

Dismantling rentier logic: Tenants struggles in Argentina

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**Conversation series | Pursuing Tenant International:  
Learning from struggles for home in Abya-Yala  
Edited by Ana Vilenica**

# **Dismantling rentier logic: Tenant struggles in Argentina**

**Gervasio Muñoz**

Inquilinos Agrupados (IA), Argentina

*in conversation with*

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## **Abstract**

In 'Dismantling rentier logic: Tenant struggles in Argentina' Ana Vilenica and Moisés Quiroz engage with Gervasio Muñoz of Inquilinos Agrupados (IA), exploring the challenges faced by tenants in the wake of neoliberal policies and economic shock therapy in Argentina. The conversation reflects on historical tenant movements, the current housing crisis characterized by dollarization and deregulation, and IA's efforts in advocating for tenant rights and reforming housing policies. The discussion also delves into the broader implications of these struggles, considering the potential for forming alliances with other movements both nationally and internationally and the necessity of rethinking housing as a right rather than a dream.

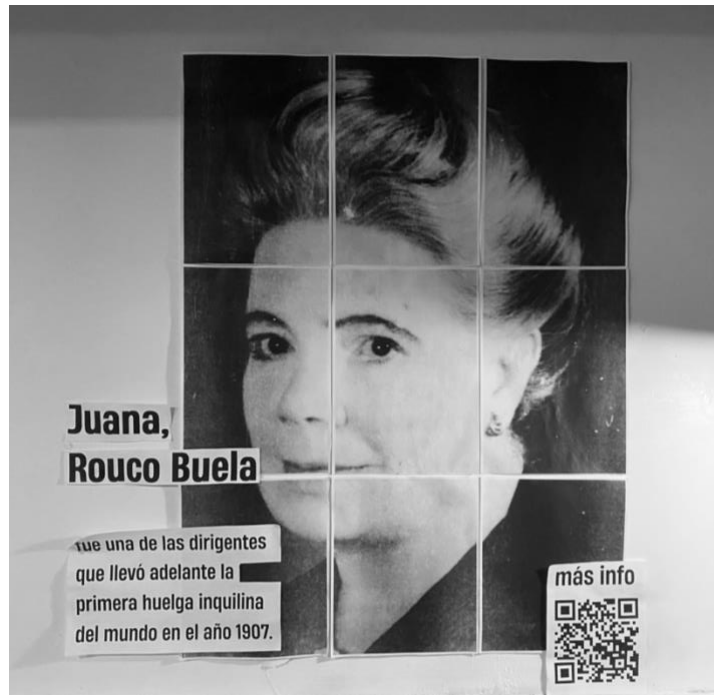
## **Keywords**

Tenants, Argentina, networks, homeownership

After the victory of right-wing neoliberal Javier Milei in Argentina's elections and the announcement of an economic shock therapy to address the accumulated problems in the country, including inflation of 170%, many groups began to organize collectively against this revengeful strategy. This included legal actions and street protests, ranging from massive

**Figure 1**

Juana Rouco Buela poster on the wall in the IA office.  
Image: Ana Vilenica.



union-led demonstrations to performances and *cacerolazos*.<sup>1</sup> During the final days of 2023, we met with Gervasio Muñoz of IA in their space in the central area of Buenos Aires to talk and share experiences in struggles for the right to home. Our conversation covered the situations in Argentina, Mexico, and Serbia. We are sharing a portion of this exchange focusing on the situation in Argentina in this edited conversation.

**Moisés:** (looking at the poster on the wall) Who was Juana Rouco Buela?

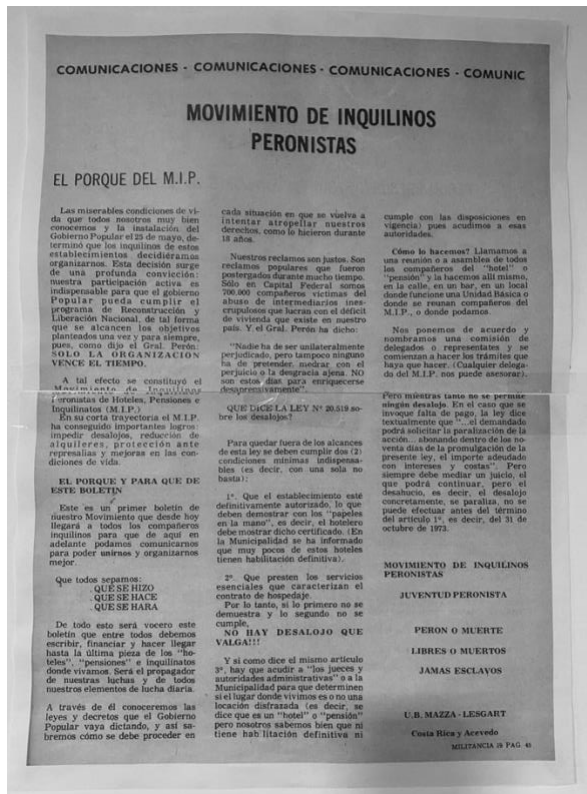
**Gervasio:** She was a key figure in leading the 1907 tenants' strike. The tenements faced steep rent increases at that time. She was actively involved in the anarchist movement and had strong connections with the anarchist workers' unions. She spearheaded the strike, which she named the 'Broom Strike', symbolizing how women in the tenements stood with brooms<sup>2</sup> and successfully resisted the rent hike. This pivotal event occurred in 1907.

(Looking at another set of posters on the wall) Later, in 1973, the Movimiento de Inquilinos Peronistas (MIP)<sup>3</sup> was established. Unfortunately, some members were disappeared during the dictatorship. We maintain contact with some of their children. Here is a bulletin from the MIP. This letter, from a tenant living just four blocks from here, expresses gratitude for the bulletin. He felt relieved that finally someone was

<sup>1</sup> *Cacerolazos* is a Spanish term that refers to a form of popular protest typically seen in Latin American countries. The word is derived from *cacerola*, which means 'saucepan' in Spanish. In a *cacerolazo*, participants bang pots, pans, or other kitchen utensils to make noise. This type of protest is often used as a means for people to express discontent or opposition, usually towards government policies or actions. The *cacerolazo* began in Chile during Salvador Allende's government. In Argentina it appears in 2001 against the neoliberal government of De La Rúa.

<sup>2</sup> They blocked the doors of the tenements with brooms in their hands to prevent the landlords from entering to collect rents.

<sup>3</sup> In English: The Peronist Tenant's Movement.



**Figures 2 & 3**

Figure 2 (left): Communication of Movimiento de Inquilino Peronista at the wall of IA space.

Figure 3 (right): Gervasio Muñoz showing of the poster of disappeared compañeros.

Images: Ana Vilenica

addressing the tenants' issues and challenging the oligarch landlords. Reading both these pieces is enlightening. From that point until we formed our own organization in 2013, there was no significant tenant movement or organization in Argentina. Thus, part of our mission is to revive and honor the history of these struggles.

**Moisés:** Last year, we celebrated 100 years of the first strike in Mexico and it was also led by women.

**Ana:** There have been many protest actions by the Inquilinos Agrupados movement in recent days due to retaliatory measures against tenants by the new government. Can you tell us more about the current situation?

**Gervasio:** The current situation in Argentina is that housing is dollarized; it is built in pesos and charged in dollars, which, in my opinion, is the backbone of real estate speculation here. Furthermore, there's almost total deregulation. Empty housing isn't regulated, nor are rent prices, housing sales, or land prices. Since the 1990s, the state has chosen not to regulate, but rather to follow the World Bank's logic of building housing on the outskirts and that's it. This makes the situation today quite critical concerning renting or accessing housing. Culturally, there's a conflicting coexistence between a tradition of homeownership, Argentina's lack of experience in public housing, and the impossibility of buying a home.

Inquilinos Agrupados is proposing a model that's quite contrary to the dominant housing culture in Argentina, which involves state intervention in renting. During Perón's first government, from 1945 to 1955, the state had a social function in housing per the constitution. It was forbidden to leave houses empty for more than a month; the state then liquidated the housing business. This ended with the coup in 1955, and all those policies were gradually dismantled until the last military dictatorship, which dollarized all housing and land and deregulated renting in the name of freedom. Today, we are in a similar situation, with a government that has deregulated everything by decree in the name of freedom.

**Ana:** What is happening now, and what will be the effect of these shock measures?

**Gervasio:** It is hard to predict what will happen. The scale of the consequences is unprecedented. From what we are seeing, the middle-wage-earning sectors have nowhere to live; they can't afford rents or the conditions. Rents are also becoming dollarized. I think we're heading towards a severe social crisis, exacerbated by a part of the working class that justifies these measures. There's this mystical belief that we must suffer now for better times ahead. This results in desperate situations where people justify their plight. I can't see this leading anywhere other than to a society that will implode and become violent, in an all-against-all scenario.

It is difficult to see how this will be politically channeled as an alternative to this model. It's only just begun, but I observe something very strange. For example, a woman came here with an autistic son. She's a salaried employee whose rental contract was due to end in February. In December, her real estate agent demanded her Christmas bonus to renew the contract in February. It's like a robbery. She is companionate with the landlord and agent, as she said to us: 'they need to live too'. It's hard to tell where this will lead. More than what happened in 2001 is needed now, when the middle and lower sectors recognized an unfair situation, united, overthrew the government, and a process of wage recovery and a political project for the majority emerged. It doesn't seem like that's what's happening today.

**Ana:** I've been attending actions organized by IA recently. What's been happening?

**Gervasio:** There's a somewhat individualistic idea of fighting for housing rights. The prevailing belief is that one day you'll be able to buy a home, so renting is seen as transitory. This idea started to be challenged about ten years ago when we began to organize and propose a different logic. We are not discussing homeownership. We are focusing on property values, land rental, housing values, and the state's role. The identity of the tenant, still individualistic for now, has started to become more relevant.

For years, rental housing in Argentina has been a central topic of public discussion. Recent mobilizations, led by trade union organizations, are more about the election loss. We tried to incorporate our demands into these demonstrations. As a result, these mobilizations began to carry a strong tenant identity, which went beyond us. We don't have the capacity



**Figure 4**

Protest organized by unions  
Image: Ana Vilenica.



to mobilize in all provinces, although we have organizations in almost all of them. But since this is a critical issue in household economics, it gained significant momentum, attracting many tenants who resonated with our proposal. So, there's still a middle ground between individualization and more organized organizing.

**Ana:** Considering the challenges in establishing a tenant identity, how does organizing within *Inquilinos Agrupados* (IA) work?

**Gervasio:** In different parts of the country, we have tenant organizations. About five years ago, we formed the *Federación Nacional de Inquilinos* (National Tenants' Federation), a national organization that unites these tenant organizations. Some of us are civil associations, primarily to be able to represent the sector in court. Our primary method of organizing is through assemblies. The organizations consist of a core group of 20, 30, 40 people who meet in open assemblies, be it here, at the beach, in squares, parks, etc. Participation fluctuates; many people turn up during critical moments, while fewer attend during more stable times. Moreover, we maintain a strong presence in politics and the media, with different roles in the organizations focusing on communication, territory, etc.

**Moisés:** I've noticed some optimism regarding the formation of a tenant identity. Do you think it is becoming more consolidated?

**Gervasio:** Yes, it is consolidating, largely because there's increasing awareness that buying a house is no longer a feasible option. It's simply impossible. The average salary is around \$300 dollars, and a decent house costs about \$50,000 dollars. With such an average salary, it's hard to make ends meet. You'll notice many new constructions if you walk around the city. Last year's census showed that private housing construction is outpacing population

growth, with the number of homeowners decreasing and the number of tenants increasing annually. We are witnessing an unprecedented concentration of inequality in housing access. Despite this, the prevailing political, economic, and cultural narrative still promotes homeownership. This narrative is becoming outdated and unrealistic, failing to align with workers' expectations. This is where we managed to intervene and redirect workers' focus toward housing. Nowadays, those who rent are more concerned about renting with dignity than acquiring mortgage loans. Our surveys show that 85 percent of tenants believe they'll never be able to own a home. This signals a significant shift in perspective: people are now prioritizing decent renting conditions.

**Ana:** When we talk about rental housing, what are we referring to in Argentina?

**Gervasio:** In Buenos Aires, there are various rental types. There are Airbnb rentals for tourists and also for local residents. Besides these, there are hotels, guesthouses, and tenements. An emerging trend is renting in *villas*,<sup>4</sup> which are popular neighborhoods. This trend is highly symbolic of our current conditions. For example, someone living in a *villa* might build 20 rooms and charge exorbitant rents for life in substandard conditions. On one hand, we have salaried workers renting, and on the other, a proliferation of subletting in different areas. These situations coexist in Buenos Aires. However, in Rosario, Santa Fe, a key agricultural and drug trafficking hub in Argentina, drug money laundering significantly impacts housing access. Here, the real estate business operates distinctively. Agribusiness surplus funds construction in pesos, with sales in dollars, often resulting in vacant properties.

**Figure 5**  
Posters in IA space.  
Image: Ana Vilenica.



<sup>4</sup> *Villa* refers to *Villa Miseria*, which refers to informal or slum neighborhoods inside and around Buenos Aires.

In Rosario, for instance, buildings with basement car parks are left empty to facilitate drug trafficking, as they require buildings without security cameras. In Patagonia, a tourist area with significant international purchasing power, rents have become unaffordable for local families, leading to an exodus. This situation affects schools and hospitals due to a lack of teachers and doctors. In Vaca Muerta, a region with large gas and oil reserves, locals cannot afford rents because they are now set for workers in the energy industry. High rents and the displacement of natives are common. Another notable area is the northwest, including the Humahuaca ravine, Jujuy, and Salta where land has been priced in euros since its declaration as a World Heritage site in 2005, leading to a housing crisis. These situations share a common theme: the state no longer plans the city and housing access, leaving it to market forces and economic power to decide who can live with dignity and who cannot.

**Ana:** In which areas of the country do you have tenants' organizations?

**Gervasio:** Currently, our organization is expanding, with new groups forming across the country. We have organizations in Mendoza and Río Negro in Patagonia. Their primary demand is for provincial and municipal governments to regulate tourist rentals. Argentina has 23 provinces, and we have organizations in almost all of them, but there are more in the Buenos Aires province, where nearly half the Argentine population resides. The National Federation of Tenants comprises about 16 organizations, each with its local agenda. Nationally, we have a common agenda discussed among all the organizations. Since 2016, we've jointly advocated for the national rent law, and now we're collaborating to counter Milei's decree.<sup>5</sup> We've recently filed a legal case to challenge it.

**Moisés:** Do you have any idea how many tenants are organized under IA?

**Gervasio:** Very few. Out of Argentina's population of 47 million, there are 10 million tenants. Each organization has about 30-40 active members.

**Ana:** What are the key organizing principles of your organization?

**Gervasio:** Consensus is fundamental. It works well because our agenda is very clear. We have specific guidelines, for instance, no organization within our federation fights for home ownership. We don't include housing cooperatives or mortgage holders. The future is uncertain if we continue this way, but for now, our primary task is representing tenants. Most tenants cannot build their own houses or take out mortgage loans. The Federation has various levels of representation. I lead the National Federation by agreement with all the organizations. We have regional representatives and also represent provinces in Buenos Aires, linking different organizations within the province. Santa Fe, with its two capitals, has separate organizations for each. We also have the Puyo organization,

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<sup>5</sup> The Decree of Necessity and Urgency (DNU) issued by Argentina's new president, Javier Milei, on December 20, comprising over 350 reforms, notably targets among others labor rights, tenants rights and privatization of industries and land, reflecting a strong neoliberal agenda. It's seen by many as a class retaliation against the working population.



**Figure 6**

Action in front of the Congreso de la Nación Argentina, Buenos Aires.  
Image: Ana Vilenica.



encompassing La Rioja, San Juan, and San Luis. Ours is a new type of organization with minimal bureaucracy. We strive to include everyone with a legitimate claim and intention to represent the sector. We emphasize autonomy in local agendas and political autonomy, as long as the principles are shared. Our focus is on representing tenants and articulating politics on their behalf. Any organization that tries to represent tenants for the benefit of a particular political party is excluded.

**Ana:** Part of your work involves legal support for tenants. How is this organized?

**Gervasio:** Legal mediation between tenants and the market is our backbone. Each organization within our federation has its legal team, and we have a central legal team at the federation level.

**Ana:** What are the most common legal issues faced by tenants?

**Gervasio:** Until recently, it was about ensuring landlords comply with the law. Currently, it's to counter the decree of the new national government. We are representing various organizations in court through the Federation's legal team and organizing actions to annul the decree.

**Ana:** What specific problems do tenants face?

**Gervasio:** We deal with everything the law regulates or used to regulate. For example, the law states that the minimum lease term is three years. We intervene in cases where contracts are signed for shorter periods to ensure they are valid for three years. If a landlord fails to repair a property, as required by law, we intervene to ensure compliance. There are countless issues and we address them all.

**Ana:** How do tenants approach your organization?

**Gervasio:** They reach us in several ways. We offer virtual and face-to-face consultations. Online, there's a form on our website for tenants to fill out, and we provide virtual advice

based on that. If virtual assistance isn't sufficient, we schedule appointments. Our tenants' assemblies are another avenue where many people come for legal advice. Our website offers extensive legal information, model letters, and guidelines to help tenants defend their rights independently. The demand is so high that we are completely overwhelmed.

**Ana:** Are you affiliated with any international organizations? Have you collaborated with groups outside Argentina?

**Gervasio:** We try, but it's challenging. We attempted to establish a Latin American organization of tenants, but it wasn't possible. We also tried joining HIC, but that didn't work out either. In Argentina, there's a prevalent NGO business focused on studying tenants, funded by international organizations. However, these funds rarely support groups that challenge the real-estate market. So, you'll find many NGOs in Argentina that are part of HIC and similar entities, but their primary activity is to highlight the challenges we face.

We do have a strong relationship with Raquel Rolnik. She wanted us to collaborate on studying Airbnb, but there wasn't unanimous agreement. Airbnb became a topic of discussion in Argentina only after we publicly denounced it. When it came to fighting for the rental law, we defended it almost alone, except for Raquel Rolnik, who came to Argentina and fervently supported the law.

We had plans, especially those of us involved in international relations, to form a kind of American organization. During the pandemic, I tried to unite organizations across Europe and Americas to sign a joint statement for suspending evictions. What we did manage was to align with organizations in Latin America and Spain under a common slogan, 'We are staying,' advocating for an eviction ban. That campaign was successful. This year, I visited Barcelona and met with several tenants' organizations, including the IUD, but we couldn't sustain that level of organizing.

**Ana:** You share this space with *Ni Una Menos* (Not One [woman] less), a feminist organization. You've collaborated and made joint calls for action. Could you tell us more about this alliance?

**Gervasio:** Several factors contribute to our alliance. Personally, we have strong connections with Luci Cavallero and Vero Gago, with whom we share actions during the pandemic, because of their study of household indebtedness. One of the major factors in household indebtedness is rent. That's when our collaboration started. Our analyses show that women are most affected by renting issues. I believe that feminism and the tenant movement are two significant struggles that have gained prominence in recent years. The unions are not addressing issues related to women or workers' housing, so we had to organize externally.

**Ana:** You mentioned focusing on reconstructing the history of tenant struggles.

**Gervasio:** Yes, we are trying to reconstruct history, which is still in the making. For example, when discussing the ban on empty housing, we often refer to Germany, not Argentina. We talk about the German constitution but overlook the Argentine Constitution and the

Constitution of the Republic of Weimar, from which both Germany and Argentina took their Social Housing Law in 1949.

**Ana:** Why do you think this history is not widely known?

**Gervasio:** In the National Congress, senators were perplexed as to why we were advocating for fair renting. If you examine the senators' declarations, each one owns property. We swayed the vote for the Law two months before by revealing the senators' property holdings. That's the reality of the real estate market globally, isn't it?

**Ana:** Do you think calling for a general strike has the potential to halt the harmful shock therapy against tenants introduced by the new government?

**Gervasio:** I don't believe so. Argentina's current situation is peculiar. I was late today because I met with union representatives. People here often identify more with the perpetrator than with popular movements. Our challenge is not just to strike but to build a new identity. Moreover, conservative governments in Argentina historically exact a high cost. We've had the bloodiest dictatorship with 30,000 disappeared [from 1976 to 1983]. In 2001, when the crisis erupted, there were 25 deaths in Plaza de Mayo. The economic and political power in Argentina is extremely violent. We always weigh how much pressure to apply to avoid more severe consequences. We need a nationwide strike for rent suspension. For example, during the pandemic, we fought for a nationwide eviction suspension and rent freeze. The level of violence then was intense; women called us early in the morning, reporting landlords breaking down doors or illegal evictions carried out by the police. The police were there not to prevent the illegal eviction but to ensure it proceeded.

**Figure 7**

'General Strike!' graffiti in front of the Congreso de la Nación Argentina, Buenos Aires.  
Image: Ana Vilenica.



Today's situation is odd; workers identify more with their employers than their unions. It's easier to believe that union representatives are corrupt but still have faith in the union organization. Now, that belief has eroded. People think the market can solve problems better than political participation. We are in a difficult position. There won't be a tenants' strike if people don't believe in political action.

The rental sector in housing is highly fragmented, making it challenging to organize. However, it's undeniably poised to become a key player in urban conflicts within cities. Recently, we witnessed something remarkable: the spontaneous emergence of *cacerolazos*. This event unfolded without our direct involvement. People began expressing their discontent organically, without any formal leadership guiding them. It seems inevitable that this movement will eventually coalesce into a more structured political entity. What we are doing is facilitating this process, supporting its natural evolution without trying to control or direct it. In my opinion, leading such a movement, especially in Latin America, is difficult. Typically, leadership here tends to be centered around charismatic figures, but this movement appears to be taking a different path, emerging more organically from the grassroots.

**Ana:** How would you describe your political horizon?

**Gervasio:** Our primary goal is for the State to efficiently regulate housing rent in all aspects, including land and housing. In Argentina, we aim to establish a sustainable national organization of tenants that endures over time independently.

**Moisés:** I'm curious about your interaction with other forms of housing organizing. Do you see a future in which, once you've solidified your identity as a tenant movement, you might collaborate with advocates of other housing forms, like public housing?

**Gervasio:** Currently, there are no organizations dedicated to public housing, only those focused on self-building private housing with public funds. We engage in ongoing dialogue with these groups, as well as with mortgagors and housing cooperatives, though not so much with squatters due to their limited organization. This dialogue is complex and challenging. To clarify, there isn't a significant movement of housing cooperatives here. I oppose using public funds for building private housing for sale. I also resist banking approaches, as they strip away any political aspect.

Our other major concern is land foreignization. In this context, it's imperative to unify all housing-related demands. We need a consensus on building a majority-focused project, not just catering to the few who can afford mortgages. Once their projects are realized, these individuals often disappear from the struggle. We need to construct a political tool representing not just those unable to access housing, but also advocating for alternative housing access models. This concept is hard to discuss with those fixated on mortgages or cooperative housing. I believe in building more than just a public housing model where everything is shared; it's about proposing a broader vision of housing access.



**Figure 8**

Poster for action.  
Image: Hipotecados UVA, IA, UTEP.



We recently collaborated with mortgaged people’s movement in a Congress-front activity. It’s vital but also revealing of the different perspectives. The mortgaged often overlook issues like dollarized housing, focusing instead on specific grievances, like their own debt. Today’s mortgaged person could be tomorrow’s tenant, and after tomorrow be without a house, so it’s crucial to discuss broader horizons and underlying problems for housing access. Argentina has a history of failed mortgage credits and scams, especially since the last dictatorship. For example, when Macri’s UVA loan was launched, we, as tenant organizations, warned against it, predicting unending repayments. However, many were swayed by the market’s promises and are now stuck in perpetual debt to banks.

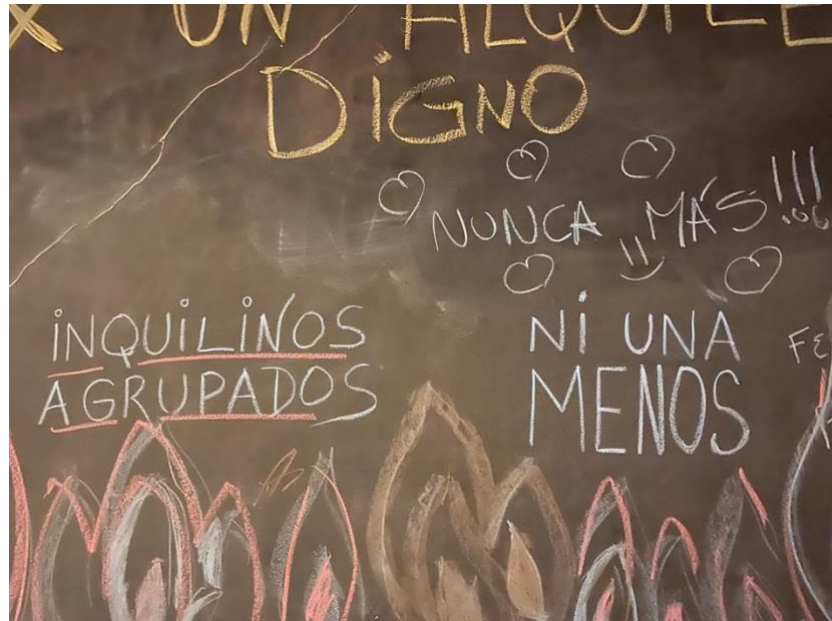
We advocate for state ownership of hotels<sup>6</sup> due to their poor conditions and propose alternative models to the existing system. This crucial discussion for unifying the struggle remains challenging due to the pervasive influence of rentier logic. The feminist movement has made significant strides in this area, but it’s uncertain whether other movements can achieve similar results. There is a mythology surrounding private property as a dream, as a desire of families for their own houses. The feminist movement has done much to dismantle this mythology because they have seen how capital operates in these very small and everyday things. Initially, it might not be apparent, but politics continues to promote the house as a dream, the dream of owning one’s house. It is frustrating to me; these politicians own ten houses each and tell me to dream. Then, as you have the dream, you dream, and something that seems like terrible credit, you take it, because you’ve always had this dream. Well, let’s politicize that a little, shall we? And that is where the alliance with Vero and Luci comes in, because we agree on these small ways in which capital operates.

<sup>6</sup> In this context, ‘hotels’ refer to a type of inadequate private rental housing for the poor in Argentina.



**Figure 9**

Blackboard in common space of Ni Una Menos and Inquilinos Agrupados. Image: Ana Vilenica.



### **About this Conversation's participants**

**Inquilinos Agrupados** is an organization that fights for the defense and expansion of rights for tenants in Argentina. 'Housing is a right, not a dream' is their motto. Gervasio Muñoz is a member of Inquilinos Agrupados and the president of the National Tenants' Federation.

**Ana Vilenica** is a feminist, no border and urban activist and organiser from Serbia currently living in Italy. She is a member of the Beyond Inhabitation Lab, the Radical Housing Journal Editorial collective and the Feminist Autonomous Centre for research (FAC research).

**Moisés Quiroz** is a historian, urban planner, specialist in social development and PhD candidate on Urban and environmental studies at El Colegio de México. He is an activist for social and cooperative housing in Mexico City.

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