has been co-constructed as a central site of political socialization: a site of empowerment in the citizen imaginary of the mortgage debtor, a site of political and policy care in the story of the neighbor, a site of emancipation in the imaginary of the homeless citizen, and simultaneously a site of value-signaling and needs-based care in the story of the family. On the one hand, people enact themselves as citizens and become political beings through political socialization by engaging with housing issues. Housing has been a site and, in the case of the homeless citizen, a source of collective identity construction through which people could learn about their context and care for themselves and others. On the other hand, political socialization practices have led to engagement with new housing ideas and practices. This engagement has meant claims and actions focused on housing policy and the politics of housing. These have included the emergence of new political actors, spaces, and settings for housing policy.

Citizen imaginaries, like revolutionary imaginaries (Selbin, 2010), do not only involve claims and practices for the present but also envision a shared, collective future. In all citizen imaginaries, these political visions are not simply concerned with a future in which the political and policy demands of the citizen protagonist are fulfilled but with a shared vision of particular social and political orders. These political visions have been constructed as a system based on redistributive justice in the story of the mortgage debtor, urban commons in the citizen imaginary of the neighbor, solidary society in the imaginary of the homeless citizen, and the nation's survival in the story of the family.

These political visions construct diverse spatial-political boundaries that shape the interpretations of housing. In the citizen imaginary of the mortgage debtor, redistributive justice concerns democracy and just redistribution not only in the context of the state but also as a socioeconomic principle that the people can enact through insurgent practice. Thus, the right to housing is a right to be enacted by the people who can redistribute resources outside the state. In the story of the neighbor, the urban commons as a political vision consciously relies on questioning the boundaries between public and private, and therefore, housing is also interpreted as part of

and materialization of urban commons. In the imaginary of the homeless citizen, the political vision of the solidary society based on democracy and social care reimagines the fundamental economic, political, and social relations among people and between people and the state through the construction of housing as a social right. In the citizen imaginary of the family, the sociopolitical order is interpreted along cultural, emotional, and spiritual boundaries. The society and its survival are equated to the nation whose social and political members are not individuals living in the country but families. As a result, housing is co-constructed as a national asset. Due to these differences, the political visions' co-construction with housing has led to diverse consequences on housing, such as housing policy changes, participatory housing practices, and political actors.

At the same time, these political visions involve a decommodified notion of housing in which housing is not merely an asset or a property but a public asset that cannot be solely practiced through market relations. The meaning and the means of decommodification depend on the vision. In the citizen imaginaries of the mortgage debtor, the neighbor, and the homeless citizen, it is associated with the right to housing. However, the right to housing is interpreted differently: as redistributive justice enacted by the people, as a part and form of the urban commons, and as the social right that produced the solidary society. In the citizen imaginary of the family, housing is interpreted as a national asset to be shielded from the market and mobilized for the family and the nation.

These key narrative dimensions have shed light on how new co-constructions of and thus new ideas and practices concerning citizenship and housing have emerged in the citizen imaginaries. They also highlight that the dimensions of justice, political socialization through collective identity construction, care practices, knowledge production, and visions about a future sociopolitical order must be explored in citizen imaginaries. This enables the study of the nuances of the new meanings and practices of citizenship and housing and their connections and policy and political consequences.

### 8.3. Shared connections and limitations

Citizen imaginaries co-constructing citizenship and housing do not only share a central narrative connection through the citizen protagonist and the key narrative dimensions discussed above. They also produce universal connections and limitations between ideas and practices of citizenship and housing and, therefore, shed light on the co-constitutive and co-constraining relationship between citizenship and housing. Reflecting on the four citizen imaginaries investigated in the thesis, I have identified six narrative connections between citizenship and housing, summarized in Table 5. below: between the structural and personal, the value-oriented and needs-based, the universal and particular, the conceptual and practical, the abstract and concrete, and the present and future dimensions or aspects of citizenship and housing.

At the same time, citizen imaginaries constrain these connections for three reasons. First, when people enact themselves as citizens, they also produce particular political relationalities and, thus, boundaries of belonging to their political community (Isin et al., 2008). Second, while stories help make sense of the world, people's ability to understand their context is necessarily limited (Selbin, 2010). Third, stories are constructed through narrative selections and exclusions to establish a storyline (Riessman, 1993; Earthy and Cronin, 2008). Therefore, citizen imaginaries simultaneously produce and constrain the six narrative connections mentioned above. I have also reflected on these narrative limitations to the connections in Table 5.

Connections and limitations		Mortgage debtor	Neighbor	Homeless citizen	Family
<b>Structural and personal</b>	Connection	The recognition of mortgages, housing, and evictions as systemic problems and the responsibility of the economic and political establishment through the personal situation of the mortgage debtor.	Recognizing the structural problem of urban exclusion and housing speculation through the neighbors' local issues.	The recognition of housing poverty and political exclusion as systemic problems through the focus on the issues affecting people in housing poverty and the state's responsibility to solve them.	Recognizing the importance of the family in the nation's survival through focusing on the everyday lives of families with or wanting children.
	Limitation	Due to changes in the economic cycle, the mortgage debtor is no longer the protagonist whose situation establishes this connection; instead, the tenant or the neighbor establishes this connection.	The focus on the local crisis context and the neighbor limits the focus on structural issues, such as national housing policy, by localizing them.	The focus on homelessness as a democratic and social care crisis impedes engagement with the structural role of market processes in social exclusion.	Conceptualizing the crisis context and the citizen protagonist solely in a nationalist context prevents engagement with structural problems, such as poverty, political participation, social inequalities, and issues affecting individuals outside the family context.
<b>Value-oriented and needs-based</b>	Connection	The material housing needs of the mortgage debtors and other people facing eviction are enacted through moral claims and a vision of redistributive justice.	The neighbors' everyday needs are transformed into claims to rights to public spaces and housing, thus, their right to the city.	Social housing is interpreted as a solution to the moral crisis of homelessness.	The family is simultaneously constructed as a value-oriented and needs-based collective identity, connecting practices of value signaling, needs-based care, and knowledge production.
	Limitation	Due to changes in the economic cycle, the mortgage debtor is no longer the protagonist whose material needs establish this connection; instead, the tenant or the neighbor establishes this connection in new citizen imaginaries.	Neighbors have diverse needs that also limit the connection of urban residents to value-based claims of the city (for example, homeowners' approval of regulatory policies of short-term rental to tourists).	The focus on the needs of the homeless citizen limits the interpretation of social housing as a broader social need.	The focus on home ownership as a family value constrains housing solutions for families needing affordable housing.

<b>Universal and particular</b>	Connection	The mortgage crisis and evictions are constructed as universal injustices affecting Spanish society and housing as a universal right to be enacted collectively.	Local-spatial belonging to the city is constructed as a foundation for universal democratic participation and the enforcement of the right to housing.	The homeless citizen establishes a universal moral, political, and social responsibility and reflects on social inequalities produced by access to housing.	The family with or wanting children is interpreted as a universal political, social, emotional, and spiritual connection reproducing the Hungarian nation as a particular but essential form of belonging.
	Limitation	During the Great Recession, the mortgage debtor as a citizen protagonist was more illustrative of the universal issues of the mortgage crisis and housing than the new economic growth cycle.	Constructing the neighbor in Barcelona as a foundation of activist citizenship limits the engagement with urban residents' different needs and claims.	The homeless citizen constrains the construction of housing problems as universal solutions, not issues affecting only the most disadvantaged social groups.	The citizen imaginary of the family has a particular, implicit notion of the family that represents their values. This notion limits their engagement with inequalities between different families.
<b>Conceptual and practical</b>	Connection	The mortgage debtor's housing claims are enacted through housing and mortgage policy recommendations, insurgent practices of housing occupation, occupation of bank offices, escraches, and other radical forms of political pressuring, and practices of political and emotional care and critical knowledge production.	The housing claims of the neighbor are enacted through housing policy practice, social innovation, and critical knowledge production.	The housing claims of the homeless citizen are enacted through housing policy recommendations and emancipatory practices involving critical knowledge production and political pressuring (occupations, demonstrations, civil disobedience).	The housing claims of the family are enacted through housing policy recommendations, lobbying, and needs-based care for families.
	Limitation	The housing claims are broader than the actual practices through which they are materialized or enforced, leading to disappointment in what the citizen imaginary can achieve.	The housing claims are broader than the actual practices through which they are materialized or enforced, leading to disappointment in what the citizen imaginary can achieve.	The housing claims are broader than the actual practices through which they are materialized or enforced, leading to disappointment in what the citizen imaginary can achieve.	The housing claims are broader than the actual practices through which they are materialized or enforced, leading to disappointment in what the citizen imaginary can achieve.

<b>Abstract and concrete</b>	Connection	The mortgage debtor has constructed a connection between the abstract notions of financial capitalism and the right to housing and concrete mortgage—and housing-related problems and practices as solutions for those problems.	The neighbor has established a connection between abstract notions of democracy, the right to housing, and concrete practices of political participation in political decision-making and housing policies.	The homeless citizen has transformed the abstract notion of housing into a political and policy solution for housing poverty.	The citizen imaginary of the family has turned the recognition of families and family values into concrete care practices and familist social and housing policies.
	Limitation	The citizen protagonist of the mortgage debtor has enabled the concretization of certain aspects of mortgages and housing but left others on an abstract level, such as home ownership policies.	The citizen protagonist of the neighbor has enabled the concretization of certain aspects of housing but left others on an abstract level, such as national housing policy.	The homeless citizen has enabled the concretization of certain aspects of housing but left others on an abstract level, such as private rental housing and home ownership policies.	The citizen protagonist of the family has enabled the concretization of certain aspects of housing but left others on an abstract level, such as affordable housing.
<b>Present and future</b>	Connection	The mortgage debtor has connected the housing needs of people affected by mortgages to a political and housing vision of redistributive justice for the future.	The neighbor has connected the everyday needs of Barcelona residents to the urban commons as a political and housing vision for the future.	The homeless citizen has connected the everyday needs of people experiencing housing poverty to the solidary society as a political and housing vision for the future.	The family has connected the everyday needs of families with or wanting children to a nationalist political and housing vision for the future.
	Limitation	The political and housing visions have not led to fulfilling the housing needs of mortgage debtors, weakening the hope in the vision of redistributive justice.	The political and housing visions have not led to fulfilling the housing needs of the neighbor, weakening the hope in the housing vision of the imaginary.	The political and housing visions have not fulfilled the housing needs of people experiencing housing poverty, weakening the hope in the imaginary of the homeless citizen.	The political and housing visions have not fulfilled the family's housing needs, weakening the hope in the citizen imaginary of the family.

Table 5. Shared connections and limitations of citizenship and housing in the citizen imaginaries

The narrative connections in the citizen imaginaries, mapped out in Table 5 above, illuminate the co-constitutive relationship between citizenship and housing. This co-constitutive relationship is produced through six narrative connections. The connection between structural and personal dimensions of citizenship and housing means that citizen imaginaries shed light on and produce links between the economic, political, social, and cultural context and the everyday issues that affect people's lives. The connection between the value-oriented and needs-based aspects of citizenship and housing is based on the link between moral, cultural, or spiritual claims and actions to people's material needs. The connection between the universal and the particular means establishes a universal link between the citizen protagonist's particular claims of justice, needs, values, and practices and society in general. The connection between the conceptual and practical means that citizen imaginaries connect ideas and claims about citizenship and housing to policy, participatory, and insurgent practices of citizenship and housing. The connection between the abstract and concrete dimensions means a connection between the abstract political notions of capitalism, democracy, housing, or the family and concrete claims and practices: public policies, participatory policy-making, or insurgent practice. The connection between the present and the future means that people's present needs, claims, and practices are linked to a political vision for the future.

These universal connections are produced through the citizen imaginaries' interpretation of the crisis and their co-constructions of the citizen protagonist's claims of justice, political socialization, political vision, and housing. At the same time, these co-constructions constrain these connections through narrative selections and exclusions (Riessman, 1993; Earthy and Cronin, 2008). The concrete limitations in the four citizen imaginaries are mapped out in Table 5 above. While each connection between the different dimensions of citizenship and housing had its particular narrative limitations, I have identified three shared limitations by reflecting on the narrative constraints in the four citizen imaginaries. These include the narrative selections and

exclusions in interpreting the context of multiple crises, the construction of the citizen protagonist, and the co-construction of the political vision and housing.

The citizen imaginaries' crisis interpretation has constrained the connections between the structural and personal dimensions and citizenship and housing, and, in the citizen imaginary of the mortgage debtor, the connections between the value-oriented and needs-based and the universal and particular, too. In all four citizen imaginaries, the interpretation of the context of multiple crises has resulted in limitations on the engagement with certain aspects of the socioeconomic context. In the citizen imaginary of the neighbor, localizing the socioeconomic context by focusing on housing speculation and urban exclusion has not only produced but constrained the engagement with structural issues, mainly with national housing policy. In the imaginary of the homeless citizen, the construction of homelessness as a crisis of democracy and social care has led to a focus on the state and disengagement with the role of the market in social and political exclusion. In the citizen imaginary of the family, the cultural-spiritual construction of the demographic crisis in familist and nationalist terms has led to the exclusion of systemic social, economic, political, and cultural inequalities and problems, such as poverty or social inequalities, from the story. Its crisis interpretation has also constrained the citizen imaginary of the mortgage debtor, but in a different way. The interpretation of the mortgage crisis as a collective scam has enabled a connection between the mortgage debtors' situation and the entire financial and political establishment on global, national, regional, and local scales. However, as the mortgage crisis has turned into a rental crisis, as discussed in Chapters 4 and 5, the mortgage crisis and the citizen protagonist as a connection between everyday personal issues and the structural context, between people's everyday material needs, the value-oriented claims and actions of the mortgage debtor, and the particular situation of the mortgage debtor and universal societal issues have weakened. As a result, new citizen imaginaries, such as the citizen imaginary of the neighbor studied in Chapter 5, have been constructed.

The construction of the citizen protagonist as a key narrative focus has been the primary source of narrative constraints. Besides its limitations in the citizen imaginary of the mortgage debtor above, the narrative selections and exclusions produced by the focus on the citizen protagonist have constrained the connections between value-oriented and needs-based, universal and particular, and abstract and concrete dimensions of citizenship and housing. Constructing a citizen protagonist has limited the connection between value-oriented and needs-based dimensions in two ways. On the one hand, the focus on the material needs of mortgage debtors or neighbors as people affected by gentrification excludes specific material needs, such as the needs of tenants or homeowners, from the narrative, which are not connected to the moral values of the story. On the other hand, the value-based construction of citizen protagonists, such as the solidary relationality to the homeless citizen and the value-oriented notion of the family, weakens the interpretation of the homeless citizen's or the family's claims as broader social needs and, in the citizen imaginary of the family, exclude families in need of affordable housing from the value-based notion of the family. The citizen protagonist's construction limits the connection between the universal and particular aspects of citizenship by constraining the engagement with specific social groups or problems, such as homeowners, tenants, or social inequalities, and the notions of being universally affected by housing issues. In addition, the citizen protagonist produces constraints on which aspects of housing become concrete claims and practices, which remain abstract ideas.

Besides the crisis and the citizen protagonist interpretation, the co-construction of political visions and housing also produces narrative limitations. Co-constructing political visions and housing constrain the connections between the conceptual, practical, present, and future aspects of citizenship and housing. Housing can strengthen these connections through housing claims and practices through which political visions can be enacted, achieved, or materialized. At the same time, housing claims and practices are only partially achieved or materialized in citizen imaginaries, producing a gap between the conceptualization of housing in the imaginary and the concrete

practices and the present housing practices and the promises of the political visions for the future. These limitations constrain the hope in the political vision and what citizen imaginaries can achieve.

#### **8.4. Conceptualizing shared connections and limitations as universal dilemmas**

I started this dissertation by asking the research question: How can the dynamic relationship between citizenship and housing be theorized? The shared connections and limitations explored above shed light on the simultaneous co-constitutive and co-constraining relationship between citizenship and housing that can be studied through the conceptual and methodological lens of the citizen imaginary. Investigating citizen imaginaries also demonstrates that people's interpretations and acts of citizenship do not only produce new ideas and practices of citizenship and housing but also constrain them. Thus, limitations should not be conceptualized as external forces of domination outside people's claims and actions oppressing their progressive ideas and practices but constraints that necessarily appear when people co-construct citizen imaginaries and housing.

Hence, I suggest theorizing the shared connections and limitations produced in citizen imaginaries as the universal dilemmas of citizenship and housing. I conceptualize them as dilemmas because when people construct citizen imaginaries, they must make narrative choices to establish narrative connections. However, by making these choices, they also end up with narrative limitations. Studying the shared connections and limitations produced through these narrative selections offers a nuanced understanding of the ambiguous relationship between citizenship and housing, the potentials and limitations of citizens' engagement with housing, and the emergence of new ideas and practices of citizenship and housing.

The perspective of universal dilemmas has been inspired by Maddison and Scalmer's (2006) conceptualization of shared dilemmas in social movements. They identify universal

dilemmas activists face regardless of their social movement based on activists' narrative accounts and discuss them as creative tensions that all activists must navigate but cannot fully dissolve through creative deliberations and decisions (Maddison and Scalmer, 2006). This perspective aligns with the findings of the thesis about the narrative connections and limitations of citizen imaginaries and the co-constitutive and co-constraining relationship between citizenship and housing. I have nevertheless found the term universal dilemmas more fitting because, unlike creative tensions, shared narrative connections and limitations have not been produced by the context or by deliberations between activists but by implicit narrative selections, inclusions, and exclusions. In addition, the term universal dilemmas not only refers to the narrative decisions but also captures the ambiguous relationship between citizenship and housing that activist citizens and researchers must navigate to understand the potentials and constraints of their narrative interpretations.

## CHAPTER 9 LEARNING FROM CITIZEN IMAGINARIES: CONCLUSIONS

I have started this dissertation with two main questions: how are new ideas and practices of citizenship and housing co-constructed, and how can their relationship be theorized? I have developed a comprehensive theoretical and methodological framework that sheds light on the interpretive processes in which diverse new concepts and practices of housing are produced and constrained through citizen imaginaries, narrative structures co-constructed by different political actors emerging in similar economic, political, and social contexts. These processes have predominantly been discussed as struggles between a liberating force, such as protective state policies or local resistance, aiming to decommodify housing and act against social, political, and spatial exclusion, and an external force of domination, such as the market or the political establishment. After following an iterative reflexive strategy (Montgomerie, 2017), I have proposed a novel perspective that accounts for people navigating multiple intersecting crises. Interpreting and acting in this context is a dynamic process in which people make sense of the world, connect to and inspire each other, act together, and build a collective vision.

Hence, I have suggested that when people enact themselves as citizens (Isin et al., 2008) by engaging with housing, they need a compelling story in Selbin's (2010) words, through which they can connect their interpretations of the context, relate to others, act with others for a shared vision, and give meaning and form to the abstract realm of housing. I have defined citizen imaginaries as compelling stories, based on Selbin (2010), organized around a citizen protagonist whose needs, values, claims, and actions connect the story's key narrative elements or dimensions. Citizen imaginaries, with their unique citizen protagonist, produce diverse meanings and practices of housing and citizenship not only amongst the citizen imaginaries but also in the different dimensions within the citizen imaginaries. Hence, it is essential to interpret housing through these compelling stories, producing narrative connections and constraints.

I have explored how four different citizen imaginaries—the citizen imaginary of the mortgage debtor, the neighbor, the homeless citizen, and the family— have emerged in Spain's and Hungary's similar post-recession contexts through diverse political actors, crisis interpretations, and the construction of specific citizen protagonists. I have reflected on them by studying their context, citizen protagonist, key narrative elements and their co-construction with housing, and the narrative connections and limitations on citizenship and housing these unique stories have produced. These unique stories demonstrate that citizenship and housing gain concrete meanings and form through their co-constructions in the different narrative dimensions of citizen imaginaries: claims of justice, political socialization, and political vision. Similar concepts and practices, including the right to housing or social housing, are enacted in different ways, not only within each citizen imaginary but also in each of these dimensions. The citizen protagonist is a crucial narrative link between citizenship and housing but this focus also produces limitations on the citizen imaginary.

Citizen imaginaries not only illuminate how new ideas and practices of citizenship and housing emerge but also contribute to conceptualizing the relationship between citizenship and housing. They shed light on shared connections and limitations between the dimensions of citizenship and housing and, therefore, the dynamics of the simultaneously co-constitutive and co-constraining relationship between concepts and practices of citizenship and housing. After investigating the four citizen imaginaries, I have explored these shared connections and limitations. I have found that citizen imaginaries produced new narrative connections between citizenship and housing along six crucial dimensions: the structural and the personal; the value-oriented and the needs-based; the universal and the particular; the conceptual and the practical; the abstract and the concrete; and the present and the future. At the same time, the citizen imaginary's context interpretation, the construction of the citizen protagonist, and the co-construction of the political vision and housing have constrained these connections. I have conceptualized these shared connections and limitations as the universal dilemmas of citizenship and housing, suggesting that

the lens of dilemma opens conceptual and methodological pathways for researchers, practitioners, and activists to reflect on the opportunities and constraints of developing new co-constructions of citizenship and housing.

The research's empirical and theoretical findings contribute to studying the imaginary, citizenship, housing, and capitalism as boundary struggles (Fraser, 2014). The thesis demonstrates that the concept of the imaginary is essential in understanding how interpretations of the multiple crises context and the construction of citizen protagonists develop into compelling stories and new co-constructions of citizenship and housing. The citizen imaginary contributes to studying their co-constitutive and co-constraining relationship by enabling the identification of shared connections and limitations. The concept of the imaginary has been critiqued for its vagueness and limited methodological value (Sneath et al., 2009; Stankiewicz, 2016). However, the thesis demonstrates that it is a concept through which the narrative and practical connections between meaning-making, inspiring, envisioning, and acting can be simultaneously and comprehensively studied by offering a conceptual refinement based on Selbin's (2010) revolutionary imaginary concept. The conceptualization of imaginaries as compelling stories (Selbin, 2010) with different narrative focus, key narrative elements or dimensions, shared narrative connections, and limitations offers a concrete conceptual and methodological lens for studying imaginaries in different political and social contexts.

The thesis contributes to the study of citizenship by demonstrating how citizenship gains meaning and is practiced through citizen imaginaries that people construct when they enact themselves as citizens (Isin et al., 2008). Instead of interpreting citizenship based on a fixed notion of status, identity, or relationship to the state, this perspective emphasizes the conceptualization of citizenship as enacted by people claiming rights and responsibilities based on Isin et al.'s (2008) acts of citizenship concept. The empirical findings of the thesis about the four unique citizen imaginaries and their shared dimensions, connections, and constraints shed light on the essential role of the connections and limitations of compelling stories through which people make sense of

the world, the social, political, economic, and cultural relations and inspire each other (Selbin, 2010) centered around the citizen protagonist in the enactments of citizenship (Isin et al., 2008). Furthermore, the thesis offers a conceptual and methodological lens into how new citizenship ideas and practices are developed in citizen imaginaries by constructing the citizen protagonist as the central narrative force that connects the key narrative elements or dimensions. These include claims of justice, political socialization involving collective identity construction, care, knowledge production, and political vision. This is crucial because acts of citizenship (Isin et al., 2008) connect people with different needs, claims, knowledge, and experiences, and enacting themselves as citizens requires a story as a narrative structure through which they can connect.

The dissertation contributes to housing studies by offering a novel theoretical and methodological framework based on the concept of the citizen imaginary to map out the narrative processes through which new housing concepts and practices emerge through their co-constructions with citizenship. People construct these new housing ideas and practices when they enact themselves as citizens (Isin et al., 2008) and co-construct compelling stories (Selbin, 2010) about the world, their relationships, identity, visions, and housing. These concrete co-constructions of citizenship and housing produce unique housing meanings and practices but also shed light on the six shared dimensions of the shared narrative connections and limitations of citizenship and housing. By identifying these dimensions, the thesis demonstrates that citizen imaginaries shape what aspects of housing become concrete or remain on the abstract level; what housing needs become moral, value-oriented claims and actions; what aspects of housing are defined as universal or particular; what personal housing issues are connected to broader systemic problems; and what future solutions are proposed to the housing issues in the present. At the same time, citizen imaginaries define how housing becomes a means of justice, a site of political socialization, and a part of and materializes a political vision. The thesis thus offers a comprehensive lens into how people who engage with housing in different ways, often through citizen imaginaries not centered around housing issues, co-construct unique meanings and

practices of housing and citizenship in two different housing contexts (Spain and Hungary) and four different sets of political actors offering diverse interpretations of citizenship, housing, and their economic, social, political and cultural contexts.

Moreover, this comprehensive conceptual and methodological framework illuminates the ambiguous relationship between citizenship and housing and theorizes them as universal dilemmas. Citizen imaginaries simultaneously construct and constrain new ideas and practices of housing. Hence, when citizens engage with housing, they produce both the potential and the constraints on new housing concepts and practices. This perspective deconstructs the normative dichotomous view on housing and citizens' engagement in which people enacting themselves as citizens (Isin et al., 2008) are forces of liberation producing progressive housing claims and practices against dominant capitalist actors that constrain them. The thesis offers a nuanced theoretical and methodological lens and empirical findings about four citizen imaginaries' unique and shared narrative connections and limitations. These demonstrate that co-constructions of citizenship and housing simultaneously produce narrative potentials and constraints on new housing ideas and actions. These shared connections and limitations are theorized as the universal dilemmas of co-constructing new ideas and practices of citizenship and housing that people engaging with housing must navigate.

This perspective on the ambiguous relationship between citizenship and housing also contributes to studies on conceptualizing the capitalist housing context and its potential and constraints on new housing ideas and practices. Following Fraser's (2014) view of the capitalist context as boundary struggles, it embeds housing in a context of multiple economic, political, social, and cultural crises that people struggle against through new housing ideas and practices. At the same time, it refines Fraser's (2014) concept in two ways. On the one hand, it offers a comprehensive conceptual and methodological framework to study how people make sense of this complex context, enact themselves as citizens (Isin et al., 2008), connect, and construct housing as a stake and site of their struggles. On the other hand, it demonstrates that the boundaries of

capitalism between the realms of the economy, politics, and social reproduction should not be understood outside people's interpretations and that people's engagement with these boundaries through citizen imaginaries is ambiguous and ridden with unresolvable dilemmas. Fraser (Fraser and Jaeggi, 2018) argued that boundary struggles should be normatively distinguished based on their proponents' view of capitalism's current institutional boundaries. Affirmative boundary struggles seek to change the boundaries' location, while affirmative struggles aim to deconstruct the boundaries (Fraser and Jaeggi, 2018). In addition, she suggested a normative distinction between emancipatory and non-emancipatory claims about capitalism's boundaries (Fraser and Jaeggi, 2018). She argued that the former had three criteria: nondomination, functional sustainability, and democracy (Fraser and Jaeggi 2018, 124). The thesis's findings suggest that these normative categories can be conceptualized and studied nuancedly in the context of universal dilemmas about narrative connections and constraints simultaneously produced in citizen imaginaries.

The thesis' conceptual and methodological framework offers new pathways to study the origins, emergence, potential, and constraints of various new political ideas and practices in citizen imaginaries within and outside the field of housing. Citizen imaginaries and co-constructions of housing can be studied from a genealogical perspective to investigate their historical-cultural connections and constraints. They can be combined with research approaches focusing on specific housing policy outcomes to study which citizen imaginaries contributed to them and how or on the housing claims and actions of particular policy actors, such as concrete political parties or housing movements, to understand their construction of citizenship in which their ideas and practices have emerged, or when and how the same actors might construct new citizen imaginaries to enact these claims. The thesis framework can also be combined with normative approaches, such as Fraser and Jaeggi's (2018) distinguishing between emancipatory, non-emancipatory, affirmative, and transformative claims and actions within citizen imaginaries.

In addition, citizen imaginaries could be further explored through participatory action research with housing practitioners and activists. On the one hand, practitioners and activists already active in the field of housing could apply the framework to reflect on how their narrative construction of the crisis context, the citizen protagonist, their claims of justice, political socialization, political visions, and housing mutually enable and limit each other. Focusing on the six connections between citizenship and housing, mapped out in Table 5, they can think through the potentials and constraints of their current interpretations. On the other hand, the thesis's conceptual and methodological framework and findings can be transformed into a practical guideline to experiment with constructing new citizen imaginaries by people in need of affordable housing in specific local contexts through participatory action research. In this case, the research's findings can be used as examples of how activists and practitioners resolved the shared dilemmas of citizenship and housing and the conceptual and methodological framework as a guideline for enhancing narrative connections between citizenship and housing and minimizing the narrative limitations.

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## APPENDIX 1.

List of new public policies or policy changes concerning housing inspired by the studied citizen imaginaries in Spain and Hungary from 2009 to 2022			
The citizen imaginary of the mortgage debtor in Spain	The citizen imaginary of the neighbor in Barcelona	The imaginary of the homeless citizen in Budapest	The citizen imaginary of the family in Hungary
<p><u>The introduction of dación en pago and best practices by banks to help mortgage debtors:</u> Law 18 of 2011, Royal Decree-Law 6/2012, Law 1/2013, Law 25/2015, Law 5 of 2017</p> <p><u>Regional policies aimed at the enforcement of the right to housing in Catalonia:</u> Decree-Law 1/2015 of March 24, Law 24/2015 of July 29, Law 4/2016 of December 23, Decree Law 17/2019 of December 23</p>	<p><u>Detailed housing plan for the right to housing in Barcelona:</u> Barcelona Right to Housing Plan 2016-2025</p> <p><u>Municipal regulation that obliges real estate developers to allocate 30% of their newly built housing stock for social housing:</u> Modification of the Barcelona Metropolitan Plan (December 12, 2018)</p> <p><u>Tourist accommodation regulation:</u> Special Tourist Accommodation Plan (PEUAT)</p>	<p><u>The Constitutional Court's decision to strike down the legal articles of the Misdemeanor Law criminalizing homelessness</u> (Law II of 2012): Ruling 38/2012 of November 14, 2012, of the Constitutional Court</p> <p><u>The inclusion of the criminalization of homelessness in the Fundamental Law on October 15, 2018:</u> Article XXII(3) of the Fundamental Law of Hungary</p> <p><u>Housing First Program of the Utcáról Lakásba Egyesület (From Street to Home Association) with the local authorities of Districts X, XIX, XX, and II of Budapest</u> (Somogyi, 2023)</p>	<p><u>Comprehensive law on family protection separating responsible families from people in need of social assistance in housing policy:</u> Law CCXI of 2011</p> <p><u>The introduction of familist, pronatalist homeownership and mortgage subsidies:</u> Government Decrees 16/2016 and 17/2016 of February 10, 2016</p>

## APPENDIX 2.

List of interviews conducted in Spain from 2016 to 2019			
Interviewee number	Interviewee's background	Date	Location
SP 1	Former housing activist (PAH)	November 11 <sup>th</sup> , 2016	Barcelona
SP 2	Activist (neighborhood group)	November 14 <sup>th</sup> , 2016	Barcelona
SP 3	Housing activist (PAH)	November 18 <sup>th</sup> , 2016	Barcelona
SP 4	Housing activist (PAH)	November 21 <sup>st</sup> , 2016	Barcelona
SP 5	Housing expert	November 28 <sup>th</sup> , 2016	Barcelona
SP 6	Housing NGO member	November 30 <sup>th</sup> , 2016	Barcelona
SP 7	Housing NGO member	December 2 <sup>nd</sup> , 2016	Barcelona
SP 8	City Council member	December 2 <sup>nd</sup> , 2016	Barcelona
SP 9	Member of Parliament	December 2 <sup>nd</sup> , 2016	Barcelona
SP 10	Housing expert	December 5 <sup>th</sup> , 2016	Barcelona
SP 11	BComú member	December 8 <sup>th</sup> , 2016	Barcelona
SP 12	Housing NGO member	December 9 <sup>th</sup> , 2016	Barcelona
SP 13	Housing expert	December 12 <sup>th</sup> , 2016	Barcelona
SP 14	Activist (neighborhood group)	April 1 <sup>st</sup> , 2019	Barcelona
SP 15	City Council member	April 2 <sup>nd</sup> , 2019	Barcelona
SP 16	City Council member	April 3 <sup>rd</sup> , 2019	Barcelona
SP 17	City Council member	April 3 <sup>rd</sup> , 2019	Barcelona
SP 18	Housing expert	April 4 <sup>th</sup> , 2019	Barcelona
SP 19	Trade union activist	April 5 <sup>th</sup> , 2019	Barcelona
SP 20	City Council member	April 8 <sup>th</sup> , 2019	Barcelona
SP 21	Housing activist (PAH, then neighborhood group)	April 8 <sup>th</sup> , 2019	Barcelona
SP 22	Housing expert	April 10 <sup>th</sup> , 2019	Madrid
SP 23	Member of Parliament	April 10 <sup>th</sup> , 2019	Madrid
SP 24	Housing expert	April 11 <sup>th</sup> , 2019	Madrid
SP 25	Government regulatory agency representative	April 15 <sup>th</sup> , 2019	Madrid
SP 26	Housing activist (PAH)	April 15 <sup>th</sup> , 2019	Madrid
SP 27	Housing consultant	April 15 <sup>th</sup> , 2019	Online
SP 28	Financial agency representative	April 24 <sup>th</sup> , 2019	Online

### APPENDIX 3.

List of interviews conducted in Hungary from 2016 to 2022			
Interviewee number	Interviewee's background	Date	Location
HU 1	Housing activist (Streetlawyer)	January 6 <sup>th</sup> , 2016	Budapest
HU 2	Housing activist (Streetlawyer)	January 6 <sup>th</sup> , 2016	Budapest
HU 3	Housing activist (Streetlawyer)	February 6 <sup>th</sup> , 2016	Budapest
HU 4	Housing activist (Streetlawyer)	February 8 <sup>th</sup> , 2016	Budapest
HU 5	Housing activist (AVM)	February 26 <sup>th</sup> , 2016	Budapest
HU 6	Social care expert	August 14 <sup>th</sup> , 2019	Budapest
HU 7	Social care expert	August 26 <sup>th</sup> , 2019	Budapest
HU 8	Housing expert	October 1 <sup>st</sup> , 2019	Budapest
HU 9	Housing activist (AVM)	October 8 <sup>th</sup> , 2019	Budapest
HU 10	Mortgage activist (Hiteles Mozgalom)	October 9 <sup>th</sup> , 2019	Budapest
HU 11	Bank policy expert	October 14 <sup>th</sup> , 2019	Budapest
HU 12	Housing expert	October 14 <sup>th</sup> , 2019	Budapest
HU 13	Housing activist (AVM)	October 15 <sup>th</sup> , 2019	Budapest
HU 14	Housing activists (Streetlawyer)	October 17 <sup>th</sup> , 2019	Budapest
HU 15	Social care expert	May 26 <sup>th</sup> , 2022	Budapest
HU 16	Housing activist (AVM)	May 30 <sup>th</sup> , 2022	Budapest
HU 17	Family organization member	May 30 <sup>th</sup> , 2022	Budapest
HU 18	Neighborhood activist	May 30 <sup>th</sup> , 2022	Budapest
HU 19	Family research organization member	June 7 <sup>th</sup> , 2022	Budapest
HU 20	Neighbourhood activist	June 13 <sup>th</sup> , 2022	Budapest
HU 21	Family organization member	June 20 <sup>th</sup> , 2022	Budapest
HU 22	Housing activist (AVM)	July 22 <sup>th</sup> , 2022	Budapest
HU 23	Gender policy expert	July 22 <sup>th</sup> , 2022	Budapest
HU 24	Housing activist (AVM)	September 12 <sup>th</sup> , 2022	Budapest
HU 25	Housing activist (AVM)	September 16 <sup>th</sup> , 2022	Budapest

## APPENDIX 4.

Citizen imaginaries, key actors, and online sources		
<b>The citizen imaginary of the mortgage debtor</b>	Plataforma de Afectados por la Hipoteca	Afectadosporlahipoteca.com
<b>The citizen imaginary of the neighbor</b>	Guanyem Barcelona Barcelona En Comú Ayuntamiento de Barcelona (Municipal Office of Barcelona)	Guanyembarcelona.cat Barcelonaencomu.cat Ajuntament.barcelona.cat
<b>The imaginary of the homeless citizen</b>	A Város Mindenkié	Avarosmindenkie.blog.hu Avm.merce.hu
<b>The imaginary of the family</b>	Nagycsaládosok Országos Egyesülete Egyszülős Központ Három Királyfi, Három Királynő Mozgalom Fiatal Családosok Klubja Népesedési Kerekasztal A Gyermek- és Családbarát Magyarorszáért Alkotóműhely	Noe.hu Egyszulo.hu Haromkiralyfi.hu Ficsak.hu Nepesedesikerekasztal.hu Plusz1baba.hu