Housing Ideology and Urban Residential Change:
The rise of co-living in the financialized city

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Abstract
This article develops the concept of housing ideology in order to analyze the rise of co-living. Housing ideology refers to the dominant ideas and knowledge about housing that are used to justify and legitimize the housing system and its place within the broader political economy. Co-living is the term for privately operated, for-profit group rental housing. The article argues that the rise of co-living is supported by four key ideological elements—corporate futurism, technocratic urbanism, market populism and curated collectivism—which serve to legitimize co-living within the housing system and enable its profitability. The ideology of co-living appears to critique many elements of the contemporary urban housing system. But despite its critical self-image, co-living does not represent an alternative to today's financialized urbanization. Ultimately, the article argues for the importance of understanding the role of housing ideologies in residential change.

Introduction

Many housing systems are undergoing a series of structural changes. Across much of Europe and North America, owner-occupation is declining while private rented accommodation is on the rise (Arundel & Ronald 2021; Byrne, 2020; Whitehead et al, 2016; Hilber & Schöni 2021). This process is highly uneven, more prevalent among younger householders, (so-called "Generation Rent"—see Clapham et al, 2014; Waldron, 2021), households of color, and working-class households. While some commentators herald the expansion of private renting as a form of liberation from ownership (e.g. Cottrell, 2020), most observers see this process as a form of dispossession and even generational warfare (McKee et al., 2018). Combined with the decades-long decline of public rented housing, the growing exclusivity of homeownership and the expansion of private renting are part of a more general reorganization of housing systems around financialization, commodification and

assetization (Madden & Marcuse, 2016; Adkins, Cooper & Konings 2022; Aalbers, 2019; Rolnik, 2013).

In the city under financialized capitalism, real estate becomes increasingly economically central, but also harbors new forms of risk and crisis tendencies that compel real estate capital to search for new profitmaking opportunities (Aalbers, 2019). As a result, new forms of ownership, property and tenancy are being created, and the frontiers of rentability are being pushed into new morphologies and scales. A range of sites and spaces are becoming newly entangled in the social and economic relations of rent extraction, including student lets (Revington & August 2020), sofas and spare rooms (Wachsmuth & Weisler 2018), beds (White, 2023), tiny houses (Harris et al, 2023) and even entire villages (Galloway 2011). Alongside these new forms of property, new discourses and ideologies of housing are being created (Inch & Shepherd 2020; Fikse & Aalbers 2021).

In this paper we examine the rise of co-living, one of the novel forms of private rented housing emerging today. Commonly associated with young, middle-class workers in technology and adjacent economic sectors and usually located in large cities, co-living is characterized by a combination of small private units, flexible rental contracts, and communal spaces and services including collective kitchens, gyms, social events, and community managers (Bergan et al, 2021; Von Zumbusch & Lalicic, 2020; Frichot & Runting, 2017; Ronald et al., 2023). Unlike student housing, co-living is in principle open to anyone. The co-living sector emerged in earnest in the mid-2010s in major European and American cities including London, Berlin, San Francisco and New York (Bergan et al, 2021). Since then, the number of co-living companies and investors has multiplied, and co-living spaces can now be found in most cities of the Global North. While the locations of co-living projects vary, including central, long-gentrified sites as well as more peripheral ones, the site-level transformation is generally similar: densification of units, the addition of service fees on top of ground rent, and the switch to more flexible tenancies (White, 2023). Rental yields—and investor expectations—tend to be higher than conventional rental housing (ColivHQ, 2020).

Co-living is emerging as a variegated but highly financialized corporate real estate sector attracting significant capital flows from a range of investors (Casier, 2023; Cushman & Wakefield, 2020). According to a 2019 report, global funding in the co-living sector had increased by more than 210% annually from 2015, totaling over $3.2 billion (JLL, 2019). In 2020 Cushman & Wakefield estimated that were 7,820 co-living beds in the US and more than 54,000 in the pipeline (Kunthara, 2020). A 2022 Savills report suggests the total operational and future pipeline in the UK stands at around 24,000 units (Savills, 2022). The industry's expansion encompasses a range of strategies, including highly

speculative, short- to medium-term private equity and venture capital interests as well as institutional investors seeking long-term returns. Despite turbulence during the pandemic, co-living is tipped as "one of Europe's fastest-growing residential asset classes" with a "market potential" of $550bn within Europe and the US over the next ten years (Cushman & Wakefield, 2020).

Co-living represents both an intensification of and a departure from major trends in housing. In many ways, co-living epitomizes the contemporary housing system. It involves the strategic revalorization of urban real estate; profiting from precarity (Bergan et al, 2021; Harris, 2020; Harris and Nowicki, 2020); platform-capitalist logics and "gig economy" labor relations (Srnicek, 2017; Pasquale, 2016); the integration of digital technologies and surveillance techniques into rentierism (Sadowski, 2020; Fields, 2022); and the symbolic construction of place through elaborate marketing and social media campaigns (Barbour and Heise, 2019; Toscano, 2017). At the same time, the co-living industry faces two interconnected challenges. First, the continued prestige attached to owner-occupation (Fikse and Aalbers, 2021). Despite its growing inaccessibility, private homeownership still plays a central ideological and economic role in many countries. Co-living is not in any way a revolutionary housing movement seeking to dismantle homeownership, but it is trying to create an image of the residential good life without property ownership or normal expectations around occupancy rights. The symbolic importance attached to owner-occupation therefore remains a challenge for the industry. Second, co-living's proponents must also contend with the stigma attached to multiple-occupancy renting (McKee et al, 2020; Grant et al, 2019). Associated in various housing systems with bedsits, flophouses, Single Room Occupancy (SRO) hotels, Houses in Multiple Occupancy (HMOs) and other stigmatized residential forms, multiple occupancy almost always indicates the lower rungs of housing hierarchies. The co-living sector therefore faces a significant task: in order to establish the economic viability of their subsector in the longer term, its proponents must create a new way of understanding housing, where multiple-occupant tenancy is seen not as a mark of failure in an individualistic, property-centric housing system but reinvented as an exciting entrepreneurial opportunity.

We use the concept of housing ideology to make sense of this process. Drawn from housing research and critical theory, housing ideology can be seen as a specific application of a more general ideological function: "it is in and through housing that much of the political work of reproducing and reinforcing the ideology of capital is performed" (Aalbers and Christophers, 2014: 384). Since the first half of the twentieth century, housing ideology has been focused on the glorification of homeownership (Arundel & Ronald, 2021; Kemeny, 1981) with a concomitant denigration of tenancy (Hulse et al, 2019). Homeownership supremacy has long been

challenged by competing housing ideologies, such as public housing (Marcuse 1986) or cooperativism (Bengtsson 1992); more recently, co-housing has offered its own communitarian challenge (Tummers 2016). Despite these challenges and growing public awareness of its failures, the "ideology of homeownership" (Ronald 2008) remains the dominant housing ideology (Fikse and Aalbers, 2021; Rolnik 2013).

Departing from this, the co-living industry seeks to construct a new housing ideology. Co-living's promoters do not only destigmatize the industry's model of multiple-occupant tenancy, they glorify it. In offering a vision of the good life not focused on individual ownership, this clashes with the reigning housing ideals. But while the ideology of co-living departs from the supremacy of individual owner-occupation, we argue that it does not provide a true alternative to the financialized residential status quo.

To be sure, the co-living sector is far from monolithic. In practice, there is significant variation between co-living properties, which vary by local legal framework, underlying investment strategy and physical morphology, among other characteristics. But if co-living buildings vary significantly, the ideas and narratives used to promote and legitimize them are remarkably consistent. It is this shared narrative about what housing is for and how best to dwell in it that is the focus of this paper.

As we demonstrate, co-living's promoters offer it as an alternative to the contemporary housing crisis. But we also argue that the narratives and images that co-living offers in place of homeownership obscure the central strategic role of corporate real estate capital within the industry. The ideology of co-living, we argue, ultimately serves to reinforce the power of a rising subset of financial firms and other rentier urban elites. Despite its critical self-image, the ideology of co-living does not offer an alternative to today's financialized urban status quo.

We see this paper as making two contributions to housing scholarship and urban studies. First, it provides a detailed picture of the ideological work that goes into creating a new housing subsector. Second, we hope this case study can help shed light on the broader phenomenon of housing ideology, which is invoked in various places within the housing literature but rarely elaborated in depth. In critiquing the ideology of co-living, we are not seeking to defend homeownership, which supports a vast system of residential inequality. But we argue that the ideology of co-living also reinforces inequality. Ultimately, we want to help develop a broader critical perspective from which housing ideology can be understood and criticized. A critical account of residential ideology can help make sense of dominant forms of knowledge about housing and the city—and potentially help understand how to create alternative residential forms.

Housing, property, and ideology

Ideology is a contested term used to analyze how ruling classes, institutions and the state deploy ideas, discourse and knowledge (cf. Ng, 2015; Rehmann, 2014; Eagleton, 1991; Therborn, 1999; Gerring, 1997; Purvis and Hunt, 1993). In its classical Marxian usage, the notion of ideology was premised on the observation that "[t]he ideas of the ruling class are in every epoch the ruling ideas" (Marx, 1978: 172). More recent uses maintain the link between ideas, rule and material interests, but in an explicitly agency-focused, non-mechanical way. As Stuart Hall puts it, ideology consists of "the mental frameworks—the languages, the concepts, categories, imagery of thought, and the systems of representations—which different classes and social groups deploy in order to make sense of, define, figure out and render intelligible the way society works" (Hall 1996 [1986]: 26). At its core, the notion of ideology highlights the work of creating and circulating ideas, work which is part of how the social order is not only understood but also legitimized, maintained, and altered. It is not only a question of meaning-making, but meaning-making as part of a contingent, contested, unequal political economy.

There are a number of general characteristics of ideology that are relevant for its application to housing. First, ideology is one way that ruling classes and groups establish legitimacy. In their discussion of planning and housing, Inch and Shepherd (2020), following Hall (2011), remark that "ideology is deployed as part of ongoing efforts to secure, renew or challenge a broader (contingent) hegemonic settlement" (Inch & Shepherd 2020: 61). The production and dissemination of ideology helps to ensure the reproduction of inequality by promoting values and beliefs congenial to its maintenance; altering it in particular, interested ways; or denigrating alternatives (Eagleton, 1991). Second, ideology serves to naturalize these system-maintaining beliefs, making what are contingent ideas and norms appear inevitable— "the depiction of fabricated circumstances as 'natural'" (Gerring 1997: 977). Third, ideology operates through mystification, obscuring social reality in ways convenient to itself by hiding its relationship to specific social interests, such that forms of knowledge that affirm existing hierarchies appear to be objective and disinterested (Mills 1985/1986). Finally, ideology represents an ultimately false resolution of social antagonisms, tying together contradictory and competing logics and outlooks while masking or suppressing social conflicts. This is the sense in which Eagleton (1991: 6) understands ideology as "an imaginary resolution of real contradictions."

Building on this more general usage, we use the term housing ideology (or residential ideology) to refer to the dominant ideas and knowledges about housing that are deployed to justify or legitimize the residential status quo, helping either to maintain it in the face of challenges or to

push it in specific new directions congenial to particular social interests. Housing ideology entails norms, values, goals, and categories used to generate knowledge about housing. It supplies ideas about who is supposed to dwell where and in what fashion; about which forms of tenure and morphology should be supported and fostered; and about what inhabitants should desire from their housing. A reigning housing ideology valorizes some forms of housing while stigmatizing others, creating a hierarchy of tenures and morphologies, and maps this residential hierarchy onto broader social structures.

This notion of housing ideology builds on multiple areas of research within the inter-disciplinary field of housing studies, which has long been attuned to the meanings and discourses that surround home and housing. Research on the "meanings of home" (Bate, 2018; Fowler and Lipscomb, 2010; Blunt and Dowling, 2006; Easthope, 2004; Somerville, 1992), for example, highlights the symbolic, emotional and affective dimension of home; the symbolic work of homemaking; and the link between home and identity, though it has less of an emphasis on the relationship between home meanings and political-economic structures. From a social-constructivist perspective, Kemeny (1988) asked how the politics of knowledge production in housing shapes "ideological hegemony" within the field by "defining housing reality." Separately, research on the political economy of housing (Ball, 2017; Madden and Marcuse, 2016; Harloe, 2008; Ronald, 2008) has pointed to the ways that various political projects seek to shape categories and goals of the housing system, though it has not paid as close attention to the different forms of meaning that are deployed in the process. The notion of housing ideology draws on these bodies of literature, using critical theory's method of ideology critique to identify the role of meaning and knowledge in the political economy of housing.

Since the middle of the twentieth century in Britain, and from the interwar period in the US, one residential ideology has been most prominent: the ideology of private homeownership, where owner-occupation is seen not only as the optimal housing tenure but also as a signifier for a host of other social and political virtues. Countries like the UK and the US are what Ronald (2008) calls "homeowner societies," where the private ownership of housing is politically, economically and culturally dominant. In these contexts, homeownership is supported in many ways, especially through policies around development, tax, credit, and retirement (Case et al, 2005; Carliner 1998). Homeownership is also promoted through a "corresponding nebula of ideas and values" (Ronald, 2004: 50) which frame it as naturally fulfilling both individual and collective desires (Gurney, 1999).

As developed in the US and the UK, the ideology of homeownership includes a concomitant effort to denigrate the propertyless. This includes people experiencing homelessness; people receiving housing aid; social

housing tenants—and tenants of multiple-occupancy housing. Although shared facilities like kitchens and toilets have been common in the past, residential ideology since at least the 1950s has associated individual amenities with prestige and shared amenities with privation. In American cities, SROs were stigmatized and banned en masse in the 1970s and 1980s (Groth 1999). In the UK, HMOs remain highly stigmatized, associated with dilapidation, overcrowding and exploitative landlordism (DCLG, 2017).

Into this ideological conjuncture steps co-living's proponents. How can they successfully promote a form of insecure, precarious multiple-occupancy rental housing? Previous research has explored how co-living serves "digital nomads" and creates new forms of precarity. Bergan et al (2021) argue that co-living promotes a "home culture of precarity" that gives "precariously employed digital nomads an opportunity to simultaneously make home and make capital" (Bergan et al 2021: 1212). Von Zumbusch and Lalicic (2020) similarly link co-living to the specific mobility needs of self-described digital nomads. Bergan and Dufty-Jones (2023) argue that co-living companies' "housing-as-a-service" model enabled providers to thrive under the turbulent circumstances of the COVID-19 pandemic. Coricelli (2023) identifies co-living as part of a shift within real estate discourse that emphasizes the experiential dimension of lifestyle over shelter.

As this literature successfully establishes, co-living clearly resonates with certain homemaking practices of the digital-professional middle class. But this more specific interpretation does not fully account for the ways that co-living is promoted in relation to other housing types and tenures. Nor does it seek to explain the urban-political context within which figures like the digital nomad appear. We argue that there are broader ideological elements about housing and urban life today that are mobilized in the effort to establish this emerging housing subsector. As part of the process of developing their industry, co-living's proponents, we argue, are building a new housing ideology. The ideology of co-living offers itself as both historically inevitable and virtuous—but it is ultimately a picture of the residential good life attuned to the imperatives of financialized urban capitalism, affirming the needs of its dominant backers and downplaying its contradictions. In the remainder of this paper, we analyze a variety of qualitative evidence to chart this attempt to build a new residential-ideological settlement favorable to co-living, and demonstrate how these ideas are functional for elite class fractions within the neoliberal city.

Data and methods

Co-living is a distinctly inter-urban, transnational phenomenon. A comprehensive exploration of the sector therefore requires engaging with data across a range of geographies. Here we focus particularly on large

companies based in North America and Europe with spaces in major expensive cities such as London, Berlin, San Francisco and New York. However, co-living can also now be found in most small and medium-size cities across the Global North.

The research primarily involved two methods. First, we conducted twenty-four interviews with a variety of co-living professionals, such as CEOs of co-living companies, consultants and real estate strategists. Interviews took place between July 2019 and June 2021—initially in person, but latterly, due to the pandemic, mostly online. The interviews were arranged by emailing key personnel in the field or speaking to them at industry events. Our participants include representatives from most of the largest European and North American co-living companies. The interviews were semi-structured and ranged between 40 minutes and 2 hours. The purpose of the interviews was to understand how those driving the co-living market made their case to investors, policymakers and the wider public. In so doing, we sought to explore questions such as: What is driving the growth of the co-living sector? How is it promoted and justified to different stakeholders? What issues does it claim to address? What does it bring to or take away from cities?

Secondly: secondary data was collected between October 2018 and June 2021 in order to corroborate and provide background information for the interviews. This included material produced by and covering the co-living sector, including industry reports, think tank analyses, company websites, marketing and news coverage. Reporting by real estate services companies such as Jones Lang LaSalle and Cushman & Wakefield proved particularly important. Other key sources of information were the sector-specific intermediary organizations which compile research, generate press, hold promotional events and provide consultancy services to co-living companies and investors. In total, over 300 reports, documents, articles or webpages were collected. This material also provides evidence of the imaginaries, norms, discourses, and stories used to legitimize co-living.

The interview transcripts and secondary data were organized and analyzed using NVivo software, where we followed a three-part coding process. Firstly, we scanned over the entire corpus and developed a broad set of parent codes, including key terms such as 'community', 'investment' and 'technology.' We then performed a rigorous, line-by-line coding process for each source, involving many sub-codes. Finally, having coded all the data, we were able to observe the most significant or reoccurring codes, and synthesize these into more conceptual codes, which we used to develop our analytic categories. Throughout this process, we took various measures to stay close to the data and remain open to analytical directions, such as embracing phrases or terms used by respondents as codes in and of themselves. This layered approach to

coding ensured that we stayed as true to the original data as possible whilst gradually developing our conceptual and analytical take.

The same narratives emerged in the interviews and secondary sources. Together they yielded a consistent picture of co-living and how it is intended to both fit within and change the housing system. However, the interviews enabled us to delve further into the complexities and contradictions of the industry's narratives than the secondary sources would have alone. To demarcate the interview data from the secondary sources, all interview excerpts appear in italics.

In identifying the emerging ideology of co-living, we are not claiming that all co-living projects are identical, nor that the industry's advocates and promoters are somehow conspiring with one another. We make no claims about intention or coordination. Rather, we want to understand how this emerging sector is justified and legitimized. We seek to determine the extent to which the industry depends upon new residential logics, norms and values which fit its evolving economic strategy. And we want to use this case to shed light on broader processes of ideological change in housing.

The ideology of co-living

The ideology of co-living emerges from a complex field of actors and institutions. They compete with one another and do not all have the same immediate interests. But they are also shaping the meaning, visibility, legal status and prestige of co-living in similar ways. Our research suggests that the ideology of co-living tends to exhibit a number of common identifiable features.

Corporate futurism

Laying claim to "the future" is one of the major ideological themes within the co-living sector. Financialization in general engages in "future-making practices" that foster the conditions necessary for its reproduction (Komporozos-Athanasiou, 2020), and co-living is consistent with this. Co-living seeks to define the urban future in corporate-friendly, technology-saturated ways, which the industry itself is then held to embody. This is part of the ideological work of legitimation and naturalization, casting the co-living industry as both progressive and inevitable.

Co-living's futurism builds on established ideas about the future disseminated by global technology giants. Like many Silicon Valley firms, co-living companies see themselves as social entrepreneurs offering a new version of the world. Companies present their product as a reinvention of urban living, with taglines like Vivahouse's "We are building the urban living blueprint of tomorrow," (Vivahouse, 2020a),

Lyvly's "we are building the world's first shared living community" (Lyvly, 2019) and The Collective's "A new way to live work and play" (The Collective, 2019). Claiming the mantle of the twenty-first century is key to their claims to disruptive novelty, as when Liveshare announces "Hello 21st Century—Co-living Evolved" (Liveshare, 2020). Speaking the language of software updates, some companies claim to offer "co-living 2.0" (Collins, 2019), or "co-living 3.0" (Moon Startup 2020). Venn refers to itself as a "neighbouring start-up" and an "open source neighborhood operating system" (Conscious Co-living, 2019). Co-living companies are constantly emphasizing newness and innovation. But these claims all foreground their own products rather than any actual social change, and they revolve around a technology-obsessed middle-class protagonist.

As part of the ideological work of naturalization, the co-living industry presents its product as one part within a comprehensive suite of platform services. The CEO of Habyt remarked, "Today people use Uber, and don't want to buy a car. They use Spotify and don't buy music. In the same way, our users want simple access to a great home" (Xirau, 2020). The same sentiment can be found in an interview with a founder of a co-living company:

> *I know the world is changing. I know that we can use a phone to find a car to get a ride. We can use our phone for a lot of things. Why can we not use our smart phone to find housing anywhere in the world to digitally sign a lease, to do a 360 degree video tour?* (Interviewee 3)

Co-living is portrayed as part of a seamless, digitally-mediated, platform-serviced world, where all the infrastructure of life can be accessed by an app.

Echoing the notion of "optimization" promoted by proponents of smart cities (Powell 2021), co-living firms stress the idea that they can "optimize" the city and housing system. Outsite declares, "From shared cars to filling extra space in your suitcase transporting items for others, the world has begun to take advantage of surplus space through the rise of the sharing economy. The housing industry is no exception." (Outsite, 2019). One component of this optimization is temporal: several operators emphasize around-the-clock usage of their buildings, with communal areas becoming co-working spaces for external members during the day, and event spaces by night. Optimization is also spatial. Co-living companies envision a global network of interconnected spaces, a corporate cosmopolitanism granting their tenants global access without borders. Dreamhouse declares that it is "On a mission to make the world a home" (Dreamhouse, 2019). Haas contends "membership is 'access' to home, not anchoring yourself down to one physical space, city or country" (Haas, 2020). The Collective is "decoupling the function of living from the physical location" (Stripe Partners, 2016), while Zoku announces that "we blur borders, combine cultures and live our dreams" (Zoku, 2020). Companies with multiple locations often allow tenants to move easily

between different spaces via apps, without having to sign new contracts. In this way, companies see themselves as helping to eliminate the administrative obstacles associated with international mobility, offering a seamless, borderless global infrastructure where difference, conflict and antagonism has been subsumed by optimization.

Co-living shares other ideological elements with platform capitalist firms (Pasquale 2016). Just as technology or governance platforms create an ongoing form of dependency promoted as a service or subscription (Faulkner-Gurstein and Wyatt, 2021), co-living companies promise to reinvent domestic space not as a possession or right but "as a service." The COO at The Collective, for example, envisions a future where "we will all be homeless" as people increasingly use "space as a service" (Mairs, 2016). One San Francisco-based company named itself Haas, an acronym for 'Home-as-a-service' (Haas, 2020), while Outsite champions the term "Living-as-a-service" (Timalsina, 2019). According to Docked Living, "Docked is more than just a room for rent, it's a housing subscription designed for individuals looking for a new way of living" (Docked Living, 2020). In contrast to the ideology of homeownership, which is built around the supreme value of permanence and stability, the ideology of co-living seeks to resolve political conflict around the inaccessibility of homeownership by affirming the alternative virtues of unburdened flexibility and temporary access. According to Outsite:

> Home ownership was once an integral part of the American Dream but modern Americans, particularly millennials, are redefining their living arrangements. Traditionally, we've been tied to the idea of possessions, paying for products and services outright or taking years (or decades) to pay off a home mortgage or car loan. The new question seems to be: 'why own something when you can rent or borrow it?'
> (Timalsina, 2019)

Drawing on the discourse of the "sharing economy" (Pedroni 2019), Vivible distils this sentiment into the tagline "Sharing is the new having" (Vivible, 2019). Other co-living companies also describe their model as "sharing." This quasi-communal image serves to mystify the real nature of an industry built around precarious rent relations (Bergen et al, 2021).

The ideology of co-living also shares a strand of techno-libertarianism with the broader logic of platform capitalism. Many firms appeal to the supreme Silicon Valley value of disruption or hacking (Maalsen, 2022), which entail a strong sense of resentment towards supposedly anti-innovative state regulation as well as a corresponding glee at undermining it. As one company founder put it,

> *[If] we just push innovation hard, then the government has to catch up. There's no doubt in my mind that legislation will catch up. They will have no choice. Just like the cabs, you know, the taxis and like Uber—same exact thing.*
> (Interviewee 3)

Co-living companies naturalize their role within a platformizing political economy by appealing to a deregulated future similar to that invoked by Uber, AirBnB and other platform capitalists (Srnicek, 2017).

Many housing ideologies gain legitimacy by circulating images of the future. The ideology of homeownership marks future time in terms of the steady accumulation of family assets and the promise of stability. In contrast, the ideology of co-living stresses a corporate technology-oriented futurism that transcends national boundaries to offer a universal, mobile, networked residential service. In this way, political struggles around occupancy rights and property are resolved by appealing to an optimized future of flexibility and freedom.

Technocratic urbanism

The ideology of co-living is also deeply intertwined with the elite-focused discourse known simply as "urbanism" (Gleeson, 2012; Lawton, 2020; Rossi, 2020). Urbanism, as a technocratic, business-friendly practice—not to be confused with a more grassroots, critical urban-focused movement like municipalism (Russell, 2019)—is central to the ideological justification of co-living. Operators see themselves both as experts in urban development and as connoisseurs of city life, and advocate for the industry using the language of technocratic urbanism. Appealing to urbanism, technocracy and urban social science is another way to legitimize and naturalize an emerging housing subsector that departs from the hitherto dominant forms.

Many interviewees explicitly described themselves as urbanists, such as the company founder who said he is "*very much informed by an interest in understanding what are the key influences changing the way we live in cities*" (Interviewee 4). Co-living companies frequently adopt the role of urban theorists, invoking the ubiquitous idea that we are now entering an "urban age" (see Brenner and Schmidt, 2014). Drawing on the tropes of TED Talk urbanists, co-living companies adorn presentations and websites with the cliché that "for the first time in history, more than half of the world's population is now living in towns and cities" (McKinsey Global Institute 2011: 3). Habyt Co-living's website states:

> By 2030 the world population will increase by 1.2 billion people. 40% of these are expected to live in urban areas. The only way to sustain such growth is for urban planners to focus on more sustainable ways of building cities. Co-living, by design, is the solution to this challenge. A more efficient use of living surfaces means a higher number of living units in less space, higher efficiency and higher yields on real estate projects. (Habyt, 2020)

Co-living advocates use the urban age motif and the trappings of urban social science to portray their own industry as the sustainable solution to contemporary housing and ecological conflicts.

The industry also portrays itself as a purveyor of authentic urban experience. With their security guards, FOB access and exclusive amenities, co-living buildings are in essence vertical gated communities; but co-living firms promote themselves as city-makers, creating cohesive pieces of urban fabric marked by diversity and encounter. As the founder of one London-based firm explained,

> *We've always been interested in producing bits of city… The very thing that defines Londoners to us is contrast. So it goes back to that being next to something very different and having [the] possibility to interact…. So we at the micro level are always trying to choreograph those kind of contrasts and interactions between difference… facilitating people encountering other people in a kind of informal way…* (Interviewee 4, company founder).

The "encounters" that happen in co-living buildings are anything but informal. They rely on paid social managers, design features, and the social exclusivity created by paid membership. But the abstract idea of the unplanned, informal, messy urban encounter is one of the ways that co-living firms promote their approach to residential space-making. Many interviewees contrast the vitality of co-living with the emptiness of the segregated, financialized city. As one company manager explained,

> *If you look at London, the inner cities are dead because it's just an investment, a lot of flats are just investments for people to park the money, there's no one living in there. So the city center dies out and that's a horrible thing.* (Interviewee 14).

Co-living is a highly financialized subsector, but in the co-living imaginary, the industry itself is the cure that will save urban life from financialization and community dissolution.

The ideology of contemporary urbanism is also centered upon a distinctive politics of density (Keil 2020; McFarlane 2016), where densification—understood in a strictly quantitative way, stripped of any considerations about housing tenure, displacement or inequality—is asserted to be a moral imperative. As one real estate advisor put it, "*What do we do about this finite piece of land that has an increased amount of value to it? And so is therefore less affordable and in greater demand… That has to flow through to density, right?*" (Interviewee 7). Another business developer noted, "*Cities are becoming condensed, right? I mean how many new builds, how many projects for new residential buildings can you build? There will be a point in time when the city will not take it anymore!*" (Interviewee 13). By casting any kind of density as morally necessary for cities, co-living advocates strategically underplay questions about the residential power relations built into their model. But trying to transform the image of multiple occupancy does not necessarily entail destigmatizing other forms of high-density living. Common, for example, stresses that it provides "adequate

density" as opposed to the "chaos" of "extreme density" found in "tenements" (Common, 2019). The particular politics of density invoked by co-living's proponents justifies the industry's exclusionary elite citadels (Marcuse, 1997) by casting them as solutions to planetary problems.

Co-living's urbanism epitomizes a corporate-led solutionism focused on the livability concerns of the wealthy (see Angelo and Wachsmuth, 2020). And co-living's sustainability claims sit alongside the industry's promotion of a lifestyle built upon carbon-intensive consumption and international mobility. Recent analysis suggests that it is precisely the urban geographies produced by co-living—exclusionary affluent enclaves dominated by small, often single-person households—that generate some of the highest carbon emissions (Rice et al, 2019). But the ideology of co-living portrays the sector as a practical form of ecological urbanism.

Market populism

We have explained how, building on other common discourses about economic and urban life, the co-living industry is constructing a new residential ideology that seeks the mantle of the future and of technocratic urbanist expertise, making the subsector's rise appear natural and progressive. But co-living firms do not only promote the subsector as inevitable and evidence-based. They also use the language of democracy, rights, and revolution to cast themselves as an emancipatory force. Their claims to liberation are firmly rooted in market logics, anti-statism and for-profit innovation, and they are mobilized in the service of capital accumulation. The political repertoire of the co-living industry can be seen as a kind of market populism that asserts that the market is more democratic than the state (Frank 2002), in this case arguing that for-profit short-tenancy housing is more democratic than other housing forms. A pro-market variety of populism—which tries to resolve urban antagonisms by constructing an anti-elitism aligned with the strategies of real estate elites—is another crucial part of the ideology of co-living.

The industry's marketing material is permeated with the language of revolution. Pollen Co-living's webpage exhorts would-be tenants to "Join the revolution" (Pollen Co-living, 2020), while Vivahouse's tagline is "We are revolutionising accommodation" (Vivahouse, 2020a). The latter claims a direct link between intensified land use and urban democracy, claiming, "We're democratising access to flexible stays in the world's greatest cities… Vivahouse is democratising access to your own private space within vibrant urban community" (Vivahouse, 2020b). The ideology of co-living tries to erase the fact that it creates urban space for the affluent professional class and instead insists on its democratic character.

Indeed, many co-living companies claim to be delivering a version of the right to the city. Co-living start-up Venn's stated goal is "ending the displacement of lower-income residents," and it claims to avoid attracting "speculative development" by not "altering the facades" of buildings it refurbishes (Schultz, 2019). Co-living firms promote their model as a route to housing justice beyond homeownership. As one real estate advisor explained,

> *Huge swathes of young people will not have the same quality of life, potential for homeownership, potential to raise a family, to do the things that the Baby Boomers did… we need to start recognizing that there is this cohort, and there will be more of them, that needs appropriate housing. And we actually need to be placing them at the forefront of policy-making…* (Interviewee 7, real estate advisor).

The industry casts itself as the ally of dispossessed younger generations suffering from the housing crisis. But if the traditional ideology of homeownership emphasized the bond between inhabitant and property (Ronald, 2008) and radical conceptions of urban politics emphasize a right to housing based on emancipatory decommodification (Barenstein, et al, 2021; Madden and Marcuse, 2016) the ideology of co-living posits as the residential ideal a fully commodified residential experience underpinned by short-term, insecure tenancy.

Shoehorning populist content into neoliberal form is bound to create contradictions, and they are evident in the co-living industry's language around the housing crisis. Co-living companies—many of which are large corporate landlords, backed by private equity and venture capital firms—frequently resort to anti-landlord sentiments. LifeX's tagline is "forget sketchy landlords" (LifeX, 2020). Many co-living proponents cast the industry as the opposite of the "rogue landlord," such as the co-living advisor who remarked, "*What we need to do is protect young and vulnerable people from being taken advantage of by rogue landlords*" (Interviewee 7, real estate advisor). Some companies push this further by suggesting that co-living is battling against the finance-housing complex more generally. Berlin-based Robynhood insists, "You will question everything you know about housing and your landlord is not going to like that" (Robynhood, 2020). The industry mobilizes the discourse of housing crisis for system-conserving ends (White & Nandedkar, 2021), casting corporate real estate capital not as one of the causes of the housing problem but as its solution.

In the ideology of co-living, not only do firms oppose rogue landlords—some companies insist that they are not landlords at all. Just as banks seek to downplay conflicts with homeowners (Fikse & Aalbers, 2021), co-living companies try to blur the boundaries between themselves and their tenants. Lyvly's website states:

> We also don't see ourselves as landlords. Lyvly's members are more than customers, we are a shared living

community… It is not a traditional rental system, collectively we at HQ and our members are all working towards the goal of building an amazing community together, so we are equals. (Lyvly, 2020)

Many co-living companies refer to their tenants as "members," a term which obscures the sector's insecure tenancies and falsely suggests equality between owner and resident. Some industry supporters even try to align it with non-market housing. According to one real estate advisor, "*Ultimately, the old social housing, housing estate model, that's co-living*" (Interviewee 8, real estate advisor). At the launch party for a London-based co-living venture, a CEO announced to a local authority: "*we are appealing to the government that we are creating a new form of social housing*." But unlike social housing, co-living is exclusively market-oriented and has no connection to social citizenship.

The disavowal of landlordism is not only a rhetorical trope. It embodies a legal argument. In several jurisdictions, co-living residents fall outside normal protections that apply to tenants. As one observer notes, "Co-living is often marketed by developers as a solution to the housing crisis, yet in reality it is a convenient vehicle to bypass any responsibility to those most in need" (Lewis, 2020). In Ireland, "The model is attractive to developers [in Ireland] because co-living developments generally will not be subject to Part V obligations regarding social and affordable housing" (Mason Hayes and Curran, 2019). There, co-living residents are classed as licensees rather than tenants, exposing them to the risk of random rent increases and arbitrary eviction (Bowers, 2019). This approach is being adopted elsewhere as well; San Jose, California created a new zoning code for co-living that waives affordable housing obligations (Bitters, 2019). Industry observers have argued that co-living firms have been responsible for the abrupt eviction of hundreds of tenants (Karp, 2019; Said, 2019). But in the ideology of co-living, these companies are liberators, not landlords, and the evictees were not tenants.

Curated collectivism

So far we have detailed how the ideology of co-living seeks to legitimize and naturalize this new housing subsector, and how it mystifies the social basis and tenure relations of the industry. But there is one more major element of the co-living imaginary that, in typical ideological fashion, offers a false resolution of the conflicts that it in fact embodies. Co-living is portrayed as a form of utopian communalism that can counteract urban alienation. For example, the CEO of co-living start-up Kndrd claims, "Co-living is absolutely the leading answer to our global urban housing crisis. Not only does it solve the cost and spatial demands associated with housing, but it also addresses the intimate aspects of human connection" (cited in Oosterveer, 2019). Companies often make dramatic claims about the rise of loneliness. Lyvly's website laments, "Urban environments no longer encourage neighbourly relationships. No

cups of sugar, no plant watering, no key swapping" (Lyvly, 2019). The last major plank in the ideology of co-living is the claim that the industry can rejuvenate urban community.

Co-living discourse is saturated with the language of community. Liveshare's website, for example, states "Liveshare is a community. It's about making soulful connections with others" (Liveshare, 2020), while Gravity Co-living offers a "social environment with a constant support network" (Allcock, 2019). "Community" is perhaps the main way in which co-living promoters strive to distinguish themselves from stigmatized forms of group renting like SROs and bedsits, which they claim are devoid of community. A blog post by the CEO of Urban Shared states, "People often ask me what the difference is between running an HMO and operating a co-living shared house. It's easy for me to answer this question. A co-living space is created with building a community in mind" (Urban Shared, 2019). Of course, some companies claim to provide "community-as-a-service" (Habyt 2019).

Many co-living companies go beyond the garden-variety language of belonging and champion themselves as radical experiments in communal living. Embassy Network, for example, states, "Our greater goal is to create, maintain and diversify the commons" (Embassy Network, 2020). Docked Living claims to be "exploring new ways of living and creating home" through "Intentionality over apathy," "Openness and collaboration over competition," and "responsibility and action over cynicism and resignation" (Docked Living, 2020). Such discourses directly draw upon the anti-capitalist language of the commons (e.g. Chatterton, 2016; Kamola & Meyerhoff, 2009) and the non-market collectivity associated with cooperative, co-housing and Baugruppe movements (Hamiduddin & Gallent, 2016). But unlike co-living, which is fully privatized and profit-driven, these housing forms are all partially de-commodified, inhabitant-led initiatives.

Community in co-living is a highly managed affair. Through the setting of rent levels as well as marketing, programming and design, the industry carefully calibrates itself towards the "home culture" of affluent, mobile tech workers (Bergan et al, 2021). But companies seldom attempt to create communal bonds between their tenants and employees or neighbors outside of the co-living sites. The community of co-living is commodified and class-exclusionary, but the language of community is a major way that the industry justifies its place within urban housing systems.

Conclusion

Our goal here has been to define the concept of housing ideology and to examine an emerging example of it. In our analysis of co-living, we have sought to shed light on the ideological work behind this emerging

housing subsector. Through four key elements—corporate futurism, technocratic urbanism, market populism and curated collectivism—the co-living industry and its promoters are building a new residential logic that legitimizes its place within the housing system and supports its profitability. The co-living industry uses these different ideological strands in order to emphasize the value of co-living; to make it appear inevitable; to hide its contradictions and tensions; to make it seem like the solution to numerous urban problems; and to instruct potential inhabitants on how they should live within it. Any residential ideology can be considered successful to the extent to which it shapes understandings of the housing system for inhabitants, policymakers, investors and others. As co-living expands across the world, the housing narratives that it promotes do appear to be gaining ground.

We have sought to show that the industry's critical self-presentation hides the extent to which it intensifies many trends within contemporary housing that are accelerating the inequality and precarity that co-living purports to solve. Co-living disavows the practices of landlordism, rent-gap-claiming and financialization that it further entrenches. On the surface co-living offers a democratic, communal, emancipatory urban future. In reality, it helps funnel more housing and urban space towards large-scale, for-profit investors. Whether the industry's claims about its liberatory potential can be used to help transform it into something more genuinely democratic is an open question.

We hope that this case underscores the importance of an analysis of housing ideology for understanding residential change. Compelling ideological images of the residential good life are central to the housing system under contemporary capitalism. In an era when individual homeownership is still regarded as the ideal but is becoming increasingly inaccessible, numerous new housing tenures and forms will emerge, and they will include new residential ideologies. Housing scholars and activists need to be attuned to the role of ideological work in shaping housing systems and struggles. As the case of the ideology of co-living demonstrates, not all challenges to the dominance of homeownership should be affirmed. Co-living promotes itself as an alternative to private owner-occupation, but it still constitutes a financialized, precarious housing model that helps to maintain the inequalities of contemporary urbanization. What cities need instead is a residential politics that promotes genuinely democratic housing alternatives. The rejection of status-quo-affirming housing ideologies and their replacement by truly critical residential ideals will need to be a part of any such project.

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