Making home under financialized capitalism

Communal-based living and housing activism in Amsterdam

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Everyday resistance in communal housing in Amsterdam





Photos: Katariina Kujapelto, Amsterdam, 2026.

How do residents of communal housing resist housing financialization in their everyday lives?

Focus on the everyday work of living together through which residents aim to make home in their own terms

Methods

- Fieldwork in Amsterdam since September 2026
- 7 in-depth interviews with residents of communal living groups, in their homes and around the neighbourhoods
- Photo elicitation with residents' own photos of home

Amsterdam's financialized housing market

- Housing financialization: the increased dominance of financial markets in housing, disconnecting it from its social function *(Wijburg 2021)*
  - *"Housing becomes ever less an infrastructure for living and ever more an instrument for financial accumulation" (Madden and Marcuse 2016)*
- Precarization across tenures: insecure contracts and repeated moves *(Hochstenbach and Boterman 2015)*
- Diversification of housing situations and residential practices *(Ronald et al. 2024)*
  - *Communal solutions sought out for affordability and shared everyday life*



Photo: Katariina Kujapelto, Amsterdam, 2026. Poster by Red Amsterdam Noord: "Not because of migration but because of housing speculation, you have no home."

Communal living groups: shared, but managed

- Communal through shared spaces and activities, but owned and managed by external organizations *(cf. Czischke and Huisman 2018)*
- Why residents move in: High prices on the private market with high income requirements *(Hochstenbach 2017)*, and a wish for low-effort interactions and shared everyday life
- Getting in: motivation letters and co-optation evenings, where selection depends on what kind of housemate the community needs
- Limits: mostly fixed-term contracts tied to income, age or student status
- Communal living groups fill a gap in the housing market, but even this gap is managed and commodified *(cf. Tonkiss 2013)*



Photo: Sanne, resident, 2026.

Convivial labor, homemaking and everyday resistance

Convivial labor *is*

The intentional and unintentional labor of social reproduction, i.e., the everyday efforts of living together *(cf. Wise 2016; Schut and Waldring 2023)*

how residents ***make home*** *together,*

Residents make a place their own through use, care and shared effort *(cf. Blunt and Dowling 2006)*

and ***everyday resistance*** *is how they claim autonomy over it*

Everyday acts of negotiating, bending and contesting the rules that govern residents' homes *(cf. Johansson and Vinthagen 2020)*

Housing activism: from the street to the kitchen

Housing activism

Understood broadly, including collective mobilization and the personal, everyday practices of making and negotiating home *(cf. Zielke 2022)*



Movements and mobilization

Squatting movements in Amsterdam and beyond; residents mobilizing against urban renewal and gentrification

(Uitermark 2004; Vasudevan 2015; Zhelnina 2026)

Photo: Katariina Kujapelto, Amsterdam, 2026

Well studied

Everyday resistance *(Guillaume and Huysmans 2019)*

Not a lesser form of political action, but significant in its own right

Formal

Residents organize collectively, for example through house meetings and resident boards, to push back against building owners and managers

Informal

Residents act spontaneously, for example by bending house rules, re-claiming space or caring for housemates *(cf. Fields, Power and Card 2024)*

Less studied: the focus of this talk

Claiming autonomy over the home

"It's a rental space but we did a lot here. You can't even put screws in the wall formally. We built part of the kitchen by ourselves and a wooden loft throughout our private space, and we also have a lot of self-made furniture and a DIY pizza oven [in the garden]. We built them with each other, with all the neighbors."

Fleur

- The home becomes the residents' own through use and shared effort, not through formal ownership *(cf. Blunt and Dowling 2006)*
- Collective rule-bending: together, residents contest who makes decisions over their home
  - *Autonomy over the home is claimed in practice: residents redraw the limits the building manager sets*

→ Convivial labor as everyday resistance when it confronts rules

Resisting imposed change together

"The manager wants to make it into student housing, which means that they want to change the permanent contracts [into temporary contracts], and residents are not allowed to choose who new housemates are. Students will live here for a year or two and then they leave. We are happy to have students here, but we do want to pick the residents ourselves. We have been building this whole community over many years and that should grant us some rights too."

Bram

Background: residents have formed a residents' board that negotiates with the manager

- Through the board, residents organize to defend their right to collective self-governance and resist precarization
- Residents ground their claim in years of convivial labor invested in their community to demand that changes be negotiated with them, not decided for them

→ Everyday resistance is organized and openly negotiated with the manager

Caring for each other

"Many residents have their doors open all the time and if someone has their door closed, I get a bit worried. Then I check in if everything is okay. (...) Kind of reading each other's moods and energies and being aware that we are sharing a space with all of us."

Sanne

- Living together as a practice of learning new ways of relating to one another
- Mutual care is informal everyday resistance: residents build lasting ties in housing designed for turnover
- Through care, residents claim autonomy over a part of their home that management does not govern, yet this care work can also absorb the shortcomings of management *(cf. Martínez 2020)*

Whose community work counts?

“Some residents do quite a lot of community work even though they are not community builders, and the community builders themselves don’t do more, but they still get the [rent] discount. Sometimes there are some confusions or grudges there.”

Fleur

Background: community builder is a formal role, rewarded with a rent discount

- Formalizing convivial labor creates a hierarchy among residents: the organization decides whose contribution counts

→ Unequal recognition strains the solidarity that everyday resistance relies on

Pushing limits, within limits

Communal housing still exists within a financialized housing system that prioritizes profit over residents

Everyday resistance can make life more livable for residents, but it rarely changes how housing is organized under neoliberalism

Conclusions

1 **Everyday resistance brings housing activism into the home** *(cf. Zielke 2022)*: financialized housing is contested not only on the street, but in house meetings and shared spaces, and through everyday care

2 **Residents claim their home through use and community, not formal ownership:** they counter precarity through shared effort and care for the community

3 **Care as convivial labor is ambivalent:** it escapes management's control, yet also absorbs its shortcomings

4 **Communal living groups prefigure change within and despite the system, but challenging financialization requires alternative property structures** *(Anastasiou et al. 2026; Martínez 2020)*: such as self-managed cooperatives that take homes permanently off the speculative market, or squatting vacant buildings; yet their anti-capitalist potential depends on autonomous self-organization and non-exploitation

Thank you!

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