

Commoning in Times of Finance Capitalism

Or: How to Think Housing

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This paper discusses the commons in the context of contemporary society and its capitalist mainstream. In order to explore the potential of the commons as an alternative to existing structures, I look at housing to compare the governing principles of the commons (co-housing projects) with that of market solutions (investment-based projects). While co-housing projects build enduring structures within certain boundaries, investment-based projects push growth without limits and thus do not foster stable structures. The decision-making processes used in co-housing projects would need to be adapted in order to work at the urban level. Therefore, the paper concludes that commoning is a partial alternative only- while it provides a sustainable lifestyle on a small scale and has potential for transforming the dominant financing system, further integrative steering strategies are required on a medium or large scale.

1 Introduction

Housing is a basic need, however from a historical point of view we know that an equal supply of housing is not realistic. At present we are witnessing an increase in inequality which is down to the advance of economic strategies in housing policy (Heeg/Pütz 2009). We are used to a polarised dispute on whether the market or the state should provide housing, and when the market fails to deliver acceptable results we expect the state to step in. But the current debt crisis has weakened the position of the state (Volkman 2010) and has also affected municipalities (Greißler 2013). Politics of deregulation, financialisation and globalisation have led to an unequal supply of housing, spatial segregation, and the return of the housing question (Hodkinson 2012a, Madden/Marcuse 2016). Hence, the new urban commons are discussed as an alternative beyond state and market (Hodkinson 2012a, Dellenbaugh et al. 2015).

The general questions are: Who can solve the problem of uneven supply? Who can solve the housing question? And (how) can commoning guarantee a more equal supply?

The remainder of this paper is organised as follows: I describe market-based housing provision and its governing principles in section 2 and look at the development of financial markets and their influence on housing markets in section 3. In sections 4 and 5, I show that the commons run counter to our general understanding of governance and are based on different values and decision-making processes as exemplified by cooperative housing projects. Section 6 reviews alternative financing strategies adopted by co-housing projects, section 7 summarises the potential of the commons and highlights the structures missing for the creation of an alternative on an urban level, and section 8 concludes.

2 Market-based Housing Provision

Dwellings provided by the market are houses, flats or apartments which people can rent or buy. These private properties are owned by individuals or companies. To sharpen the principles underlying the housing market I assume a free market in the following, but with the caveat that a truly free market never existed. In a free market system, decisions are made by anonymous individuals - landlords and tenants, sellers and buyers. In (neo-)classical theory, it is assumed that people's decisions are based on rational choices and freedom of choice. The leading idea is that free competition between providers leads to the best price, and price is, after all, the decision criterion for buyers. Furthermore, it is assumed that the price mechanism helps balance supply and demand on a free market and that in this manner everybody is served by the market. It is an abstract mechanism, though, and balanced markets have never been proven to be real. In this line of thinking, control is delegated to market mechanisms. But if we delegate the distribution of housing (or any other basic need) to an abstract mechanism, we can never really control supply or guarantee that it is fair.

The emergence of this model is not self-evident but the result of a long political process interlinked with industrialisation, technological progress and a number of social preconditions. Regardless of its problematic assumption, the market mechanism has become highly influential, even as it has been criticised by political economists as commodification: "Commodification is the name for the general process by which the economic value of a thing comes to dominate other uses" (Madden/Marcuse 2016, 17). Madden and Marcuse base their analysis on Karl Marx's distinction between use and exchange value, which characterises the double nature of a commodity: "The commodification of housing means that a structure's function as real estate takes precedence over its usefulness as a place to live" (ibid., 17). Landlords tend to focus less on offering useful, affordable dwellings than on making a profit and reinvesting. Such a system is bound to be dysfunctional and may lead to serious social crises. To remedy the situation, the state took responsibility for protecting social interests and implemented reform measures to counteract failures in the housing market. "In the first decade of the twentieth century, it became clear that the commodification of dwelling space had proven to be a social disaster. Many governments moved to contain or neutralize the resulting unrest. Reforms created new rent regulations and building standards, and social housing was developed on a large scale" (ibid., 23). Hence the state compensated for the missing or misdirected steering function of the market in order to ensure social cohesion. The state's different interests and governing strategies in housing policy are outlined below.

The period of regulated housing markets in combination with public housing lasted from the early 20th century until the post-war era. Today, we are again experiencing

housing deregulation. The history of housing in Europe is characterised by a struggle for the hegemony of either market-based or public housing provision, and countries differ in their approaches (Dorner 2000). Even though studies confirm a positive correlation between public housing development and social inclusion (Häußermann/Siebel 1996, Dangschat 1999), public support for housing has often been revoked. Generally, rent regulations have been cut back, which is also true for Austria to some extent (AK Wien 2004). Some countries have even privatised a significant share of their public housing stock (Heinz 2014, Holm 2009). But current destabilisation concerns are not just down to deregulation, as a new phenomenon is also present: the financialisation of the economy. Financialisation can be understood as a further step in disconnecting the use and exchange value of a good, which widens the distance between providers and users. The real estate sector and the development of real estate investment products are a very typical example of this change, which Madden and Marcuse call hyper-commodification (Madden/Marcuse 2016, 26-35).

3 From Housing Production to Capital Production

Housing construction is very cost-intensive and generally cannot be financed by equity alone. Hence, financing is a central question, however there are considerable differences in which manner it is solved. There is a crucial difference between traditional loans and new financial products. Although money creation is an ambivalent issue, loans are at least regulated by national law and subject to taxation. They are subject to a control system as well as a legal framework for interest rates. Under these preconditions they enable private and institutional housing developers to build new homes. Housing loans still have the aim of producing dwellings. In contrast, real estate investment funds generally do not aim to promote the construction of buildings but to mobilise money and earn returns on investment. In this respect, financial markets have become disconnected from the real economy. Their primary function is the production of capital not goods - a development that has been called a new stage of capitalism (Windolf 2005, Hedtke 20014, 206-239). For the housing sector, this means that we delegate decisions to a highly unlinked mechanism which we cannot (or at least do not) control. Private middle-class shareholders delegate their investment decisions to fund managers, who do not have detailed knowledge of the real estate project they invest in. Quality, needs or affordability are not relevant criteria to them given the cliché that real estate is a safe and profitable investment. However such agents do not take into account that this approach undermines the stability of the real estate market. The effects are highly ambivalent: On the one hand money is mobilised, but on the other hand

the disconnect means that what is built is not necessarily what is really needed but what promises high yields (Heeg 2015). If supply and demand do not match, the buildings may be not rented out or even finished, and as a consequence the companies or real estate funds involved may collapse.

On an urban level, this financing strategy also causes an increase in high-end real estate development and spatial gentrification (ibid.) Moreover, the housing sector experiences more instability because it is interlinked with volatile financial markets (Heeg 2009). Generally, unrealistic growth expectations (10-15%) can lead to crises like the subprime crisis experienced in the USA in 2007, when companies (put under pressure by funds) could not fulfil growth expectations, leading to mass sackings of workers who, in turn, could no longer pay back their loans (e.g. currency loans based on limited securities). This created a vicious circle that made the whole system implode like a bubble, and made people homeless (Mayer 2011, Forrest/Yip 2011).

In Europe however the situation is different, as not all countries allow all financial products. Efforts to permit more risky products via financial system harmonisation within the European Union were ceased after the subprime crisis (Voigtländer et al. 2010), which spread to Europe because of the global integration of financial markets. However, the legalisation of real estate investment trusts (REITs) is still being considered in Austria (Rathman 2016). REITs belong to a set of new financial products which differ in detail but not in their general intent and risk. Some of them are legal in Austria and some are not; in general they are available to companies and individuals alike. Schindler (2009) distinguishes between (a) direct investments (buying the building), (b) indirect investments and (c) currency investments. Indirect investments include closed real estate funds, open real estate funds, REITs, real estate private equity and derivatives. Closed funds are limited to a few projects and therefore the risk of failure is limited, as is the chance to make a profit compared with open funds. REITs are special stock companies, which are not taxed. They are not legal in Austria, but have been in Germany since 2007 (Schindler 2009, 16-50). Even though investment funds are not as common as in the USA, they are increasingly used in Europe by both the middle and the upper class (Deutschmann 2008, 190), and with an increasing investment volume (Heeg 2015).

This shift also means that financial capitalism has had an impact on legal structures and has led to a shift of the sphere of influence from the public sphere to the market, which weakens the standing of the state. Once started, the dynamic of money-driven growth is ambivalent (Deutschmann 2008) and interlinked. On the one hand, the state, being involved in the financing system and yet lacking money and the opportunity to build housing itself (Geißler 2013), allows new investment to occur by pruning

existing laws. However at the same time these products, many of which avoid taxation, undermine the financing of government services and thereby the authority of the state. This means that regulation is needed more than ever, because a radical free market cannot take responsibility for a fair distribution of resources.

4 Housing as a Commons

Although market-based housing appears dominant, there are also other, contrasting approaches to the supply of living space. There is a range of perspectives on what the notion of commons could mean for housing, ranging from public housing to co-housing projects. Such concepts have generally held anti-capitalist connotations and have been more a matter of theoretical discourse (Pusey/Chatterton 2016) than of self-description (Rogojanu 2015). Hodkinson coined the expression “housing-as-common” (2012b, 438) to refer not just to collectiveness but also to protection against the market. The idea of “living-in-commons” he uses for housing is “non-hierarchical, small-scaled, directly democratic, egalitarian and collective” (ibid., 438). Balmer and Bernet suggest two main criteria to characterise housing as a commons: de-commodification and self-organisation (Balmer/Bernet 2015). While public housing is de-commodified, cooperative housing is self-organised as well. Therefore, co-housing mostly refers to an alternative option beyond market and state. I look at co-housing projects as an example, as they are the most self-determined form, but I will also partly refer to the public sphere, because for a system alternative we have to consider society as a whole and not just single groups. The key question when examining co-housing projects is what we can learn from their governing strategies to apply at a universal level.

In cooperative housing projects, decisions are made by the collective. Ideally there is no difference between landlords and tenants, as they are all members—everyone is an owner and a dweller at the same time. The relations between the members are structured by democratic tools and determined by values of solidarity and sharing. Serving all members with a high standard of individual and shared living space is the central criterion for decision making. This standard is maintained with a certain amount of money, which can be agreed upon by all members. If producers and consumers form an entity, there is no gap between people’s needs and how they are served. The dwelling has no double nature in the sense of use and exchange value, because dwellers do not have an interest in exchange but only in use. Decisions are made by and for people who know each other personally. In this ideal form, there is a maximum of self-determination and, thanks to the tools of direct democracy, control over what is built and how spaces are accessible.

Co-housing projects differ from public housing in scale and representation. Public housing is based on what we call the public interest rather than solidarity or sharing. This public interest is focused on supporting disadvantaged groups by supplying them with public housing. Moreover, it has to be interpreted within the context of society, where local governance has to balance the needs and interests of different groups and ensure redistribution. From the dwellers' perspective there is indirect control over which dwellings are offered, because decisions are made by representatives. The relationship between dwellers and representatives is not very close, but in principle, citizens have a right to affordable housing.

That being said, the governing principles of commoning differ from the market system in terms of immediacy. In commoning, all stakeholders are more or less personally linked by social rules - rules on the decision-making process or maximum cost. Social rules structure societies on all levels, from small groups to international relations, and interactions depend on the norms underlying these rules, which may in turn be based more on social values or more on economic values. The rules and norms themselves are decisive in that they influence politics and the legal framework. But decision-making in commoning is based on a direct interrelation process and thus subject to less uncertainty and more stability than in a system that is based on an abstract mechanism. I am not saying that full control is possible or even a goal; I just wish to point out that it is possible, and desirable, to take more direct responsibility and make more conscious decisions about what we build.

5 From Discontent to Self-Organisation

Self-organisation has a long tradition in housing. Illegal settlements built during the economic crisis of the 1920s, which were legalised later on, and the cooperative movement are examples of self-help and self-organisation movements founded to prevent actual misery (Szypulski 2008, 109-144, Karonitsch 2010; Novy 1983). In Austria today, we are hardly talking about misery in the sense of people living in unhealthy homes or suffering from poverty. People who join a co-housing project are generally quite well-off and middle-class; they are just not satisfied with the living standards available in the postmodern city (Rogojanu 2015). Many feel that the anonymous housing market makes them isolated consumers, and they feel deep discontent about this living pattern.¹ While many suffer from discontent, some do not remain inactive but start taking self-responsibility.

¹ Jacobs was one of the first academics who expressed this discontent in her 1961 work "The Death and Life of Great American Cities" (Jacobs 2014).

What they aim to achieve may be called a village in the city. One of the first co-housing projects of this kind is the Sargfabrik project in Vienna, which was completed in 1996. The Sargfabrik initiators wished to build more than just flats; what they wished to create - against the trend of the functional city - was an integrated living space like a village. "The non-profit association (...) built a residential project that is like a village in the city: children's house, event hall, seminar room, bath house, restaurant, playground, communal yards, roof garden..."². In order to realise the vision, the initiators had to create a structure and a legal framework which enabled the residents to act as creators. The key to their success was self-determination, not just self-organisation. Founding a non-profit association was appropriate - it enabled the occupants to handle external communications (borrowing money, ordering construction works etc.) as well as internal communications (organising daily life). The Sargfabrik occupants planned and built the project, and they own and manage it. Today, they manage the residential area, the shared spaces, as well as community social and cultural events.

Twenty years later, there are a number of housing projects in Vienna, with considerable experience and a number of methods used (Verein Initiative für gemeinschaftliches Bauen und Wohnen 2015). All projects have decision-making processes in place which rely on maximum involvement of all members. While they are inspired by the ideas of direct or deliberative democracy, they are adopted for small groups where people know each other personally. The principle of consensus is very important to most projects, because the needs and wishes of all members should be considered and decisions must be supported by all members. Reaching consensus is possible because of the small scale but not necessary. Projects where people have known each other for years usually work with majorities because a basis of trust has been established, but people keep holding assemblies with all occupants twice a year, which allows them to take decisions on the project's future orientation and values at the grassroots level. For the most recent projects, a steering group in combination with several thematic working groups has proven fruitful - especially for the period before moving in. The principle of delegation is applied to facilitate collaboration between the steering group and the working groups, and the principle of consensus is applied to the decision-making process of all groups. This method is called sociocracy (ibid., 87). The ideal of direct participation in decision-making is fulfilled the most if the association itself is in charge of construction, though. It is fulfilled more indirectly if the association cooperates with a construction company and all members of the co-housing project participate in the decision-making process.³

² <http://sargfabrik.at/Home/Die-Sargfabrik/Verein> (2016-12-05, translation by the author).

³ The history of the commons suggests that use might be more important than ownership. The findings put forward by Ostrom seem to prove this assumption (Ostrom 2005), which differs from the

Participation is a constitutive moment that requires social skills and time (Szypulski 2008, 138-140). Because creating housing together is not common, we are not experienced and practiced in participating in group processes or in taking responsibility to this extent. Hence, these projects represent important learning platforms of how to empower ourselves in political decision-making processes (Gruber 2007, 87-119) and how to solve conflicts as a basic social competence that is required not just for co-housing projects (Verein Initiative für Gemeinschaftliches Bauen und Wohnen 2015, 80-83) but any collective process.

Co-housing projects use decision-making processes that are only appropriate and functional for projects of a certain size. If they were to provide a system alternative at the urban level, however, they would have to be more inclusive as there are many more people and different interests involved. The tools used in co-housing projects today are not made for mediation between diverse groups. Although solidarity is important in such projects, it has a limited range. For instance, one project developed a special structure to make it accessible to handicapped people⁴, and most other projects have a solidarity fund for low-income members (ibid., 64-68). But in general, they focus on the interest of a homogeneous constitutive group. Sharing similar visions of living is an important precondition for the success of a co-housing project, because otherwise it would be impossible to take consensual action and to satisfy all members to a high degree. Members of co-housing projects are quite conscious of this and set up entrance rules and procedures for new occupants (Rogojanu 2015, 190).

6 Financing Alternatives

One can assert that co-housing projects are able to claim their interests to a very high extent. But how about their financing? There is always a financing gap and never enough equity so the projects rely on a mixed financing strategy (Szypulski 2008, 221-236, Verein Initiative für gemeinschaftliches Bauen und Wohnen 2015, 44-50). Co-housing projects typically do not have enough equity so they depend on external sources of finance and have to accept one of the existing financing offers or invent new strategies. Members of co-housing projects are usually quite aware of (and do not accept) the uncontrollable risks of financing products like investment funds and derivatives. As a compromise they consume regulated financial products like loans, which cover most of the construction costs. In addition, members of co-housing projects tend to be interested in independent financing options. Con-

sequently, some of them are involved in think-tanks and pilot projects that work out new instruments. One rather traditional approach is the foundation of an ethical bank⁵ which offers more strictly regulated products. This option is already available in Germany, and the GLS Bank⁶ has been on the market since 1974. Another, much more creative idea is that of an asset pool, which has been used by Wohnprojekt Wien⁷, a project completed in 2013. An asset pool brings together investors and users. It is created for one particular project and allows the developers to complete the project, but without making a profit. The pool does not charge interest as such, only rates to cover inflation, and there are no professional institutions in between which would cause additional costs. Hence, the money goes directly to the land or construction work. The legal framework is a contract between the investors and the association. Asset pools work independently from the financial market, can be realised within the existing legal framework and enable people to control financial flows. The vision is to become self-determined, while funds and derivatives are still regulated by national governments (which obviously remains an important task).

What can we learn from this approach? Asset pools do not aim to make a profit - which also means that there is no need to generate growth. If investing money generates money, the financed project has to make a profit. Projects financed by asset pools do not have to generate growth; instead, the money is provided to cover production costs. Co-housing projects explicitly prohibit making a profit from selling flats (Verein Initiative für Gemeinschaftliches Bauen und Wohnen 2015, 46). Members are not allowed to sell their flat; the community forms an association that owns the whole house, and the community takes the decision to whom a flat is transferred. This means that co-housing projects establish rules and governing strategies to produce and use a dwelling within existing resources. To them, a house has use alone but no exchange value, which would push growth. They make a living within financial boundaries for a limited number of people. Therefore, asset pools and co-housing projects in general show an interesting parallel to common pool resources.

Common pool resources have a longer history than and differ from public goods (like public housing developed by the modern state) or the new commons (including knowledge-based open source projects such as open source software organised by activists). The most well-known examples of common pool resources are pastoral meadows or general natural pool resources like water resources. Starting with a discussion of limited natural resources being exploited by economic growth, the question of overuse vs. sustainability became an important issue, and a controversial academic debate was launched. In 1968,

Marxist discourse that focuses on property right as a moment of self-determination in this context (Hodkinson 2012b, Pusey/Chatterton 2016).

⁴ E.g. Gemeinschaft B.R.O.T - Kalksburg (see <http://www.brot-kalksburg.at/> B.R.O.T. (2016-12-05) and Rogojanu 2015).

⁵ Bank für Gemeinwohl: www.mitgruenden.at (2016-12-05).

⁶ www.gls.de (2016-12-05).

⁷ www.wohnprojekt-wien.at/en/was-und-wer/das-wp-abc/vermoegenspool.html (2016-12-05).

Hardin published an influential article called “The Tragedy of the Commons”. He argued that access to the meadow is open and most people try to maximise their profits. Therefore, in his modern Western mindset, they put more and more cows on the meadow until it becomes overgrazed (Hardin 1968). His line of thought was used by advocates of both regulation and the free market. But the findings of ethnologists disprove Hardin’s argument, as they show a variety of modes for self-organised commons (Runge 1981, Schultz 1996, 73-79). The ethnologists’ point is that collectives do find rules to limit access and establish norms for acceptance. Meanwhile it has become clear that following the logic of a self-interested individual may lead to the opposite conclusion: that individuals do have a strong interest in not destroying their livelihood. This finding highlights one of the most central contradictions of capitalist markets, which tend to destroy their only basis due to their growth requirement. Elinor Ostrom’s Nobel prize-winning studies “Governing the Commons” (2005, orig. 1990) marked a turning point in public opinion. She ranks clearly-defined boundaries as the first of eight principles for governing long-enduring common pool resources⁸ (Ostrom 2005, 90). Ostrom cited numerous examples of commons that were able to govern themselves and to endure for hundreds of years. Co-housing projects follow the same idea in that they develop dwellings and make a living within boundaries. In their common-like perspective, living space and money are limited resources for a limited number of users, which cannot be extended and be unlimited. Hence, they give some impression of a lifestyle without growth as the dominant economic principle. The decisive characteristics of the commons challenge the capitalist mainstream and give us an alternative perspective.

7 The Commons as a System Alternative?

From the above, we may conclude that housing as commons is successful on a small scale- such projects can well manage their inner steering processes and they are able to position their alternative vision of a sustainable lifestyle against the mainstream. But can their model be up-scaled to an urban level, where the task is to mediate between diverse groups and distribute limited resources equally? Normally, this task is done by local governments, but governments have lost power because of their entanglement with the financial industry. Another reason is discontent

with the available housing options. Affordable housing - both public and private - is rather uniform in style and design, while more individual solutions are expensive. There are several reasons why it appears difficult for local governments to transform their structure and housing offerings, although this function is still needed. Sociologist Martina Löw draws attention to the fact that modern societies have become diverse and a governing strategy has to meet this requirement. “Under conditions of diversity, acting in the public interest and managing urban commons must include the task to make visible and clearly profile the interrelations and interconnectedness between different groups and periods, and to symbolically and materially represent the social fabric as a multi-layered, heterogeneous ensemble composed of a multitude of differences” (Löw 2015, 123). In her theoretical approach to the commons, she posits that an interconnected representation of all urban dimensions would be appropriate. While interconnected representation appears to be a logical concept, it remains an abstract one. Nevertheless, other theorists also search for interrelated governing strategies.

Harvey discusses the commons as an urban strategy against the capitalist mainstream. He clearly underlines its advantages and also points out the missing links, which he identifies as the scale and complexity of urban societies: “There is, clearly, an analytical difficult “scale problem at work here that needs (but does not receive) careful evaluation. (...) What looks like a good way to resolve problems at one scale does not hold at another scale” (Harvey 2013, 69). He refers to Ostrom, who describes the commons as nested in complex societies and the required governance system as polycentric. Harvey follows the idea of polycentric governance, but because cities are configured differently than natural pool resources, he argues for more clarification. “The crucial problem here is to figure out how a polycentric governance system (...) might actually work, and to make sure that it does not mask something very different. The question is one that bedevils not only Ostrom’s arguments, but a very wide range of radical left communalist proposals to address the problem of the commons” (ibid., 81). Harvey points to the development of the city of El Alto as an example of interrelatedness, but does not provide a general model (ibid., 79).

Neither co-housing projects nor public housing offer a ready-made answer to the challenges of urban governance. Still, there are many things we can learn from co-housing projects. We can learn that immediacy, close relationships and direct decisions are beneficial for the quality of housing. It follows that we have to develop advanced governing strategies. On an urban level, decision-making cannot be small-scale but has to be some combination of consensus and delegation or even representation in order to cover all residents of a city. Furthermore, it is not just about the structure, but also about the content. We can learn from the commons, on every level, that producing housing has to be the priority, not producing capital, and this applies even on

⁸ The principles of long-enduring common pool resources are (1) clearly defined boundaries, (2) congruence between appropriation on provision rules and local conditions, (3) collective-choice arrangements, (4) monitoring, (5) graduated sanctions, (6) a conflict-resolution mechanism, (7) minimal recognition of rights to organize, and (8) (for larger systems) nested enterprises (Ostrom 2005: 90).

a global scale. The legal framework should support housing and financing in the sense of the commons instead of hindering it.⁹

8 Conclusion

Summing up the outcomes of the comparison of market-based solutions and commoning, we can learn a lot from the commons. Traditional meadows as well as co-housing projects exemplify a sustainable lifestyle, while market-based products and real-estate investment trusts destroy their own basis. At the same time, people involved in commoning understand that sharing resources and participating in collective processes is crucial for satisfying their needs in the long run. This insight represents the key to sustainability. Transferring the self-concept of making

a living within boundaries to other areas of life can be very fruitful, e.g. in co-housing projects and asset-pools. Expanding the governing principles of the commons to a macroeconomic scale would help us overcome concepts of radical capitalism, as pools are non-profit oriented. While the commons idea does have transformative potential, a number of questions remain unanswered. Once it is clear that there are limits to production, we still have to resolve the issue of equal distribution. Agreements can be reached for rather small or homogeneous groups; however a gradual approach is still needed for distribution and mediation between different groups on a larger scale. We still have to work out system alternatives for both norms (like limited production) and process rules (like fair decision-making). Therefore, the commons are a partial alternative only - they provide the principles of a sustainable lifestyle on a small scale as well as potential ideas for transforming the financial system. On a medium or large scale, the development of advanced steering strategies between market, state and civil society is still required.

⁹ That a legal framework is needed on all levels in an interconnected globalised economy can also be shown by other topics like energy supply (Gruber 2013).

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