

Number 124 / 2025

Working Paper Series

by the University of Applied Sciences BFI Vienna



Tackling the Housing Crisis through Cooperatives?

The Case of Hungary from the 1970s

Juli 2025

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Gefördert von



Wirtschaft, Arbeit
und Statistik

ISSN 1995-1469

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Abstract

This paper contributes to debates on definancialisation and housing cooperativism through a case study from Hungary. It identifies five factors that determine whether housing cooperatives can function as definancialised forms of housing provision: democratic governance, enabling state regulation, favourable financing mechanisms, ideological integrity of the cooperative housing movement, and a robust institutional ecosystem. The paper examines the presence of these factors during the state-socialist expansion of housing cooperatives and reveals that housing cooperatives largely served as tools of commodification and financialisation, with limited autonomy and democratic participation. The paper then outlines the current obstacles faced by a new wave of housing cooperativism, in particular rental housing cooperatives. It argues that these initiatives can only deliver affordable housing if an appropriate regulatory framework, adequate financial support, and a larger institutional ecosystem are in place.

Keywords

Hungary; definancialisation; housing cooperatives; state socialism

¹ Márton Czirfusz's research has received funding from the European Union Horizon Europe Research and Innovation Programme under grant agreement 101132325 ('EqualHouse').

² Csaba Jelinek's research was conducted with support from the National Research, Development and Innovation Fund of Hungary, financed under the PD funding scheme (project no. 139049).

1 Introduction

Around six per cent of the Hungarian population live in housing cooperatives. Most of the cooperative housing stock was built between 1965 and 1985, during state socialism (Farkas 2012). Housing cooperatives have often been celebrated by scholars and social movements as decommodified and definancialised forms of housing provision, whose development should be supported by state policies to help address the current housing crisis (Barenstein et al. 2022; Metzger 2020; Sanjinés Encinales/Duyne Barenstein/Quiñónez forthcoming). However, critical analyses have also highlighted contradictions around housing cooperatives, questioning their role as genuine alternatives to commodified housing. These critiques emphasise their entanglement with petit bourgeois identity politics (Larsen/Lund Hansen 2015) and their susceptibility to co-optation by market forces seeking to extract exchange value from these forms (Morales 2018).

This paper contributes to interlinked debates on definancialisation and housing cooperativism through a case study from Hungary. By examining the emergence of a relatively large-scale wave of housing cooperatives under state-socialism – a legal form which, despite transformations, remains in place today – we investigate the conditions under which housing cooperatives might serve as institutions capable of countering the financialisation of housing. Our approach, however, is not strictly historical-sociological. Rather, following other studies that trace the long-term development of housing cooperativism (Jelinek forthcoming; Larsen/Lund Hansen 2015; Metzger 2021), we explore the contemporary potential of such models as definancialised alternatives within the current social, legal, and political context, while also highlighting the key barriers that progressive housing policies and movements must overcome.

The paper is structured as follows. First, we revisit the housing studies literature on definancialisation in relation to housing cooperativism and identify five key factors that determine whether housing cooperatives can be considered definancialised forms of housing provision. In the next section, we analyse the emergence of housing cooperatives in Hungary in the 1970s, assessing them against these five factors. The final section outlines present-day opportunities and bottlenecks in developing a progressive, definancialised model of cooperative housing in the Hungarian context.

2 Housing Cooperativism as Definancialisation

In a recent review of definancialisation in housing, Gertjan Wijburg (2021) identified three key avenues for future research: (1) the potential dismantling of finance-led housing accumulation through financial market reforms; (2) the development of alternative housing models and sector-wide reforms; (3) and the role of urban governance and housing movements. This paper focuses on the second area, examining cooperative housing as a form that – under specific geographical and historical conditions – can offer an institutional and legal solution to the definancialisation and decommodification of housing markets.

We define housing financialisation as the increasing dominance of financial logic in the housing sector, a process deeply embedded in the geographically and historically variegated dynamics of capitalism (Aalbers 2017; Aalbers/Rolnik/Krijnen 2020). This includes the proliferation of financial instruments facilitating capital flows between housing and financial markets, ultimately reshaping housing systems themselves. While cooperative housing, as we will demonstrate later, is not immune to the pressures of commodification and

financialisation, we argue that it retains an ideological core which, if implemented effectively, can serve as a progressive instrument for definancialisation.

The literature at the intersection of (de)financialisation and cooperative housing demonstrates that housing cooperatives can act as a means to decommodify and definancialise a segment of housing provision. This body of work reflects the diversity of housing cooperativism worldwide, as cooperatives serve different purposes and range from co-opted to progressive forms (Barenstein et al. 2022; Cameron/Thorogood/Wood 2012). Drawing on this body of work, we identify five key structuring factors that facilitate definancialization, which we consider the ideological core of housing cooperativism. These factors are outlined below and analysed in detail through the Hungarian case study in the following section.

The first factor is *democratic governance*. Rooted in the original principles of cooperativism, democratic member control in decision-making is a defining feature. Cooperative housing is one institutional form of collaborative housing, an umbrella term that includes different forms of housing provision, from community land trusts to non-cooperative co-housing initiatives to social housing providers with democratic decision-making structures (Czischke/Carriou/Lang 2020; Sørvoll/Bengtsson 2020). As Larsen (forthcoming) notes, democratic control often depends on collective ownership and self-management. While democratic governance can serve as a safeguard against profit-driven pressures, previous scholarship has shown that commodification can still occur within democratically governed cooperatives (Bruun 2018; Larsen/Lund Hansen 2015).

The second factor is *enabling state regulation*. Peverini, Bricocoli and Tagliaferri (2024) argue that the state's role in enabling cooperative housing is crucial. The romanticised notion of cooperatives emerging purely from grassroots efforts should be avoided, as housing cooperativism can only thrive if the state enables it. Cooperatives require stable regulatory frameworks for operation, ensuring their longevity and securing them as a reliable form of housing provision for members. Conversely, if authorities and potential cooperative members are sceptical of housing cooperativism as a tenure form, its development may be hindered (Charlesworth/Hyötyläinen forthcoming). Inadequate institutional frameworks also increase external pressures, exposing cooperatives to commodification and financialisation (Clark et al. 2016).

The third factor is the state's role in establishing *favourable financial structures*. Providing housing finance can take various forms, such as access to subsidised or free land, subsidized loans, or direct grants (Ferreri/Vidal 2022; Glanz/Jäger/Sieben 2024). As previous studies have shown, cooperatives are unable to provide affordable housing if these financial mechanisms are absent or weakly integrated with legal frameworks (Charlesworth/Hyötyläinen forthcoming; Pósfai et al. 2024).

The fourth factor that determines the extent to which housing cooperatives can act as progressive, definancialised alternatives is *ideological integrity*. This principle is rooted in the foundational values of the cooperative movement, as cooperatives fulfil a civil society function and operate in solidarity with external institutions (Sørvoll/Bengtsson 2020). Historical accounts of housing cooperativism have demonstrated that cooperative housing can only fulfil its role as a decommodified and definancialised form if the use-value of housing is prioritised over its exchange value, and the logic of speculative profit-making is restricted (Barenstein et al. 2022; Larsen/Lund Hansen 2015; Morales 2018; Peverini/Bricocoli/Tagliaferri 2024).

Finally, the fifth factor is the *institutional ecosystem* in which housing cooperativism is embedded. It is crucial in determining whether cooperative housing is exposed to financialisation pressures, and rooted in the core values of cooperativism, particularly the collaboration between various segments of the cooperative movement. Collaboration among housing projects of different forms within the cooperative sector – such as tenure, rental, finance, and construction cooperatives – are essential for stabilizing this form of housing tenure and reducing exposure to financialisation (Larsen forthcoming; Metzger 2020; Pósfaï et al. 2024). As Barenstein et al. (2022) argue, given the changing operational contexts of cooperative housing, this politicisation must be continually negotiated and renewed. Additionally, housing cooperatives must also maintain ties to the broader cooperative economy and political allies, such as political parties endorsing cooperative values and trade unions advocating for workers' housing (Sanjinés Encinales/Duyne Barenstein/Quiñónez forthcoming). This broader politicisation of cooperative housing can help counterbalance the financial market pressures that drive commodification and financialisation.

3 The Cooperative Housing Boom in the 1970s in Hungary

Housing cooperatives have existed in Hungary since the 1880s, though they have never played a particularly prominent role. While bottom-up housing initiatives emerged in some localities across the country before World War I, the Hungarian state (and its larger municipalities) failed to provide the necessary financial or regulatory support for their proliferation, unlike in countries such as Switzerland and Germany. As a result, their role in the national housing system remained limited. During the interwar period, housing cooperatives played a larger role in housing construction, but these were mainly rural, top-down, conservative institutions initiated by the state, which lacked collective, democratic, and decommodifying functions.

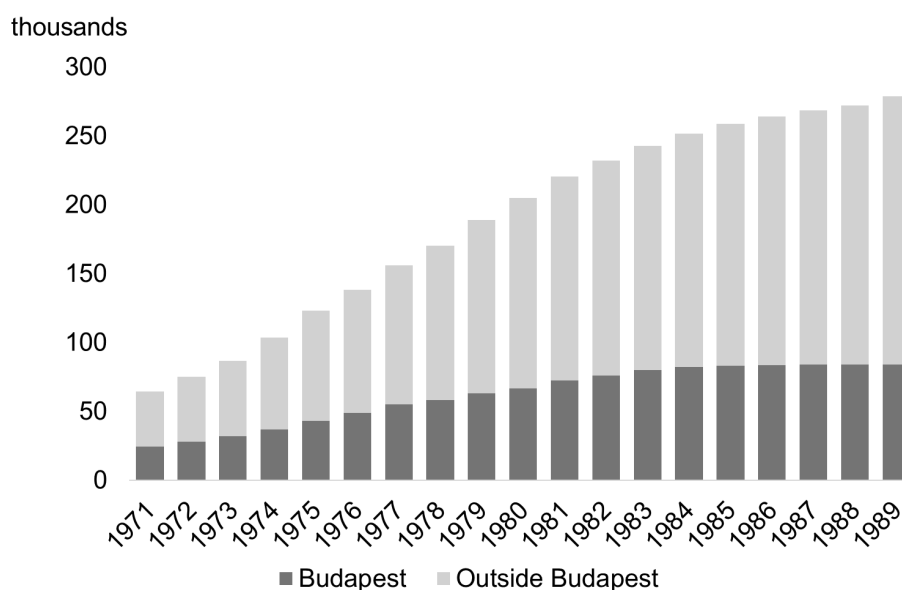
In the 1950s early attempts were made to revive housing cooperativism under state socialism, but these efforts remained limited in scope due to insufficient state funding. Overall, housing cooperatives remained only a marginal segment of the Hungarian housing market until the 1960s and did not serve as instruments of decommodification.

However, the global economic crisis of the 1970s marked a turning point in the history of state socialism (Éber et al. 2014), and consequently, in the development of housing cooperatives as well. Like other semi-peripheral states, Hungary experienced the effects of the crisis most acutely through a dramatic rise in external debt (Mong 2012). Having already accumulated debt during the 1960s and 1970s under conditions of low interest rates, Hungary found itself in a debt trap during the 1980s as interest rates soared, coupled with economic decline. We understand this development as a state socialist version of financialisation. Although financial logic did not directly permeate all areas of the society at the time, since some state socialist institutions intended to shield citizens from negative impacts of the economic crisis, the state itself became reliant on high-interest loans from emerging global financial markets. Under increasingly unfavourable global macroeconomic conditions in the 1970s and 1980s, state socialist governments became unable to prevent disadvantageous economic processes in various areas of the society. The detrimental consequences of financialisation were thus “filtered” through state institutions and experienced with a temporal lag in different areas of society.

In the housing sector, a clear indicator of this “filtered” negative effect is the adjustment of the so-called 15-year housing construction plan introduced in 1960. While the plan originally envisioned the construction of one million dwellings, 600,000 of which were to be constructed by the state, in the end only 400,000 dwellings were state-built, and 600,000 by private persons. This shift was rooted in the deepening economic crisis and was enabled by a series of policy reforms. One important element of these reforms was to channel household savings into the housing sector, and a key tool in this effort was the state socialist version of housing cooperativism.

From 1971, the number of dwellings managed by housing cooperatives steadily increased, reaching almost 280,000 units in 1989, approximately 8% of the total housing stock (Figure 1). These units were either built directly by housing cooperatives or constructed by state institutions and later transferred to cooperative management. This was the most significant expansion of cooperative housing in Hungary in 150 years, and almost all of the currently existing housing cooperatives were founded in that period. However, as we will show, state socialist housing cooperativism was not a tool for definancialising housing, but rather a mechanism for hidden commodification.

Figure 1: Number of housing units managed by housing cooperatives in Hungary (1971–89)



Data source: SZÖVOSZ (National Alliance of Cooperatives).

From the perspective of *democratic governance*, state socialist housing cooperatives failed to meet the basic criterion of open membership: members were selected and filtered by special committees, whose members were delegated from local socialist institutions (municipalities, state-owned companies, trade unions). Membership had to be approved by these local organizing committees. As in other domains of state socialism, cooperatives operated within the confines of the party-state system and can be described as top-down orchestrated institutions with limited autonomy.

Regarding the *enabling state regulation of housing cooperatives* and the provision of *favourable financial structures*, the state socialist boom period presents a Janus-faced legacy. On the one hand, the creation of housing cooperatives was facilitated by a range of supportive policies, including subsidised and low-interest long-term loans coupled with free land allocated by the state. On the other hand, it is crucial to note that these cooperatives were structured as ownership-based rather than limited-equity or rental cooperatives. This meant that households became owners of their units, while the cooperatives retained ownership only to the common parts of the buildings such as stairs, elevators, and corridors, which they managed. In this respect, these housing cooperatives closely resembled condominiums, in which the financial responsibility – the obligation of repaying housing loans – rested with the particular owners, and the market dynamics were not curtailed (i.e., no restrictions on transaction and speculation). Consequently, this form of housing cooperatives enabled private ownership and commodification.

Given these circumstances, the *ideological integrity of the housing cooperative movement* must be regarded as, at best, questionable. State socialism had a complex relationship with cooperatives, and the objectives of the movement were shaped less by the original Rochdale principles than by the shifting political narratives of the state socialist system. This explains both the curtailment of democratic governance within the movement and the absence of decommodification as a core principle. In other words: paradoxically, housing cooperatives during this period functioned as tools of further commodification. While in principle the socialist state opposed unregulated market dynamics, in the housing sector it was precisely the state which tolerated such dynamics in order to attract household savings and thus mitigate the resource scarcity caused by the economic crisis.

Similarly to the previous point, the *institutional ecosystem*, in which the state socialist housing cooperative movement was embedded, was heavily influenced by the socialist party state. At first glance, the three-tier institutional system – local housing cooperatives being members of a national umbrella organisation, which was a member of the national alliance of cooperatives – might appear promising. However, this institutional integration did not necessarily promote progressive outcomes such as decommodification. From the state's perspective, the primary function of this institutional ecosystem was to channel household savings into sectors – in this case housing construction –, that were increasingly difficult to finance by public funds in the emerging economic crisis.

4 The Legacy of State Socialist Housing Cooperatives And Their Definancialisation Potential Today

After the regime change, all state support for housing cooperatives ceased, and their legal status was only precisely defined in 2004 with the introduction of a new – and still effective – law on housing cooperatives. Similar developments have been observed in other post-socialist countries (Kováts/Kohl 2024). Coudroy de Lille (2015) described the post-1989 situation in Poland as a “deadlock” for housing cooperatives – an apt description for the Hungarian case as well. Since 1989, housing cooperatives have not been involved in new housing construction, mainly because there have been no available public programs supporting such investments. While the number and proportion of dwellings in housing cooperatives have not declined significantly, there is now little practical difference between housing cooperatives and condominiums in terms of commodification and financialisation, as flats in both types of ownership can be freely traded on the market. Meanwhile, Hungary's housing regime has been deregulated, neoliberalised, and financialised, resulting in

increasing inequality and a deepening housing crisis. Within this context, the formerly commodifying function of housing cooperatives vanished, and they have become nearly indistinguishable from condominiums.

The global financial crisis of 2008 hit Hungary particularly hard: when the Hungarian currency depreciated rapidly, hundreds of thousands of people accumulated arrears on their foreign-currency-denominated housing loans (Gagyí/Gerőcs 2025; Hegedűs/Somogyi 2016). In the aftermath of the crisis, as in other parts of the world, Hungary witnessed a fresh wave of housing activism and a renewed interest in experimenting with alternative, non-speculative housing models. One such alternative model is the rental cooperative.

Even though there have been small-scale attempts to mainstream rental housing cooperativism in Hungary in recent years (Jelinek/Pósfai 2020), these efforts have not yet been successful. Similar attempts in other Eastern European countries have gained only similarly modest results. As a recent report highlights, the lack of progress is not due to the lack of demand, but rather to various structural factors (Pósfai et al. 2022). These factors, and the potential ways to address them, can be understood through the five factors introduced in previous sections. If these barriers could be overcome, rental housing cooperativism could serve as a potential alternative model for advancing the definancialisation of the housing regime³.

First, a new wave of definancialised housing cooperativism must be grounded in democratic principles. One of the key lessons from the past 150 years of cooperative housing in Hungary is that top-down and insufficiently democratic models have consistently failed to bring about systemic change in the housing sector. While from a legal point of view contemporary housing cooperatives – inherited from the socialist era – have democratic governance structures, their operation remains shaped by the legacy of previous decades. Given their typically large size (most cooperatives manage several hundred units in prefabricated housing estates built during state socialism), institutional path dependencies prevent real innovation. Therefore, a genuine renewal would require newly established, democratically governed housing cooperatives.

Second, a more progressive form of housing cooperativism requires not only an enabling regulatory framework, but also public financial support. Currently, Hungary's housing regime provides neither. Until recently, the Hungarian government explicitly opposed rental-based solutions, and its policies systematically promoted homeownership of relatively well-off middle- and upper-class families with children (Czírűsz/Jelinek 2022). Although the government's rhetoric has shifted since 2024 toward endorsing affordability, its policies remain focused on either demand-side interventions or supply-side subsidies for for-profit real estate developers, without any well-defined requirements for definancialisation or affordability (Jelinek/Czírűsz/Pósfai 2025). Since 2014, municipalities have also faced several waves of recentralisation (Jelinek 2020), and even if the management of local housing issues is delegated to them, they lack the resources needed to initiate structural change. As a result, no Hungarian municipality has yet taken steps to promote a new generation of rental housing cooperatives.

³ While for some the current right-wing regime in Hungary might look as one supporting definancialisation in some fields of society, in reality the housing sector is continuously exposed to financialisation, even though its institutional manifestation might have changed (Pósfai/Sokol 2024).

Third, although advocates of rental cooperatives maintain a clear ideological commitment to their goals, their voices are overshadowed by the narratives of decision makers. Regarding the broader institutional ecosystem of progressive housing cooperativism, the main structural barrier is the absence of affordable long-term housing financing. In countries with a well-developed cooperative housing sector, such cooperatives typically have access to either state-subsidised, long-term, affordable loans or long-term financing provided by ethical financial actors. A recent report concluded that this financial gap is the primary obstacle preventing the rollout of new affordable housing solutions in Eastern Europe (Pósfai et al. 2022). The authors recommend mobilising various types of catalytic capital investments in the initial phase of pilot projects, combined with advocacy directed at both the state and the financial sector, to establish tailored, long-term, affordable financial instruments in the future.

5 Conclusion

The historical lesson from Hungarian housing cooperativism is that the mere establishment of housing cooperatives as legal entities does not necessarily lead to decommodification and definancialisation; in fact, under certain historical conditions, it can lead to opposite results. This insight aligns with previous research that emphasizes the need to distinguish cooperative housing forms based on their functions and regulatory frameworks (e.g. Ganapati 2010). We argue that, in order to unlock the progressive potential of housing cooperativism, it is necessary to define an ideological core that ensures housing cooperatives tame the negative effects of unregulated market dynamics instead of amplifying them. Based on a literature review and historical insights from our case study, we have identified five key factors of such an ideological core: democratic governance of cooperatives, enabling state regulation, favourable financial structures, ideological integrity of the cooperative housing movement, and the institutional ecosystem in which housing cooperativism is embedded.

Although Hungary experienced a housing cooperative boom in the 1970s and 1980s, we have shown that the resulting cooperative housing sector fell short of these ideological benchmarks. As a result, the institutional framework of the time ultimately catalysed commodification and created barriers that continue to hinder a new, more progressive wave of cooperative housing today. Finally, we outlined the specific requirements necessary to establish a renewed, democratic, and socially just cooperative housing sector in Hungary.

In conclusion, our research not only points to a possible future direction for Hungarian housing policy but also offers relevant insights for international debate. Not all forms of housing cooperativism should be uncritically embraced as solutions to the housing crisis. Moreover, countries with a history of co-opted housing cooperativism may need to pursue distinct, context-sensitive strategies in their efforts to build a more just and equitable housing system.

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