

Domesticating Property: Moral Economies of Post-Socialist Homeownership Through Rental and Neighbour Relations

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Abstract

This article analyses property relations in post-socialism through the analytical lens of housing studies and moral economy, specifically in the context of rental and neighbour relations in urban apartment buildings. It draws on 50 in-depth residential biographies of residents of St. Petersburg, Russia, collected between 2017 and 2021. The interviews represent a diversity of tenures, as well as direct and indirect voices of homeowners and non-owners. The article begins by introducing the socio-historical context of the privatisation and commodification of housing in post-socialist Russia. Then, based on the stories of the origin of property and the intensity of attachment to it, I analyse owners' homemaking through daily interactions with other owners and non-owners who act as their tenants and neighbours. Focusing on privatised, mortgaged, and inherited residential property, I identify three trajectories of complex relationships between owners and non-owners in urban buildings and modes of homemaking, at the intersection of monetary and non-monetary relations and imaginaries of counterparts. I argue that despite everyday interactions in the housing market and in apartment blocks, both the owners of privatised Soviet property and new owner-occupiers tend to avoid the total commercialisation of the home and to challenge the dominance of homeownership as the only socially sanctioned tenure.

Keywords

homeowners; housing property; landlord–tenant relations; moral economy; mortgage; neighbour relations; owner-occupied housing; post-socialist Russia; privatised and purchased apartments

1. Introduction

On the contemporary global map of housing financialisation, Russia belongs to the segment of “homeownership societies” in which owner-occupation dominates private and social renting, and property

values are rising (Hulse et al., 2018, pp. 167–168). In 2015, the proportion of the total housing stock owned by residents was 89.0% (Holm-Hansen & Sadykov, 2023, p. 991). However, this impressively high rate of owner-occupation has its roots not so much in current housing development as in the mass transfer of state-owned flats, which remain the largest housing stock in Russia, into private hands. After the collapse of the USSR, most of the Russian population became homeowners by bypassing market mechanisms and privatising the flats they had occupied for free. Similar processes took place in many other countries of the former Eastern bloc, endangering the specific contextual model of property relations, in which one tenure sector accommodates homeownership of pre-capitalist and capitalist origin (Humphrey & Verdery, 2004; Shi, 2021; Smith, 2008; Weiss, 2016; Zavisca, 2012).

Privatisation and the subsequent neoliberalisation of housing policy have led to a high degree of fragmentation of ownership or tenure mix, with privatised and purchased dwellings, and rented and social housing, combined as smaller segments (Johnson, 2018, p. 162; Korableva et al., 2021, p. 89). At different stages of life, the citizens may either privatise the Soviet flat or inherit it from their relatives, then sell it and buy a room in a shabby communal apartment in the historic city centre or a newly built three-room apartment in the high-rise buildings on the outskirts as an investment or a place to live. Such trajectories are non-linear, deferred, and reversible; they do not take the form of direct “housing careers,” and they may not lead to homeownership at all, or they may coexist with renting.

The ethnographic data that inspired me to write this article was collected between 2017 and 2021, across several projects, among St. Petersburg residents with a range of residential biographies and tenure statuses. The aim was to analyse what different forms of ownership mean to people, how they are enacted and lived through daily interactions with other owners and non-owners, and how economic and non-monetary aspects of homeownership intersect in the residents’ experiences and identities. I applied a conceptual framework developed within the interdisciplinary field of home and housing studies, which focuses primarily on the multiple ways of entanglement of the materiality of housing and the meaning of home in the residents’ daily lives (Blunt & Dowling, 2022; Kim & Smets, 2020; Pauli, 2023; Riukulehto & Rinne-Koski, 2016; Smith, 2008; Wagner, 2023). I addressed the idea of the plurality of home, particularly, its multidimensional and multiscalar understanding, and used a moral economy lens to look more closely at non-monetary aspects of homeownership constituted as economic value.

The article begins with the socio-historical context of the privatisation and commodification of housing in Russia. In the next two sections, I present the conceptual approach to home as a multidimensional and multiscalar phenomenon charged with both market and moral value, and then my fieldwork and data. This is followed by a section presenting research findings that show how material housebuilding and social and symbolic homemaking intersect in different tenure relationships. Finally, I argue that through the everyday interactions in the housing market and in apartment blocks, both owners of privatised Soviet property and new owner-occupiers tend to avoid the total formatting of the home as an asset and emphasise non-monetary aspects of homemaking as crucial to meaningful living.

2. Russia’s Housing: From Socialist Allocation to Capitalist Acquisition

Under the Soviet command economy, the state owned almost all housing in the country and controlled its investment, construction, maintenance, and allocation to residents (Khmelnitskaya, 2015, p. 39). “Socialist

distribution” of housing and other services to citizens through the state and the workplace was practised as a reward for productive labour (Johnson, 2018; Shi, 2021). In late socialist industrial enterprises, social benefits functioned as an important management tool and as an integral part of the system of labour relations known as paternalism (Burawoy et al., 1993). Since most of the benefits, including housing, could not be obtained in any other way, workers migrated in search of housing offered by employers and became attached to the workplace, to increase their chances of having their own apartment in the housing blocks. The waiting period to obtain it was 10–15 years, although the right job in priority sectors, such as heavy or military industry, and social connections could shorten the wait (Halawa, 2015; Khmel'nitskaya, 2015; Trudolyubov, 2018; Zavisca, 2012). Networking was crucial for gaining access to housing and other material possessions under the centrally planned economy. In turn, material objects and spaces structured people's daily activities, defined their relationships with family, friends, and neighbours, and formed communities. Housing “given” by factories became the home of co-workers who also lived side by side in the same neighbourhood for decades as a safety net or frenemy, but still formed familiar social environments as an integral aspect of dwelling (Golubev, 2020; Halawa, 2015; Zaporozhets & Brednikova, 2022). As scholars of Soviet housing have pointed out, the permanent nature of housing fostered a sense of “pseudo-ownership”—it was almost impossible to evict residents, and they were able to bequeath their occupancy to children and grandchildren registered in their apartments (Reid, 2006; Vihavainen, 2009).

The adoption of the 1991 Law on Housing Privatisation gave residents the right to privatise their socially-owned apartments at no cost, and later, to form housing associations (Khmel'nitskaya, 2015; Vihavainen, 2009). By 2015, after several waves and extended deadlines, about 90% of the housing stock in Russia had been privatised, starting from 0.2% in 1990 (Holm-Hansen & Sadykov, 2023, p. 991; Korableva et al., 2021, p. 89; Shomina & Heywood, 2013, p. 4). Zavisca (2012, pp. 6, 11, 57) aptly defined this housing regime as “property without markets,” whereby housing is privately owned but not fully commodified, and housing opportunities depend on privatised wealth rather than wages.

As early as 1997, with the creation of the Agency for Home Mortgage Lending, Russia became the first post-Soviet country to have a secondary mortgage market, although it remained unaffordable for most families. Since the early 2000s, the scale and pace of mass housing construction in Russia's major cities has increased, transforming urban landscapes that had been dominated for decades by housing built between the 1960s and 1980s. To stimulate the purchase of new property, in 2006–2007 the government launched the Affordable Housing national project and introduced mortgage subsidies for young families (Zavisca, 2012, pp. 51–62). Although the capitalist turn in housing policy aimed to normalise living on credit, taking out and paying mortgages as the “civilised way of development” for the new middle classes, it did not solve the general “housing problem.” Mortgages remained affordable for only 10% of Russians in the first decade of the 2000s, and the state did not offer any ways to improve housing other than loans (Zavisca, 2012, pp. 1–2). In addition to regional poverty, uncertain and changing legislation, widespread consumer debt, unreliable banking, political pressure on construction companies, possible unfinished construction, and real estate speculation, still lead to high levels of risk when buying property in Russia (Humphrey, 2020).

Timid collective attempts in the late 2010s to develop the subsidised rental market, or social housing, by empowering local authorities to diversify the tenure structure and ease the burden on low-income individuals and families unable to afford to buy an apartment, have not yielded results (Shomina & Heywood, 2013). The rental market in Russia remains underdeveloped and under-regulated. It operates mainly as a semi-formal

or informal segment of the housing market, based on unwritten agreements or weak contracts with the risk of fraud. Neither rental contracts nor the responsibilities of the parties, including taxation, are standardised and protected by law, making tenancy relations rather precarious and unpredictable.

The lack of structural flexibility and investment in diversifying the housing market for different groups of consumers, on the one hand, and the Soviet cultural legacy and memory of generations who suffered from “homelessness” in the Stalinist era and the housing deficit of late socialism, on the other, have kept “the apartment as the central object of desire” (Halawa, 2015, p. 711), and homeownership as the dominant and preferred form of tenure:

This dream of private accommodation and a private life has been crucial to how Russia developed, in both the Soviet and post-Soviet eras....[F]or most people the longing to have their own home, and the privacy essential to a sense of their own human dignity, built up for years and burst out immediately the USSR collapsed in 1991. Even now that yearning for privacy has not been fully satisfied. (Trudolyubov, 2018, pp. 10, 42–43)

The scholarship on consumption and housing in the late USSR points to the extreme moral and political volatility of the post-socialist environment. The value of state-sponsored homeownership created in the socialist era is still difficult to translate into the market value of homeownership, particularly as it is enacted in real estate and radical class divisions between the propertyless and the propertied (Halawa, 2015; Humphrey, 2020; Humphrey & Verdery, 2004). Post-Soviet generations are still learning the rules of capitalism, in which the old model of homeownership coexists with a new value of housing as a financial asset. I argue that this intersection of pre-capitalist historical, political, economic, and cultural backgrounds, as well as current social inequalities and diverse origins and values of property, is crucial for understanding the complexity of contemporary homeownership and homemaking, accompanied by the remaking of identities and agency. The next section takes a step forward by offering a possible analytical lens.

3. Moral Economies of House Building and Homemaking: Conceptualisation

The conceptual framework is informed by home and housing studies, the extensively developing interdisciplinary field that includes accounts of research on mobile and settled societies, the financialisation of housing, and the associated transformation of people’s practices and values. I have extracted three conceptual lines from this vast debate as the key to my analysis. First, based on a multidimensional understanding of home, I distinguish analytically between the house as an asset and the social, affective, and symbolic experience of home. In everyday life, house-as-home is dynamically created, and the home-house interplay—the materialisation of home into housing and the appropriation of housing for home—takes place in a variety of ways (Blunt & Dowling, 2022, p. 92; Smith, 2008, p. 520). Housing is one of the more expensive assets that most people on the planet can own in their lifetime. Its materiality and economics shape social relations, social networks, and family life, and generate power relations and social inequalities (Golubev, 2020, pp. 90–112; McCabe & Rosen, 2023, p. 3). However, the home is a specific object in which multiple processes of homemaking and home-unmaking are embedded. Therefore, the lens of “the home” is crucial for understanding the social value of property. Home is always an interactive and imaginary process, and its meaning is negotiable and reinterpretable. This is also true of homeownership, which is a hybrid of money, materials, and meanings, or an interrelationship of material elements and socio-emotional aspects

such as residents' feelings, belonging, identity, security, and selfhood (Kim & Smets, 2020, p. 609; Smith, 2008, p. 521). An answer to the question of what makes a house a home (Riukulehto & Rinne-Koski, 2016) should be sought in the connections and conflicts between material and immaterial aspects of housing, or house building and homemaking.

The next point that is important in my analysis is the multiscale of home, which means that it can extend beyond houses. Thus, a sense of home transcends the boundaries of the private dwelling, and can encompass an apartment building, a neighbourhood, as well a city and even a nation, while homemaking extends to extra-domestic spaces, social groups, and attachments (Blunt & Dowling, 2022, p. 92; Kim & Smets, 2020, p. 609). The dwellings I studied in my research belong to the mass segment of apartment blocks, in which close and dense neighbouring with fellow residents has been an essential aspect of a sense of home, privacy, comfort, and security, or the lack thereof, for decades. Houses are located within larger communities with characteristics that can influence the value of a house as a home. The social environment can be a critical element in making a house into a home (Wagner, 2023, p. 331). The materiality of the house, domesticity as well as feelings and experiences shared with neighbours and daily activities around the house, are included in the phenomenon of home (Kim & Smets, 2020, p. 609; Riukulehto & Rinne-Koski, 2016, pp. 1–3). Furthermore, housing is not just a building but is a neighbour in the social infrastructure of a neighbourhood, which can increase the tension between the value of housing as an asset, and its value in creating a community (Wagner, 2023, p. 330).

Finally, to understand the intersection of meanings of ownership better, I applied the moral economy perspective, which has recently been adopted in housing studies and anthropology (Alexander et al., 2018; Johnson, 2018; Langegger, 2015; Palomera & Vetta, 2016; Shi, 2021; Susser, 2018). The common understanding of moral economy refers to the dynamic combinations of extra-economic cultural and social norms, meanings, non-instrumental values, and practices that constitute markets/economic phenomena. These inform social interactions and regulate social formations in a world increasingly dominated by the principles of capital accumulation (see Palomera & Vetta, 2016, pp. 414–428). Since “home” is essentially relational and intersubjective, the concept of moral economy allows us to study how and why the social meaning of property is produced through interactions based on shared social norms, obligations, and responsibilities. Palomera and Vetta (2016, pp. 415, 422) see the strength of this perspective in its ability to highlight the ambiguous logics and values that guide and sustain livelihood practices.

Pauli (2023) distinguishes between house building and homemaking as inseparable acts of emplacement that represent material and immaterial aspects of home in complex relationships. Wagner (2023, pp. 328–329) also highlighted that the time, efforts, and money that individuals put into building, buying, owing, and maintaining these houses represent devoting limited resources, both financial and non-financial, in an attempt to realise potential benefits. Owner-occupied properties act as houses while also being homes, and housing and home can be valued in different ways, and these different values can be in sync and conflict with each other. As if to sum up this discussion, Hann (2018, pp. 250–251) also asserts that in any everyday human economy, even of people who do not themselves recognise an economy as such, the material and the moral are equally fundamental, so that researchers should be concerned with both. These accounts inspire the analysis of the mosaic of housing tenure in Russia, which is still undergoing a transition from its socialist to capitalist type, and the coexistence of the two. The heuristic power of the moral economy approach lies in its ability to analyse how people deal with this complexity and to reinterpret the economic significance of housing in terms of social and moral value.

4. Fieldwork and Data

St. Petersburg, my research site, is Russia's second-largest city and is a magnet for internal migrants attracted from across the country by its universities, its relatively dynamic labour market, and its developing housing sector. Today, more than five million residents of St. Petersburg live in a variety of housing types, including low-rise historical buildings inherited from the 18th to early 20th centuries, mid-rise housing built in the 1950s-1980s in the Soviet Union outside the city centre, and mega-scale large housing estates growing mainly on the periphery of the city, and on the edge of the adjacent Leningrad Oblast (Tkach, 2024). On the one hand, St. Petersburg is identified as a unique urban case, with its symbolic image as the cultural and European capital of Russia and the UNESCO World Heritage Site in the city's historic core, which attracts tourists but also inspires aggressive and corruptive redevelopment projects (Trumbull, 2013). On the other hand, its housing construction and real estate market generally represent processes that are similar to those in the large old Russian cities with populations over one million.

Of the 50 in-depth interviews that make up my fieldwork data, only 10% were given by residents of local origin, the rest having come to St. Petersburg for education or work. The geography of their relocation ranges from the nearby Leningrad Oblast in the northwest, to the European parts of Russia, as well as from Siberia and the Far East. The prevalence of migrants in the sample gave it a migratory bias, but also opened the door to rich housing biographies with diverse and non-linear tenure experiences in different cities and a wide range of housing backgrounds, including rooms in communal flats, Soviet-era blocks of flats, and the large housing estates built since around the mid-2000s. One-tenth of all respondents are men. All respondents moved at least twice within St. Petersburg, so that they could compare their experiences in several buildings and neighbourhoods.

I met my interviewees in their different living and tenure situations. The sample is roughly divided into those who were renters at the time of the study ($n = 28$) and those who were mortgage holders and owners ($n = 22$). The tenants came to St. Petersburg for higher education, their age varied from 19 to 22 years old (average 22.2), and their length of stay in the city ranged from two to three years. They rented one or two-bedroom flats in Soviet-built housing or large housing estates, alone or with a flatmate. Owner-occupiers were aged between 22 and 41 (average 33) and worked in a variety of sectors, including oil and gas, IT, cultural industries, real estate, medicine, management and administration, research, NGOs, and universities. They lived alone or with their partners and larger families in studios, one or two-bedroom flats in the low- and middle-price neighbourhoods to which they had moved between six months and ten years before our meeting (Tkach, 2024).

The in-depth interview was designed as a "residential biography," from the first remembered place of residence to the current one. Almost all interviews took place at the dwelling places and included the detailed stories of renting and owning, neighbour relations, and interactions with other actors involved in property relations. About a fifth of the sample were interviewed twice, to update information on their housing trajectories in the city after one or two years. The interviews lasted for between one and three hours and were all audio-recorded and transcribed verbatim. However, the rich data collected in the various projects is still biased by the lack of direct narrators representing post-socialist privatisation, homeownership, and renting. As these stories were mainly provided by younger tenants or new homebuyers, their experiences can be interpreted through possible conflicting interests or an incomplete

understanding of the interactions. However, the thick and detailed descriptions obtained were enough to verify possible misunderstandings. My contextual knowledge and previous extensive research on Russian society also helped to address this bias critically. Overall, the data collected are full of indirect witnesses representing a variety of experiences, such as the voices of parents born in the Soviet era who are now persuading their children to buy a mortgaged apartment. Considering housing biographies as non-linear and avoiding methodological groupism, I analysed all interview narratives as metadata representing direct and indirect voices of different types of owners and non-owners. I applied the six-phase approach to thematic analysis offered by Braun and Clarke (2022), which includes: data familiarisation; data coding; initial theme generation; theme development and review; theme refining, defining and naming; and writing up. For example, the data extracts, such as “nodding to neighbours” and “watching the neighbours” were coded as “positive connection with neighbours” and “suspicious attitude towards neighbours,” which then cover the theme of neighbour interactions. Along with the theme of homeownership, this led me to analyse and write about different ways of homemaking through neighbouring.

5. House-As-Home, Created by the Relationships Between Owners and Non-Owners

5.1. Lifelong (Post-)Soviet Homeownership

Stories of relationships with elderly homeowners, former Soviet workers who are now retired, were told by their current and former tenants and neighbours. These elderly residents had lived all their lives in their flats or rooms in shared flats, which they privatised when the USSR collapsed. When, for whatever reason, they enter the housing market as landlords, they tend to avoid signing a lease, rely on verbal agreements, and feel entitled to control their tenants personally. Elderly landlords were portrayed as making hectic and unpredictable demands, nagging and forbidding tenants to do things. Disrespect for the tenant’s privacy and sporadic, sometimes unannounced interventions are perceived by interviewees as harassment. Tamara, a 21-year-old student, recalled one such case in her rental story:

Once, the landlady came over when I was at work and decorated the flat with the New Year garlands. It was pretty cute, but she didn’t notify me about it. I came home and saw the decorations, so it wasn’t that nice. I live here and somebody just drops in. After all, I pay for this flat.

Tamara refers to the economic aspect of the contract, which does not make sense to the owner, who is not selling a service, but simply “letting in” (a stranger) to her former home. When it is occupied by someone else, she feels alienated from her beloved home as a life-constituting domain. I assume that Zavisca (2012, p. 5) was referring to this very tenure when she noted that “for Russians, long-term and inalienable usage rights are intrinsic to ownership.” She added that this disposition has socialist origins, when citizens derived a sense of de facto ownership from their long-term usage rights, which could be transferred to descendants or swapped with other families. A common fear of landlords like Tamara’s is that one day a tenant will occupy their flat forever, and they will not be able to evict them.

Because they see homeownership as something that is acquired and maintained through social relationships, the owners of privatised flats as landlords also establish market value by keeping an eye on the house and its occupants, rather than drawing up a formal contract and moving on to impersonal transactions. Some students dare to suggest to their elderly landlords that they adopt more digitalised and distant forms of interaction,

teaching them how to use online banking and other apps, thus gaining their privacy and right to manage their homes at their own pace and according to their own tastes. They then be able to negotiate minor interior changes and small repairs. However, such tenants still do not feel that they have proper rights as housing consumers, as the rules of interaction are blurred, and they are almost always threatened with a personal visit from the owner. So many of them end up taking risks and cheating, secretly making extra keys, having friends over, and even getting a pet (a cat or a rabbit) to try to domesticate a rented flat. The interviewees accepted such moral inconveniences as the price of paying a below-average rent for a shabby Soviet-style apartment.

Settled owners can be similarly defensive and even aggressive towards potential or new buyers in the building. When Natalia, a 37-year-old manager who now owns her own flat, tried to invest her savings in a room in the communal apartment, she had to go through an introductory meeting with the other residents. Years later, she is still shocked by this interview in an authoritarian community:

This 60-year-old woman was the head of everything there, and she said: "I was born here, and I will die here." Then she explained: "Well, young lady, here we close the door at ten o'clock in the evening with a lock on the inside, with a latch. I said: "But wait, what if I'm late, when I come from the theatre, how will I get in?" And they said: "You know, we've seen whores like that, and we don't need any more." So, I realised it was a nightmare and I don't know how I would have survived there, with neighbours like that. So, this is goodbye.

Another homebuyer, Anna, a 32-year-old master's student, who recently moved into a historical building in the city centre with her 3-year-old daughter, was bullied by the old-timers. First, they boycotted her, then they gave her a probationary period as a newcomer, saying: "You came to our house and we have our own rules, this house has its own rules, so learn them." This community protected its world from commodification, seeing any market-based residents as threatening outsiders. So, some tenants remain invisible and voiceless in such neighbourhoods:

We greeted our neighbours, but only when we bumped into each other somewhere on the stairs. In the elevator, of course, it's hard to tell if it's your neighbour or not, and where they live. When they say hello, you sort of respond. Well, because it feels like you're renting a flat, and you don't belong here, you're a stranger. It seemed like I couldn't take the initiative here to say hello first. But now I feel that as the owner I can say hello first. (Iliia, 29, university lecturer)

Unlike Iliia, other tenants try to be proactive in their neighbourhood and initiate some improvements. In the end, however, they see no reason to invest energy in the hostile environment and move on to buying their own property. They realise that it is beyond their power to beat the length of residence of old-timers and be seen and recognised in the neighbourhood.

5.2. Mortgaged Ownership Combined With the Soviet Inheritance

Another account of homeownership is provided by the stories of flat buyers and mortgage holders, mainly young couples and families with children, who have recently moved into the newly built large housing estates. Buying a home is an extraordinary event in their lives, achieved by pooling the resources of several generations, including personal savings, financial support from relatives (especially parents), mortgage loans, as well as

mortgage subsidies and other social benefits. But social welfare programmes provided only the bare minimum, and the rest of the financial burden fell on the shoulders of families. I was told stories of how their parents and other relatives sold cars, garages, and privatised apartments in the Russian periphery to raise enough money for adult children to buy a flat in St. Petersburg. And yet most of my interviewees had to take out mortgages for 25–30 years (with interest rates varying from 10–20% in different years), and some of them were still in the process of paying them off when we met. To save a little, they try to buy an apartment while it is still under construction, so they literally build their houses themselves, paying the construction companies directly as investors and acting as financialised homeowners or consumers from the beginning (cf. Halawa, 2015, p. 724).

They move into very diverse, dense, and vibrant neighbourhoods with an active turnover of tenants and even owners, where neighbours are rather anonymous (Tkach, 2024). As they settle in, they make contacts with homeowners' associations to act on behalf of and for the community. In 2018, after the devastating shopping mall fire in Kemerovo, the above-mentioned Ilia, now a homebuyer who paid for his right to be an active resident, forced the managers to check the fire hoses on all floors of the 25-storey building on the outskirts of St. Petersburg to ensure their safety. New owners also tend to securitise their homes through power relations with non-owners:

We chased the [disturbing] neighbours downstairs and finally kicked them out, but it was a rented flat. Everyone here is practically a mortgage holder, you have to understand that. We took out a 20-year mortgage. It was about 30 thousand [RRUB] a month. Now it's less, because we sold my mum's flat, we had to, but we still have some payments to make. (Marina, 40, on maternity leave)

Marina, who owns a new apartment with her husband and baby daughter on the top floor overlooking a stunted forest, an industrial area, and a construction site, introduces herself and her fellow residents as “we mortgagees” (*ipotekniki*), referring to the enormous price they had to pay to buy a property and put down roots in St. Petersburg. They already feel like heroes after raising money for the first payment and taking out a scheduled mortgage, going through a marathon of construction, always with the possibility of being cheated, but they still have years of mortgage payments ahead of them and a painful transition from building a house to living in it. Building should be translated into living, and this process is impossible without social interaction with co-residents who do not belong to the household (cf. Pauli, 2023). This means fighting for a comfortable and secure life with others in the same building. Open hostility towards tenants as troublemakers is more common, although rentiers who open the door to the community for them and benefit from it are also blamed:

The problem is more with the way people deal with cigarette butts, but again, not the permanent residents, but the renters and especially the workers. They throw cigarette butts out of the windows and these butts fly into prams. (Elena, 37, university administrator)

We did not really have any conflicts with the neighbours, but with the tenants. They would take out the rubbish and just leave it outside by the door. They were those...as I call them, “our little brothers” [racist term for people of Central Asian origin]. And I said that now the Migration Service would be here, and I called the Homeowners' Association, and told them to find the owner of this apartment, otherwise I would find her. She has bought two flats—one on our floor, one downstairs, and she is renting them

out for sure. I said that if I see any more of them here, then, in principle, we as neighbours will just sign a complaint either to the tax office or...it's probably rented illegally. (Svetlana, 38, dermatologist)

I argue that owner-occupiers describe tenants through classist and racist lenses to veil their own vulnerable position as new middle-class mortgage holders with no firm guarantees that their long-term housing project will succeed. So, they tend to replace the following clear formal rules with moral battles. As Zavisca (2012, pp. 6–10) notes, most Russians do not equate a mortgage with ownership, because the risk of foreclosure makes long-term usage rights uncertain. The primary metaphor for a mortgage and its long duration in Russia is “debt bondage,” so even those who are deeply committed to paying their debts find it difficult to predict their personal financial flows under the current systemic instability in Russia. Mortgage payers see themselves as hard workers who sacrifice pleasure and have a moral claim on those who seem brave or lucky enough to avoid capitalist competition, remain propertyless, and pick up different housing trajectories (see Halawa, 2015; Palomera & Vetta, 2016; Shi, 2021; Weiss, 2019). They cannot secure their tomorrows, but they can fight for their today by arguing with their co-residents who do not carry the burden of a mortgage.

In terms of the morally charged connections between house and home, it is important for the new owner-occupiers that a home is not only bought and invested in but also lived in, side by side with other residents. They see themselves as both investors/builders and residents, responsible users of housing as an active resource, putting the “materials of housing into the flow of daily life” (Smith, 2008, pp. 529–530). In turn, other homebuyers who do not live in the building and act as landlords are blamed as “people who buy property to let, purely as an investment vehicle” (Smith, 2008, p. 527). While tenants came to the newly built house to live there and use the shared infrastructure and housing services, they did not invest in the common good of the built environment. I follow Smith (2008, p. 525) in her argument that owners do not want to distance themselves from tenants as people, but from the status of tenants—from the very practical, material, raw financial deal. The research participants therefore construct an identity as moral subjects who domesticate marketised property by living in it and investing their families’ resources in it.

5.3. Mortgaged, Sponsored, or Inherited Property

This type of tenure is voiced by the youngest interviewees—recent and transient property buyers, inheritors and receivers, and their tenants. An apartment received in a will or as a gift is not lived in, so the owners do not feel at home there. As landlords, they limit their interaction with tenants almost entirely to receiving the rent wirelessly:

The owner of the first flat I rented was my age, and he didn't care. His parents had just bought him the flat, and he had no idea what to do with it, so he decided to rent it out. He lived in Finland himself. So, he only visited me once, no, twice a year. (David, 21, student tenant)

Lacking personal ties to a neighbourhood, such landlords do not establish solidarity with other neighbours to control and punish their tenants. By prioritising a purely commercial contract, they strengthen the tenants’ right to a home and to organise their life in the building independently.

Transient owners of studio/one-room apartments who are strategically saving up to move to a bigger one soon do not get on well with their neighbours either. They find mortgage payers and neighbourhood

activists to be too enthusiastic and overzealous to invest time and effort in solving neighbourhood issues. They will probably turn into a settled owner later in their next home and make connections with their neighbours in another building as a sign of belonging, but for now they tend to ignore them and avoid putting down roots. The same goes for the “forced homeowners”—mostly young unmarried women—who have changed their tenure under pressure from their pre-retired parents, who are willing to build a house for them and not leave them propertyless, or in the Soviet people’s view, “homeless.” This unexpected parental decision can be quite distressing for those who had not planned to settle down at least until they started their own families:

And then my mum said that she was going to buy a flat. This was at the end of my master’s degree. I was very much against it. It was some kind of expression like “don’t put down roots, because then you won’t be able to move.” For me, an apartment was such a hard connection, like it’s all over. Well, I argued: “I’ll owe you, think of yourself, I’m already grown up.” Mum said: “No!” My mother raised me all her life, she worked as a nurse all her life. I think it’s unlikely that she feels that she has achieved anything in life, and for her to buy a flat for me was important for her self-esteem. (Julia, 27, cartographer)

Julia’s mother and many other parents with a Soviet background mentioned in the interviews realise that unlike them, their children will never get anything from the state “for free.” So, they opt for the market mechanisms and take on a mortgage to protect their children from it, and to patronise them as the Soviet state did to them in their time. However, their children do not perceive such an apartment as a “gift,” and clearly assess its current financial burden and the consequent social impact on their lives. To please their parents, Julia and other young owners patiently live in the areas where they see no future, helping their parents pay off the mortgage so that they can rent an apartment later and move on. Coming home only to sleep and not to look after it, they distance themselves from it, keeping it uninhabited and un-lived in. Beyond the private household, in the neighbourhood and surrounding area, they do not feel a sense of belonging either. Ultimately, the lack of a personal sense of home in all its dimensions makes a house worthless.

Unlike their Soviet-born ancestors who still believe that “investment in material property is a last-ditch reach for a better life and security” (Weiss, 2019, p. 65), their children born in the late 1980s and early 1990s accept it as an undeniable burden that drains resources and limits mobility. They remain deaf to “the new mantra of an asset-holding society” (Smith, 2008, p. 528), refuse to understand adulthood and responsible maturity through the mortgage (see Halawa, 2015), and glorify freedom from ownership as a value. They see renting and changing residences as a convenient way to explore the city, the country, and even the world, and adjust their life plans accordingly. The sagacity of my young interviewees was empirically confirmed when Russia’s full-scale invasion of Ukraine, among other things, led to an exodus from Russia. Obviously, for many, homeownership, and especially an unpaid mortgage, becomes a serious reason to stay in the country unwillingly, to fulfil their financial and moral obligations, and not to delegate them to someone else. Leaving a home that has consumed many resources and required the sacrifices of generations, years of savings and deferred dreams, seems very difficult and practically impossible. Paying mortgages, bills, and taking care of the property left behind would also mean additional effort due to blocked bank cards, cancelled postal services, and other sanctions imposed on Russian citizens, at least in Europe. In such an upheaval, property turns out to be a burden, an anchor, a trap, while its absence allows tenants to pack a backpack and flee.

6. Discussion and Conclusion

Although the capitalist market has been permeating homes in Russia for more than three decades, the residents' experiences and housing stories vividly demonstrate the socialist-post-socialist continuity of housing, as both still coexist and intertwine in the lives of generations (cf. Johnson, 2018, p. 169). On the one hand, the Soviet legacy seems to be slowly dissolving in the market economy. Residential neighbourhoods are becoming more mixed, fluid, and anonymous, while ownership and tenancy relations are becoming more depersonalised and formalised. On the other hand, social value based on the amount of productive labour and other resources invested in its acquisition over generations, as well as the length and prospects of living in that housing, is embedded in property relations. The research has shown that the house as a materialised asset, even if it arrives in different ways, still needs to be dematerialised to become a home. Otherwise, it is difficult to make and receive it as a home. The decommodification or domestication of property can therefore be traced in a spectrum of monetary and non-monetary interactions between homeowners and non-owners.

Privatised property, based on the pre-market history of the Soviet Union, is being commercialised with difficulties. These difficulties stem from the past, when housing was a social good, as well as from a lack of knowledge about the market mechanisms of housing management and market ethics of interaction. Tenants and new owners are seen as over-marketed counterparts to lifelong owners and residents, and as a potential threat to their home. Even when rented out, such a house is personally controlled to protect it from possible damage caused by transient residents. The rent does not seem to compensate for the use of the highly valuable personal space. Therefore, personal presence in the house seems to be the only way to update their attachment to the house and keep it homely. Their message to the newcomers in the neighbourhood is also that the home cannot be bought with money, but should be experienced side by side with the neighbours.

Owners of newly purchased dwellings are mostly mortgage holders. Mortgaged housing is seen as a family/household achievement and a sacrifice, especially when the payments consume the entire salary of one of the partners, or if the home that was bought is paid off in full, if or before the marriage breaks up. Aware of their basic property rights and responsibilities, new homebuyers actively engage with housing associations, monitor tenants and disruptive neighbours, and control the activities of investors in the building. They extend the boundaries of their private homes and feel responsible for maintaining the quality and condition of the stock, expecting to share equally in these financial and social responsibilities. Balancing monetary and non-monetary understandings of property, they see investors and tenants in the building as adversaries who ignore the interests of the building. While investors are accused of using their homes simply as assets to rent out and profit personally, tenants who dare to avoid exploitative relationships with banks and moral debts to relatives are seen as users of the built infrastructure and community. Neither are recognised as homebuilders, since property should be cared for, for it to become a home. To paraphrase Wagner (2023, p. 330), the investor's apartment that not only remains abandoned but even causes damage by leaking and flooding several other floors, is an extreme case of the careless neighbour, owner, and homeowner.

Less personal but less anxious interactions with neighbours and tenants have been built by inheritors, transients, or imposed owners who are not tied to the property by bank loans or housing plans. They question homeownership and lifelong residence as a norm inherited from previous generations born in the Soviet Union and boldly turn to other tenure experiences to postpone being limited to living in one place.

They are also willing to grant the same rights to tenants who rent their apartments, as they can commodify their dwelling and imagine it as someone else's present and future home. Therefore, they disrupt a mainstream housing ladder or pyramid with a homeowner at the top (Savage et al., 2015, pp. 76–77; Weiss, 2016, p. 291) and elevate the status of renting to normal or equal tenure. For them, an owned home is not a sacred cow, so it can be rented out and borrowed, shared, or adapted to different needs. While such views and practices do not fully reflect counter-capitalist imaginaries of home (see Hester & Srnicek, 2023), they still lean towards them, downplaying the power asymmetries between different forms of tenure (Juvenius, 2024; Keenan, 2010; Mandič & Filipovič Hrast, 2019) and emphasising flexible agreements, negotiations, and conviviality beyond the dominant discriminatory top-down rules of property relations.

Thus, several years of research have shown that the dominance of homeownership as the cultural norm and almost the only institutionalised tenure renders vulnerable both those who take on heavy financial responsibilities to conform to it and those who long to avoid it and opt for more flexible housing trajectories. The data are full of tiny examples, embedded in everyday practices, of actors involved in the orbit of property relations, who create and maintain the personal non-monetary value of housing through positive and negative interactions. They show that in different economic epochs and within diverse residential biographies, home desperately resists its full moulding into an asset, its commercialisation, and alienation. At the level of everyday interactions, the sense of home always seeks foundations other than legal and financial definitions of “property,” such as a title deed, mortgage approval, or lease.

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Conflict of Interests

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Data Availability

The data are not publicly available.

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