

The UN's Sustainable Development Goal 11 in Denmark: Almene social housing associations as a model to ensure affordable housing for all.

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Abstract

This thesis, through the framework of the Sustainable Development Goals, analyses to what extent the Danish housing associations' model can serve as a reference to ensure housing affordability in the context of European welfare states. The model represents a (partially) decommodified alternative to home ownership and rent while escaping at the same time the market and the state as housing providers. In an era where the commodification and financialisation of housing is more and more extended, there is a debate over the role of the state in these processes. Since the 1980s a series of privatisations of the public social housing stock have raised doubts regarding the state as the main actor to ensure the right to housing. Similarly, the private market model of housing provision has proved itself unable to satisfy the needs of the citizenry in favour of capital. In this context, it is relevant to look for alternatives beyond the state and the market where the civil society can play an active role to promote the affordability of housing and a democratic management of the resources to achieve it. In this regard, the Danish non-profit housing sector, heir of workers' cooperatives, has the potential to be one of the possible institutional articulations of the common in the realm of housing beyond the market/state binary.

Keywords: Affordable housing, housing cooperatives, housing policy, welfare state, commodification, Denmark

Foreword and acknowledgements

I would like to thank first and foremost the broad family around me that has supported me in different ways, ranging from my physically distant friends to my flatmates, friends in Barcelona and my parents, together with my housing union colleagues, which give me hope amid this world falling apart. I also want to thank the teachers and interviewees that collaborated with me to produce this work. Last but not least, I am grateful to every single one of the militants of the housing movement, who give everything for the fight to ensure the right to housing. They are a vivid example of solidarity.

Table of contents

1.	Introduction.....	1
2.	Sustainable Development Goal 11 in Denmark, target 11.1.....	3
2.1.	Sustainable Development Goals.....	4
2.2.	Denmark.....	5
2.3.	Sustainable Development Goal 11, Target 11.1.....	6
2.4.	SDG 11 “Sustainable Cities and Communities”, housing affordability and the EU....	7
2.5.	SDG 11 “Sustainable Cities and Communities”, housing affordability and Denmark	8
3.	Literature review.....	9
3.1.	The housing question: a historical overview from the anti-capitalist perspective....	10
3.2.	Housing affordability: definition and current debates.....	19
4.	The Danish non-profit housing sector.....	22
4.1.	Housing.....	22
4.2.	Historical conception of housing and enclosures.....	23
4.3.	History of Danish housing cooperatives.....	25
4.4.	Finances of the non-profit housing sector.....	30
4.5.	Privatisation efforts and resilience of the model.....	33
4.6.	Limitations and fragilities of the model.....	34
4.7.	Expectations for the following 5-10 years.....	35
5.	Recommendations for improving housing affordability in Denmark.....	35
6.	Conclusions.....	36
7.	Limitations of the thesis and recommendations for further research.....	38
8.	Final remarks.....	39
9.	References.....	40
10.	Annexes.....	47
10.1.	Interview to Lorenzo Vidal-Folch.....	47

10.2. Interview to Carlos Alcoba.....50

1. Introduction

Empty houses and virulent evictions coexist with overcrowded dwellings and forced displacements as the housing question remains unaddressed all over the world. The UN estimates that between 100 and 1000 million people are homeless, depending on its definition, and only in India and China 100 million people were displaced as a result of urban expansion projects (UN-HABITAT, 1996, p6; Kothari, 2015). On top of that, shelter poverty, that is, the inability to afford other expenses than housing, is increasing (Stone, 2004). In the US alone more than 30 million households were considered shelter poor (ibid).

Since the very beginning of the industrial revolution the right to adequate housing was one of the basic demands of the labour movement. However, it was not until the late 19th and early 20th century that some European states would start to establish a social housing system as one of the main pillars of the welfare state (Bro, 2009). The limitations and duration of the model would vary across countries. However, after the neoliberal doctrine was largely implemented, public institutions would become part of the problem rather than the solution to the housing crisis. In fact, according to Madden et. al. (2016) in the housing movement two principal cycles can be distinguished, which overall coincide with the role public administrations played in housing policies. The first one, offensive, covering from the late XIX century to the 1970s and the second phase, defensive, from the 1970s up until now. Indeed, most of the European states, in this last phase, have not only dismantled to a large extent the social housing stock but also promoted the commodification and financierisation of housing (Vidal, 2018).

As a matter of fact, housing has become one of the two pillars through which capital is extracted, together with labour exploitation. In this sense, David Madden and Peter Marcuse argue that there is no such thing as a housing crisis but that housing is always in crisis for the oppressed (Madden et. al, 2016, p. 35). Similarly, Engels argued that the housing question was a derivative of the social question - inextricably linked to the relations of production within capitalism. Following Engel's arguments, capitalism should be overcome in order to properly address the housing question and any other reforms within the system would constitute a patch.

The commodification of housing and the primacy of its exchange value over its use value has urged activists for the right to housing and the city to develop and find alternatives in an era where the state is no longer capable of ensuring those rights (Harvey, 2008).

One of the alternatives that have arisen against the commodification of housing are housing cooperatives. The main features of every housing cooperative are that the property and management of housing is in the hands of the people who live in it.

In the Danish context there are two types of entities that share these features: The Social Housing Associations (SHAs), also named as Almene associations, and Andel housing cooperatives. This presents some difficulties of comprehension due to national differences in terminology: whereas at the global level both could be considered as part of housing cooperativism, in Denmark SHAs are referred to as associations, leaving the term cooperative to the Andel model. The major distinction between them “concerns whether or to what extent members can capitalise on their housing’s equity” (Vidal, 2018, p. 13). In other words, ones can be used as financial assets - as it is the case of Andel cooperatives - while others do not offer this possibility - Almene associations. In the literature, this difference is referred to as housing equity. Andel cooperatives would be labeled as limited-equity and Almene associations as non-equity. This is why Almene associations are also named as the “housing commons” by some authors. Both of them, withal, enjoy at different levels the features that distinguish housing cooperatives¹ from other tenure statuses; this is, their non-State, collective and decommodified character (Vidal, 2018).

The subject of my study is the model that social housing associations represent, specifically the characteristics that make them an option of affordable housing. These are private associations owned collectively by the tenants. Nevertheless, being “private” does not mean being independent. SHAs are subsidised by public institutions and legally regulated and monitored by them (Jensen, 1996). In short, they operate in a legal framework and depend on subsidies but they enjoy considerable autonomy and represent around 20 percent of the total Danish dwellings (BL, 2015).

In this context, housing cooperatives and associations appear to be decommodified, collective and non-state alternatives to the market and the state in their way to promote the right to housing. Still, housing associations not only impact society providing homes within a

1 Here cooperative is used with the international meaning, including Almene associations

specific model, but also influences underlying social structures, escaping, for instance, from the owner/tenant dichotomy.

The diverse historical and institutional forms that housing cooperativism has adopted makes it impossible to set up a well-defined, universal model and thus needs a contextual delimitation (Vidal, 2018). For this reason, the present work focuses on the Danish Almene housing associations. The main reasons for choosing the Almene are that they keep the autonomy of the original working cooperatives and the limits posed to the dwellers not to capitalize on their housing equity (non-equity cooperatives). Besides, Denmark constitutes one of the few states in Europe that has managed to keep a significant share of the housing stock in the form of non-equity cooperatives. On top of that, Denmark's case illustrates the historical and ongoing struggles of the model and its size allows us to identify the ambiguities and shadows of a model that is a referent in the field. In fact, the broad extension of the model has also demonstrated that its implications reach far beyond the housing sector.

In order to properly assess the impact of housing associations on affordable housing, it is necessary to delve into the commodification of housing, its history and present forms. Given that one of the main contributions of Almene associations to affordable housing is their decommodified dimension, the commodification of housing is central to the topic as it is the other side of the coin. Correspondingly, the welfare state is the third stakeholder that plays a key role in the affordability of housing, together with the market and the housing cooperatives.

The thesis concludes that the decommodified character of social housing associations has provided affordable housing since the state opted to intervene and fund the model. At the same time, their autonomy - represented in the private legal status - and a complex multi-scalar tenants' democracy have enabled them to resist several attempts to undermine and privatise the non-profit housing sector. Their broad financial circuits have also played a role in their long term endurance, together with their legitimacy and public support.

2. Sustainable Development Goal 11 in Denmark, target 11.1

The present chapter is divided into six sections that aim to contextualise the underlying framework where the thesis is situated. The SDGs, and particularly the 11th goal of the SDGs, to "make cities and human settlements inclusive, safe, resilient and sustainable",

demarcate this thesis, limiting the territory to Denmark. The first section briefly defines what SDGs are while the second one puts emphasis on goal 11 in general and target 11.1 particularly. The third section makes an overview of Denmark in order to provide a more comprehensive understanding of the situation of the country analysed. The following section explores the global situation of housing and its affordability and the fifth gets down to the Danish case. Last but not least, the sixth section specifically addresses Denmark's context regarding housing cooperatives and associations.

2.1. Sustainable Development Goals

In 2015, all the UN member states agreed on The 2030 Agenda for Sustainable Development, which “provides a shared blueprint for peace and prosperity for people and the planet, now and into the future” (UN, 2021). At its core are to be found the 17 Sustainable Development Goals (SDGs) which aim to tackle multiple challenges in a concrete and comprehensive way. For this reason, 169 specific targets with their corresponding indicators have been established in order to achieve a successful implementation of the SDGs. The common blueprint they provide for the relevant stakeholders serve as a guide for the public administrations - either in the local, regional, national or supranational level - to pursue the aforementioned goals. They are the successors of the Millennium Development Goals (MDGs) that the UN promoted for the 2000 - 2015 period. There are significant differences among them. First, MDGs were only focused for the so-called developing countries while SDGs cover every member of the UN. Second, SDGs touch on a broader range of issues, distinguishing aspects that previously were tackled under a single goal - such as hunger and poverty. Third, while MDGs were conceived in a more top-down approach, SDGs tried to conduct the process in a more decentralised manner.

People, planet and prosperity are the main elements towards action, representing the social, environmental and economic dimensions of sustainability. Poverty, in every form, is the most important single matter that the UN recognises must be addressed as it is a necessary condition for sustainable development. At the same time, the 17 goals aim to be complementary. Improving gender equality (Goal 5) and quality education (Goal 4) can facilitate the creation of decent work and economic growth (Goal 8). Nevertheless, the latter objective has been fiercely contested as some argue that it is incompatible with the rest of the objectives (Hidalgo Capitan et. al, 2015). Moreover, some researchers have argued that the

whole implementation of the SDGs are counterproductive as they do not tackle the root causes of the system that produces the issues being addressed. Subsequently, they have proposed the Good Living Goals (GLGs) as the starting point for a deeper change towards a sustainable future (ibid.)

2.2. Denmark

Denmark, officially the Kingdom of Denmark, is a Nordic country member to the EU and comprises Denmark proper and two autonomous territories in the North Atlantic Ocean: Greenland and the Faroe Islands. Denmark proper is the territory of the Kingdom in continental Europe, also referred to as metropolitan Denmark or simply Denmark. For the present work the term Denmark excludes both Greenland and the Faroe Islands. Metropolitan Denmark consists of a peninsula and an archipelago of 443 islands, covering a total area of 42000 km², divided in five administrative regions (Statistics Denmark, 2021). Its current population is 5.83 million inhabitants and the GDP per capita is US\$ 63,829 (Statistics Denmark, 2021; International Monetary Fund, 2021). Copenhagen is the capital of the country, where the parliament seats, and its metropolitan area harbours almost half of Denmark's population. Its bordering neighbours are Sweden and Norway in the North and Germany in the South.

The political system is a representative democracy in the form of a constitutional monarchy, where the head of the state is the monarch and the head of the government is the prime minister. The main democratic institution is the unicameral Danish parliament, elected with universal suffrage since 1915, when women gained the right to vote. Denmark entered the EEC, the current EU, in 1973 but negotiated an agreement to keep its currency, the krone, despite being related to the euro through the European Exchange Rate Mechanism. In addition, Denmark is part of the founding members of NATO, the UN and the OECD among other supranational institutions, and part of the Schengen Area.

Denmark has developed throughout the 20th century a Nordic welfare state model, led by centre-left coalition governments. It features a high rate of unionised workers, a high percentage of workers being public servants and broad social policies financed through significant taxation.

The economy is based primarily on the service sector, which employs almost 80% of

the working population, followed by the industry, 18% and agriculture, 2% (World Bank, 2021). The unemployment rate reached 6.2% in 2020 according to the IMF, but is expected to decrease in 2021.

The Danish language, being mutually intelligible with both Norwegian and Swedish, is one more element that closes ties with the neighbouring Scandinavian countries. Religion is also a shared element with its neighbours, where the majority of the population follows any of the branches of Protestantism (Kirkeministeriet, 2021).

2.3. Sustainable Development Goal 11, Target 11.1

The specific SDG addressed in this thesis is number 11, named “Sustainable cities and communities”. The overall goal is to make cities and human settlements more inclusive, safe, resilient and sustainable. The last decades have witnessed a fast urbanisation process that lead to a growing number of slum dwellers, inadequate and overburdened infrastructure and services and worsening air pollution (UN, 2015). In fact, slum dwellers from all over the world compose more than 1 billion people, suffering from inadequate sanitation, lack of sufficient toilets and waste management systems and lack of adequate housing. Moreover, access to non-overcrowded public transport and open space areas is a luxury for this part of the population. Apart from that, most of them work in the informal sector, where the covid-19 crisis has brought even more uncertainty.

Goal 11 emphasizes the situation of slum dwellers but also aims to tackle issues like the environmental impact of cities - particularly regarding air pollution (target 11.6) - resilience against natural disasters (target 11.5) or access to safe and sustainable transport systems (target 11.2).

For the purpose of this thesis, the most appropriate target is 11.1: “By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums”. The corresponding indicator of this target is the “proportion of urban population living in slums, informal settlements or inadequate housing”. While it suits for areas where people living in urban Slums are high - Eastern and South-Eastern Asia (370 million), sub-Saharan Africa (238 million) and Central and Southern Asia (226 million) - for the European and Danish context the affordability of housing is not only measured by those living in inadequate housings as the indicator states but also the age of emancipation of the youth, the number of

shelter poor, or the housing cost overburden rate. As a result, it is more difficult to track the improvements on affordable housing in countries belonging to the so called global North². It is also more difficult to find data associated with the SDG 11, target 11.1 in the departments relating to SDGs, even if data about the affordability of housing is available in official websites.

2.4. SDG 11 “Sustainable Cities and Communities”, housing affordability and the EU

Almost three-quarters of the EU population live in urban areas — cities, towns and suburbs — with more than 40 % residing in cities alone (1). The share of the urban population in Europe is projected to rise to just over 80 % by 2050 (2). Cities, towns and suburbs are therefore essential for Europeans’ well-being and quality of life.

To successfully implement the SDGs, the UN needs the support of other international, regional, national and local institutions. In fact, the EU has adopted the SDGs as its own objectives. This is why the European Statistical Offices have produced “a set of statistical articles, which are based on the Eurostat publication ‘Sustainable development in the European Union — Monitoring report - 2020 edition’”. I will focus on the report that tackles SDG 11 that is based on the set of EU SDG indicators that enable the institution to surveil the advances -through quantitative assessment provided by Eurostat- towards the aforementioned goals in an EU context. Given the extension of SDG and its targets, the approach taken by the EU is materialised in the report in three main sections: the quality of life in cities and communities, sustainable mobility and adverse environmental impacts. Under this frame, housing affordability is encompassed in the first section, more specifically in the subsection tackling quality of housing, because the right to affordable housing is intrinsically linked to decent housing. The first of two variables chosen by Eurostat is the percentage of EU residents that perceive basic deficits in their housing condition, which rises to 13.6% of them - 2.7% less than in 2010. The second variable refers to the overcrowding rate, which despite portraying a lowering trend, still amounts to the 17.1% of the EU population. (Eurostat, 2021; European Commission, 2020)

However, the report does not shed any light on the causes of such overcrowding and

² While in the literature this term is referred to as “developed countries” or “western countries”, I consider it more appropriate to use “countries belonging to the global North” to name them.

does not further expand on the issue as it jumps into the next section. On top of that, the report lacks information on the rent and house prices, wage evolution and empty houses. These are elements that are intrinsically linked to this issue, which remains unaddressed. Last but not least, homelessness does not appear at all, even if it constitutes one of the most conflictual phenomena in European cities. If the quality of life in EU cities is to be approached the causes of the lack of decent housing must also be present in the overall analysis. Besides, the EU states that the urban dimension - inseparable from housing affordability - is at the core of the EU Cohesion Policy, disposing of 100 billion to invest in it. Yet, the only mention that could be somehow linked to our central issue is the regeneration of deprived communities, an insufficient approach to address the central matter of this work (The European Bureau of Library, Information and Documentation Associations, 2021).

2.5. SDG 11 “Sustainable Cities and Communities”, housing affordability and Denmark

Denmark submitted the Voluntary National Review (VNR) on the implementation of the SDGs in 2017. These reviews can be produced by any of the UN member states. The aim of the VNRs is “to facilitate the sharing of experiences, including successes, challenges and lessons learned, with a view to accelerating the implementation of the 2030 Agenda. The VNRs also seek to strengthen policies and institutions of governments and to mobilize multi-stakeholder support and partnerships for the implementation of the Sustainable Development Goals”. (UN, 2021)

In the review, each of the targets is assessed taking into account the context of the country. In this sense, it is relevant to stress that in the classification of the Goal 11 targets, none of them is considered “not relevant for Denmark” (The Danish Government, 2017, p. 86). However, not all of the indicators are included, as their selection for this report is based on data availability at Statistics Denmark at the time of writing this report (The Danish Government, 2017 p. 87). The only Goal 11 targets - with their corresponding indicators - assessed in the statistical follow-up on the 2030 Agenda are 11.3, 11.4 and 11.6 (The Danish Government, 2017, p. 125). To some extent, this is a problem that originates in the formulation of the indicator 11.1.1 itself: proportion of urban population living in slums, informal settlements or inadequate housing. Too much focus is put in the slums while ignoring other measurable aspects that affect housing affordability. However, there is also a lack of political will to assess the issue of housing affordability with more indicators, as there

is extensive research on the field, which later will be explored.

In July 2021 the High-level Political Forum on sustainable development (HLPF) will be held, under the auspices of the Economic and Social Council. There, several countries - including Denmark - will present VNRs, some of them their second or third VNR. Yet, the HLPF will specifically discuss Sustainable Development Goals 1, 2, 3, 8, 10, 12, 13, 16 and 17 (UN, 2021). This means that it is not expected further information will be available on target 11.1. since Goal number 11 is not even on the agenda. At the same time, it is quite contradictory that the Danish government recognises all targets within Goal 11 are relevant (The Danish Government, 2017, p. 86) while in the official webpage of the statistics institute it is published the following information regarding indicator 11.1.1: “Denmark does not compile continuous and official statistics on whether people in Denmark live in slums, informal settlements or inadequate housing as specified in the methodology of the indicator” (Statistics Denmark, 2020).

The following data produced by the EU statistics on income and living conditions (EU-SILC) is relevant for the assessment of housing affordability in the country, despite not being directly related to SDG 11 by the responsible entities. The data for Denmark corresponds to 2020 and for the EU to 2019. The Danish population that lived in overcrowded households rose to 9.5%, far below the 17.1% of the EU. These figures can be associated with the fact that Denmark has one of the biggest shares of the population living in detached houses (53.8%). However, the figure of overcrowded households raises to 28.3% for those below the 60% of median equivalised income. Another particularly relevant piece of data refers to the housing cost overburden rate, which raises to 14.1% in Denmark, above the 10.1% EU average. Regarding the number of people in Denmark considering that to make ends meet is somewhat difficult or very difficult, it makes up 25% of the population. Instead, people suffering from severe housing deprivation is 2.8% lower than the 4% EU average. The share of the population unable to keep home adequately warm by risk of poverty is 3% in Denmark and 6.9% in the EU. (Eurostat, 2021)

3. Literature review

The present literature review aims to gather and introduce the most important debates around the question of housing that are useful to demarcate this thesis. The debates on this topic are so extensive that it would be impossible to summarise in this work. For this reason,

the literature review will contain the following elements. In the first section, the main historical debates on housing within anti-capitalist approaches will be presented, from the XIX century up until now. This will help to better frame the social housing associations within other views that also aim to address the housing question and its affordability. In the second, I will specifically focus on the debates regarding the affordability of housing, its different definitions, aspects and approaches.

3.1. The housing question: a historical overview from the anti-capitalist perspective

In 2008 the global financial crisis hit the world economy, which George Ross (2016) describes as the first economic crisis of the 21st century comparable to the Great Depression of 1929. Among other consequences, it unleashed a wave of foreclosures as the real estate bubble blew. One more time, it was proved that the private market model of housing provision - vehemently re-imposed by the rise of neoliberalism in the late 1970s - does not satisfy the needs of the citizenry but the interests of the capital owners (Marcuse, 2009).

Since the beginning of the process of urbanisation, the labour movement developed several theoretical and practical alternatives to the market as a provider of housing. Each of them were embodied within the three main strands of the labour movement that was definitely divided after the ephemeral success of the Paris Commune: the anarchist, the communist and the social-democratic.

According to Fuller and Jonas (2003, p. 57), specialised in alternative economies, alternatives can be classified in three different categories. The first is the *alternative-oppositional* one, that purposefully “tries to offer a rival praxis to the ‘mainstream’ as a pole of attraction and opposition”. The second is the *alternative-additional* that proposed one more choice to the mainstream model, which does not intend to replace or contest it. Thirdly and finally, the *alternative-substitute* “provides a direct replacement to the mainstream but not necessarily in an oppositional or ontologically different way”. That is, alternatives can on the one hand co-exist or substitute the mainstream model or on the other hand attempt to completely overcome it.

The housing alternatives that each of the labour movement strands advocate for can be classified as follows. Within the alternative-oppositional we can find the proposals that aim to eliminate the market as the institution in charge of providing housing. On the one hand, it is

the Marxist revolutionary approach that seeks to overcome the whole capitalist system - thus the market - and the non-state approach that promotes squatting as an opposition to the hegemonic model. Regarding the alternative-substitutive category, we can find the self-building proposal, which does not seek to transcend the current model. Last but not least, within the alternative-additional category, two proposals can be found: the state-provision housing model (often claimed by social-democrats) and the cooperativists. The first one would provide public housing to those who can not afford the market prices while the cooperativist proposal would take advantage of the private property system to collectively reduce the cost of housing.

However, each alternative example could perfectly fit into either rival category as well (Hodkinson, 2012). Take the state-provision housing model, for example. Moderate social-democrat trends argue that the state must not be the only provider of housing, and that regulation of the housing market would be enough together with public social housing provision for the most vulnerable ones. As far as it does not challenge the market model as a whole it fits within the alternative-additional category. Nevertheless, more 'radical' trends within social-democracy aspire to indefinitely increase the share of public housing and eventually transcend the market as a provider. Thus, the state-provision housing alternative could fit within two different types of alternatives in the Fuller and Jonas scheme. It can be concluded that the value practices that inspire 'alternative housing' are inevitably shaped by our ideological outlook (Silver, 1991). In the following lines the academic and ideological discussion between the Marxist, socialist and anarchist are going to be explored, together with their contemporary alternative proposals, in order to frame the debate where the Danish social housing associations are located. As Hodkinson puts it (2012, p. 425):

Over time, this classical Marxist orthodoxy that only proletarian revolution can solve the housing question has sparred with both socialists - who have come to place great faith or strategic importance in state intervention - and anarchists - who have championed local control, autonomy and self-organised solutions in the here and now, such as small-scale cooperatives and mutual ownership.

Since the 19th century, within the Left housing politics the opposing views concentrate in four main aspects (Thompson, 2020; Hodkinson, 2012): (1) the primary contradictions of capitalism or put it another way, the underlying cause of the housing crisis;

(2) the nature of value itself, in this case exemplified in housing; (3) the political forms of action needed to improve housing conditions and (4) the nature of the State versus self-help housing.

While all anarchists, socialists and Marxists³ agreed that the origin of the housing problem was capitalism, they disagreed with the way it could be overcome. Proudhon advocated for the outlawing of private landlordism and proposed to convert tenants' rents into purchase payments on their dwellings, ending the exploitative relations between landlords and tenants (Engels, 1872 [1997], p. 28). Similarly, Emil Sax, one of the most influential bourgeois social reformers, thought that the extension of home-and-garden ownership would transform workers into capitalists by allowing them to make gains out of the real estate in hard times of unemployment. For both, converting the propertyless poor into free owners of their dwellings was an appropriate path to follow. On the contrary, Friedrich Engels, in "The housing question" criticised these notions of alternative housing models as "bourgeois socialism". For Engels, private property rights were far from liberating for workers; they constituted the chief institutional arrangement that made capitalist urban expansion possible (Larsen et al., 2016, p. 582). In fact, the private property was for him equal to the bourgeois solution, which would lead to the same consequences that the rebuilding of Paris in the 1860s would have, as a result of the revalorisation of the real estate assets: large demolition and regeneration projects for inner city working class areas that simply displaced the working class and their housing crisis to the next neighbourhood. Besides, working class property ownership would in-debt workers in long-term mortgages, paying their future salaries to the creditors rather than emancipating them from capital. In addition, workers would not be able to move as they would be chained to the mortgage physically.

The starting point of Engels and Marx's view is their labour theory of value. It argues that the labour-capital relation is the fundamental contradiction of capitalism, where surplus value is extracted by capitalists (Marx, 1990 [1864]). Then, under this theoretical framework it is appropriate to conclude that no exploitation as such happens when rent is extracted, as long as tenants do not produce surplus value to be expropriated in the way that workers do. Hence, tackling and eliminating the tenant-landlord relationship will not transform capitalism because capital would still control the production sphere, including that of housing (Burgess, 1978; 1985)

³ The term Marxism would not be used until Karl Kautsky coined the term in the 1890s.

Two political conclusions derive from the previous Marxist arguments. The first one, also shared by the socialists, is that the subject responsible for the subversion of capitalism are workers and not tenants. The second, purely Marxist, is that the only real alternative to the housing question was a working class revolution and expropriation of private property. As Engels put it, there was no such thing as a housing crisis, only a crisis of capitalism (1872 [1997]). On top of that, Engels thought that any other discourse attempting to address the housing crisis would hamper the revolutionary process “by taking political struggles out of the production sphere” (Barton, 1977). Besides, it would criticise Proudhon in two more aspects. First, for creating aspirations among the working class to small property ownership and individualism rather than cooperation. Second, for not taking into account the structural dimension of capitalism, underestimating it with the self-help experiments (ibid). Regarding the socialists, Engels thought that they were wrong in believing that the state would improve the working class’ housing conditions while the bourgeois controlled the state under capitalism.

Post-structuralist feminist J. K. Gibson-Graham critique the strong theorising orthodox Marxists make reducing all forms of life to capital. They describe this reduction as “capitalocentrism” (2008). Despite acknowledging that capitalist social relations engender the so-called housing crisis, it is true as well that this thinking leads us to a political dead-end. Gibson and Graham explain it this way (1996 [2006, p. 256])

By conceiving of capitalism as a unified, singular system with the capital-labour relation and accumulation at its centre encompassing the totality of society as a singularity with no outside, we theorise away the possibility of capitalism being ‘chipped away at, gradually replaced or removed piecemeal’.

Thus, every small-scale collective or incremental grass-roots experimentation initiatives that aim to prefigure in the here and now new forms of social organisation and practices aimed for in future are directly dismissed by Marxists, arguing it cannot transform the entire system; it’s either revolution or nothing. However, Hodkinson argues the following:

Yet, the experience of state housing as well as the precarious life of private home-ownership and renting, along with the perceived impossibility of total systemic change, makes any alternatives seem

desirable and worth pursuing in the here and now, regardless of their impact on capitalist social relations.

John Holloway's (2010, p. 83) proposal to 'crack capitalism' follows the same argument: "Our only option is to fight from the particular, but then we clash against the force of the whole".

The idea that capitalist-state structures could be reformed from within was already defended by several precursors of the non-state theory such as Charles Fourier, Pierre-Joseph Proudhon, Henri de Saint-Simon and Robert Owen. They would develop the first collective housing alternatives, nowadays known as intentional communities or anarchist communes. These could also be understood as the origins of housing cooperativism.

In the 1970s, when the 'housing question' would re-emerge, non-state theory thinkers Colin Ward and John Turner would also emphasize the dismissal of structuralist Marxists to distinguish between ends and means when addressing the housing question. The principle of prefiguration links ends and means as represents the idea that fosters present habits and actions that resemble to the desired future (Chatterton, 2010). In this sense, Ward compares prefigurative experiments, ranging from the original anarchist communes to the housing associations, to "a seed beneath the snow, buried under the weight of the state and its bureaucracy, capitalism and its waste" (Ward, 1973 [2017]). These seeds have the potential to transform the whole system, as the crack Holloway presents us (Ward, 1976).

Engels would denominate Ward and Turner as mere 'bourgeois reformists' and 'practical socialists', the same he did with Proudhon, because considered self-help through building societies would only be affordable for the "labour aristocracy" that could save and repay mortgages (1872 [1997]). Compared to the exploitation in the workplace, the lack of housing was just a secondary evil for Engels and Marx. On the contrary, Proudhon's followers, draw a parallel between the tenant-landlord relation with the labour-capital relation.

Back to the 1970s, neo-Marxists began to re-theorise secondary contradictions of capital, leaving aside labour exploitation as the central issue. Everyday life issues, where housing is fundamental, gained room in the public debate and demands partly thanks to the New Left thinkers. Among the issues addressed anti-racism, feminism, environmentalism or the housing question itself can be found (Lefebvre, 2002). On top of that, Engels and Marx

also dismissed the the growing importance of land and property in the process of capital accumulation (Castells, 1977).

Marx showed how every commodity takes both use and exchange values simultaneously (Marx, 1970). However, he limited his analysis of value to that of the commodity form, admitting that “use values as such lie outside the sphere of investigation of political economy” (*ibid*, p. 413). Thus, Marx reduced the housing crisis to a mere problem of material deprivation, one of many happening under capitalism. In contrast, Henri Lefebvre, among others, criticised Marx for limiting his analysis to the economic sphere and the commodity form and for ignoring the consequences of alienation that the bureaucratic state power produced in the political and cultural spheres (Wilson, 2013). John Turner (1972) highlighted the dual essence of dwelling. On the one hand its commodified dimension, attributable to every physical object, and on the other hand the active lived process through which housing is appropriated by its dwellers. While for the market it is just an exchangeable object, for its inhabitants it is much more than four walls (see section 4.1 for further information). This holistic view of housing is also present in diverse philosophical trends: from those non-state theory positions mentioned before to more conservative perspectives concerned with the privacy of dwelling (King, 2004).

Henri Lefebvre, understood dwelling as a basically creative and substantial activity - inhabitation -, quite opposite to the alienated way people dwelled. Then for him, the housing question went beyond the material scarcity and dreadful conditions of housing, pointing to a deeper contradiction in the activity of dwelling (Lefebvre, 2002).

Marx’s theory of value gave utmost importance to the process of production through which housing was produced - a process in which the capitalists extracted the surplus value - he dismissed its use-value and its importance in the reproduction of human beings (Graeber, 2001). Then, paradoxically, Marx fell under the criteria of capitalism where the “productive labour” is privileged over the “caring labour”, where the former is associated with the exchange-value and the latter with the use-value (*ibid*). Federici and Linebaugh (2018) and J.K. Gibson-Graham (1996), among other Feminist and Marxist Feminist thinkers, posited that:

Domestic labour in the home and community activity in the neighbourhood comprise the hidden and unpaid yet real productive labour of society, in creating and reproducing the conditions for all

other production to occur.

This theoretical contribution from Feminism is crucial to understand where Marxists and socialist on the one hand, and anarchists and cooperativists on the other, think value is produced. The relevance of this debate lies in the fact that depending on the value attributed to housing, certain alternatives, such as self-help and community level ones, can be prioritised or rejected against others, like state housing provision.

Statist positions - Marxists and socialist - argue that value is really produced in the workplace, since they privilege the labour - capital relation as the central one. Instead, non-state positions believe that the production of human beings and cultural practices are the core of value (Thompson, 2020). Nevertheless, Marxists note that despite the use-values we attribute to the dwellings and the housing process in general, the never-ending housing crisis under capitalism will make that the exchange-values of land and property prevail over any other form of value.

Among those who gave preference to use-value was Barton (1977), defender of the tenant control of housing against both the market and the state provision. According to him, apart from creating a sense of community among the dwellers of the block and the neighbourhood in general, tenant control facilitates the maintenance of the building without resorting to the market. But above all, “it provides an example of what a society based on use value could be like and helps create the social and moral basis for a movement to bring that society into existence” (Barton, 1977, p. 28). On top of that, he asserted that co-operative productive activity set the foundations for a co-operative ethic (*ibid*). Turner also supported those views, arguing that the tenants control of the housing process improved the governance and use-value, since for him housing was much more than a thing, an essential human activity (1972).

Depending on the relevance given to the use value, some would support more statist approaches against those defending tenant control, cooperatives and self-help. In this regard, two contexts can be identified where these debates reach their height. The first, in the 1970s, regarding the urbanisation processes that arose in countries of the Global South. The second, in the 1980s, an era of privatisation of the public housing stocks. The literature is extensive specifically in the case of Britain.

1970s debate

One of the major advocates for the autonomous self-help model was John F. C. Turner. He argued that squatting and self-build enabled a locally self-governed housing, cheaper, and that maximised the use-value with all the benefits it entails. While dwellers should be in charge of the management and decision making positions regarding the services, infrastructure and even design and construction, the state should make sure that resources of any kind should arrive to these local communities. On top of that, the state also would play a key role in the regularization of the occupied land (Turner, 1972; 1978).

The Marxist critics of Turner held that his discourse smoothed the way for massive cuts to state programmes. The main critic came from Rod Burgess, who claimed that “self-help housing posed new opportunities for capital accumulation by creating an easy way of facilitating the capital valorization of huge areas of land, property and finance in an area where previously there were severe blockages and bottlenecks” (Burgess, 1978, p. 1120). Then, as a result of that valorisation, dwellers would again be displaced and the housing problem would re-emerge. Besides, Burgess criticised the naiveté of Turner pretending to mobilise from the state the huge amount of resources needed for housing provision (from credit to land and raw materials); moreover, when the state was, according to Burgess, serving up until then to the interests of the capital.

It must be noted, however, that the Danish Social Housing Associations were already functioning under a very similar paradigm to the ideal one described by Turner for the Global South.

In addition, Turner’s proposal, among other alternatives beyond the market and the state, can better be understood by looking at the state housing provision model. Henri Lefebvre recognised that in the post-war period, when the state began to answer the housing question, a shift in the discourse happened. Residence was substituted by housing, from an active, personal process to a reified one. Then, the worst housing conditions were alleviated through different public housing policies. The price to be paid for those improvements would be the new concept of housing that public housing was implicitly disseminating. Standardised units were imposed according to the most basic acceptable criteria, this is, the lowest possible threshold of tolerability (Lefebvre, 1991 [2014], p. 314). Only two decades later, once this model was fully established, cooperativism and tenant control initiatives would re-emerge, boosted by the International Co-operative Alliance (Birchal, 1988 [2014]). On the other hand, the Nordic model of housing cooperatives, with Denmark as one of the most significant, was

already functioning.

1980s debate

In Britain, the public housing stock - or council housing - was gradually being privatized to sitting tenants and alternative providers amid a wider marketisation and commodification of housing (Hodkinson, 2012). This process opened a debate about the strategy the left should follow: should privatisation be resisted or take advantage of it to advance towards tenant control? The analysis of this debate is key to properly address the role Danish Social Housing Associations have in the housing question, their limitations and strengths.

Colin Ward, unlike the majority of the Left, not only did not advocate for more council housing but criticised socialists for the model they were defending. For Ward, council housing was characterised by “bureaucratic paternalism, segregation, social control and sub-standard housing that people did not want to live in, and state officials had no desire to save or improve” (Ward, 1974, p. 17). He believed this ‘municipal serfdom’, as he called it, treats dwellers as agent-less objects. Then, the alienation of dwellers leads to a situation where tenants lose all the incentives to care for and maintain the property. Therefore, the lack of connection with the home one dwells affects the sense of personal meaning, empowerment and self-identity as one feels it does not belong to that space.

Ward was recognised as a respectable or pragmatic anarchist (White, 2007), who drew from the 19th century collective housing experiments to build up his proposal. For him, the third way out of the market and the state was to be found in the model of “mutual home ownership”. This form of tenure would permit the exercise of the three freedoms denied by the state: to move at will, to stay put and to control one’s own home (Ward, 1985, p. 41). Nevertheless, the sector organised around the defence of the council housing criticised that these alternative models would eventually end up reproducing market dynamics, borrowing from private banking and chained to debt. At the same time, they argued that the important decisions, instead of being collectively taken, would finally be delegated to experts in the area (Defend Council Housing n.d.).

Sidney Jacobs, a prominent academician, did not share Ward’s view on the alternative housing model, but agreed that the bureaucratic management of council housing was inhuman. In addition, he argued that it served the interests of capital owners as the

“cheapening housing costs bought political security, enabled the reproduction of labour power, and restrained wage demands” (Jacobs, 1981, p. 39). Instead, socialist counter-argued that for those in most need who would never aim for ownership a strong public housing sector was needed (Ginsburg, 1981).

3.2. Housing affordability: definition and current debates

According to Suhaida et. al (2011), housing affordability is one of the key measures for a country's socio-economic stability. Besides, it is an urgent problem that apart from affecting individual households it also impacts broader issues such as employment, sustainability and health (Mulliner and Maliene, 2011). Over the past half-century, housing-related expenditures have increased drastically, as a result of the rise of housing prices (Albouy et al., 2016). Whereas only about one quarter of renter households spent more than 30 percent of their income on rent in 1960 and 1970, about half of households spent at least this much in 2016 (Molloy, 2020, p. 1).

The growing attention devoted to housing affordability in recent years has deepened the debate over its definition and measurement, particularly after the Great Recession (Jing, 2014). In fact, a specific definition of housing affordability is unclear (Abelson, 2009; Stone, 2005; Mulliner and Maliene, 2011; Jing, 2014; Sliogeris, 2008).

Overall, definitions tend to focus on the housing costs relative to household income. This way, a standard proportion of the income dedicated to housing can be set up to assess its affordability (Molloy, 2020; Jing, 2014). Nevertheless, many have criticised the fact that just economic variables are taken into account. Mulliner and Maliene argue that “affordable housing is not just about cheap and decent homes” but also that other factors such as the sustainability of the housing or its locations must be considered (2011, p. 966).

Definitions

For Milligan et al. (2004, p. i), “the term ‘affordable housing’ describes housing that assists lower income households in obtaining and paying for appropriate housing without experiencing undue financial hardship”. Even so, the term has also been used to refer to “public”, “social” or “low cost” housing (Gabriel et al., 2005). Australian housing ministers, on their side, agreed on the following definition (PRWG 2006 in Milligan 2004 et al., p. 26):

Affordable housing is housing that is appropriate for the needs of a

range of low to moderate income households and priced so that low and moderate incomes are able to meet their other essential basic living costs.

More specifically, it is important to distinguish between the ways in which households experience affordability issues (Sliogeris, 2008, p. 2). The different kinds of economic difficulties can be “a short-term or one-off issue of paying a mortgage deposit or rental bond” due to unexpected events such as a rent rise or a lost job or a long term problem for people unable to make ends meet as a result of scarce income (*ibid*). On top of that, affordability problems also include elements such as overcrowding or inappropriate facilities within the dwelling. Another distinction worth noting is that between buyers and renters. For this reason, Yi Tong (2004 in Gabriel et al 2005, p8) writes about ‘home ownership affordability’ which has also been referred to as ‘accessibility’ (e.g., Yates 1987 in Gabriel et al 2005, p8).

Overall, the most common definition of housing affordability is the ratio standard of 25 to 30 percent of income - depending on the country - dedicated to housing (Jing, 2014). Notwithstanding, more in depth and comprehensive definitions of affordability have been suggested by a number of academicians. Bramley (1990) highlights that the house should meet some norms of adequacy and that the remaining disposable income after paying for housing must permit to live above some poverty standard. Similarly, Chaplin et al. (1994) state that the definition should also contemplate the price of other necessities of life.

Measurement

Theoretically, despite the different approaches to the concept of housing affordability, it is a relatively easy concept to grasp. Yet, in practice, it is much more difficult to assess. Among the factors that affect it can be found housing prices, household incomes, mortgage rates, instruments and underwritings, real property taxes and insurance, consumer spending and debt, local public finance, rent controls, and housing subsidies (Linneman and Megbolugbe, 1992). Besides, family housing wealth and mortgage debt are key elements.

The three main methods used to measure housing affordability, identified by Jing (2014, p. 5), are the following:

A normative approach defines a certain threshold value for the limit or norm of housing affordability. A behavioural approach evaluates housing affordability by investigating housing decisions of

different household characteristics. A subjective approach rests on large sample surveys, summarizing the subjective evaluations of respondents' feelings about their affordability situations.

Research has also been conducted to develop methodology that encompasses criteria that define sustainable and affordable housing (Mulliner and Maliene, 2011). Above all, the most employed one is the normative, which is technically easier to develop. A type of normative approach is the ratio income, which assigns a threshold value of housing cost to income ratio to evaluate dwellers capability to pay for housing costs. The main critics of this approach are two. First, that income and wealth distribution is not taken into account as 30 percent of a low income may be less 'affordable' than 40 percent of a high income (Sliogeris, 2008, p. 7). Consequently, the ratio approach makes it difficult to compare affordability at different income levels. Second, that ignores the fact that incomes and housing costs vary meaningfully over life cycles and the affordability issues might not be reflected in the ratio.

As an alternative to the ratio income the residual income approach emerged. It compares poverty lines with housing-cost-deducted income. Concepts such as shelter poverty or housing induced poverty are associated with it. In fact, it is criticised for its confusion with poverty measurement (Jing, 2014). Nonetheless, the downside of this approach is that it depends on subjective assumptions about household expenditure.

Those who advocate for the residual income approach and other alternative measures to the ratio income stress the relevance of location. It involves both transportation costs but also the accessibility to schools and other amenities (Fisher et al., 2009). Besides, some authors like Mulliner and Maliene (2011) that aim to address the issue of affordable housing in a broader sense stress that evaluating it with a wider range of criteria will lead to more sustainable outcomes. Indeed, they insist that linking housing affordability and sustainability will increase the quality of life of dwellers and create more sustainable communities. Moreover, it would decrease indirect costs such as energy bills. They affirm that providing low cost housing is not enough to sustainably satisfy affordability (*ibid*, p. 972). For this reason, Danish Social Housing Associations present an interesting path to tackle affordability in a comprehensive manner.

Summarising, practical definitions of affordable housing are specific to the policy and program context so the challenge is to identify the policy needs and choose the most appropriate one (Sliogeris, 2008). To focus exclusively on the cost of housing could be

inaccurate as it could miss relevant factors indirectly linked to housing affordability (Fisher et al. 2009).

4. The Danish non-profit housing sector

4.1. Housing

Housing was included in 1948 in the Universal Declaration of Human Rights and stated that: *"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including [...] housing"* (UNG. Assembly, 1948).

At the same time, housing is a source of insecurity in many aspects. Some people live fearing the threat of eviction and others fear to move to avoid being evicted by the police (which leaves severe psychological impact). This also means to change the school of children - mostly during the school year -, to lose the social network in the neighbourhood and, inevitably, to build new relationships in the new home. Besides, it can be a source of distress with serious health consequences. Housing is also a source of insecurity as it forces people to accept jobs that in other circumstances would not take. Furthermore, insecurity can derive from the fact that two people are forced to keep sharing a private space, such as a room, when they no longer love each other. The extreme but not unusual situation is when women are forced to live with their abuser, since one of the factors for sexist violence is the economic dependency of their abusers (Rodriguez-Menes and Safranoff, 2012).

In every social context, the living space structures power relations. It can be used to uphold the establishment or support those who challenge it. In this sense, housing also constitutes a political instrument (Madden and Marcuse, 2016, p. 103). Thus, struggles for the living space are inextricably linked to power, resource and autonomy struggles. This means that the housing question must be analysed under a broader framework, encompassing structural forms of violence such as racism, capitalism and patriarchy among others.

In this aspect, housing embodies some of the core elements where systemic violence is built, particularly patriarchal violence. "Housing is where social reproduction happens: Social reproduction is not just domestic labour for the sake of capital accumulation—the basic daily reproduction of labour power—as important as that is; it also means those familial relationships and social interactions, emotional bonding and cultural creation, care-giving and education, collective joy and festivity that together constitute and continually reproduce

society across households and generations—and imbues life with meaning and (social) value” (Tithi Bhattacharya, 2017, cited in Thompson, 2020). Fraser highlights that the workforce requires a place of rest and shelter, which is also the site of unpaid, predominantly gendered care and domestic work (Fraser 2014; 2016).

In the end, safe and adequate homes are the cornerstone for an independent, healthy and satisfying life. On the contrary, poor housing conditions are associated with lower life chances, health inequalities, increased risks of poverty and environmental hazards (European Commission, 2020)

4.2. Historical conception of housing and enclosures

Even if it might seem strange, the treatment of the dwelling as a commodity is relatively new (Marcuse et al., 2016). Historically, housing was not an independent sector of the economy, but a sub product of the social and economic relations (ibid). For peasants, mainly, but also for artisans, maids, shopkeepers and other professions their dwelling and workplace was merged in only one unit. Actually, during the early commercial-capitalist society, housing was shaped by the working sphere and was not produced itself as a commodity (Marcuse, 1989). When industrialisation transformed urban space in western societies, home and work were still intertwined. Indeed, the strict separation between the dwelling and work was a sign of class privilege.

This link would be weakened over centuries, to the point where housing and workplace were, to some extent, differentiated. In fact, it would be false to say that this link has disappeared when a significant part of the global population - in almost all cases women - still work part or full time in the reproductive sphere of the economy, inevitably linked to the physical space of the house (Orozco, 2014; Raworth, 2017). This is, the market price of housing is no longer linked to the productive⁴ activities happening within it.

Returning to the original point, the precondition for the commodification of land and housing was the privatisation of common property lands. This process - named by Marx as “primitive accumulation” (1990 [1864]) or “accumulation by dispossession” for David Harvey - began in the mid-15th century and lasted until the 19th century (Hollowell, 2000).

⁴ Here productive also encompasses paid reproductive work, in the sense that it is a source of income.

Doubtlessly, enclosure further improved the economic situation of the already rich minority of local landowners at the expense of the majority of peasants (Hodkinson, 2012b). However, the consequences did not limit to the economic benefits of the few, but also established the conditions for capital accumulation. This was achieved through two processes: first, by privatising the social means of reproduction - including land and housing - and second by making wage labour indispensable to survive, that is, proletarianisation (*ibid*). Another qualitative leap that originated during the enclosure is the commodification of space as a high-priced asset that lead to a new form of speculative investment, generating a channel “for the immense profits made in the colonies and the slave trade” (Hodkinson, 2012b, p. 504). Then, the commodification process automatised and reinforced the market as the main provider of housing just as it is known today. However, the most important consequence - key to understand the current market dynamics behind housing - was identified by David Harvey (Harvey, 1982, p. 360 in Hodkinson, 2012b):

Enclosure enshrined and ideologically embedded the ultimate cultural value of capitalist society, the sanctity and inviolability of private property in land, performing the ‘legitimizing function for all forms of private property’ including private ownership of the means of production.

For further information about the original enclosure processes see Blomley (2007) and Humphries (1990). In addition, authors like Silvia Federicci, Harvey, Lee or Webster recognise an ongoing enclosure process, also happening in the urban areas. Harvey, Massimo De Angelis and Stuart Hodkinson amongst others affirm that current urban enclosure processes are one form of a much wider and historic process of ‘accumulation by dispossession’ that now constitute the core of capitalist growth strategies, where privatisation is the predominant tool for it (Harvey, 2003; Hodkinson, 2012b).

In a context where the market puts profit before social well-being, real estate developers dismiss housing affordability. Thus, alternatives to the market - such as state intervention or housing associations - must be taken to promote affordable housing (Thompson, 2011). In the following lines the origins of those alternatives will be explored to better understand the responses that Denmark has promoted to tackle SDG 11; housing affordability. Besides, the historical overview of housing policy is especially relevant given the longevity and physical sluggishness of the housing stock that has an average lifetime of at

least 50 years.

The two main responses that emerged in the late 19th century and early 20th century were the creation of workers' housing cooperatives and the gradual state intervention on the housing question respectively.

Workers set up building societies, credit unions and mutual housing cooperatives, among other labour institutions, to pool their savings and build their own homes through proletarian self-help (Whelan, 1998; Thompson, 2020). They draw from the first collective housing alternatives that anarchist thinkers promoted (see section 3.1 for more information).

4.3. History of Danish housing cooperatives

In Denmark, the cooperative movement was developed in its origins by farmers, while the emerging labour movement focused on the construction of unions and the party (Grelle, 2013). Strong debates were held within the labour movement regarding cooperativism. Meanwhile, some workers saw in the housing cooperatives (*andels boliger*) a decent alternative to the precarious situation they were living in, until cooperatives were recognised as the “third pillar” of the movement shortly before the first world war (Bryld, 2003 in Vidal, 2018). The first housing cooperatives depended on capital provided by benevolent groups or corporate capital⁵ provided by union members since the state subsidies were still very scarce (Jensen, 2013). Therefore, the prices were not low enough to be affordable for the most needed, but just for the so-called “worker aristocracy”⁶. Besides, the fact that this model was not regulated by the state led to speculative practices within the non-profit housing organisations (*ibid*).

Despite the aim of the Social-Democratic Party aimed to create publicly owned local housing estates, it was unable to gain sufficient support as the liberals and conservatives deemed it would be too much state intervention. However, the failure of the housing free market to provide a feasible solution to the fast urbanisation processes forced liberals to reach a compromise. The result was the support of the workers' cooperatives - private entities - with

5 The largest private non-profit housing organizations in Denmark, AAB (Arbejdernes Andels Boligforening) was founded by trade unions in 1912 (Noring et al., 2020).

6 Unionized workers and with relatively higher salaries and stable jobs.

state subsidies and finance, which permitted the model affordable even for the most precarious workers (Bro, 2009; Kohl and Sorvoll, 2020).

During the interwar period the building of housing cooperatives multiplied as the state devoted more resources to it. In return, the state recognises housing cooperatives' (andels boliger) "public utility" (almennyttige) and are named "common housing cooperatives" (almene andels boliger) that cannot privatise nor distribute any dividend of the increased value of housings. In order to avoid any personal enrichment, cooperativist dwellers become users of the dwellings with indefinite rent contracts and members of the associations that manage them. Eventually, these cooperatives merged in the Social Housing Associations sector (almene boliger) as it is known nowadays (Vidal, 2018). During the process of state intervention, traditional Andel worker cooperatives would lose part of their autonomy but the values and organisational structure of cooperatives remains in the DNA of the sector (Greve, 1971)

Post-WWI

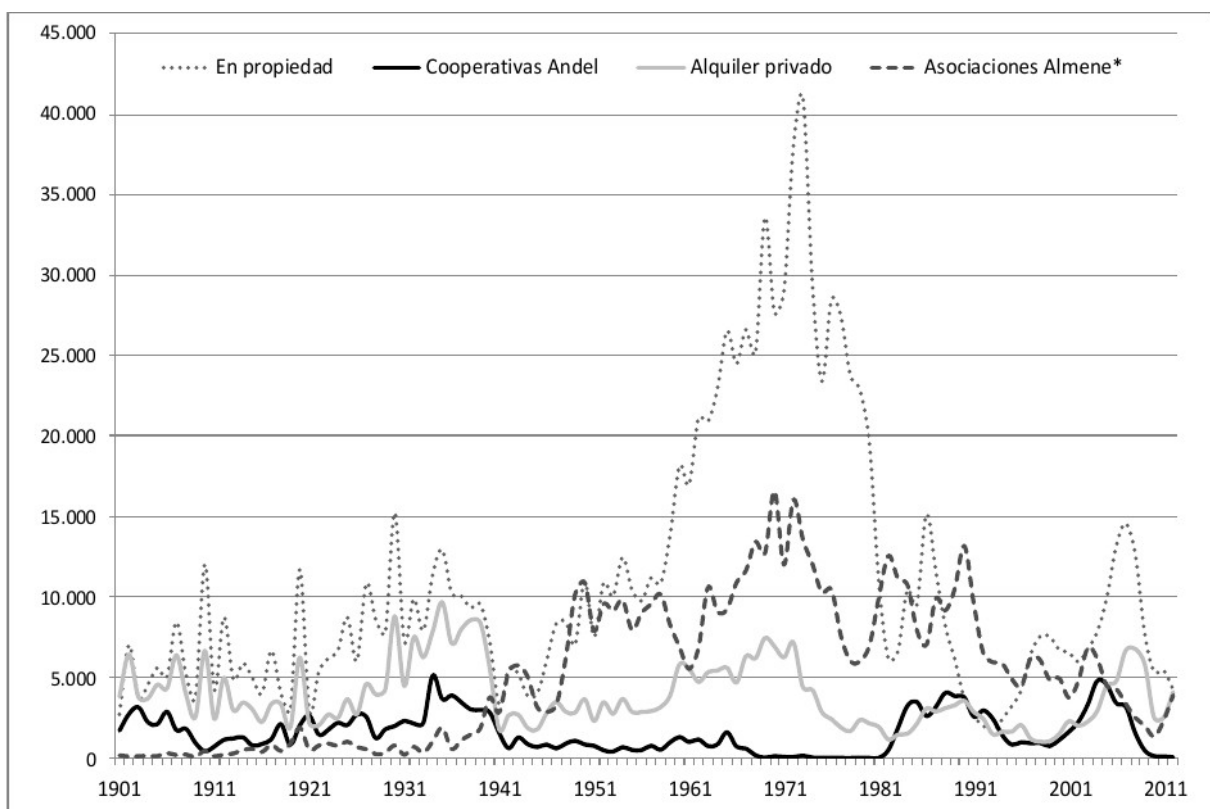
The Second World War produced a significant housing shortage, and the state assumed the responsibility to fill that gap. In this context, Almene housing associations had already developed technical and administrative expertise in the construction of housing and became an integrated part of the social democratic welfare state strategy (Jensen, 1997; Vidal, 2018). In the following years, the non-state public housing sector became a symbol of progress and prosperity and relations between the state, social housing associations and politicians became consolidated (Jensen, 2006, pag 72 in hidden politics of ...). This way, Almene associations constituted the central housing policy to provide social housing that reached a wide spectrum of the population after the Second World War. Consequently, the universalist character the model was acquiring legitimated it. At the same time, while the third sector incremented exponentially, Andel cooperatives ceased their expansion, as it can be appreciated in Figure 1.

Nevertheless, once the post-war exceptional situation was coming to an end and market conditions slowly restored, pressure from the right-wing parties increased against strong regulation and state intervention, arguing that the private market should be responsible for the price regulation and developers financing (Harloe, 1995, p. 297 cited in Vidal, 2018).

In the so-called "residential agreements" of 1958 and 1966, liberalising measures were

introduced, such as the abolition of state loans in favour of private banking. At the same time, ownership models were becoming more attractive than the Almene associations, either in the form of owner cooperatives (Andel) or personal ownership. The expansion of the Andel cooperatives was not driven by the Danish labour movement. Instead, the political forces of the centre and centre right were the ones interested in a more decentralised and flexible model. Members of Andel cooperatives buy a share and acquire the right to use the dwelling and right to vote in the assembly. The price of the shares were strictly regulated by the 1970s to keep it affordable and control market prices (Sørvoll 2014, Sørvoll and Bengtsson 2020). At the same time, favourable fiscal conditions were set to promote personal ownership housing and the social democrats lost in 1963 the opportunity to control land and housing prices.

Figure 1: Housing stock per year of construction according to the tenure status (number of dwellings per year), Denmark.



**Includes state housing. (Source: Statistics Denmark, Ministerio de Vivienda, cited in Vidal, 2018, p. 179)*

Under these circumstances, a sharp division between tenants and owners began to divide the membership of the social democrats, and the assimilation of Almene associations

by state policies distanced it from the labour movement. In the 1980s, amid a wave of public housing privatisations throughout Europe, the attempt to do the same with the Almene sector failed mainly due to its already “private” status (Banco española, 2020; Harloe, 1995).

Denmark also experienced housing bubbles in the 1990s and early 2000s followed by housing and financial busts between the late 1990s and the present (Agnello and Schuknecht, 2011; Donovan and Murphy, 2014). Now, before addressing the political transformations the housing sector has suffered in the first two decades of the 21st century, we will feature the contemporary Social Housing Associations.

The most important attributes of the non-profit housing sector are that it is constituted by collectively owned associations, where property ownership belongs to the local branches of the association. At the same time, they receive two types of subsidies both from the central state and local governments: the first kind are “block” subsidies, that is direct ones for construction, and the second type are “people” subsidies, made of housing allowances (Vidal, 2018; Jensen, 2013; Kohl and Sorvoll, 2020; Larsen and Lund Hansen, 2015). It must be noted that every tenure form is financially promoted by the state, and that owner-occupied and Andel cooperatives forms receive more subsidies than the non-profit sector (Erlandsen et al., 2006). Rent level of Almene associations reflects the building costs and is independent of the market price. However, Eurostat incomprehensibly included the percentage corresponding to the non-profit sector in the “tenant at market price” category (Eurostat, 2020).

Social Housing Associations account to more than 20 percent of the national housing stock organized in about 800 housing associations and 8000 branches. All in all, they make up more than half a million units, in other words, almost a fifth of the Danish population lives in them. This proportion has kept stable since the 2000s as Table 1 shows (Larsen and Lund Hansen, 2015; Nielsen, 2010).

The sector holds a strong tradition for internal democracy at all levels “governed through a multi-scalar “tenant democracy” system and elements of co-governance with the municipal and central State” (Vidal, 2018. p. 56). Housing units are allocated via two waiting lists. An open one where any Danish citizen is eligible and managed by the housing associations - which was the original form of entry - and a separate waiting list controlled by local authorities - since 1947 - where 25% of the dwellings are allocated according to socio-economic criteria, becoming a cornerstone of the Danish welfare system. The local authorities must also approve the development of new projects. Yet, the high degree of autonomy of the

sector combined with state funding makes this model unique in the world.

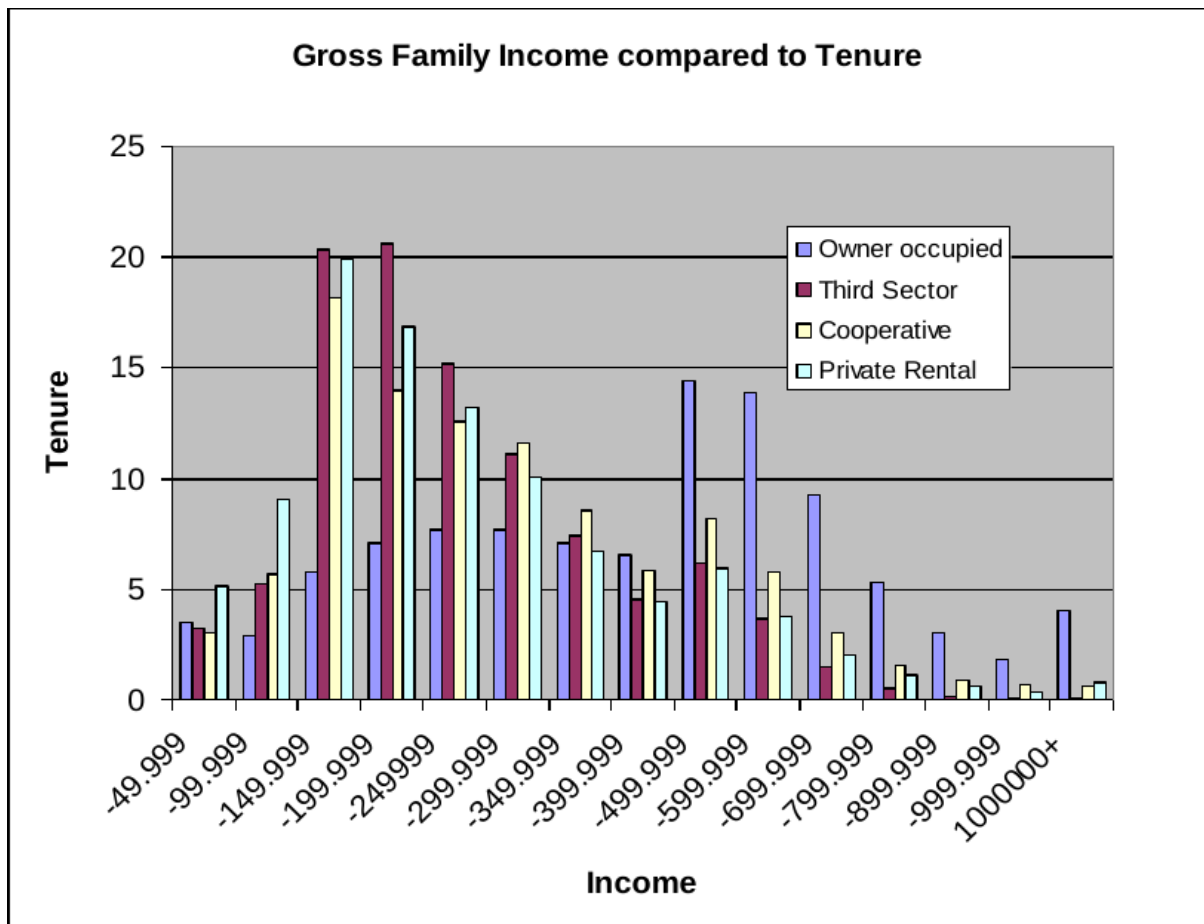
Traditionally, the sector provided housing both to social vulnerable groups and moderate and middle income families making it more diverse. However, since the 2000s low-income, unemployed, immigrant, one person and single-parent households are overrepresented in the Almene associations (see Figure 2) (Jensen, 2013; Nielsen, 2010; Vidal, 2018).

Table 1: Distribution of the Danish housing stock according to tenure form in % from 1960 to 2005

	1960	1970	1980	1990	2000	2005
Owner-occupied	45.7	48.6	52.1	51.7	51.3	51.3
Cooperative housing	-	-	2.1	4.5	6.3	6.7
Private rental	39.8	34.7	22.1	18.4	18	17.4
Third-sector housing	9.8	14.5	14.4	16.8	19.1	19.0
Public/local government-owned housing	4.7	2.2	3.1	2.6	1.4	1.4
Empty units	-	-	6.2	6.1	3.9	5.0
Total	100	100	100	100	100	100
total units	1.463.000	1.743.000	2.109.000	2.353.000	2.489.000	2.561.000

(Source: *The commission on Welfare [Velfærdskommissionen]*, (2006): Table 12.3, page 650; cited in Nielsen, 2010)

Figure 2: Gross Family Income in percentage according to tenure form (Year: 2003)



(Source: *The Ministry of Social Affairs*, 2006, p. 147, Table 5a, cited in Nielsen, 2010)

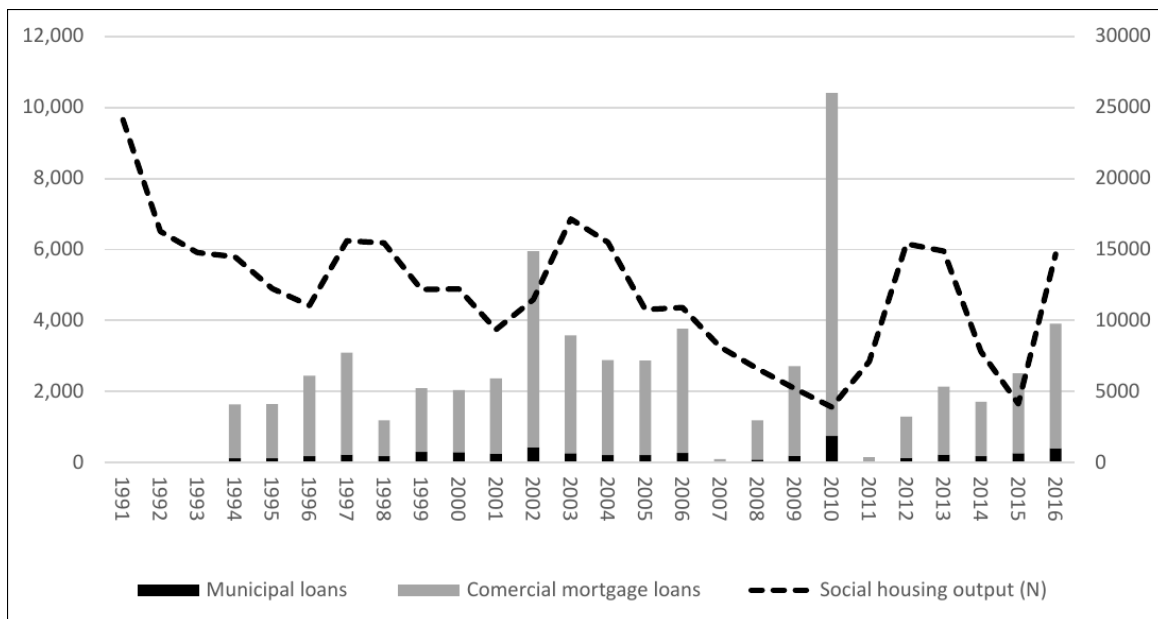
4.4. Finances of the non-profit housing sector

In order to properly address the housing affordability of the Almene housing associations their financial dimension must be thoroughly analysed. For this purpose, the concept of ‘financial circuits’ introduced by Halbert and Attuyer (2016) is helpful. These are ‘sociotechnical systems that channel investments in the forms of equity and debt into urban production’ Halbert and Attuyer (*ibid*, p. 1374 cited in Nielsen, 2010)

This way, we can go beyond simplistic analyses opposing ‘public subsidies’ versus ‘private investments’ and delving into the complexity of sources used to fund the non-profit housing sector in Denmark.

The first element worth analysing is the capital funding of the developments. It is divided into three actors that hold different percentages of the initial investment: tenants (2%), the state (between 8% and 12% according to the size of the dwelling) and mortgage banks (the rest) (see Table 2) (Kohl and Sorvoll, 2020). This shows a great reliance on debt finance against public loans⁷. However, there are interest rate caps for the mortgage banks, whose loans are also guaranteed by local authorities, reducing the risk of lending and encouraging new construction while maintaining accessible entry-level rents. The broad financial circuits used to fund the sector increase its resilience since a crisis in any of the sources can be supplied by the rest of them (Nielsen, 2010). On top of that, the government makes use of the Almene associations as a counter-cyclical tool, “cutting the proportion of capital funding provided by public loans during housing market downturns in order to increase social housing output and doing the opposite during housing market booms” (*ibid*, p. 17). In this manner, the state saves funds investing when land and labour costs and house prices are lower (see Figure 3) (*ibid*; Noring et al., 2020).

Figure 3: Output of and Spending on New Social Housing in Denmark, 1994-2016



⁷ After the Second World War, 90% of the housing production was financed with state loans (Harloe, 1995)

Source: (Statistics Denmark, various years cited in Norris and Byrne, 2020).

Table 2: Financial conditions of common housing new-build costs (%)

Year	Initial tenant contribution	(municipal) State capital grant	Private mortgage / Realkredit	Subsidisation of mortgage interest payments	
				(central) State	LBF
1999	2	14	84	100	-
2001	2	7	91	100	-
2002	2	7	91	29	71
2003	2	7	91	45	55
2004	2	7	91	47	53
2005	2	7	91	44	56
2006	2	7	91	48	52
2007	2	14	84	75	25
2008	2	14	84	75	25
2009	2	14	84	75	25
2010	2	14	84	75	25

(Source: based on (Gibb, MacLennan, & Stephens, 2013, p. 37) & (Nielsen, 2010, p. 208) cited in Vidal, 2018, p. 11)

Tenants, on their side, pay ‘cost rents’ and by 2010 58% of them received housing allowances that, on average, covered almost half of the rent payments. These ones are distributed in the following form:

“Between Years 1–30 following construction, tenants repay the mortgages on the housing estate. Between Years 30–40, tenants repay national government subsidies. From Year 40 onward, after the mortgages and subsidies have been repaid, two-thirds of the rents go to the National Building Foundation, which then uses half of these savings for new construction and the other half for renovations on existing private non-profit housing stock, other infrastructural investments, and social activities. The final third of the rents go to the accumulated savings of the individual estates” (Noring et al., 2020, p. 9).

In addition, the law forbids housing organisations to distribute dividends to shareholders and any surplus must be re-invested in the sector. What this legal framework

allows is to keep historic investments within the sector and partially self-fund in the long run.

4.5. Privatisation efforts and resilience of the model

Once understood how Social Housing Associations are funded, the privatisation efforts of the past two decades will be explained (2000-2020). These are particularly relevant to the affordability of housing given that their success would leave the country with scarce housing resources in case the non-profit housing sector entered into market dynamics.

Two main attempts to privatise or weaken the aforementioned sector can be distinguished. First, the efforts to implement the right-to-buy and second, the campaign for the ‘activation’ of the national building fund’. Besides, the commodification of the Andel housing cooperatives during the same period severely threatened housing affordability (Larsen and Lund Hansen, 2015).

After the failed attempt in the 1980s to privatise the housing commons, the liberal-conservatives launched a new effort in 2001. The first attempt aimed to implement the Thatcherite right-to-buy among tenants, but the government could not legally enforce sales given the private status of Social Housing Associations. The next step was to determine which of the different levels within the complex multi-scalar system held property rights. The conservative government affirmed that it belonged to the lower level associations. If that was the case, certain estates could decide to exercise their right-to-buy in case their houses increased their value, undermining the whole sector. That is, they would be able to vote for putting themselves in the market. Instead, the national federation of housing associations (BL acronym in Danish) argued that it belonged to the highest level, which implied they would block any attempt of privatisation by isolated branches.

Finally, the Supreme Court favoured the government’s interpretation of the “right-to-buy” by the closest margin of 5 votes in favour and 4 against. (Højesteret 2007, cited in Vidal, 2018). However, the property rights were attributed to the intermediate level associations, partly preventing the exit of the most valued assets. In fact, out of the half a million units, only 62 exercised the right-to-buy. Thus, multi-scalar tenant democracy structures allowed to prevent privatisation both from the State and from individual dweller’s temptations to capitalize on their own housing stock’s equity (Vidal, 2018; Kohl and Sorvoll, 2020).

The second attempt to undermine the non-profit housing sector was to intervene in the

National Building Fund (Landsbyggefonden, BLF). It was created in 1967 to promote a certain degree of “self-financing” in the sector but in practice has been used to finance renovation and maintenance. Consequently, the state has subsidised new-build projects. For this reason, the liberal-conservative government aimed to cut those subsidies resorting to the BLF. However, the fact that the main source of funding of the BLF are tenants rents of housing estates that have already paid off their mortgages lead to a public campaign against the new usage of the BLF. Despite the measure was not reversed, the organisational framework of the sector permitted a stronger resistance to it.

At the same time, members of the Danish owner-cooperatives, also known as Andel cooperatives, were allowed to use their shares to back mortgage-like loans. In addition, the limits on the value of the shares, that ensured a partial affordability of the model, were practically erased. Thus, “over the last decade, the prices of Danish cooperative housing shares have increasingly converged on market rates” (Kohl and Sorvoll, 2020. p. 20)

Nevertheless, the Danish social housing sector never decreased the share of dwellers, and increased it from the 10 percent of households in the early 1960s, to approximately 20 percent nowadays - 2021 - (Whitehead et al., 2012; Kohl and Sorvoll, 2020).

4.6. Limitations and fragilities of the model

Housing cooperatives worldwide are often criticised for being unaffordable to the lower classes, becoming a paradigm of what Engels called ‘bourgeois socialism’ (Hodkinson, 2012). However, the partial assimilation by the state of the original workers’ cooperatives lead to the current non-profit housing sector that provides of affordable housing to every citizen, particularly those in most precarious situations (Kohl and Sorvoll, 2020; (Jensen, 2013; Larsen and Lund Hansen, 2015). In fact, the sector’s affordability might paradoxically be one of its weaknesses. While some of the most economically resourceful and active members opt for the private ownership, the increasing over-representation of vulnerable groups might eventually lead to a loss of legitimacy and political capital of the sector, which would no longer feature its universalist character that acquired in the inter-war and post World War Two periods (Jensen, 2013).

Another limitation is that the state regulation and the increased bureaucratic management of the daily affairs in the housing associations may lead to a decline in tenant

control and thus a lower bargaining power (Harloe, 1995). In this sense, the attacks from the state take the form of financial cuts to the sector, either government loans or housing allowances, which is heavily dependent on them. In the discursive sphere, a retrenchment of the welfare state from the housing sector could be concealed by the existence of the Almene associations through the manipulation of it (*ibid*).

4.7. Expectations for the following 5-10 years

The long term of housing policies implies that in a few years the situation cannot drastically change. However, ten years are more than enough for the liberal-conservatives to conduct new attempts of privatisation and dismantling the non-profit housing sector. After switching governments in the previous years between left and right parties, the current Social Democratic minority government supported by left parties was established with a very narrow margin. Given the opposing perspectives of each of the blocs on the social housing associations a long term government of left parties would be able to address the current challenges the sector is facing. However, the polarisation of Danish society reflected in the elections makes any future scenario unpredictable. Nevertheless, the resilience the sector has demonstrated since its consolidation in the mid 20th century predicts strong political confrontations should the right parties attempt any commodification of the social housing associations.

5. Recommendations for improving housing affordability in Denmark

This section provides recommendations for improving housing affordability in Denmark mainly focusing on the non-profit housing sector, but also on its relationship with other tenure forms. In fact, SDG 11.1 concerning affordable housing is, together with those SDGs targeting basic needs such as food or water, one of the most important objectives in order to set the foundations that can enable the accomplishment of long term objectives. Paradoxically, housing affordability is a long term objective itself despite its urgent need from the most vulnerable sectors. For this reason, the recommendations outlined in the present section tackle broad approaches and the enhancement of ongoing practices whose results would be appreciated within several years.

The Danish Government stated that SDG 11.1 was not applicable to the country

claiming there are no slums. However, they ignored the housing affordability issue, which despite being a country that devotes one of the highest percentages of the GDP to housing (cite OECD), recent attempts to dismantle the non-profit housing sector have put housing affordability at risk. Among other factors, the historical relevance of housing in the Danish labour movement and the early state support to primitive workers' cooperatives - facilitated by a positive balance of power - lead to its incorporation into the welfare state system in the form of social housing associations, which kept autonomy vis-à-vis the state. During the whole 20th century up until the 2000s, Almene associations provided housing not only to the lower classes but also to middle income families, distinguishing them from the council estates that were only focused on the most vulnerable in neighbouring countries. This diversity provided the sector with both legitimacy and political capital. In the last decades, the overrepresentation of low income families, migrants, elderly and other vulnerable groups puts at risk the aforementioned legitimacy and political capital. For this reason, one of the key recommendations is to promote entrance of average income citizens to the housing associations. In order to achieve this, the model must gain competitiveness against other forms of tenure. Given that, currently, home-ownership and Andel 'limited-equity' cooperatives receive more subsidies than Almene associations, there is a wide margin to reverse this situation. Besides, it is positive for the affordability of housing in Denmark that housing associations are not the only affordable tenure form available. In this sense, the current form Andel cooperatives have taken is not helpful and should be reversed. These include the allowance to guarantee mortgages with members' cooperative shares together with the de-facto elimination of caps to share prices. The failure to reverse these changes will keep Andel cooperatives within the market dynamics that are responsible for the high prices and speculation. Besides, the role of BL vis-à-vis the state should be further strengthened to resist liberal-conservative offensives and enhance the model's resilience. Last but not least, the housing allowances to housing associations dwellers should be maintained as they are one of the pillars making its affordability possible.

6. Conclusions

Overall, the thesis sought to analyse the Danish non-profit housing sector and its potentiality to address the housing affordability issue, both in Denmark itself and as a model to other countries, within the framework of the UN Sustainable Development Goals.

The introduction outlines the relevance of housing affordability but also provides a brief context of the movement for the right to housing and its relation with broader societal issues. Then, Danish non-state actors are presented, particularly Almene housing associations, as the main object of study. The second section delves into the UN Sustainable Development Goals, their history, current situation and downsides. It particularly analyses SDG 11 and its target and indicator number 1: affordable housing. Besides, the situation of SDG 11.1 both in Europe and Denmark is assessed. On top of that, Denmark's general outlook is summarised so as to better understand the country's wider context. The third section is dedicated to the literature review, providing the framework for the academic debate to which the present thesis aims to contribute. In fact, the housing question as it is known nowadays can be traced back to the 19th century, when the socialist, Marxist and anarchist movements proposed divergent alternatives to the market as the main provider of housing. At the same time, the first workers cooperatives were constituted both worldwide and in Denmark, where they would end up being promoted by the state and converted in the Almene social housing associations that grew up to the present, housing almost a fifth of the Danish population. While anarchists proposed decentralised and self-help democratic housing far from the state's tentacles, socialist argued that it was through public housing policies that housing would be accessible for the lower classes. On the contrary, Marxists dismissed any of the previous approaches claiming that unless the whole capitalist system was abolished any attempt to address the housing question would be in vain. The Danish non-profit housing sector lies in between the anarchist approach, heir of the primitive workers' cooperatives which keeps a relatively high degree of autonomy, and the socialist state provision approach, which is the main economic supplier of the sector, followed by tenants' rents. Then, the literature review explores housing affordability, its different definitions and measure methods, concluding that practical definitions are linked to specific housing policies and contexts.

The fourth section addresses the content of the present thesis, the Danish non-profit housing sector. First of all, the concept of housing is overviewed to establish a common ground over the issue concerning this work. Housing is conceived as something bigger than the physical structure of the building where the processes happening within it and the impacts in the lives of the dwellers are also part of the concept of housing. Then, the process through which housing is commodified during the enclosures, back in the 15th century up until now, is analysed. While originally housing was associated with the productive activities happening within it, in the modern era it has become a source of capital accumulation by itself. This is

key to understanding the current model of housing provision, which is based on the market; unable to provide affordable and adequate housing. Under these circumstances, workers' cooperatives were born to provide a decommodified alternative. In the following subsection, the particular case of Denmark's housing associations' history is reviewed in order to understand how they were integrated into the Danish welfare system. It is especially relevant the different paths that Andel cooperatives and Almene associations took during the 20th century so as to become what they are today. Before continuing with the historical review, from the 2000s on their financial system is analysed and the relevant actors described so that the recent historical events - namely the privatization efforts - can be contextualised. Thus, the next chapter delves into the attempts of the liberal-conservative government to partially dismantle the non-profit housing sector. Similarly, the resilience of the Almene associations is studied. Finally, the limitations and fragilities of the Danish social housing associations are presented together with expectations for the following decade.

The fifth section outlines a series of recommendations to, not only strengthen the resilience of the model, but also foster housing affordability in the Danish territory such as diversion of state funds from home-ownership promotion to the non-profit housing sector.

7. Limitations of the thesis and recommendations for further research

The uniqueness of the Danish housing associations implies there are relatively few sources to which get access. On top of that, part of the literature regarding this topic has been written in Danish, a language I do not speak. News and webpages of the housing associations are also in Danish so I resorted to an online translation plug-in that is not fully reliable but appropriate enough to get a general idea. Besides, the statistical data is also in Danish so access to recent figures is hard to obtain. On the other hand, the impossibility to travel to Denmark due to the covid-19 pandemic did not permit me to have close contact with the participants in the housing associations and academicians over the topic (except for Lorenzo Vidal-Folch). Besides, the covid-19 crisis has also impacted all of our lives, mine too, affecting the stability and mental health necessary to write the thesis.

Regarding future research, housing cooperatives in particular and the cooperative movement in general have been underestimated in welfare studies. Their cooperatives relation with the state and public-cooperative and public-community partnerships are to be explored to gain insights in a more decentralised and democratic management of the public services,

namely housing.

8. Final remarks

This thesis aimed to assess UN Sustainable Development Goal 11.1 exploring the potential of the Danish social housing associations, featuring decommodified, collective and non-state characteristics. In a global context where the financialisation and commodification of housing are on the rise, grass-root organisations adopt a defensive attitude without advocating a positive alternative that ensures housing affordability. In this regard, the present work delves into a resilient model that more or less successfully addresses the housing question, providing housing not only to the most vulnerable groups but also to a broader public, enriching and legitimising itself. Non-state strategies for social change are key to resist attacks that come directly from public institutions. While it is irrefutable that state funding is essential for the model in the long run, it can also deregulate the sector and facilitate the entrance of private capital and its dynamics. Lifting price caps or enforcing tenants' "right to buy" their housing as individual private property have led to a gradual dismantling of the state sponsored housing sector in neighbouring countries. Paradoxically, in Denmark, the resources of the state were the ones that helped the sector to gain strength and autonomy vis-à-vis the state itself.

The multi-scalar and multi-actor institutional framework hinders any of the stakeholders from unilaterally privatising the sector's housing stock. If each of the branches of the housing associations were completely autonomous the risk of private appropriation of the dwellings would be higher, as it happened with the Andel cooperatives. The diverse financial sources are also key for the resilience and counter-cyclical features of the model, which enable the sector to further expand when the overall economic situation is worsening.

All in all, Danish social housing associations are a model that show how the process of housing can be reappropriated by citizens, providing affordable housing and managing it through a multi-actor governance tenants' democracy. Neither public nor fully private, the sector embodies the tension between the use and exchange values. The decommodified character of the model presents a path through which to replace the market as housing provider and abolish the private property of housing that obstructs the accomplishment of affordable housing for all.

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10. Annexes

10.1. Interview to Lorenzo Vidal-Folch

Lorenzo Vidal Folch holds a PhD in Political Science, Public Policies and International Relations from the Autonomous University of Barcelona (UAB), is a collaborator of the Institute of Government and Public Policy (IGOP) and associate lecturer at the Department of Political Science and Public Law at the UAB. He has been a visiting researcher at the Copenhagen Business School and at the University of the Republic of Uruguay. He holds a Master's degree in International Economics and Development from the Complutense University of Madrid and a Bachelor's degree in Philosophy, Politics and Economics from the University of Warwick. His main research interests centre on (the critique of) housing and urban political economy, digital transformations and the real-estate sector, cooperativism and the institutions of the common. It is particularly relevant the topic of his thesis, titled: “(Re)turning to housing cooperativism? Perspectives on the housing question from Denmark and Uruguay”. He is also a member of the Housing Union of Poble Sec neighbourhood in Barcelona. The following interview was conducted on March 18th, 2021.

Interview transcript:

Ander (A): ¿Por qué elegiste el cooperativismo de vivienda en Dinamarca y Uruguay como tema de tu tesis doctoral?

Lorenzo (L): Escogí estos dos países porque eran dos países a los que se hacía referencia en los debates y en los primeros proyectos de vivienda cooperativa en Catalunya. De hecho, Sostre Civic, que es la primera asociación que empieza a promover este tipo de vivienda sacó un estudio sobre el modelo Andel y lo utilizaba como referencia. Después, cuando más actores se fueron interesando por este modelo, por ejemplo la gente de “La Borda” etc, también se empezó a hacer referencia a Uruguay. Entonces, yo quería hacer la tesis sobre cooperativismo de vivienda porque había participado en el movimiento okupa y era la forma institucional organizativa que más se parecía a las formas de vivienda que nosotros creamos de forma ilegal a través de la okupación y era un mecanismo para que tuviese un espacio dentro del mercado de vivienda regularizado, legal, etc. Entonces escogí estos dos ejemplos porque era un poco estudiar sus pros y sus contras, sus limitaciones, para que cuando se fuese desarrollando el sector aquí se tuvieran en cuenta las limitaciones y no se repitiesen los mismo

errores que habían realizado allí. Fue una decisión muy práctica: aquí se está hablando esto, nadie sabe exactamente muy bien cómo funcionan, pues me voy a poner yo como funcionan y así tener un diálogo más riguroso aquí.

A: Precisamente hablando de estos errores y limitaciones, ¿cuáles son las limitaciones del modelo asociativo de vivienda danés?

L: El principal error que yo quería transmitir y que no se repitiese aquí es el que se produjo en el sector Andel de las cooperativas privadas que se desregularon muy rápidamente en un contexto político concreto y se encarecieron y mercantizaron mucho. Me interesaron las asociaciones Almene porque por su forma institucional habían resistido este intento de privatización y mercantilización desde el estado. La lección principal que yo extraje de esta experiencia es que las asociaciones Almene tienen una estructura confederal y de sector, muchas de las decisiones clave no las toman unidades locales que viven en viviendas que podrían revalorizarse y la misma gente habitante podría enriquecerse - tendrían un incentivo para incrementar el valor de la vivienda porque se enriquecerían en el proceso - esta forma más federal no permitía que las comunidades tomaran estas decisiones. Un poco la idea es contraintuitiva; la cultura de aquí es: cuanta más descentralización y autogestión mejor. Bueno, depende. Vivimos en una sociedad capitalista en que el suelo es mercancía y la vivienda también y si tu das un alto grado de autogestión sobre estos valores de cambio, la gente tiene la tentación de movilizarlos a su favor. En las cooperativas Andel, una vez el estado lo permitió, una mera asamblea de socios podía votar a favor de incrementar el valor de sus acciones en la propiedad, y ¡claro! Estabas a un voto de incrementar tu patrimonio, de cuadruplicarlo. Es muy difícil que la gente no vote a favor de esto. En cambio, si tu mantienes estas decisiones alejadas de la posibilidad de recoger estas ganancias, puedes mantener el stock fuera del mercado, o al menos es más resiliente. Es un ejemplo práctico que muestra que ni el estado es un agente fiable para custodiar recursos colectivos fuera del mercado ni tampoco pequeñas comunidades atomizadas. Eso no sería el error sino el aspecto más interesante.

A nivel de error, no se si diría error, pero cuestiones a considerar, estas asociaciones tienen una relación tan cercana a lo público, al estado, en este proceso de estar reguladas, de estar ampliamente subvencionadas por el estado, el nivel de autogestión y participación de los habitantes es mucho menor. Son promociones muy grandes y como hay tantas regulaciones no hay tampoco mucho margen para intervenir en cómo va a ser tu vivienda.

A: ¿Y participar en el diseño de la vivienda?

L: Dentro de las asociaciones hay experiencias de procesos de participación en el diseño pero la mayoría de promociones son a gran escala, llevadas a cabo por los perfiles más profesionalizados, liberados en el sector.

A: ¿Estas personas liberadas pertenecen a la asociación matriz (BL)?

L: La asociación matriz no gestiona directamente las promociones. Es como una federación de las asociaciones. Cada asociación tiene un cuerpo de gente asalariada porque es mucho trabajo, se gestionan muchos recursos. Son asociaciones que gestionan miles y miles de pisos. El día a día y la gestión la llevan estas asociaciones y la federación se encarga más de interactuar con las instituciones públicas, hacer lobbying político... Hay un fondo nacional al que todas las asociaciones aportan y después pueden pedir préstamos o dinero para rehabilitar sus bloques etc. Y este fondo también se gestiona a nivel de sector. Sigue siendo un sector relativamente descentralizado, no es que la federación BL gestione desde un centro todo este parque de viviendas

A: Ahora con la crisis del coronavirus, que muchas veces se ha comparado a la catástrofe de la segunda guerra mundial en términos económicos de alguna forma se le ha dado importancia a la vivienda como lugar desde el que cuidar la salud. ¿Este nuevo valor que tiene la vivienda y la casa puede hacer que se promuevan alternativas como el asociacionismo de vivienda danés o una desmercantilización paulatina? Así como después de la segunda guerra mundial hubo un auge desde lo público de fortalecer la vivienda pública, ¿crees que es relativamente comparable la situación?

L: Yo creo que el contexto es bastante distinto porque ahí era realmente un proceso de reconstrucción literal de las ciudades que habían estado bombardeadas. También era un contexto de urbanización creciente y una relación de fuerzas bastante distinta a nivel político. Aquí sí que hay una atención renovada en la cuestión de la vivienda porque la gente se ha dado cuenta que es uno de los espacios de último recurso cuando hay un ambiente hostil, una crisis, etc. Sin embargo, los fondos de recuperación de la Unión Europea se están centrandos mucho en la renovación energética de los edificios dentro del marco del Green New Deal europeo. Y no se está planteando una especie de programa masivo de promoción de vivienda pública. Lo que sí creo es que desde la última crisis hipotecaria del 2007 - 2008, el modelo de acceso a la vivienda puramente promocionando hipotecas quedó bastante claro que era

problemático y que estas nuevas alternativas de vivienda cooperativa y asociacionismo aquí surgieron a partir de esa crisis. Esta no sabría decirte si la canalizarán en más vivienda pública, que si que es algo que en la Unión Europea se esta haciendo bastante énfasis o si querrán reflotar lo que es el mercado hipotecario. Es un poco pronto para decirlo. Creo que a diferencia de 2007-2008 ya se ha asumido a nivel social que no todo puede pasar por la promoción de la propiedad; que tiene que haber vivienda en alquiler, vivienda cooperativa, asociaciones, etc.

A: Ya para acabar, la última pregunta. En la medida en que para que la vivienda sea asequible, parece ser que el estado es indispensable ¿qué oportunidades tienen las asociaciones Almenas danesas cuando hay un gobierno conservador? ¿Crees que sigue siendo posible utilizar de palanca al estado para financiar este sector como lo hicieron a principios de siglo, incluyendo incluso a partidos más liberales? ¿O es indispensable que esté la socialdemocracia en el gobierno para que este modelo pueda seguir creciendo?

L: No. Yo creo que este modelo es parte de un consenso político que va más allá de solo la izquierda allí. Es un sector muy muy establecido en la sociedad. La derecha ha intentado facilitar la privatización de algunas partes del sector, pero no desmantelarlo ni dejar de financiarlo. Si que ha intentado reducir la financiación y eso es un problema. Lo único que como este sector está ya tan consolidado y tiene su propio fondo que es un fondo enorme de recursos que han ido acumulando a lo largo de 100 años, aunque el estado deje de financiar ellos ya tienen recursos propios muy importantes. El conflicto que han tenido es que el estado, como ha estado financiando estas viviendas, también reclama apropiarse de una parte de este fondo. El conflicto es sobre a quién le pertenece el fondo de este sector. Si que es un conflicto abierto y han tenido varios episodios en la historia reciente danesa. El sector ha conseguido cierta autonomía del estado a base de acumular recursos propios pero no puede despegarse completamente porque si al final quieres alojar a gente con bajos recursos y tiene que poder cubrir el resto de costes de la vida, si esta diferencia no la cubre el estado con subvenciones públicas hay un problema. Tendrían que desalojar a la gente de sus viviendas o endeudarse más, lo cual no es sostenible a largo plazo. Es inevitable intentar forzar al estado a que actúe para compensar las desigualdades de ingresos que produce el mercado.

10.2. Interview to Carlos Alcoba

Carlos Alcoba is the President of the governing council of Sostre Cívic. The following interview was conducted on April 28th, 2021.

Interview transcript:

Ander (A): A grandes rasgos, ¿qué es Sostre Cívic?

Carlos (C): Esta es una pregunta que nos estamos haciendo ahora, estamos haciendo un proceso estratégico de futuro sobre cómo queremos trabajar, hacia dónde queremos ir en los próximos cinco años y justamente estamos debatiendo qué es Sostre Cívic. ¿Somos una inmobiliaria? ¿Somos una constructora? ¿Hacemos actividad política? ¿Lo hacemos todo? Estamos todavía en esa definición. Yo te diría que, principalmente, es una promotora inmobiliaria de viviendas en cesión de uso de propiedad colectiva cooperativa. ¿Hacemos incidencia política? Sí, por supuesto. Pero no nos dedicamos a la incidencia política. Hacemos incidencia política desde la práctica. ¿Construimos? Sí. Tenemos una constructora propia “La Constructiva” que está al margen de Sostre Cívic, pero está ligada de alguna manera, que es la que construye. Pero tampoco nos dedicamos a construir. Nosotros nos dedicamos a liberar suelo. Al final, cualquier suelo, público o privado que acabe bajo el paraguas de Sostre Cívic es un suelo expulsado del mercado inmobiliario, expulsado del mercado especulativo. Es decir, nunca más, ese suelo va a entrar en compraventa en vaivenes de precios. Y eso tiene un poder muy grande no solo para la gente que vive allí, que puede vivir tranquilamente toda su vida pagando una cuota sino porque al final, imagínate, si tuviéramos centenares de edificios nos convertiríamos en competencia real del sector privado entonces obligaremos al sector privado también a reducir sus precios. Siendo competitivos daríamos una oferta donde la gente preferiría vivir puesto que nuestros pisos serían más baratos. Pero todo esto no lo hacemos simplemente por romper puramente con el mercado especulativo y facilitar la accesibilidad a la vivienda sino también por una forma que entendemos de compartir la vivienda. Estas no son un valor inmobiliario, son para utilizarlas, para vivir, para estar. Y la forma de vivir y de estar no es de manera individual, sino de una manera colectiva, democrática y compartida. Entonces, ¿qué es Sostre Cívic? Somos una promotora inmobiliaria que queremos que la gente viva de forma democrática, compartida y colectiva bajo un modelo nuevo: la cesión de uso.

A: Pioneros en el estado español y Cataluña, ¿qué países tomasteis como referentes y por qué?

Los países referentes fueron los países escandinavos, especialmente Dinamarca, y su modelo Andel.

A: En países donde hay un sector importante de vivienda cooperativa, la derecha ha tratado de legislar para liberar al mercado este parque de vivienda desmercantilizado (ya fuera en Dinamarca donde parcialmente fracasó, o en Uruguay durante la dictadura). Al mismo tiempo, es un modelo que necesita de financiación pública para poder ser accesible a las clases populares. ¿Qué recibimiento habéis tenido desde las instituciones?

C: Quizá un poco ya te he respondido a esta pregunta, sobre el tema de las instituciones y el tema de la financiación pública para ser accesible. Bueno, sí y no hace falta financiación pública para ser accesible. Un poco de resumen de lo que he contado antes, es más que nos dé el suelo. Al final se les pide suelo porque, “no sois una inmobiliaria, nosotros no somos una constructora, el ayuntamiento no tiene que dedicarse a construir, porque después tendrá que administrar esa finca, será el administrador de los vecinos. Y al final es verdad que se han quedado con muchas casas vacías y promociones fracasadas. Pero el mensaje que queremos transmitir a las instituciones es justamente ese: danos el suelo y nosotros nos encargamos. Al final, construir un edificio en Barcelona o en un pueblo pequeño, el coste es el mismo, lo que es caro es el suelo. Un trozo de suelo en el centro de Barcelona vale cien veces más que uno en un pueblo de montaña, aunque la obra a nivel de materiales sea igual. Entonces, más que financiación, lo que pedimos a las administraciones es eso: suelo y que nos dejen gestionar a nosotros en base, o que por ejemplo hagan concursos públicos donde pongan bases en las cuales establezcan la propiedad colectiva o que después no se puedan hacer divisiones horizontales. Es decir, decirle al ayuntamiento: si tú no sabes o no puedes y lo sacas a concurso público, pon en el concurso público que eso tiene que tener un valor social. Y entonces nosotros podremos acceder en mejores condiciones que el sector privado. Porque al final, cualquier inmobiliaria o constructora grande puede reventar precios para ganar el concurso, pero sabes que eso después va a ir en perjuicio de tu modelo. Por otro lado, respondiendo a lo de la financiación. Este es un gran problema, quieras que no ahora no tenemos músculo pero necesitamos recursos públicos para construir y para todo el trabajo que estamos haciendo. Son créditos e hipotecas por devolver, lo cual no es un problema porque son rentables. Lo que sí es un problema es a quién le pedimos el dinero. Ahora ya estamos en torno a los 14 millones de euros de balance más o menos, que una gran parte son deudas a largo plazo. Es normal que sea así porque estamos empezando muchos proyectos ahora y son a 25, 40, 50 años de hipotecas de los edificios y son muchos millones de euros (a ver, para mí son muchos, pero para otros no es nada. El problema es que si solo queremos trabajar con banca ética, al final nos va a decir: “yo tengo un límite, yo estoy acostumbrado a financiar

proyectos pequeños”. Llega un momento en el cual si nosotros seguimos aumentando este ritmo, nuestras necesidades de financiación crecen y podemos poner en riesgo a la banca ética, porque si caemos nosotros arrastramos a la banca ética detrás. Entonces la propia banca ética nos está diciendo que no puede acompañarnos en todo nuestro viaje, porque no tiene tanta capacidad de crédito para darnos. Entonces eso nos está obligando a salir al mercado privado, a la banca privada, a buscar financiación. Porque no hay más sitios. O es la banca ética o es la banca privada, porque las instituciones tienen el ICO pero pocas líneas más de financiación. Y, a parte, es de Europa, de toda esta banca privada. Y a la banca privada lo que les pasa es que no acaban de entender lo que hacemos ni cómo lo hacemos. Si tú hablas de propiedad colectiva, de cooperativa, donde no sean propietarios... Ellos lo que quieren son nombres y apellidos de gente a la que tienen que embargar si no se paga el crédito. Y la respuesta es: “la cooperativa, somos todos propietarios, entonces cada fase si cae, cae sobre el inmueble...” Y ellos dicen que no, que quieren nombres y apellidos de a quién pueden embargar. Es un problema que tendremos en el futuro de capacidad de financiación, porque si la banca ética no es capaz y la privada no entiende a qué nos dedicamos, tendremos un problema de crecimiento. Porque si no hay recursos, no hay manera de crecer.

A: A pesar de ser todavía desconocido, ¿qué grado de consenso hay en torno al modelo en cesión de uso? ¿Los ayuntamientos e instituciones controlados por partidos de derechas han apoyado, ignorado u obstaculizado vuestro trabajo?

C: Este es un temazo. No es tanto un tema de ideología de administraciones públicas, y a parte lo de izquierdas y derechas si valoramos que Sostre Cívic trabaja dentro de Catalunya para empezar ni Ciudadanos ni PP tienen ayuntamientos así que quedan descartados, obviamente están los “convergentes”. Lo que nos encontramos no es tanto una cuestión ideológica sino, cuando el ayuntamiento es pequeño el partido de turno el suelo que tiene lo quiere poner a disposición [de Sostre Cívic] o si tenemos algún tipo de contacto, es que al final no hemos visto diferencias muy grandes entre distintos tipos de administraciones con el tema ideológico. Tenemos acuerdos con ERC o por ejemplo teníamos un acuerdo con CIU y cuando cambió el gobierno nos lo tumbaron. ¿Por qué hay sectores de izquierdas que no les parece bien nuestro modelo? Porque al fin y al cabo somos una cooperativa pero somos sector privado y entonces el suelo deja de tener una gestión pública y pasa a tener una gestión privada, aunque sea cooperativa es privada. Por otro lado, a la CUP no les gusta mucho nuestro modelo. La parte de co-vivienda y compartir si que les gusta pero todo lo que tiene que ver con un nivel de ingresos importante en la entrada, se sale de la gestión pública...

Entonces la CUP nos tiene un poco: “nos gusta lo que hacéis y encima os conocemos” porque es un mundillo cerrado entonces mucha gente que participa en la CUP participa en Sostre Cívic, pero a nivel institucional nos mira con un poco de recelo porque nos ve un poco elitistas. Entonces, grandes proyectos que hemos tenido en Barcelona con els comuns, con ERC o CIU. Es decir, estamos teniendo proyectos independientemente del partido y tiene más que ver con la sensibilidad individual de quien gobierna la ciudad. Los ayuntamientos que se mueven empiezan a vernos como un factor positivo porque al final no quieren como administraciones públicas gestionar pisos vacíos, no quieren ser inmobiliarias. Entonces, en vez de dar el suelo a la inmobiliaria o constructora privada de toda la vida, puedes dárselo a Sostre Cívic y lo podemos vender como una especie de acuerdo entre cooperativa social y lo público y por ahí si que creo que tendremos un futuro más prometedor. Incluso en el caso de Martorell, lo que nos dice el ayuntamiento es: “de acuerdo, os doy este suelo, a 75 años, lo trabajáis, construís, pero de los socios que vivan en ese edificio un determinado porcentaje deben ser de Martorell”. El ayuntamiento pone sus condiciones, a nosotras nos viene bien, y llegamos a este tipo de acuerdos. Es un espectro muy amplio.

A: 6 Entendiendo la vivienda cooperativa en cesión de uso como una apuesta política para desmercantilizar la vivienda, esta vía está ahora restringida, igual que en el surgimiento de este modelo en Dinamarca, a la clase con ingresos medios o medios altos. ¿Qué herramientas hay, si las hay, para acercar este modelo a las clases con menos ingresos?

C: El tema de los ingresos es uno de los que más nos preocupa, que seamos un poco elitistas, porque al final... Un ejemplo claro: ahora estamos levantando el edificio de la Balma y si que es verdad que el tema de las cuotas van a ser asequibles, 600-650 euros, el precio por metro cuadrado mucho más barato que los alrededores pero con una entrada de 25.000-30.000 euros. Y además el ayuntamiento de Barcelona nos obliga a que sean casas de Vivienda de Protección Oficial (VPO). Es un poco extraño que te exijan eso y a la vez en cesión de uso, que tienen que poner 30.000 euros. Alguien que cobra poco cómo va a tener esa cantidad ahorrada. Las dos cosas combinadas son extrañas y acaba provocando que la gente haga sus trampillas. Eso pasa en las nuestras y en cualquier VPO del mundo: me apunto yo solo porque así no llego a la cuota y después vivo con mi pareja y entre los dos ganamos mucho más de lo que podríamos pagar por una VPO. O te apuntas a VPO cuando no tienes curro y te lo dan, y al cabo de dos años estás con un sueldo de 50.000 euros y ya estás metido. Por un lado, ese punto de obligar a VPO es porque a los ayuntamientos les cuesta mucho ceder suelo si no ponen un condicionante de clase, que son los ingresos. Porque claro, imaginate que el

ayuntamiento diese suelo público para gente rica. Sería un escándalo habiendo tanta gente sin casa. Entonces, ¿qué mecanismos tenemos? Uno a largo plazo. Cuando Sostre Cívica tenga músculo financiero propio importante y podamos comprar suelo y construir sobre nuestro propio suelo, eso querrá decir que podremos adaptar mucho mejor las condiciones de entrada de la gente. Podremos reservar fondos de solidaridad para que la gente con menos recursos en el futuro pueda acceder. De la misma manera que si alguien no puede pagar durante un tiempo determinado se usaría ese fondo. Por eso, ahora mismo requerimos suelo público. Porque no tenemos ese músculo financiero inicial. Quizá de aquí a 15-20 cuando la gente pague sus cuotas, las reservas serán mayores y podremos pagar. Eso por un lado, que en el futuro nosotras mismas podamos generar que gente con menos ingresos pueda entrar. Por otro lado, también tenemos ahora mismo todos los proyectos, aprobado por estatutos, que un porcentaje - pequeño, hablamos de una vivienda - se tenga que destinar a temas sociales. Una asociación de mujeres víctimas de violencia machista, una asociación de jóvenes migrantes, necesitamos colaborar con colectivos excluidos para poner a disposición alguna de las viviendas que hemos destinado y que sean estas propias asociaciones las que aporten parte del capital para que esa persona pueda vivir. Claro, como normalmente no hay pisos a disposición o como estas personas no pueden acceder a pisos porque los propietarios privados no quieren según que tipo de perfiles, pues es una vía pequeña, como una ventanita, donde puede entrar alguno. Nosotros ponemos una parte, la entidad pone otra y hay subvenciones públicas para acabar de cerrarlo. Esa sería la segunda vía. La vía propia sería la primera, la segunda los pisos que tenemos para colectivos desfavorecidos y después la tercera gran vía que es la que estamos trabajando más, es la de conseguir subvenciones directamente. Intentar que los edificios o las obras que hagamos haya una parte subvencionada que nos pueda permitir sobre todo reducir la cuota inicial, el capital social de entrada. Estás pagando casi un 10% del inmueble y eso es un tapón muy grande para muchas familias con pocos ingresos. Pero este también es un debate interno muy grande que tenemos. Si nuestro modelo es uno pensado para gente de ingresos bajos. Yo tengo mis dudas. Nuestro modelo es un modelo para gente que busca alquileres asequibles en Barcelona pero no con ingresos bajos. Pero claro, ¿cuál es la alternativa? ¿Dejar que sea la administración pública quién se encargue de “los pobres” y el resto hagamos cosas para las clases medias? También me chirría que nos dediquemos a eso. Sería ir en contra de lo que estamos defendiendo: el acceso a la vivienda, su valor de uso frente al valor de mercado, que sea algo para vivir, de forma comunitaria... Ahora mismo no tenemos otras alternativas, que el largo plazo y pensar en el fondo, que dejar unos pocos pequeños pisos para que vengan entidades o la tercera vía directamente subvenciones. No hay

mucho más margen. Si no tenemos capacidad financiera para que alguien no ponga ese dinero y lo ponga otra persona. O nosotros, o la administración, o un tercero. No hay mucho más donde rascar.

A: En Dinamarca, uno de los factores que posibilitaron la expansión del modelo fue que supo ocupar el espacio durante unas décadas que vieron incrementar la población y las ciudades exponencialmente, y cuando había una necesidad de reconstruir viviendas después de la segunda guerra mundial. En cambio ahora la situación ha cambiado y nos encontramos en otro contexto y lugar en el estado español. De hecho, el director del Incasol decía recientemente que no se tenía que tener miedo a construir, a agrandar las ciudades, en unas conferencias sobre cooperativismo de vivienda. Al mismo tiempo, con alrededor de 3,5 millones de viviendas vacías en el estado, seguir construyendo casas tampoco parece lo más sostenible, ¿que potencial tiene el cooperativismo de vivienda hoy en día? ¿cómo puede movilizar la vivienda en propiedad personal hacia la propiedad colectiva y fomentar la cesión de uso?

C: Para abordar esta cuestión tengo una pequeña previa, y es que la vivienda no es un mercado aislado del resto de la economía. Nosotros tenemos proyectos abiertos en Barcelona, por ejemplo el de la Balma, que tenemos lista de espera - si alguien se va es muy fácil que alguien entre - pero en cambio en otros sitios hemos tenido que buscar socios nuevos para que entrasen a vivir, porque los socios entran por orden de antigüedad. Eso quiere decir que los mil que tenemos han dicho que no. Tu puedes tener casas vacías, pero la gente no quiere vivir en ellas. Y no quiere vivir en ellas, no por un tema de gusto o preferencias sino puramente económico. Cuando tú centralizas los círculos económicos en las grandes ciudades generas más presión sobre la vivienda. Cuando en vez de construir cercanías construyes AVEs generas más presión sobre el centro de las ciudades. Al final, concentras la actividad económica en esos polos. Cuando planteas ampliar el aeropuerto del Prat, estás poniendo más presión sobre la vivienda. Si van a venir a Barcelona 15 millones más de turistas, ¿dónde se van a alojar? ¿Dónde van a dormir? ¿Vas a construir más hoteles? ¿Dónde? ¿En suelo que podrías haber dedicado a la vivienda? Si vienen tantos más turistas, habrá más gente que ponga su piso en Airbnb porque les dará más dinero, entonces menos casas para gente que vive. Tú cuando coges un vuelo y te vas a Berlín, si no hay vuelos porque el aeropuerto no da para más pues no te vas, pero si vas seguro que encuentras dónde dormir. Por eso digo que si

hacemos que el aeropuerto sea mucho más grande, va a afectar directamente sobre la vivienda, igual si inviertes en cercanías o en AVE, afecta también a la vivienda. Esta idea de mantener la vivienda al margen e intentar arreglarla ella sola sin pensar que forma parte de todo un movimiento económico es perjudicial. En Dinamarca están planteando, creo que en Copenhague, quieren construir un barrio como sobre el mar y alojar a 30.000 personas. Bueno, no se si la solución teniendo la crisis climática en ciernes son casas sobre el mar, antes de poner en la mesa otras soluciones. Parece que ante un desagüe hacemos otra tubería gigante antes de arreglar el problema original. Es un poco extraño las soluciones que se dan porque generan problemas mayores en el futuro. Eso al margen de las viviendas vacías, si construimos o no construimos. Pero también lo que preguntabas, de propiedad privada y colectiva. Sí que es verdad que tenemos una tradición judeocristiana de la herencia, o de la propiedad privada, de la casita, pero eso es un camino muy potente que tenemos que hacer de desligarlo de esto. Yo creo que es un momento muy potente. Si toda la gente menor de 50, 55, 60 años - porque esa gente mayor, cuando tenían 20, 25 aún pudieron acceder a un mercado inmobiliario barato, aún pudieron comprar casas y aún viven en esas casas - pero todo el mundo que tiene menos de 50 años, 45, 40, ha vivido la amargura de intentar comprar y que fuera imposible, o gente que se ha quedado sin curro, que ha visto que el alquiler se ha disparado. Entonces, cuando a toda esta gente le hablas de un modelo que te da estabilidad vital, que te dice: “es verdad que hay que pagar una entrada, pero si sales se te devuelve. Entonces no corro el riesgo que corría con una hipoteca. Y si me quedo sin trabajo o me separo de mi pareja...” todas esas dudas desaparecen. No hay riesgo financiero. Además, siempre pagarán las mismas cuotas o menos durante toda la vida. Entonces de golpe es “tengo un sitio, por 30.000 euros y 600 euros al mes donde puedo estar toda la vida sin sobresaltos. Y si algún día me quedo sin trabajo y no puedo pagar el alquiler, me devuelven 30.000 y no pierdo nada más. Tengo la sensación de que este punto de estabilidad que estamos ofreciendo es un factor muy potente para hacer ese cambio de chip y decir, paso de la propiedad privada a la colectiva. Pero es que ahora mismo, tenemos en toda Catalunya 200 personas viviendo con Sostre Cívic. No es un volumen lo suficientemente grande como para convencer a los de fuera a decir, “hay una alternativa” ahí. No, somos una anomalía. Pero, si que tengo la sensación que ese cambio de mentalidad nos puede ayudar mucho a que se presione, en que seamos una solución al respecto.

A: 8 Y ya para acabar una última pregunta. En la medida en que compartís objetivos, ¿qué relación tiene el cooperativismo de vivienda con el resto de actores que lucha por el derecho a

la vivienda como los movimientos sociales de base y asamblearios?

C: Por un lado, a nivel individual, la relación es toda, porque al final, la gente que acaba viviendo y trabajando en este tipo de proyectos es gente que acaba en el Sindicat de Llogateres (SLL) o gente que estaba en la PAH. A nivel individual, ya sabes cómo es ese mundillo endogámico que los cuatro o cinco de siempre son los que se han movido por diferentes sitios y se van encontrando. Pero claro, eso es a nivel individual. A un nivel mayor por ejemplo, con el SLL cada uno hace su trabajo pero sí que se nos ve. Por ejemplo, SLL ha movido mucho el tema de la regularización de los alquileres. Nosotros estamos totalmente a favor de la regulación de los alquileres, pero somos un actor más. SLL hace este trabajo y nosotros hacemos este otro trabajo y la solución para conseguir que la vivienda sea más accesible y más asequible y menos especulativa y deje de ser un mercado tan agresivo como el que es. Es que todos los actores que trabajamos en las alternativas estemos funcionando bien, que si la PAH crece exponencialmente, si SLL se hace gigantesco y que si nosotros también nos hacemos super grandes (nosotros y todo el mundo que se dedica a la vivienda en cesión de uso en el movimiento cooperativo) eso dará un impulso muy grande a que la vivienda en nuestro país sea más accesible. Entonces nuestra relación sea ahora de forma distante porque no nos interrelacionamos demasiado pero sí que nos miramos con la idea de “si hay que dar apoyo nos damos apoyo”. Si hay que plantarse en una manifestación por el derecho a la vivienda estaremos juntas. Creo que es importante - no se si en el futuro trabajaremos de la mano - porque es verdad que tenemos objetivos diferentes en cuanto a finalidad y en cuanto a forma de funcionar, pero si que estamos ligados emocionalmente para que todas las propuestas que salgan de estos grupos funcionen. Sí que es verdad, lo que te comentaba antes, sobre la CUP, que a veces nos ve con un cierto recelo. Sí que es verdad que cuando el ayuntamiento tiene que poner a disposición un suelo y no hace vivienda pública de alquiler a 300 euros y se lo cede a una cooperativa como la nuestra pues puede haber gente de asambleas o más de base que lo vea como una pseudo-privatización o que se está, el ayuntamiento, dejando de lado su función pública... Ahí sí que hay esos matices, pero a grandes rasgos, lo que esperamos unos de los otros es que funcione el éxito de cada uno, porque de eso depende el éxito colectivo.