The Politics and Contestations of Argentina's Tenant Organisations: Legislative Activism in a Homeownership Society

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Abstract: In recent years, the situation of renter households has emerged as a pressing social issue in Argentina, leading to the growth of tenant organisations around the country. This article examines the experience of grassroots tenant organisations in their attempts to influence local and national legislative agendas related to rental housing. It critically analyses these organisations' concrete aims and achievements, as well as the other effects of this social movement. These include the emergence of novel forms of political mobilisation centred around the identity of 'tenant' in a country that still imagines itself as a homeownership society despite shifts in patterns of housing tenure and a budding 'generation rent'.

Keywords: rental housing; generation rent; tenant organisations; Argentina.

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Introduction

Like many countries around the world, over the course of the 20th century Argentina gradually morphed into a 'homeownership society'. While only around one quarter of households owned their homes in 1947, by the turn of the century this figure had grown to nearly 70%, due in large part to a combination of macroeconomic factors and decades of housing policies promoting mass homeownership. However, neoliberal restructuring and state retrenchment – particularly throughout the 1990s – ushered in an era of growing social inequality. The economic and political crisis of 2001 marked a turning point for the country in many regards, including access to housing. Although the construction industry led the economic recovery after the crisis, the demand for new units was mainly fed by small- and large-scale investors seeking investment properties, fuelled partly by export-led growth during the commodity boom in the early 2000s (Baer 2008; Socoloff 2019). In this context, housing prices rapidly outpaced wages, and because of the scarcity of mortgage credit and limited social housing policies, homeownership became increasingly out of reach for large sectors of Argentine society. As a result, the number of renter households grew steadily over the first two decades of the 21st century, reversing the previous trend of expanding homeownership. Local scholars dubbed this process inquilinización ('tenantisation'); while this has primarily affected younger generational cohorts, a wide range of social groups have become more prone to renting, including residents of informal settlements (Cosacov 2012; Palumbo 2023; Rodríguez et al. 2015, Rodríguez et al. 2018).

In light of these tendencies, in recent years the issue of rental housing has received increased attention in the media, on local and national political agendas, and on the radar of diverse social movements. Novel forms of organisation have emerged around the identity of 'tenant', as a wave of grassroots organisations emerged in cities around the country. These organisations have sought to provide legal aid to tenants, to bring attention to the issues and challenges faced by renter households in Argentina, and to impact the objective conditions of private renting in the country through what could be termed 'legislative activism'. This article provides a critical review of the aims, tactics, and achievements of these organisations - with particular focus on their legislative strategies - against the backdrop of an expanding private rental sector. It shows how diverse forms of resistance and political tactics employed by tenant organisations can coalesce into strategic policy positions, making a contribution to the existing knowledge on how collective action can function both as a vehicle for articulating tenant demands and a way of influencing policy concerning rental housing, even in the absence of strong state regulation. Furthermore, it intends to address the gap that Polanska et al. (2021: 122) have observed regarding the coverage of tenants' struggles across the globe, particularly the fact that cases 'in the Global South are still under-studied when it comes to resistance and collective action among residents'. This article also contributes to understanding the role of tenant activism in promoting new modes of governance around the rental housing question, responding to calls in the housing studies literature to explore 'socio -legal counseling and social resistance [...] as a viable strategy for altering ongoing housing financialization' (Wijburg 2021: 1287). Overall, the case of Argentine tenant organisations demonstrates how such social movements can position themselves at the cutting edge of societal debates over (rental) housing, while at the same time acting as a vehicle to both articulate the concrete demands of tenants and to mobilise political strategies for reaching them.

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The private rental sector in the age of housing financialisation

The ascendance of private renting across diverse housing systems has received much attention in recent decades. In particular, the financialisation of housing more broadly is seen as having increasingly permeated the private rental sector, evident in phenomena such as the growth of corporate landlords and institutional investors in rental housing (Aalbers 2019), the prevalence of build-to-rent housing (Nethercote 2020), and the integration of rental units into the portfolios of financial actors as part of long-term investment strategies (Fields 2018; Wijburg et al. 2018), among others. These tendencies have had largely negative implications in terms of accessibility and affordability, and have been shown to increase the vulnerability of tenants to increased rent burdens, absentee or abusive landlords, and eviction (Lima 2020; Ronald 2018). Furthermore, these shifts have had a well-documented generational dimension. A number of studies have pointed to the emergence of a so-called 'generation rent' in countries characterised as homeownership societies, such as Ireland, Spain, Australia, and the United Kingdom, among others (Byrne 2020; Fuster et al. 2019; McKee et al. 2017; Waldron 2023). As financialised housing practices inflate home prices while average real wages remain stagnant (or decline) and employment stability deteriorates, homeownership – particularly for first-time homebuyers – is increasingly out of reach for younger generational cohorts (Arundel and Doling 2017; Byrne 2020). The expansion of the private rental sector has therefore been linked to the deepening of housing financialisation and has largely coincided with the emergence of 'generation rent'. This in turn has resulted from broader shifts in the political economy of housing in neoliberalised contexts that have disproportionately put younger generational cohorts at a disadvantage in accessing homeownership, while exacerbating existing inequalities within cohorts and accentuating the importance of inter-generational wealth transfers (Howard 2024).

Although these processes are distinctive structural features of the contemporary political economy of housing, there is a consensus that housing financialisation is not a homogenous process around the globe (Fernandez and Aalbers 2020; Rolnik 2013). As such, recent work from Latin America has begun to interrogate the relationship between the growth of private renting and the specificities of this process in the region (Link and Marín-Toro 2023; Rolnik, Guerreiro, and Marín-Toro 2021). In general, Argentina presents a low level of housing financialisation – it is often considered a case of 'subordinate financialisation' (Socoloff 2020) – and large-scale institutional actors and corporate landlords are not prominent features of the private rental sector. Nevertheless, the role of housing as an asset class for rent extraction looms large in the country's housing system, overshadowing the use value of 'housing-as-home' for low-income, working-class, and even middle-class citizens (Capdevielle 2016; Del Río et al. 2014). That being said, and considering the 'tenantisation' process and incipient formation of a 'generation rent', Argentina serves as a compelling case study to examine the politics of housing tenures, specifically with regards to the private rental sector.

Resisting the pitfalls of private renting through collective action

Against the backdrop of the tendencies described in the previous section, it can be argued that contemporary (rental) housing markets are a site of contention over the conditions to which renter households are subjected. At the same time, rental housing is increasingly permeated by the logics of powerful financial actors indifferent (or hostile) to the needs of tenants. However, as many scholars have shown, tenants have not remained passive in the face of such circumstances. Rather, it can be argued that the challenges of private renting in

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the age of housing financialisation have provided a renewed impetus for various forms of tenant resistance and organising in diverse contexts across the globe.

Collective action by organised tenants is by no means a recent development; history is fraught with episodes of open conflict and confrontation resulting from the fundamental tensions between tenants and landlords. The wave of rent strikes of the early 20th century – largely inspired by burgeoning workers' movements and socialist parties – was felt far and wide, from Glasgow, New York, and Budapest to Buenos Aires, Veracruz, and Panama City (Guzmán and Ill-Raga 2022; Zumoff 2017; Wood and Baer 2006; Gray 2018). In the case of Argentina, ruling class anxiety surrounding the 1907 rent strikes in major cities such as Rosario, Buenos Aires, La Plata, and Bahía Blanca and sustained tenant activism have been cited as a direct cause of the country's first (albeit modest) housing policies, which were also intended to quell working-class dissent and turn *proletarios* (proletarians) into *propietarios* (property owners). It has been shown how throughout history this and other forms of tenant mobilisation have led to concessions from landlords, legislation aimed at enshrining and protecting tenants' rights or controlling rents, and even the integration of tenant organisations into the structures of housing governance (Rolf 2021). For example, research on the history of tenant organising in New York has illustrated how these struggles did not end with early 20th-century rent strikes but were rearticulated at different moments and in response to shifting social and political circumstances (Gold 2014; Juravich 2017; Wishnoff 2020). Overall, some degree of historical continuity is evident that connects contemporary tenant struggles with the contentious political climate of the last century (Gray 2018).

It can be argued that in recent decades political mobilisation around issues of rental housing has experienced some resurgence, in part due to the growing population of tenants and the often precarious or unaffordable conditions of their housing tenure. Therefore, tenant unions, advocacy groups, and grassroots organisations have become ever more prominent actors in contemporary struggles surrounding private renting. Scholars have shown how grassroots activists and tenant organisations of varying size and trajectory have developed diverse repertoires of collective action to contest and resist abusive landlord practices and precarious rental housing circumstances in a range of national contexts (Polanska and Richard 2021; Martínez and Gil 2024).

The political potential of tenant activism extends beyond the modes of direct action and resistance employed; the consolidation of the notion of 'renter' or 'tenant' as a coherent collective identity has been consistently shown to be a central aspect of tenant organising and mobilisation (Wilde 2019; Jezierska and Polanska 2018; Gil and Palomera 2024). Also, the progressive scaling and consolidation of tenant organisations – sometimes including shifts in organisational structures and objectives – is also a common theme in the literature. Wilde (2019), for example, traces the evolution of the London Renters' Union from a number of smaller tenants' rights groups to a large-scale, membership-based organisation, all while contending that the larger organisational arrangement owes much of its character and success to its smaller-scale predecessors. Organisations like tenants' unions therefore not only provide a framework for political contestation, but can also function as spaces for mutual aid and community building (Michener and SoRelle 2022; Wilde 2019). Of course, these forms of mobilisation are often met with direct opposition and retaliation from landlords or groups representing their interests. Crosby (2020), for instance, analyses a case of large-scale 'demoviction' (demolition-driven eviction) carried out by a corporate landlord both as a means to increase its profitability and to suppress tenant organisation. On the other hand, actors representing the interests of landlords also deploy discursive strategies to delegitimise the claims of organised tenants, as evidenced by Jezierska and Polanska's (2018) study of the Polish tenant movement.

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The increased consolidation and expanded collective action repertoires of tenant organisations have also led to formal engagement with the structures of political power. It has been shown how the 'everyday activism' and tenant collective action described in the previous paragraph can transform into specific policy demands (Soaita 2024). Thus, a growing body of scholarly work has illustrated the ways in which tenant organisations seek to influence local governments and legislative agendas in order to achieve increased protections for renters or to usher in wider changes in housing policy (Card 2024; Gil and Palomera 2024). Outlining the origins, structures, and tactics of contemporary tenant organisations in US cities, Michener and SoRelle (2022) point to what they call 'oppositional engagement' - strategic participation in or engagement with formal political channels with the intent to disrupt or transform the status quo - as a strategy that can lead to concrete repercussions for rental housing governance (such as legislation, regulations, resources, etc.). Research into tenant organising has demonstrated how concerted efforts to influence policy have achieved concrete advancements in favour of tenants' rights (Gil and Palomera 2024; Vollmer and Gutiérrez 2022), highlighting enabling factors such as coalition building and tenant engagement with public officials as well as obstacles such as coordinated landlord opposition (Card 2024).

In sum, faced with expanding housing financialisation and problematic conditions in the private rental sector, tenant activism has given rise to diverse forms of organisation that have often sought to influence the conditions of private renting through the legislative arena. That being said, in what ways could the current state of Argentina's private rental sector reflect broader fractures within the country's housing system, and how do tenant organisations frame their contestations and outline strategies for collective action in this context? The next sections are intended to contribute to these scholarly debates by analysing the recent experience of Argentine tenant organisations.

The tactics of Argentine tenant organisations and their repercussions

As mentioned above, the role of housing as an asset class in Argentina has gained importance in recent decades, and as a result homeownership has become more difficult to access, leading to a burgeoning 'generation rent'. In this context, throughout the 2010s, numerous tenant organisations formed in cities around the country, and their activism took on many forms. Although tenant organising is not a new phenomenon in Argentina (Nievas and Cerrezuela 2023; Muñoz 2020), contemporary organisations have strategically sought to increase their representation and to build broad-based coalitions. One such group, Inquilinos Agrupados (Tenants United), which started out as a mutual aid group offering legal advice to tenants who found themselves struggling to navigate the complexities of Buenos Aires' rental market, eventually opened chapters in several other large and mid-sized Argentine cities. Similar groups formed in other cities and provinces, such as the Unión de Inquilinos La Rioja, Asociación Civil Inquilinos de Corrientes, and Asociación de Locatarios de San Juan. In 2015, several of these organisations joined together to found the Federación de Inquilinos Nacional (National Tenants' Federation), a coalition aiming to provide a national scope for the tenant movement.

Having emerged alongside the consolidation of Argentina's 'tenantisation' process and the increased dynamism of private rental markets, these organisations quickly began participating in public debates surrounding this increasingly contentious issue. Furthermore, they sought to influence the objective conditions of private renting through a strategy that could be termed 'legislative activism', which included authoring bills to be presented before legislative bodies and advocating for new regulations or the enforcement of existing ones.

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Among the initiatives promoted by tenant organisations in national and local legislatures, a few concrete achievements stand out.

Early on, the City of Buenos Aires was the epicentre of this activism, given its status not only as the nation's capital but also as the district with the largest population of renter households. In 2017, due to the sustained efforts of tenant organisations, the Buenos Aires City Legislature barred real estate agents from charging leasing commissions to tenants, which was a common market practice at the time that could amount to a month's rent or more (Vera Belli 2018). Despite the modest reach of this legislation, its symbolic significance should not be understated, given that it aimed to regulate the activity of a sector largely left to its own devices; the real estate sector basically self-regulates, at least with regards to renting, as local professional associations are charged with supervising the business practices of their affiliates (ACIJ, 2016). Establishing liaisons with government officials, tenant organisations pushed for further protections for tenants. This included the creation of an office dedicated to tenant advocacy and conflict mediation within the City Ombudsman's office and, at the national level, regulation allowing renters in higher income brackets to deduct a percentage of their yearly rental payments from their income taxes (Vera Belli 2018).

With these experiences under their belt, major tenant organisations continued working closely with NGOs and cultivating strategic relations with political parties and government officials in order to devise several proposals to reform aspects of private renting nationwide, which was only very loosely regulated by the Civil and Commercial Code. Over the course of the late 2010s, tenant organisations heavily campaigned for legislation that would regulate private renting in the country (see Figure 1). After several failed attempts to push these reforms through the National Congress of Argentina, in June 2020 – and in the midst of a rent freeze issued during the mandatory national lockdown due to the Covid-19 pandemic – Act 25771 was passed and became widely known as the 'New Rental Law' (Gargantini 2021). A hotly debated piece of legislation, the main objective of this law was to regulate certain aspects of rental contracts such as duration and price increases. In a context of high inflation and intensive real estate speculation, these were not minor details. The new law stipulated that all residential rental contracts would have a minimum duration of three years, with yearly price increases that would be determined by an index published daily by the Argentine Central Bank, based on monthly inflation rates and average wage increases. Other noteworthy aspects of the law included the requirement that landlords register rental contracts with Argentina's tax authority and the creation of a National Social Rental Programme.

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Figure 1: Poster calling for a national rental law signed by the National Tenants' Federation and member organisations



Source: Federación de Inquilinos Nacional, 2018.

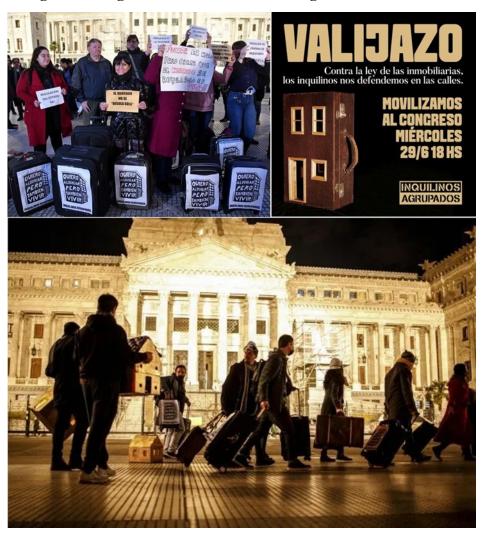
This legislation, while significant, did not represent a dramatic break with common market practices at the time; previously, rental contracts were generally for a period of two years and included clauses that set predefined price increases at regular intervals in order to stay ahead of expected inflation. Nevertheless, it was met with strong opposition from landlords and the real estate industry immediately upon passing. Real estate analysts and industry publications argued that a significant number of rental properties would be taken off the market and left vacant in response to (or in protest of) what was perceived by landlords and brokers as unfavourable leasing conditions stemming from the new regulations. These perceptions of the law's negative impacts including the reduction in rental housing supply contrast with some empirical evidence that casts doubt on these claims (Rosanovich 2022). Almost immediately after its passing, campaigns to reform or repeal this legislation were launched by its detractors. In 2022, for example, over 20 bills were presented to modify aspects of the law (Gassull and Ginestar 2023). Tenant organisations testified before congressional committees, carried out media campaigns, and coordinated direct actions to

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stall these regressive modifications (see Figure 2). After three years of intense lobbying from the real estate sector and ongoing debates within the ranks of government, the law was reformed by Congress in late 2023, but it retained many of its core provisions. However, mere weeks later, it was annulled via executive order by the new right-wing president days after he took office.

Figure 2: Images from the *valijazo* ('suitcase protest') held on the steps of the National Congress during the 2022 committee hearings to reform Act 25771



Source: https://www.pagina12.com.ar/433310-los-inquilinos-reclamaron-por-su-ley (top left); Inquilinos Agrupados, 2022 (top right); https://www.minutouno.com/sociedad/ley-alquileres/inquilinos-agrupados-realizo-un-valijazo-al-congreso-contra-la-reforma-la-n5474461 (bottom).

In any event, while the law was in effect, enforcement was largely deficient. Many aspects of the law (such as the national social rental programme) were never implemented, and strong evidence suggests that the terms outlined in the legislation were systematically violated, with widespread reports of informal rental contracts (ACIJ et al. 2023; Vera Belli 2021). In response, tenant organisations focused efforts on raising public awareness of the law through social media campaigns and providing free legal counsel to renters whose landlords attempted to sidestep regulations. As these other forms of activism grew and the issues gained further traction in the media, representatives of different tenant organisations

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became mainstays on national television networks and radio shows and in the pages of newspapers. Additionally, these organisations took to social media, building a strong online presence and consistent communicational style all while developing new talking points. However, their presence was not limited to these media spaces; in a country like Argentina with a rich tradition of social movements and mass protest, they also took to the streets. Banners sporting the logos and slogans of tenant organisations became a mainstay at housing related and non-housing-related protests alike, and demonstrations outside the National Congress were the order of the day whenever one of the aforementioned pieces of legislation was to be debated on the floor of Congress. It can be said that much of this activism centred not only on legal struggles, but also on constructing a notion of 'renters' as a cohesive social group faced with common challenges in the adverse conditions of the Argentine private rental sector.

Tenant organisations have proposed a number of other bills, which, despite not being passed by their respective legislatures, have contributed to framing debates around the issue of rental housing. Considering recent concerns regarding the impact of short-term vacation rentals on local housing markets, in 2024 one organisation presented a bill intending to regulate short-term rentals in the City of Buenos Aires, which included limiting the number of licenses granted, setting neighbourhood quotas, and charging the local housing authority with keeping an up-to-date registry. The campaign to garner support for this bill cited the wave of legislation from other parts of the world where companies like Airbnb have been progressively regulated in recent years. Another proposal authored by the same organisation intended to regulate vacant housing and create a so-called 'Regimen of Protected Rentals'. This bill was more far-reaching in that it not only attempted to fine owners of units left vacant, but also outlined a mechanism to incorporate them into a social rental programme that would be administered by the local housing authority. This proposal once again referenced similar programmes from around the world and argued that the high number of vacant units alongside an ongoing housing crisis warranted a more active role for local government in addressing the situation (see Figure 3). Similar legislation was proposed in Rosario's City Council; although this legislation was more of a top-down proposal, it elicited the engagement of local tenant organisations (Barenboim et al 2024). Thus, tenant organisations have also critiqued numerous aspects of rental markets and the Argentine housing system more generally in order to insert them into debates over future directions that renter-friendly legislation might take.

Discussion

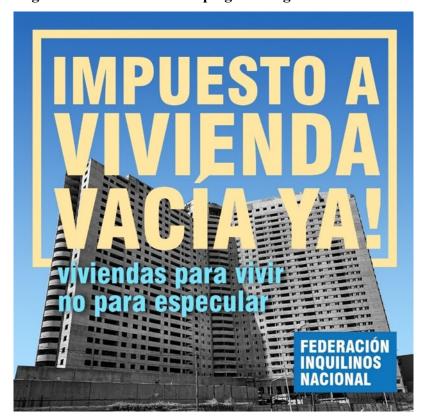
Based on the description in the previous section, it can be argued that tenant organisations have pursued a two-pronged approach to contesting the conditions of private renting in Argentina in recent years. On one hand, they have engaged in strategic legislative activism at various jurisdictional levels aimed at passing laws to modify the conditions of the poorly regulated private rental sector, which has been the main focus of this paper. On the other, they have undertaken a host of actions oriented towards organising at the grassroots level, mutual aid, and consolidating a sort of 'tenant subjectivity' (or at the very least a consciousness of belonging to a cohesive social group), which has been vital to the articulation of concrete demands.

The second of the two 'prongs' mentioned above has also been paramount. While legislative agendas have stalled and concrete achievements have been undermined, tenant organisations have made undeniable strides in the political arena through sustained activism, consolidating their positions and refining their messages. By opening up new symbolic terrain for rethinking the conditions of rental housing in society as well as the status of tenants, these

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organisations have stimulated wider societal debates and encouraged claims-making on the part of Argentina's growing share of renters. Despite the fact that Argentina still imagines itself as a homeownership society, playing to the identities of 'generation rent' and other social groups prone to renting have been key in the articulation of demands for reform and political contestation around the rental housing question. By articulating tenant demands and acting as their voice in public debates, these organisations have gone to great lengths to frame the challenges faced by renter households as structural issues stemming from the concentration of power in the hands of landlords and the disproportionate influence of the real estate sector. Despite the fact that renters themselves are a diverse group in Argentina, the strategy of signalling shared challenges and common issues affecting them has provided a consistent discursive backdrop to the proposals for legislative change championed by tenant organisations. Again, in a society that considers homeownership to be the norm, consistent messaging has been necessary not only for agenda-setting, but also for framing the issues faced by renter households as a pressing social issue. As in the case of Spain, where 'an atmosphere of permanent media agitation [...] has facilitated cultural changes relating to neoliberal housing governance', in Argentina similar discursive strategies and attempts to build a sense of tenant subjectivity seem to have been a 'prerequisite for legislative change to occur and for legislative strategies to be deployed' (Gil and Palomera 2024: 638).

Figure 3: Social media campaign calling for the taxation of vacant housing



Source: Federación de Inquilinos Nacional, 2022.

With regard to actions in the legislative arena, it seems that these organisations' early victories were key to building political capital that would prove to be decisive in subsequent, progressively more comprehensive legislative proposals. In turn, these larger-scale experiences contributed to a certain institutional capacity among tenant organisations, while ongoing grassroots organising and tenant advocacy built up confidence among renter

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households and, to some degree, swayed political actors. Even though their more wide-reaching conquests were short-lived and scarcely enforced, achieving regulation was in and of itself significant considering the relative informality and opacity under which the private rental sector operates in Argentina. The organisations themselves seem to have understood this, as the timing and content of their proposals clearly prioritised more ambitious goals than seeking consensus with other political actors. In this way, tenant organisations have sought not only to retain independence from actors like political parties, but also to seize an agenda-setting role in debates over rental housing.

Although the objective political conditions necessary for more ambitious proposals are still unmet, and the lobbying power of real estate continues to outweigh the incidence of tenant activism, the importance of getting legislative proposals on the policy agenda should not be underestimated, even if they do not make it to the floor of the national and local legislatures. That being said, one of the most significant aspects of this legislative activism has been the discursive strategy of carving out space for the topic of private renting on the political agenda. It is hard to ignore this agenda-setting impact. In the 2023 round of local and national elections, the topic of rental housing appeared on many campaign platforms and numerous candidates chose to weigh in on the issue, regardless of their support for the proposals of tenant organisations.

Argentina's recent experience provides several relevant lessons on the effects of tenant organising: politicising housing tenures, shaping housing policy and practice, decentring the ideology of homeownership, and pushing dominant discourses around housing in a (potentially) counterhegemonic direction. Overall, the Argentine case illustrates how grassroots organising can effectively transition from day-to-day activism and mutual aid to broader, more formal modes of political engagement, eventually impacting legislative processes and outcomes. Furthermore, the case of Argentina shows how contemporary tenant organisations are reframing debates around the (rental) housing question, particularly in contexts where the ideology of mass homeownership clashes with the reality of an expanded private rental sector, a 'tenantisation' process, and a budding 'generation rent'. In this regard, tenant organisations act as a catalyst in the co-constitution of tenant group consciousness and the articulation of concrete demands with respect to the objective conditions of private renting. The limitations of this activism have also laid bare the ongoing difficulties of achieving concrete and lasting change through the legislative arena. The political mobilisation and contestations that have emerged from tenant organising in Argentina point to the need to (re)imagine solutions to the rental housing question beyond stale debates around regulation, rent control, and 'trickle-down' market ideologies in private renting.

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