

Society of homeowners and possible cooperative future: case of Slovenia

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Abstract

Neoliberal offensive has manifested itself in the rise of homeownership across the Western Europe and USA. Similar patterns, but with different particularities, can be observed in postsocialist countries of Eastern Europe. Slovenia's history of socialist housing provision and its privatization after the fall of Yugoslavia has led to extreme levels of homeownership that is pulling the society towards individualization and pacification. These structural conditions led to marginalization of housing activism (and research) mainly because movements are lacking concrete answers to three critical questions of movement building: who is to be organized? who is to be addressed or attacked? what kind of new and better institutions do we need? The paper tackles these questions by looking at housing cooperatives as a possible solutions to perils of homeownership. It thinks of cooperatives not only as a solution to housing problems in Slovenia, but also as a tool of reproduction of other social movements. Cooperatives give them space to organize, offer means of subsistence, tool to connect with broader audiences, but most importantly they build relations and institutional arrangements that change the everyday life of neoliberal consensus.

Keywords: Slovenia, transition, homeownership, cooperative housing, neoliberalism, activism

Introduction

Housing is no longer, if it ever was, “one of the numerous *smaller*, secondary evils...” (Engels 1872), but it is at the centre of the reproduction of capital accumulation and capitalist relations. With the neoliberal offensive that is based on the reconstruction of international division of labour, the built environment has gained new importance in the circulation of capital. The switch from primary to secondary circuit of capital (Harvey 2006), which is occurring in the era of neoliberalisation, means that the built environment is no longer only supporting industrial relations, but is, together with the financial sector, becoming the main field of the production of profit. Because housing is linking everyday life of borrowing and saving with the global circulation of capital (Langley 2009), it has become the most important sector that connects build environment, finances and daily life of people.

Housing is thus at the centre of the new regime of accumulation that is based on the expansion of financial industry through deepening of debt. It is also the sector that enables the capitalism to build its way out of the constantly returning crisis. Capitalism in the 21st century is surviving by producing and occupying

space, as was stressed by Lefebvre (1981). This accumulation regime is pushing for huge changes in the field of housing. It is leading to commodification of housing and different relations that are part of it. The right to profit is dominating over the right to housing and exchange value of housing is being promoted over its use value. Commodification is most visible in the ways individuals are relating to different housing tenures. More and more individuals are seeing their homes as investments and are relating to them as investors or entrepreneurs (Langley 2009). The main mechanism that is pushing them into entrepreneurial logic is financialisation, which is linking housing to financial sector by connecting housing prices to the capital markets and is at the same time pushing families into debt to cover housing expenses.

It would be extremely limiting and, from activist perspective, outright wrong to consider neoliberalism and its “housing policies” as merely a method for reactivating capital accumulation. As was analysed by Foucault (2008) it is crucial to recognize neoliberalism as a mode of regulation. It is a regime of discipline that individualizes subjects and enforces the rule of self-responsibility upon them. Thus, the neoliberal offensive in the field of housing must be also understood as a way of disciplining subjects. Better yet, it is a *regime*, which is constantly producing particular subjectivities that see neoliberal relations as natural. The main role is played by the state and the core of neoliberalism thus: “consists of an articulation of state, market, and citizenship that harnesses the first to impose the stamp of the second onto the third” (Wacquant 2012, 71). State policies are reorganizing the social fabric and at the same time reorganizing state functions. The state is thus more and more becoming, and acting as a tool for the creation of profitable environment for capital investments. It is also more and more focused on re-educating its citizens to understand themselves as entrepreneurs of their own destiny. This means that neoliberalism does not lead to the retreat of the state, but to its reconstruction (Jessop 2002).

By offering the material foundations for the neoliberal ideological formations, housing has become one of the main fields of this new regime of governing. This is not evident only historically¹, but also structurally. Housing represents the biggest part of households assets and is also the biggest household expense. Because of its relative expensiveness, it is also the main asset to accumulate and invest in. This is also nurtured by the new state housing policies that promote homeownership as an investment for safe retirement or a way to climb on the housing/class ladder. Housing policies must thus be understood as a tool of governmentability that promotes individualized solutions to complex, structural and collective problems. By promoting homeownership as natural and ideal tenure, housing policies are depoliticizing the housing question and privatizing

¹ The first step into neoliberal era was huge privatization of council housing in UK and radical defunding of public housing in USA. Both are important materially as well as symbolically. The first was seen as an introduction and »giant leap« into the society of owners, while the second was connected with the retreat of the state and with the expansion of the ideology of homeownership.

collective issues. From this follows that housing is at the centre of the ideological and economic formation of neoliberal society.

The main goal of this article is to offer an analysis of this trend within the context of Slovenia and to try to find commonalities and differences between description of neoliberalism in introduction and its existence in post-socialist Slovenia. Secondly, it aims to further the understanding of housing situation in Slovenia with the goal to address it and find the strategies to challenge it. For these reasons the ideas of commoning will be put forward and latter applied to the situation of extremely high homeownership rates that are persistent in Slovenia. In the final part of the article theoretical analysis of commoning as a strategy for addressing the housing question will be applied to the concrete case of a housing cooperative known as Zadrugator that is being developed in Slovenia.

Strange case of neoliberalism in Slovenia

The word of the day in Slovenian politics is the word neoliberalism. As if neoliberal tendencies had become part of Slovenia no earlier than with the recent crisis and responses to it: with policies of social benefits cuts, privatization of state companies and banks, deregulation and flexibilization of labour markets. It is true that neoliberal policies have expanded with the economic crisis, but their tendencies have been present since the collapse of socialism. One of the fields that is at the centre of neoliberal social reconstruction in Slovenia is housing². However, neoliberal reconstruction in Slovenia is peculiar and its peculiarities are connected to the position of Slovenia in capitalist world-system and specific historical developments. We will not go deep into this general statements, but will only focus on their role on the housing field.

Nowadays, Slovenia officially has one of the highest rates of homeownership in the developed world. Around 90% of the population is living in the home they own or is owned by their relatives (Statistical Office of the Republic of Slovenia 2013). Other 10% is renting, of whom majority lives in non-profit accommodation that is provided by municipalities or publicly owned housing funds, while only 2% of the population rent on the market. Even if we take into consideration that most of housing researchers question the credibility of these

² Second one being automobility. »Mass motoring effects an absolute triumph of bourgeois ideology on the level of daily life. It gives and supports in everyone the illusion that each individual can seek his or her own benefit at the expense of everyone else. Take the cruel and aggressive selfishness of the driver who at any moment is figuratively killing the "others," who appear merely as physical obstacles to his or her own speed. This aggressive and competitive selfishness marks the arrival of universally bourgeois behaviour, and has come into being since driving has become commonplace.« (Gorz 1973) Both fields are neglected by intellectual and activist public.

data³, homeownership is still much more prevalent than in other countries. Can we, following Kemeny's (1980) analysis, which claims that homeowners tend to be more inclined to support the cuts in welfare state, or many different articles that connect homeownership with neoliberal offensive (Doling, Ford 2007; Roland 2009), thus conclude that homeowners of Slovenia are the popular base of neoliberal paradigm?

We can make some conclusions from these connections, while we must also stress that tenure is social institution that varies across different localities. There are certainly links between homeownership and neoliberalism in Slovenia, but they are different than what western theory suggests. While in the countries with liberal financial regimes, that means lax credit regulation and developed financial institutions (US, UK, Ireland, Denmark, Netherlands), homeownership is connected to mortgage debt, entrepreneurial subjectivities and financialization, this is not the case in Slovenia. Schwartz and Seabrooke (2009) stress that to determine the level of commodification of housing we should not only look at how high the level of homeownership is, but should also focus on how this tenure is achieved. In countries with liberal financial regimes it is achieved mostly by mortgage debt and this debt is also securitized, which means that people are more inclined to understand homeownership as an investment. In these countries housing is at the centre of neoliberal construction of entrepreneurial and investor subjectivities (Schwartz and Seabrooke 2009). These trends are obvious in the centres of global financial markets, but they are not as evident at the peripheries of world-system.

High levels of homeownership⁴ in Slovenia have been achieved with very low level of indebtedness. Household debt stands at around 34% of GDP (Gorišek and Pahor 2013), which is much lower than EU average and is the consequence of underdeveloped financial markets, lack of financial instruments and institutions. Homeowners are thus not disciplined into neoliberal subjectivities with the bonds of debt (Lazzarato 2012) or lured with the prospects of society of owners (Langley 2009). Most of them have become homeowners by self-building that was encouraged in socialism and is still the predominant way to achieve this tenure. We could say that this means that the base of housing system in Slovenia consists of some sort of "primitive" family socialism with the hint of solidarity economy. However, these practices of communal help, solidarity and self-organized informality do not lead into strengthening of communities, but into radical affirmation of private property. Practices based on communities are tearing communities apart. Historically we must connect these practices with the transition from socialism and what kind of role it played on the housing market.

³ This is connected with the fact that most of the rental activity is done illegally (Sendi and Mali 2015). This means that the majority of renters are not registered and are often officially counted as living with friends or relatives.

⁴ 91% of the population is living in the home they own or is owned by their relatives (Statistical Office of the Republic of Slovenia 2013)

Socialist housing system has left huge mark on Slovenia. Not only materially (most of apartment buildings were built in socialism), but also symbolically and ideologically. However, the biggest mark could be attributed not to the period itself, but to the break and never ending flight from it⁵. In socialist Slovenia around 30% of the population was living in state constructed and state owned rental housing. This form of tenure was the preferred tenure not only in the official ideology, but also for most of the population. During the transition majority of socially owned housing stock was privatized and bought by individual households that were living in it. Housing law from 1991, that enabled privatization of rental stock, was one of the first pieces of legislation in postsocialist Slovenia. The process of privatization was also more radical than in most other transition countries. Following Aalberts and Christophers (2014), who claim that privatization of housing represent the most radical and vital promotion of ideology of capital, we could say that privatization of housing stock in Slovenia was the entry point into new social system. It “represented a 'grand opening' to the process of transition, as the privatization of social housing was one of the earliest and most tangible 'transition' acts, directly affecting a massive population” (Cirman and Mandič 2013, 278). The consequences can be compared with the selling of council housing during the rein of Margaret Thatcher (Harvey 2007).

Privatization has not only reaffirmed the dominance of private property in housing, but it also ideologically and materially discredited all other forms of tenure. Because socially owned rental accommodation was the most promoted tenure in the times of socialism (Mandič 1996), it was discredited by the collapse of the system. Policies of transition not only sold off material foundation of non-profit rental housing, but also erased the memory of state led housing provision. Renting, especially state led, has become understood as a remainder of socialist past, while homeownership is part of the new capitalist future. During socialism state and state run companies were obliged to provide for housing needs of all citizens, so politicians (a viewpoint that is to a large degree shared by the general public and the media) now conceive these practices as unreasonable, expensive and ineffective. State should only provide for the weakest members of the society, which it does by managing shrinking and ever more residualised non-profit housing stock (Sendi 2007). The dominance of homeownership is thus affirmed by the lack of other options of living.

By affirming the dominance of private property over collective ownership, housing system is thus at the centre of neoliberalisation in Slovenia. On the level of production of subjectivities the system of housing provision is producing atomized and individualized subjects that should provide for themselves. Housing is to a large extent seen as a private problem. State obligation has shifted from direct provision towards the principle of enabling that should

⁵ The only trait of the housing system that is left is self-building and the dependence on relatives to achieve homeownership status (Mandič 1987).

create conditions for individuals to tend for their own needs⁶. Housing is thus one of the main vehicles in the production of neoliberal subjectivities that see private property as natural, normal and the best way of relating to property. The main agent of production of these kind of subjectivities is the state, which is promoting homeownership by destroying other tenures and offering financial support to homeowners and prospect buyers (Cirman et al. 2009). These concrete developments are in line with the analyses of neoliberalism that see it not as a retreat of the state, but as its reconstruction (Dardot and Laval 2011). »Political dominance is a means of reinforcing and entrenching a dominant ideology in a social structure by using the state to form basic laws and to encourage forms of institution that are consonant with the dominant ideology and to disadvantage those which are not.« (Kemeny 1992, 96)

In short, Slovenian neoliberalism on the housing field is peculiar only if it is thought through western theory. However, it is not peculiar if we understand neoliberalism not as a coherent economic theory and political project, but as tendency that operates differently at different localities. We must analyse “actually existing neoliberalism” (Peck, Theodor and Brenner 2009) that is path-dependent and its development depends on the context it works in. Slovenian neoliberal condition is thus the consequence of the transition from socialism that enabled high levels of homeownership without indebtedness and financial expansion. At the same time it also discredited all other tenures and affirmed the dominance of private property. Neoliberalisation is evident in housing preferences: it is normal to own, to have the plot you can call your own and control it fully without considering the needs of the others. It is seen as a civilizational norm and personal achievement. All other tenures are perceived as inferior or in the best case as a step on a ladder towards ownership status (Hočevar and Uršič 2007). This ideal structures the whole housing field and organizes practices and expectations. The ideal of homeownership is ultimately the ideal of self-sufficiency and individual freedom. This freedom must be understood as a negative freedom, as the right to be left alone, not to be harassed or bothered. Individual house with a plot of land in the suburbs comes together with a fence, warning signs and neighbourhood watch. Being a homeowner means taking care for oneself and not bother for the others. Housing system and spatial development that is connected to it is thus fully privatized. Not only because most of the housing stock is individually owned, but because it is managed without the consideration for the common good.

This material conditions produce certain relationships and subjectivities. Small digression to the Marx’s description of the class position of French peasantry of late 19th century could help us explain the relationship between housing and

⁶ We can observe some interesting trends concerning self-provision of housing. Most homeowners have self-built their homes with the help of social networks. After the crisis state is trying to curtail this “black market” and tries to monetize communal help. While these reforms clearly try to expand the GDP by starting to count what was not included in it before, it will also have big consequence on informal housing provision. Self-building will become harder, more expensive and complex, which could force younger people to buy or rent.

living. “The small-holding peasants form an enormous mass whose members live in similar conditions but without entering into manifold relations with each other. Their mode of production isolates them from one another instead of bringing them into mutual intercourse... A small holding, the peasant and his family; beside it another small holding, another peasant and another family. A few score of these constitute a village, and a few score villages constitute a department” (Marx 1852). While Marx claimed to be talking about production, what he actually was talking about were peasants’ living conditions and patterns. He was talking about tenure and housing. Peasants were separated not only because the way they produce, but also because the way they lived. This was not only the consequence of spatial arrangements that under the condition of scattered houses produce isolation, but it was also the consequence of tenure. Homeowners are tending for themselves because their well-being is, at least ideologically, less determined by the well-being of the other members of the society.

In the societies with developed liberal financial regimes correlation between homeownership and the welfare state is explained through the logic of temporal distribution of housing costs (Kemeny 1980). While renters spread their housing expenses through whole life, buyers compress the bulk of housing costs into household’s first years. They need to save money for down payments and after that they need to repay mortgage debt in first decades of household’s live. Because of that they are more inclined to agree with cuts in welfare state, because of trade-off between housing costs and taxes (Kemeny 2004)⁷. When they become homeowners, they are inclined to see themselves as self-sufficient, which again makes them a natural constituency for supporting cuts. Similar conclusions can be drawn from Slovenia. Not only is high level of homeownership one of the factors that produce individualized subjectivities, but it is also producing certain kind of expectations for people who are renting or are still living with their parents. Homeownership is thus reproducing itself by producing material conditions that discredit all other tenure and by creating ideological environment that see homeownership as the ideal form of living. So the main way to address this state of affairs is to create new forms of tenure that will strengthen communities and would not encourage individualization through private property.

Strategical considerations about housing movements

Housing and especially homeownership is thus at the centre of reproduction of the neoliberal social condition. It offers material base for the reproduction of neoliberal ideologies that promote individualization and especially individual solutions to collective problems. Social field is thus deconstructed and starts to

⁷ Other connection is made by Schwartz and Seabrooke (2009), who describe monetary conservatism of homeowners. Because they are indebted and depend on the rise of housing assets for consumption, they are inclined to support low interest rates, low taxes and lax financial regulation.

appear as individual project and not as a collective endeavour. In this sense: “the residential is political – which is to say that the shape of the housing system is always the outcome of struggles between different groups and classes” (Marcuse and Maddon 2016, 4). However, it is not only the effect, but is also one of the movers of the societal changes. The way we satisfy our individual housing needs has ideological⁸ consequences. That is why movements must address residential patterns. To paraphrase Lefebvre: if they want to resist capitalist relations in any kind of meaningful way, they have to change everyday life. »The crucial ingredient for success is a movement which is able to establish a hegemonic ideology in which residential organization figures as a major element« (Kemeny 1980, 118).

Living patterns in Slovenia thus materially and ideologically determine collective conscience (Hočevar in Uršič 2007). Scattered living patterns, that lead to longer commuting hours and more time being spent on taking care for individual property, produce individualization and socially destructive self-interest. Homeowners also experience less problems with paying for housing expenses and are thus less inclined to relate to people with housing problems. This lack of empathy is amplified by ideological dominance of homeownership that produces all other forms of tenure as failed statuses. Homeowners tend to take care for their property and focus their political engagement to improve their immediate surrounding. When different authors claim that homeowners are more politically active, they forget to mention that they are mostly active in their local environment and to a large extent to protect the value of their property or living standard, not to build communities or address injustices.

Housing movements that want to work in these conditions must address three critical questions of movement building: who is to be organized? who is to be addressed or attacked? what kind of new and better institutions do we need? Because high levels of homeownership, which is a known tool of pacification, it is extremely hard to organize any constituency. Because the government is not involved in housing issues and housing is considered as an individual problem it is hard to have a concrete target to focus on. Because housing policies under state socialism were organized around state rental sector, this sector is now ideologically delegitimized and can not be conceived as viable alternative to socially destructive homeownership. Material conditions thus produce a lot of

⁸ And obviously also material. Kemeny (1992) nicely describes how certain type of housing typology produces certain type of mobility, ways of relating to the space and others. He compares one city in Germany with one from USA. First one is mostly made of apartment blocks with rental accommodation, while the second consisted mostly of homeowners and individual detached houses. Most of the inhabitants of the first live close to the city centre and commute with public transportation, while in the second case most drive cars because they live far from the centre. As was stressed by Dorling: “One person choosing to build a home with a large garden does not just affect that one person. Everyone who then has to live further out of town has to drive past that garden.” (2015, 102)

barriers for movements to organize. If they want to be successful, they need to address these three questions⁹.

First is the question of *agency*, which is not only the question of who has the most pressing needs, but also who has the ability and will to organize. One group that is most inclined to experiment with new housing forms are young adults, who are also one of the hardest hit groups by current condition. Because of the flexibilization of work they are not only more exploited on the labour market, but these same conditions force them into precarious housing tenures¹⁰. They are not able to become homeowners, because they are not able to get a loan. Lack of non-profit rental housing forces young people to return home after they finish studying or to rent on the profit market, which, as was stated before, is mostly illegal and thus very precarious. They thus have immediate needs that are not only not addressed by current system, but are also produced by it.

However, as we stated before, young adults are not only interesting because of their needs, but because they are able to organize. This is connected to their housing preferences, that are still dominated by the dream of homeownership, but to the lesser degree than for other social groups. forms of tenure are gaining legitimacy. Owning a home is slowly starting to lose its veneer of freedom and democracy and other forms of tenure are gaining traction. The privatization of public housing stock and the retreat of the state from housing that followed is now critiqued as one of the biggest mistakes of transition¹¹. These developments open a lot of paths to address housing problems in different ways than with the advancement of homeownership. Communal or collective ownership, non-profit rent, public housing and many other forms of housing provision are no longer perceived solely as something strange or from socialist past (Mandič and Filipovič Hrast 2015).

Second question is the question of *targets*: who or what to attack or address? In the context of Slovenia this is particularly hard question, because there seems to be no obvious targets. The state is not active¹², there are no big private actors that could be the focus of organizing and most of the renting, even though it is

⁹ I do not want to only focus on intellectual processes, but also on practical solutions. It is too often forgotten that the main point of politics is the organization of everyday life, which is ultimately the question of practice. Left-wing movements often put too much energy into debate and too little into building concrete institutions that would produce material conditions for the transformation of everyday life.

¹⁰ According to Eurostat 60% of young adults were living with their parents in 2015, which is high above the average number in EU (47,9%).

¹¹ Privatization was already criticized when it was happening (Mandič 1994, Stanovnik 1994). Today the critique is part of the general media discourse and it is even hinted at in the official state documents like National Housing Plan 2015-2025.

¹² Inaction is a form of action. As is claimed by Žižek (2008), it is even a form of violence. However, it is a type of action that is hard to comprehend, that is more or less invisible and it is thus harder to address. To organize around inaction is much more challenging than to organize around visible wrongdoings.

exploitative, is done by small owners, who are perceived as common people and not as potential agents of oppression. What could be addressed is general housing conditions, but these types of targets are too abstract to enable actors to organize around. What needs to be done is to turn around our understanding of power and start to think about it with the help of Foucault (2004). We must understand power as a constitutive force that is producing certain types of relationships and subjects. Power must be understood as a network of forces. Obviously there are knots of concentration and stronger influence, but we must not lose sight of capillary relations of power that are present in the way everyday life is structured. It is not enough to talk about “housing oppression” as is done by Maddon and Marcuse (2016), but it is necessary to talk about what kind of relationships are produced by the current housing system. This is also consistent with our analysis of state of housing in Slovenia, where homeownership is producing individualized living patterns, relations and expectations.

This change of focus brings us to different conceptualization of dissent, which must no longer be understood as a form of resistance or a form of demanding, but should rather be conceptualized as a form of constructing and organizing. It is not enough to declare housing as a human right that governments should protect or respect. Even worse: “on its own, the mere idea of universal access to good housing is not a challenge to the existing political-economic order but a perpetually deferred promise that the system uses to legitimize itself. Merely declaring a universal right to housing is not the same as actually providing housing for all” (Maddon and Marcuse 2016, 193). Rights talk that is not supported by concrete actions, organizations and institutional support is in the best case scenario a tool of mobilization, but by itself cannot offer a solution to current condition. “As with all rights, everything depends on how it is interpreted, institutionalized, and enforced” (ibid., 193-194). The question is thus not only what to demand, but how to organize. Not only what to prevent, but also what kind of new institutions to build. When John Holloway (2002) is talking about “changing the world without taking power”, he is speaking about building institutions that are taking power away from the hegemonic points and decentralizing it. This should also be the focus of housing movements: building workable alternatives to homeownership, which brings us to the third question of organization: what kind of new institutions do we need?

For the housing commons: possible cooperative future

Could we conceptualize housing cooperatives as an organizational tool that offers a viable solution to housing problems and at the same time builds collective power? If homeownership is the most commodified form of tenure and renting is the usage of housing as capital, then living in the cooperative could be understood as the tenure that resist forces of primitive accumulation. It is helpful to conceptualize cooperatives with the help of literature that analyses new Latin American social movements from early 2000s and the occupations of city squares after 2008 (Sitrin and Azzellini 2014). Ethnographic research of

these movements has used the list of concepts to distinguish new movements from the old ones. Some of the terms that new movements use to describe themselves are: popular power, assembly, horizontalism, autogestion, autonomy and protagonism (Sitrin 2012). These concepts form new vocabulary that is recreating the way people see the world. The same can be said about cooperatives. Cooperatives also recreate language and they do that through the way they are organized.

As we already stated, it is not only important that we satisfy our needs, but also how we do it. At the centre of new movements are concepts like horizontalism, assembly, protagonism and affect-based construction. Movements tend to be organized around assemblies: “moments of gathering, of intentional coming together in such a way that all can speak and be heard, and so that decision can be made” (ibid., 22). The leading body of a cooperative is general assembly that consists of all members. Democratic participation and control are guaranteed with these institutional arrangements. This opens up the space for protagonism, which is connected to social agency and participation. People are involved in the process, are making decisions and performing tasks which gives them back the power and capacity that were taken away by representation. Cooperatives do not only empower people through assemblies, but also with the never ending process of education. One of the main cooperative principles is education and training, which enables members to develop their personal skills and participate more effectively. Developing individual capacities is also one of the main reasons for people to be part of the movement or the cooperative. Sense of belonging is fostered and new relationships are formed. If tenure is the question of how people relate to each other, then housing cooperative produces relations that are based on collective participation, solidarity and 'living-in-common'.

Another word that defines new movements is 'autogestion', which: “literally means 'self-administration', but more broadly refers to collective democratic self-management...” (ibid., 30) It is connected to the question of collectivization and autonomy. While autonomy represents the capacity to make decisions about one's own life, collectivization implies that freedom: “does not simply imply the absence of limits, but rather the capacity to act according to one's own needs within a space that is necessarily shared with others” (Khasnabish 2010, 89). Collective actions encourage the feelings of strength and capacity, but at the same time also fosters empathy and feeling of interconnectedness. Cooperative is collectively owned and individual members are not able to sell their shares. Profit is shared equally among all members and it is obligatory to form reserve funds for development and insurance. Individual member is thus better off if the whole cooperative is thriving. While movements in Argentina are talking about 'todos somos' to emphasize their connection with other movements, cooperatives are practising this motto by helping to establish and develop other cooperatives. The principle of “cooperation among cooperatives” is thus at the heart of the cooperative movement.

Cooperatives are based on prefiguration, which is: “the capacity of the marginalized and oppressed to organize and coordinate structures to govern

their own lives, parallel to capitalist or state-run institutions and services” (Sitrin and Azzellini 2014, 19). In his article *The Return of the Housing Question* Stuart Hodkinson is describing prefigurative housing practices as a possible solution to the constant process of primitive accumulation under capitalism. “To pursue ‘living-in-common’ means to act prefiguratively, to try to meet our housing needs and desires through the creation of non-hierarchical, small-scale, directly democratic, egalitarian and collective forms of housing in our everyday lives” (Hodkinson 2012, 438). Prefigurative politics is connected to the idea that means determine goals or, to put it even more radically, that means are equal to goals. How we organize ourselves, will determine where we are going. Institutions that we construct should promote the way we want to live and should have an educational function. This point is also emphasized by Bookchin: “In forming and functioning in such assemblies, citizens are also forming themselves, for politics is nothing if it is not educational and if its innovative openness does not promote character formation” (Bookchin 1986, 170). Institutional arrangements that are now tearing people apart and are producing isolation, should be replaced with institutions that educate and practically stimulate 'living-in-common'.

Hodkinson is speaking of commoning as a practice.

Commoning does not end with the enclosure of land but in fact constitutes our daily acts of producing alternative forms of sociality that protect against enclosure and accumulation. In this way, commons are not just things, spaces or networks that protect people from the market or enable us to survive independently of wage-labour; nor are they just forms of resistance to capital and its value practices and modes of doing; they are also, simultaneously, composed of alternative social relations based on commoning where individual interests and differences are articulated into common interests and people produce to share and share what they produce (Hodkinson 2012, 437)

These practices of commoning are produced on the local level through social relations that not only resist commodification and profit motive, but also produce viable living alternatives to capitalism. They are braking the link between social reproduction and accumulation of capital.

From the activist point of view we can derive couple of important guidelines from Hodkinson’s analysis. First, must not only be based on the critique of the capitalist system, but they must also be building viable alternatives to the conditions produced by capitalist accumulation. Second, it is extremely important how we satisfy our need, because different solutions produce different relations. Third, alternatives must develop the capacities of individuals and communities to survive independently from the accumulation of capital, which means that they must build power and their own means of reproduction. Last but not the least, concrete alternatives must be linked to the emancipatory ideals that are strong enough for people to engage. As was written by Erik Olin Wright: “A real utopian holds on to emancipatory ideals without embarrassment

or cynicism, but remains fully cognizant of the deep complexities and contradictions of realizing those ideals” (2012, 3).

These theoretical considerations have been more or less intuitively applied in the development of housing cooperative Zadrugator in Slovenia and this is one of the main reasons why our cooperative is gaining public and also political attention. The process is still relatively young and underdeveloped, but it already shows important signs of success. Before analysing the relative success story of Zadrugator some introductory remarks are at place. Zadrugator is officially registered as a cooperative, however we have still not been able to materialize a concrete project and move into a concrete cooperative. This is mostly the product of the environment in which housing cooperatives do not exist and the history of cooperative practices and ideas was all but erased¹³. Most of the population is not aware of what housing cooperatives are, how do they function and how they can concretely resolve their housing problems. Politicians are aware of them, but connect cooperatives with real socialism¹⁴ and thus do not think of them. Secondly, housing is not and has never been an important political topic in independent Slovenia, because it has been relegated to the private sphere. We could say that the relations towards housing cooperatives are more indifferent than hostile.

However, Zadrugator did not start its work in the state of total indifference towards housing cooperatives. The idea has been appearing since 2011, when couple of initiatives started to publicly talk about cooperatives. These were the first seeds, but idea did not gain much political nor media attention. Another important development that helped kick start Zadrugator was the growth of cooperatives in general that started to occur after economic crises in 2008. Since the independence cooperatives were mostly limited to agricultural sector, but after the crises they also started to appear in other sectors. What is even more important, they have started to connect and develop their own support institutions that not only offer organizational support, but also try to politicize the question by addressing the media and the state. These general trends helped to open the way for Zadrugator.

After a year of informal meetings, learning and discussing housing cooperative Zadrugator was officially registered in the middle of 2016. Cooperative is operating on two interconnected levels. First one is the realization of concrete rental housing cooperative that would show that cooperatives offer concrete and viable alternative to homeownership. This part of work consists of building the cooperative membership, finding funding and accessible plots of land, working on architectural solutions and developing the legal foundations of the

¹³ The same also holds true for is the cooperative sector in general, which is underdeveloped. There are less than 400 very small and scattered cooperatives operating in Slovenia.

¹⁴ The connection of cooperatives with socialism is based on the falls idea about the Slovenian history. Cooperatives were not very developed during socialism and were even discouraged by state ideology. The high point of cooperatives were 1920s and 30s when they were strongly connected with all political camps (Catholic, Socialist, Liberal).

cooperative. However, because developing the concrete project in isolation from general housing issues was not possible we also started to engage with broader political issues. Political engagement is connected to the second level, which consists of developing the state sponsored system of financial and organizational support for cooperative initiatives. By connecting housing cooperatives with state finances, we are opening public discussion about housing issues and also try to force the state to act. Connecting these two levels of work is extremely important, because without political work we will not be able to materialize the concrete cooperative.

These connections are also the main reason why our initiative is gaining a lot of political, public and media attention. Zadrugator entered public sphere with the proposal of concrete alternative and was not only offering the critique of the current state of affairs. It has thus offered a new way of looking at the housing situation in Slovenia by not only building on the existing critiques, but also by developing new ones. Offering a viable alternative enabled Zadrugator to critique the state policies, but also to offer new ideas on how state should function. By elaborating on new alternatives and producing concrete plan for transformation, it opened the way to address the question of homeownership in the new way. It broadened the public debate that was before that limited on two tenures: homeownership (preferred) and state owned rental housing. Zadrugator tries to show that homeownership is not only unreachable, but also socially destructive. This public campaign was conducted through series of media appearances, public events and work on social media¹⁵.

The most important part of the public campaign has been to show that another world is possible, if we borrow the well known slogan of World Social Forum. It has been extremely important to portray the message that we can live differently and that this alternatives are viable or even necessary. However, our work has taught us that is not enough to offer general guidelines, but that you need to have concrete answers to concrete questions. General claims can only establish the field of discussion and open the way, but by themselves they will not bring forward concrete alternatives. The initiative must enter this opening with concrete plans for transformation and organizational capacity that is able to bring forth this transformation. It is not enough to only demand funds for housing cooperatives, but you need to provide a concrete plan that answers the questions like what kind of funds, who will provide them, how will they be provided, what kind of cooperatives will eligible to access them... Only concrete proposals enable the initiative to gain support, realize projects and address needs.

Zadrugator's concrete proposal consists of building organizational capacities of collectives and connecting them to state funding. State funds should be used to

¹⁵ Another important factor has been the usage of different ways of speaking about the housing issues. We try to simultaneously use the language that is generally understandable and at the same time show that we have the expertise to address housing problems. These two ways of addressing the problem enable us to reach general public and at the same time talk in the language that the politicians, public officials and experts can relate to.

support the establishment of communal projects, their realization and to build their organizational capacities. These projects must be relatively autonomous from the state and after they gain initial support have to be able to survive without state funds. This level of autonomy is essential from the standpoint of the movement, which needs to be able to resist the state if it is necessary. Again, quick glance to situation in Latin America can help us understand this point. In 2012 in his last address to the public as a president of Venezuela Hugo Chavez claimed that Bolivarian revolution will be based on communes or it will end. He understood that communes, that are: “self-managed and sustainable communities that are oriented toward their own collective internal needs.” (Ciccariello-Maher 2016, 21), can not flourish without state support and protection, but at the same time are threatened by capitalist state that functions according to the logic of capital. State power must thus be used to slowly decentralize power and build different institutional arrangements that will eventually be able to abolish the capitalist state. Applying this logic to the case of housing cooperatives, we realized that we must use state funds to build relatively autonomous projects that will be able to sustain itself and address the housing needs that are now provided by the state or the market.

However, the level of autonomy must not be absolute and needs to be limited at least by the needs of local environment. By tending only to the needs of one particular group (in our case the members of the cooperative), the project can quickly in the best-case scenario become an island of solidarity inside the general condition of exploitation. In the worst case, housing cooperatives can even contribute to gentrification by heightening the symbolic value of a certain area of the city. These considerations are already inscribed into the philosophy of the cooperative movement. Individual cooperatives are encouraged to connect to other cooperatives and build multiple networks between them. They are encouraged not only to trade with other cooperatives, but also to help establish new ones. From this follows one of the main cooperative principles, which states that cooperatives are obliged to tend to the needs of the local community. Individual cooperative must not only tend for its members, but must also address wider social issues and offer solutions for them. It should connect to the local environment and work with the local communities. However, it is not enough to just try to address isolationist tendencies by connecting the initiative with other struggles, but the initiative also needs to build institutional arrangements that force it to function in this manner.

To prevent the isolation of the cooperative from the local environment and its needs Zadrugator is focusing on three levels¹⁶. First one is to develop the system of ownership that prevents speculation on housing prices. Housing units are always owned collectively and individual households are not able to buy or sell individual flats. This arrangement disables the treatment of housing as investment and prevents the rise of prices inside cooperative. Housing

¹⁶ Similar considerations and tactics are employed by the La Borda cooperative from Barcelona. For more information about the project look their webpage <http://www.laborda.coop/en/>

cooperative will thus be able offer accessible accommodation and will not contribute to the rise in housing prices in local environment.

Second, cooperative must be organized to force members to tend to the needs of the local environment and not be isolated from it. There needs to be a certain level of control over the cooperative housing that is exercised by the general public and especially local population. The mechanism that our cooperative is working on is the system of leaseholds that leaves the land in public hands while the housing built on it is owned by the cooperative. Cooperative will lease the land from municipality, which will give the public a certain kind of control over the way cooperative works. This system is well developed in Zurich, where city is leasing land to cooperatives for affordable price and is thus able to demand that cooperatives are providing some public services (parks, space for local activities, certain number of flats for disabled...).

Third, Zadrugator aims not only to provide housing, but also offer space and activities that would address the needs of local population. Beside state regulation of housing markets and the production of space, the only way to resist gentrification is to strengthen the local community. New projects need to connect with the community and offer them the space to organize, address their needs and build relationships. To be able to build appropriate space for local community, Zadrugator will first research the local environment to determine objective and subjective needs of local residents. By analysing the location, we will try to find out what is lacking in the neighbourhood (green spaces, shops, kindergartens, playgrounds...) and through survey determine what local population needs and desires. Through the research Zadrugator will also try to establish relations with the locals. The goal is thus to open the cooperative for local inhabitants by offering them activities and spaces that address their needs.

The aim of Zadrugator is to develop a viable housing alternative to homeownership that will foster “living-in-common” by preventing speculation and developing common ownership. It aims to develop the system of state support for these kinds of projects and thus force the state to finance collective solutions to housing problems. The cooperative seeks to build on the idea of the social function of property and address the atomizing effect of private property. It aims to become a practical realization of commoning.

Conclusion: from tactic to hegemony

Theoretical considerations and practical conclusions are teaching us about the strengths of cooperatives. They are useful tools to collectivize otherwise individualized housing issues and thus simultaneously politicize them. Because we need not only to focus on tending to the immediate needs, but also on how the needs are met, housing provision must not only provide quality housing, but it needs to offer a space for solidarity and empowerment. It needs to build institutions that will produce a territory of autogestion, democratic deliberation and decision making, of resilient communities and autonomous collectives. Cooperatives offer a useful tool that is already inscribed in law, but it is at the

same time reaching beyond it and can thus be conceptualised as “revolutionary reform”. “Such reforms seek not only to produce immediate and genuine improvements in people’s lives, but also to build popular political capacity and thereby lay the foundation for further advances at subsequent stages of political struggle. In other words, popular political power is not only deployed to bring about short-term changes; the changes themselves are selected with the specific strategic goal of augmenting that power” (Rodriguez-Garavito et al, 24)

As we have shown in the article, this is the aim of Zadrugator and is consistent with the spirit of cooperatives. Housing cooperatives tend to immediate needs and at the same time produce relations and organizational capacities that are able to build popular power. They offer the institutional arrangement to not only resist the forces of commodification and individualization, but also build alternative ways of relating to property, local environment and, most importantly, to each other. Cooperatives can thus be understood as a tactic, which has the possibility to turn into hegemony. Individual projects address immediate housing needs, but at the same time they enable people to organize and build collectives, thus producing the opportunity to address other needs or issues. Cooperatives not only solve the problem, but they also open the way forward. They are at the same time ends and means.

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