

Keeping a roof over your head: housing and anti-debt movements in Croatia and Serbia during the Great Recession

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Abstract

We establish features of political opportunity structures of Croatia and Serbia as parameters that help explain the strategies pursued by housing and anti-debt social movements in the two countries. Relying on the protest event analysis data for 2007–2017, we identify peaks in protest mobilisations and levels of disruptiveness. Furthermore, we analyse the actors' strategy of electoral contestation and compare it across cases. In Croatia, movement actors organised into political parties, while in Serbia, the electoral turn has remained fringe. We argue that this divergence can be explained by different levels of institutional openness to new challengers.

Keywords: political economy of post-socialism, social movements, political opportunity structure, anti-eviction protest, housing crisis

Introduction

Among the manifold features of social distress in the aftermath of the Great Recession, a prominent one has been the housing crisis and the crisis of household debt. Anti-eviction and anti-debt activism formed an important part of mass mobilisations in the anti-austerity movements in Spain and Greece, among other places (Della Porta 2015; Romanos 2014; Flesher Fominaya and Montañés Jiménez 2014; Flesher Fominaya 2017). Though many countries of postsocialist Europe suffered comparable levels of social distress, little is known either about the features of these crises, or about the patterns of popular mobilization to these new forms of adversity.

To address this gap, this paper focuses on two postsocialist countries, Croatia and Serbia. We understand the broader relevance of our analysis as addressing the thesis recently advanced by Dimitrova (2018), according to which a more sound assessment of the future of democracy in post-socialist Europe must include two dimensions that are frequently missing: an understanding of the political economy that shapes

state-society relations, and a bottom-up perspective according to which democracy emerges from below, and makes advances through mass mobilisation that pushes elites into concessions.

Through an overview of the period from 2000 onwards, we point to similarities across the two countries regarding economic growth and market expansion in the fields of real-estate and banking. A phenomenon that developed alongside in both countries was indebtedness, linked to mortgage loans on the one hand, and utility debts on the other. Following this insight, we focus on two interconnected types of mobilisation which arose in response: anti-eviction mobilisations and mobilisations against household debt. Relying on PEA data and case evidence, we analyse these mobilisations, their organisational and programmatic basis, and contextualise them within the broader 'grammar of conflict' (Fraser 2000) in contemporary Serbia and Croatia with the objective of relating the movements' trajectories into the electoral arena to specific features of the opportunity structure in their respective contexts.

The paper proceeds as follows. First, we establish the long-term evolution of political economic features surrounding household privatisation and the financialisation of household debt, against which the Great Recession amplified the rapid expansion of new forms of risks to households and growing social grievances. Drawing on these structural conditions, we develop expectations regarding ways in which the political opportunity structure in the two cases influenced the trajectories of these new social movements and their decisions to enter the electoral arena. After outlining our empirical strategy, we identify protest waves, analyse the disruptiveness of protest methods, and the characteristics of organisations that initiated these protest mobilisations. Finally, relying on patterns discerned from protest event analysis, we draw on all these features in the case analysis, relating the main actors' strategies to features of the political opportunity structure, namely levels of regime openness to new challengers.

Loss of homes and mounting debt as triggers for social mobilization

In the 1990s Croatia and Serbia experienced rapid privatisation of previously socially owned housing and today they are among European countries with the highest homeownership rate, with Croatia at 90.1%, and Serbia at 84.4% (Eurostat 2018). This wholesale privatisation created conditions for a market-oriented housing sector that soon became financialised (Tsenkova 2009), with important repercussions for housing affordability.[1] Alongside privatisation and financialisation, consecutive governments in both countries systematically neglected housing and urban development, and social housing needs in particular (Vilenica 2017, Sevšek and Marčetić 2015, Marčetić 2020).

The 2000s were marked by an unprecedented expansion in lending to households. According to the data of Croatian National Bank, in 2000, household debt in Croatia was 15.9% of GDP, while after 2008, it stabilised at around 40% (as cited in Rodik 2015). A significant portion of household debt came from mortgage loans, which grew between 2004 and 2008 at an annual rate of 40% (Rodik and Žitko 2015). In Serbia, between 2003 and 2019, total household debt grew from around 1% of GDP in 2003 to more than

20% of GDP in 2018 (CEIC 2020). It is also important to note that mortgage loans were typically taken as a means of meeting primary housing needs. Though levels of household debt were not high in comparison with Western or Southern Europe where these range from 50% to 90%, the rapid speed of household financialisation in Croatia and Serbia exposed many households to new types of risk.

As elsewhere in post-socialist Europe (cf. Bykova and Pindyuk 2019), a significant portion of household lending in Croatia and Serbia was in foreign currencies or indexed to foreign currencies, primarily euros (EUR) and Swiss francs (CHF). According to the data of Croatian and Serbian central banks, in 2009, in Croatia, this type of loans accounted for 70%, and in Serbia 80% of household debt (as cited in Četković 2011). These loan contracts stipulated that debtors bore the risk of currency fluctuation, and mortgages carried variable interest rates, allowing banks to change the rate of interest without consulting the borrowers (Rodik and Žitko 2015).

These trends were in full sway when the 2008 financial crisis happened, which led both countries into negative growth rates, rapid decline in industrial production and very high unemployment rates.[2] The effects of the economic downturn soon showed on the capacity of borrowers to pay back their loans. The proportion of non-performing mortgage loans to households in Croatia increased from 2.7% in the first quarter of 2010 to 9.8% in the fourth quarter of 2015, while in Serbia it increased from 3.8% in the first quarter of 2009 to 9.5% in the first quarter of 2016 (Bykova and Pindyuk 2019). Borrowers with loans indexed in Swiss francs (CHF) were particularly hard hit. During the crisis both countries introduced new legal frameworks on debt enforcement (Maganić 2018), bringing a rapid increase in the number of enforcements, including those ending in evictions. Exact data on evictions remain unknown, but based on the data of Croatian Chamber of Economy we know that in Croatia, the number of house and flat foreclosures rose from 122 in 2006 to 2964 in 2013 (as cited in Rodik 2015). Apart from evictions, banks enforced debts by blocking personal accounts. In 2019, 242,827 citizens of Croatia had their bank accounts blocked, of which 90,3% were blocked for longer than 360 days (Financijska agencija 2019).

To summarise, conditions for an escalating housing and debt crisis in Croatia and Serbia were set through a sequence of large-scale privatisation of housing in the 1990s, rapid household financialisation during the 2000s and a general absence of state planning in the area of housing policy. As a result, during the Great Recession many households lost their capacity to service loans. These political economic shifts created new risks to households, risks that were initially met by popular mobilization and the emergence of new social movements, and which were followed by varied patterns of institutionalization and entry into electoral politics. Mapping these trajectories in the two cases is the objective of this paper.

POS and social movements' pathways into the electoral arena

Croatia and Serbia shared similar socio-economic grievances during the Great Recession, and this created convergence pressures that may have triggered similar social mobilization trends in the two cases.

Following the logic of Beissinger and Sasse (2014), who analysed ways in which the Great Recession impacted protest patterns in post-socialist Europe, we trace the emergence of social movements that contested the housing crisis and indebtedness in the two countries. As we show in the following sections, indeed in both countries the movements shared several features with respect to disruptiveness and level of institutionalization. At the same time, they did not follow each other's tracks when it came to entering the electoral arena. Exploring this variation and relating it to features of the political opportunity structure is the primary task of this paper.

Within the literature on social movement outcomes there is a well-established expectation that movements' capacity for institutionalization is influenced by features of the political opportunity structure (Bosi, Giugni & Uba 2016, Della Porta and Diani 2020). Given that we aim to elucidate the pathways of social movements into the electoral arena, we focus on an often emphasized dimension of political opportunity structure: institutional openness to new challengers (Tilly and Tarrow 2015, see also Kriesi 1996). For the purpose of this paper, it is operationalized through three elements of institutional opportunities and threats: the presence of fair and competitive elections, the character of formal regulations for new entrants into the party system, and finally the openness of party alignments to new entrants.

First, regarding the presence of a fair and competitive election process, contemporary Serbia is classified as a competitive authoritarian regime (Bieber 2020), with clear evidence of backsliding (Bochsler and Juon 2020), and described as "a leader in democratic decline" (Freedom House 2020, 3). Analysts stress manipulations of the electoral framework, attacks on the opposition, parliamentary boycotts and a general absence of a level playing field for political competition. Though Croatia may be criticised on various aspects of its quality of democracy, compared to Serbia it provides substantially stronger safeguards for open and free political competition. It is therefore plausible to expect that in Croatia protest mobilisations encounter fewer obstacles in forming organisations and networks, as well as in deciding to shift to the electoral arena.

Second, regarding formal thresholds for new entrants to electoral competition, Serbia is more closed for new entrants. In Croatia, parliamentary elections are territorially organised in multiple electoral districts, while in Serbia the whole territory serves as a single electoral district. Generally speaking, smaller and regional parties can more easily cross the electoral threshold when a country is segmented in several electoral districts (Bochsler 2008, Vučićević and Jovanović 2015). If they are prohibitive, rules on political party registration may present further obstacles for new entrants. While in Croatia a hundred citizens can register a political party virtually free of charge, the Law on Political Parties in Serbia stipulates very demanding legal barriers for party registration. In order to register, a party needs ten thousand founding members, whose signatures need to be individually verified by a public notary. This stipulation creates prohibitively high organizational and financial burden for potential new entrants into the party system (Jovanović 2019).[3]

Finally, with respect to the openness of party alignments for new entrants, partly because of such regulation, and partly as a function of the overall level of political openness, the two countries have experienced different dynamics of party realignment. Over the last decade, Croatia has seen a weakening of the “duopoly” between the Social Democratic Party (SDP) and the Croatian Democratic Union (HDZ) (Raos 2015), creating opportunities for new challengers. Since 2009 several new parties successfully crossed the electoral threshold, such as the Croatian Labour Party and the Sustainable Development of Croatia (Dolenec and Širinić 2017), as well as The Bridge of Independent Lists. In contrast, in Serbia there is a gradual closing off of competition since 2012, with the Serbian Progressive Party ever more strongly dominating the party space and the political system more generally (Stojiljković and Spasojević 2018).

Starting from identifying protest waves and the main social movement actors that shaped these mobilizations, our analysis follows the movements’ trajectories in the two cases, and relates the patterns that we find to these three identified elements of institutional openness to new challengers. In the following sections we outline our empirical strategy, the protest event analysis (PEA) that enables us to determine the various features of social mobilization around housing and indebtedness, and the trajectories that these social movements established in the immediate context of the Great Recession.

Empirical strategy

Our research strategy is a paired comparison, enabling us to account not only for convergent trends between Croatia and Serbia, but also to elucidate important differences between them. Paired comparison assumes that a number of relevant contextual factors between the two cases are fairly similar (Tarrow 2010). Notwithstanding the divergent democratisation pathways of Serbia and Croatia throughout the 1990s (Dolenec 2013), in the previous sections we argued that over the last three decades the two countries shared convergence pressures, particularly visible in greater financialisation of housing, lacking rules on consumer protection in the banking and financial sectors, and the introduction of out-of-court debt enforcement procedures.

The first source of data for our analysis is the PEA dataset for Croatia and Serbia (Dolenec et al. 2020). To address the issue of newspaper source bias (cf. McCarthy et al. 1996, Koopmans 1998, Earl et al. 2004, Ortiz et al. 2005, Hutter 2014), for each of the countries, we selected two quality national dailies that have the highest circulation, and which “lean” left or right respectively: Večernji list and Jutarnji list for Croatia, Politika and Danas for Serbia. Our dataset is not a sample but instead includes all printed newspaper issues published in the given period (see Dolenec et al. 2020). Given our focus on the Great Recession and its aftermath, we analyse the period between 1 January 2007 and 31 December 2017. Though another PEA dataset exists for Croatia (OWID 2018) it captures fewer dimensions, shorter time periods and less information about protest events. In all these respects, our dataset substantially expands the possibilities for analyses, while its biggest advantage is that it enables cross-country comparison. [4]

Our coding manual defines a protest as “any event which makes political claims in public, on behalf of an individual or a collective”, as well as that “a protest event is a meaningful unit, tied together by a shared objective, which means it can span across several locations and over time”. In order to further ensure validity across national contexts, the coding manual [5] contains a list of contentious repertoires and performances illustrating this definition, such as demonstrations, marches and similar, which serve as a guideline in the identification process. In addition to that, we also captured information about the identity of participants, identity of organisers, allies of protest, strategies and methods, demands and grievances, slogans and songs, direct targets and ultimate objects, character of intervention by authorities, casualties and damage, information on whether negotiations with authorities took place and the responses and reactions of other actors to the protest event. While we cannot claim to have identified the whole universe of protest events in the given time period, this dataset does enable us to identify trends in selected countries – which is what we do with the data[6]. In total our dataset records 2,870 protest events in Serbia and 2,800 protest events in Croatia.

The second part of our analysis relies on case evidence collected from primary sources accessed online and during fieldwork in Zagreb and Belgrade. Relying on data and news articles catalogued as part of the PEA dataset, we identified the main actors behind social mobilizations in the two cases. After that we further researched these organizations by accessing primary documents available online, in the original languages, such as political party programmes and statutes, legislative documents, organisations’ websites, as well as reports from online news outlets in Serbia and in Croatia. The case studies map out the genesis and trajectory of social movement actors by relying on numerous primary data sources which are listed in the references section.

Patterns of mobilisation against housing crisis and indebtedness

As a result of large-scale privatisation of housing in the 1990s and household financialisation in the 2000s, during the Great Recession many households in Croatia and Serbia lost the capacity to service their loans. In this section we establish the main trends of protest mobilisations against the housing crisis and indebtedness. Figure 1 shows the total number of protests in a given year between 2007 and 2017. The specific demands identified in the dataset were ‘housing crisis’ and ‘banking system’. Descriptive information in the dataset helps clarify that these were either protests contesting evictions on the one hand, or mortgage loans and other forms of personal debt on the other. Figure 1 shows separate trend lines for Croatia and for Serbia.

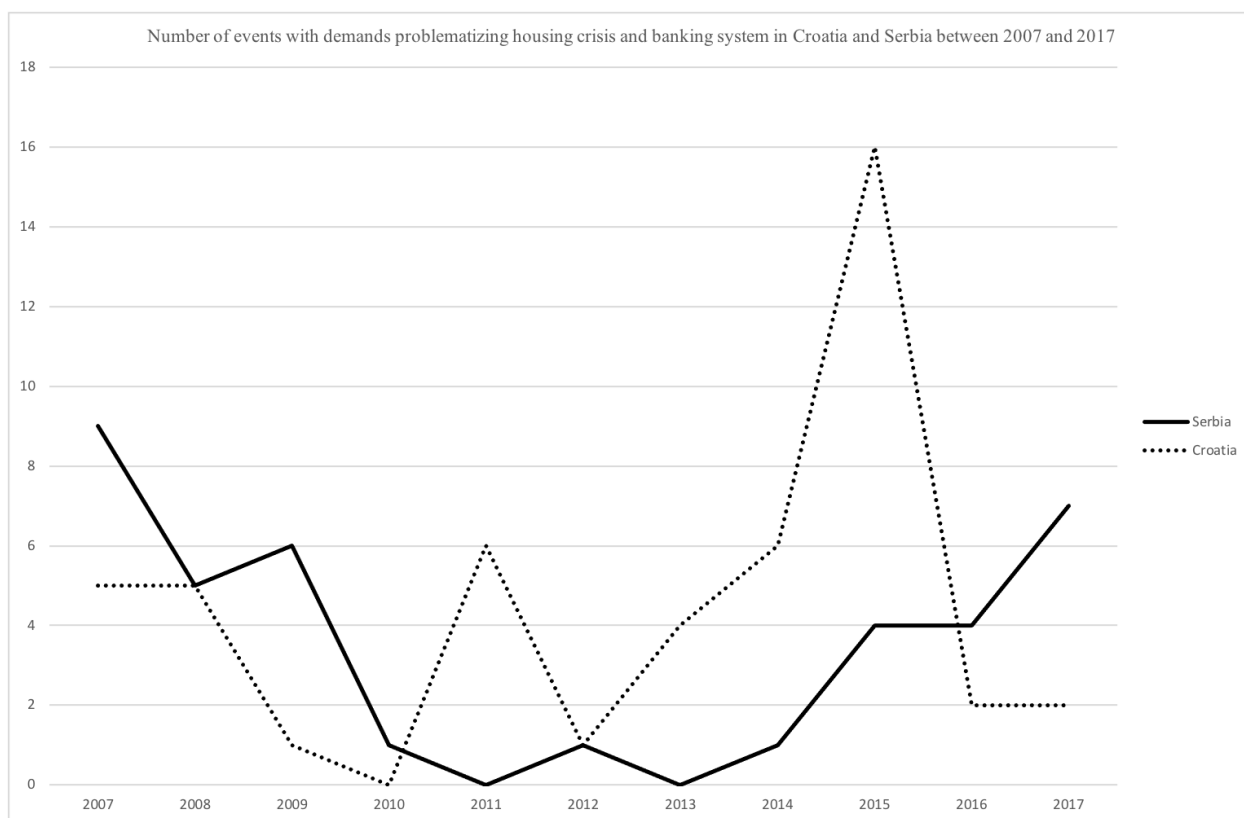


Figure 1: Total annual number of protest events articulating demands against housing crisis and indebtedness in Croatia and Serbia, 2007–2017.

Figure 1 suggests rising social mobilisation in Serbia around these issues since 2013, peaking in 2017 where our data ends. Descriptive information from the dataset reveals that between 2015 and 2017 several protest events targeted loans pegged to Swiss francs, while anti-eviction sit-ins started in 2017. Regarding Croatia, though protests against the housing crisis and debt are present throughout the Great Recession, there are two observable peaks in the data. The first occurred in 2011, while the second, much larger one occurred between 2013 and 2016. Regarding the first wave, this mobilization was part of a much larger anti-corruption wave that occurred in Croatia during 2011, with the so-called ‘Facebook protests’ (Balković 2019, Kunac 2011). Regarding the second larger wave, which peaked in 2015, this is when a number of anti-eviction protests took place. Descriptive information from the dataset shows that the majority of reported events in 2015 were anti-eviction sit-ins protecting overly indebted families, and protest demonstrations focused on mortgage debt. In summary, during the Great Recession in both cases protest mobilizations emerged that were contesting evictions and mortgage debt. Later we unpack these actors and their strategies, while next we look at methods of protest that were used.

Following Tarrow (2011), we understand the occurrence of disruptive methods of protest, as opposed to the conventional demonstration or march, as more characteristic of organisations and social groups with

less access to institutional channels of influence. Disruptive methods are usually chosen to attract media and public attention (Tarrow 2011, Tilly 2006). In order to discern the level of disruptiveness in the two fields of contention, Table 1 shows the proportion of disruptive methods of protest in housing crisis protests and protests against indebtedness in the period 2007-2017, separately for Croatia and Serbia.

	Croatia		Serbia	
	housing	indebtedness	housing	indebtedness
Total number of methods	44	46	35	12
Proportion of disruptive methods to total number of methods	54,55%	17,39%	31,43%	8,33%

Table 1: Patterns of disruptive protest methods in Croatia and Serbia (2007–2017).

Table 1 shows that protests targeting the housing crisis were more contentious in both countries, more often resorting to disruptive methods than was the case with protests contesting indebtedness. In other words, across two distinct contexts that structure political opportunities for contention, we find similarities among fields of contention. Social movements contesting the housing crisis are similar across the two countries, while the field of contention focused on the banking regulations and debt enforcement seems to have its separate dynamic. Stronger propensity to disruptive protest against the housing crisis can be partly explained by the fact that at the moment of eviction, options other than direct disruption are simply not viable. It may also be related to the class position of both the organisers and the participants of protest, but drawing any definitive inferences about this demands further research.

If protest events are visibly organised by certain organisations or initiatives, media sources include that information, but many protest events are reported in the media without a clear organiser assigned. If protests in an identified field of contention as a rule have reported organisers, this may be interpreted as an indicator of strength and visibility of organisations in that field of contention. Following this logic, Table 2 shows the count and the proportion of protests with information about the organisers.

	Croatia		Serbia	
	housing	indebtedness	housing	indebtedness
Total number of protest events	30	23	29	9

Organizer reported	21	16	10	7
Organizer reported (percentage)	70%	70%	34%	78%

Table 2: Frequency of reported organiser’s name in Croatia and Serbia (2007–2017).

Table 2 shows that in Croatia the visibility of organizers of protest is the same across the two fields of contention, while in Serbia there is a notable difference, with protests against the housing crisis often not having reported organizers. In other words, the cross-country distinction between the two fields of contention does not hold as neatly as with respect to levels of disruptiveness. Anti-eviction activism in Serbia stands out as less institutionalised, more frequently resorting to disruptive methods, and hence yielding support to the thesis that its participants and protagonists are probably more rooted in the working classes.

Finally, information about protest organizers contained in the PEA dataset allows us both to capture the emergence of new actors, and provides a quantitative basis for determining the most important actors in the respective fields of contention. In other words, findings from the protest event analysis structure the second part of our analysis in which we develop case studies. The actors that are the focus of the case studies in the following section were chosen because they featured in the PEA dataset as the most frequent organizers of protest. Specifically, in Serbia we traced the appearance of the organisation A Roof over One’s Head as the organiser of anti-eviction protests. When it comes to demands related to the banking system, in Serbia Efektiva shows up as the organiser of seven protests between March 2015 and March 2017. Fighting the housing crisis in Croatia, out of sixteen protests with reported organisers in 2014 and 2015, all except one were organised by the Human Shield. Finally, the most relevant organiser of protests against the banking system in Croatia is Association Franak, reported as the organiser of six protests during 2015.

The case studies in the next section relate the trajectory and choices of these actors to the political opportunity structure, in particular to the openness of the political system to new challengers.

Who stands up to courts and banks? Actors and strategies

In Croatia, the two main actors in the post-2008 mobilisation related to the housing and debt crisis were the Human Shield and Association Franak.

The origins of the Human Shield trace back to 2011, when it emerged in the wave of anti-government protests (Balković 2019). After these protests subsided, one of the leaders, Ivan Pernar, established a political party, *Alliance for Change* (Savez za promjenu), that intended to contest the upcoming

parliamentary election (Večernji List, April 29, 2011). The party did not achieve any notable success in the 2011 elections and afterwards its leaders organised an anti-eviction initiative, the *Human Shield*.

Beginning with their first anti-eviction protest in March 2012 and over the following three years, the Human Shield participated in more than 50 anti-eviction protests (Živi zid 2015). Between 2012 and 2016 the Human Shield was focused on direct confrontation and prevention of evictions, with most eviction blockades taking place between 2013 and 2016. Overall, their protest activity peaked in the first half of 2015, when they organised 19 protests.

Association Franak was established in July 2011 as an organisation of debtors impacted by the over-appreciation of the Swiss franc (Udruga Franak 2011). They developed legal and economic expertise, growing into an organisation of some 15,400 members (Udruga Franak 2015). The leadership were mostly middle-class, highly educated professionals, which may explain their preference and capacity to pursue their cause through conventional tactics (Mikuš 2019). The membership structure was in line with the 2012 survey data which showed that Swiss franc debtors were typically younger families with earnings above average income (Rodik 2015). From its beginning, Franak focused on achieving change through institutional means, such as class action lawsuits, public advocacy, and legal support for its members (Udruga Franak 2015). However, they also organised seven protests between 2015 and 2017. In April 2015 they mobilised around 20,000 people for a protest march.

Although both organisations highlighted the dire position of debtors and challenged evictions, they developed distinct types of contentious repertoire. The former started as a relatively small activist initiative with an aim to prevent evictions, while the latter was looking for ways to pursue their rights in court, primarily through class action lawsuits. Despite their divergent origins, after they gained prominence both organisations decided to enter the electoral arena. As described previously, Croatia implements fair and competitive elections, and the threshold for entering electoral politics in Croatia is relatively low. Furthermore, the PR electoral system with a 5% threshold in effect means that the barriers to entry into parliamentary politics are not set very high either (Dolenec and Širinić 2017).

In 2014 the Human Shield nominated a candidate in the presidential elections, gaining 16,42% of the vote. Following this success, they contested the 2015 parliamentary election as a political party of the same name, crossing the threshold and winning one seat in Parliament. The outcome of the 2015 parliamentary election was an unstable government, leading to an early election in 2016. The Human Shield contested this early election in a coalition with several small parties and initiatives - including Goran Aleksić, the leading activist of Association Franak. The coalition won eight parliamentary seats in 2016, but after the election the alliance broke apart, with the Franak MP Goran Aleksić setting up another political party, the People's and Civic Engagement Party (Snaga). This was followed by Human Shield in-party splits, public scandals and party disintegration in 2019 (see Telegram.hr, June 4, 2019). In the 2020 election, both the Human Shield and Aleksić' party Snaga lost parliamentary representation.

The ideological position of the Human Shield evades standard party family classifications, which is their explicit strategy. Their Facebook page stated that 'there is no left or right, only freedom or tyranny' (Živi zid 2014), while their 2015 manifesto explicitly rejected association with any party family (Živi zid 2015: 9). Existing analyses classify them as the Croatian version of the then-emergent European rise of anti-establishment and populist parties, which frequently reject traditional ideological left-right positioning (Albertini and Vozab 2017, Raos 2017). According to Raos (2017), the Human Shield represented a blend of strong Euroscepticism with a propensity towards conspiracy theories and anti-vaccination advocacy. Once in parliament, their public presence was dominated by its maverick MP Ivan Pernar, who for a while maintained high popularity as an anti-establishment figure (Milekić 2016). Over time they became associated with anti-vaccination advocacy, various conspiracy theories and a strong anti-EU stance.

In one of its first media statements, Franak explicitly positioned themselves as fighting against commercial banks and in the interests of households. Based on their statute, Franak can be described as a type of 'single-issue' organisation, protecting consumer rights and improving the regulation of the banking system (Udruga Franak 2016). After Goran Aleksić entered parliament in 2016, the organisation pursued a parallel existence as a non-governmental organisation and as a political party. The party, Snaga, set consumer rights of Swiss franc debtors as its top priority in its 2016 programme. Snaga aimed to expand its profile, but has been partial and insufficient to profile them within a party family. For instance, its programme emphasises the importance of publicly funded healthcare and supports the introduction of a universal job guarantee (Snaga 2016) but it also advocates heavier border controls and stricter regime in the intake of refugees (Snaga 2019). Overall, in contrast to the Human Shield, Franak's public profile remains dominant as an interest-based membership organisation.

Similar to Croatia, those indebted in Swiss francs became key challengers of the deregulated banking sector in Serbia. Debtors in Serbia became organised in Efektiva, established in 2011, and CHF Serbia, established in 2016 - both registered as nongovernmental organisations. Efektiva organised six protest events between March 2015 and June 2017, typically attracting up to several hundred participants. In addition to protests, they organised a citizen initiative and took part in preparing and submitting class actions against banks which issued loans indexed in Swiss francs. Similar to Franak in Croatia, Efektiva and CHF Serbia offer direct legal support to their members. They pressure the state to advance regulation of the banking sector, as well as pressure the judiciary to speed up long-lasting legal proceedings.

Both have developed into consumer protection organisations, with Efektiva among other activities also implementing a programme supported by the Ministry of Commerce (Efektiva 2020). Like Franak, in their work they rely both on protest mobilisation and on pursuing institutional policy influence. On the other hand, unlike in Croatia, these organisations have not taken part in electoral initiatives, and we relate this differences in strategy to the closed character of the Serbian political system across all three dimensions -

the presence of fair and competitive elections, the character of formal regulations for new entrants into the party system, and the openness of party alignments to new entrants.

In Serbia anti-eviction activism intensified in 2017 with the appearance of A Roof over One's Head (Združena akcija Krov nad glavom). The organization claims to have successfully prevented the eviction of 229 households (Združena akcija Krov nad glavom 2020). Unlike the Human Shield in Croatia, A Roof over One's Head advances anti-capitalist framing and cooperates with left-wing organisations, including small parties. A Roof Over One's Head is composed of a network of organisations: Who Builds the City, Equality, Say NO to the Enforcers, 7 Demands, Marks21, The Keepers of the Fire and Belgrade Youth Action, as well as two organisations that participate in electoral politics - Don't Let Belgrade D(r)own and The Social Democratic Union (Baković Jadžić 2018).

Don't Let Belgrade D(r)own! (Ne davimo Beograd!, NDB) has been most visible as a social movement and grassroots urban initiative in Belgrade (Morača 2016, Matković i Ivković 2018, Pudar Draško, Fiket and Vasiljević 2019, Fagan and Ejđus 2020), but the organisation has also entered electoral politics. In March 2018 NDB contested the elections for the Belgrade City Assembly, mobilising support from many existing left initiatives - capturing 28,500 votes and winning 3.44% of the vote, but failing to pass the electoral threshold. Instead of registering a political party, NDB entered the ballot as a list of candidates submitted by a group of voters, bypassing the demanding process of political party registration that we described in the previous sections.

Reflecting on the context for fair electoral competition, NDB repeatedly publicly spoke about the irregularities in that election, emphasizing that electoral committees never responded to their appeals. In addition, they emphasised that the ruling party intimidates the opposition and holds the media under tight control. During the 2020 parliamentary election NDB called for a boycott, saying that they were eager to contest elections but that in Serbia minimum requirements for free and open elections were absent (Danas, 20 May, 2020).

Another electoral arm of the network that makes up A Roof Over One's Head is the Socialdemocratic Union (SDU). The SDU was founded in 1996 and until 2014 led by the same politician Žarko Korać, during which the party fashioned itself as a centrist liberal party (Baković Jadžić 2018). Since October 2016 the party leader is a prominent activist from A Roof Over One's Head, Ivan Zlatić. In a TV interview (N1, 26 November, 2019) Zlatić said that organisations involved in anti-eviction struggles, left-wing organisations and parts of the student movement decided to pursue parliamentary struggle alongside activism. The decision to breathe new life into an old extra-parliamentary party rather than attempt to start a new one seems to reflect the high barriers to new party entry in Serbia that we identified. The party did not participate in the 2020 parliamentary election, but issued a media statement announcing that they considered taking part in the upcoming local and regional elections (N1, February 9, 2020).

Alongside direct action, A Roof over One's Head advocated changes in the legal framework governing the enforcement procedure. The 2011 Act on Enforcement and Security relegated substantial authority from courts to public enforcement officers. Although the statistics of enforcement procedures and evictions are not publicly accessible, A Roof over One's Head has gathered comprehensive evidence indicating that the enforcement procedure has opened up space for corruption and mistreatment (Združena akcija Krov nad glavom 2019). They have also been cooperating with Efektiva in proposing amendments to the Law on Enforcement and Security.

An organisation that does not show in our PEA dataset, but whose work has been covered by the media in Serbia is the right-wing party Strong Popular Serbia - Human Shield. According to Škobić (2017) they are active in preventing evictions, building their program upon conspiracy theories and openly xenophobic discourse. [7] During 2018 and 2019 (N1, 19 May, 2018) they were collecting signatures for the abolishment of private enforcers of debt, while in 2019 the same petition appeared as an initiative of the Serbian Radical Party, which claimed to have collected 100,000 signatures (Mondo, September 17, 2019). Overall, anti-eviction and anti-debt activism in Serbia has been articulated both by actors on the left and on the right. In our PEA dataset only left-wing actors are recorded, but this may be due to the fact that this anti-eviction protest seems to grow into a wave only in 2017, after our data ends.

Comparisons and implications

Our analysis suggests many parallels between the two cases, outlining the ways in which differences in the political opportunity structure influenced actors' choice of whether to enter the electoral arena. Croatia and Serbia have suffered comparable levels of social distress in the fields of housing and debt during the Great Recession. Furthermore, in both countries the governments' initial response to the crisis was meagre, with crucial protections not safeguarded due to poor regulation. This spurred popular mobilization and gave rise to new social movements in both countries, though this happened somewhat earlier in Croatia than Serbia. Later in their trajectory, several key actors in the two fields of contention, housing and debt, attempted to enter the electoral field. However, in Croatia the electoral turn was a dominant strategy, and it resulted in parliamentary representation. In Serbia the electoral turn was not the dominant strategy of actors, and the attempts that were made remained extra-parliamentary and fringe.

Our analysis links these divergent pathways to the respective levels of openness of the political system to new challengers. In Croatia, the Human Shield and Snaga made the transition to parliamentary politics relatively easily, but rapid parliamentarization also seems to backlash on new party challengers (Dolenec and Širinić 2017). By the time of the 2020 parliamentary election, both organizations lost parliamentary representation. Conversely in Serbia, anti-eviction and anti-debt activism have so far remained largely in the protest arena and arena of civic advocacy, which is at least in part a response to the repressiveness of the Vučić regime and the closed institutional framework that dissuades the formation of new parties. In

Serbia we showed how actors employ adaptive strategies in an institutional framework with prohibitively high barriers to new entrants.

At the same time, our analysis also uncovered important similarities across the two fields of contention. Social movements fighting indebtedness are similar in the two countries, profiling themselves as a single issue, public advocacy organizations that aim to influence the policy framework through media pressure and legal contestation. That in Croatia Franak developed an 'electoral arm', Snaga, should be credited to the low threshold of entering party politics. Unlike Franak in Croatia, Efektiva and CHF Serbia have not taken part in elections but remain civic advocacy initiatives. Anti-eviction activism in the two countries has more strongly relied on the protest arena and on framing evictions and debt within a broader anti-establishment rhetoric. However, though they share the repertoire and some of the rhetoric, the movements in the two countries have followed relatively distinct trajectories. In Croatia this field has been dominated from early on by an anti-establishment party, the Human Shield, while in Serbia anti-eviction activism is polarised. Anti-eviction activism in Serbia has been in large measure coordinated by A Roof over One's Head, which positions itself explicitly left-wing. At the same time, in Serbia right-wing organizations have also been mobilizing against evictions and anti-debt regulation.

Drawing on these findings, we chart two avenues for further research. One would employ qualitative on-site research with access to the main protagonists in order to paint a more nuanced picture of the respective organisational fields in the two countries. We are aware that, due to our chosen research strategy, our grasp is partial and that a more careful sweep would have uncovered more complexity. Our analysis was guided primarily by pursuing insights that stem from paired comparison of two countries which share crucial political economic characteristics but diverge with respect to the openness of the political system to new challengers. The second agenda for further research, which we only touched upon given the paucity of available data, are the class dynamics that drive contention in anti-debt and anti-eviction activism (cf. Florea, Gagy and Jacobsson 2018). Where possible, we made careful inferences regarding the respective class bases of these mobilisations and the actors driving them, but in order to say anything more definitive further research requires collecting sociodemographic data on protest participants as well as careful ethnographic studies of the main actors organising this resistance. In our view, the wider relevance of this question lies in better assessing the potential of these mobilisations around housing and debt as the nexus for building cross-class solidarity and strengthening resistance to neoliberal reshaping of the state in Croatia and Serbia.

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[1] In Serbia the housing price to income ratio rose from 9.8 in 1990 to 22.8 in 1994 (Petrović 2001). In 2006, an average-income household in Serbia required 22 yearly incomes to buy a 65m² apartment (United Nations 2006: 20).

[2] In Croatia, average GDP growth for 2009-2010 was -3.7%. Industrial production fell by 9.2% between 2008 and 2009, while unemployment rose from 8.4% to 11.8% between 2008 and 2010 (Bartlett and Prica 2011). Serbia also experienced negative GDP growth (average -0.8 for 2009-2010), as well as a rapid decline in industrial production of 12.1% between 2008 and 2009, coupled with a sharp increase in unemployment rates from 14% in 2008 to 19.2% in 2010 (Bartlett and Prica 2011).

[3] According to some news reports, the expenses can reach approximately 50,000 EUR (cf. Latas, February 21, 2020).

[4] The full dataset contains four countries: alongside Croatia and Serbia, it also covers Portugal and Spain for the same length of time, between January 1, 2000 until December 31, 2017.

[5] Available upon request.

[6] Descriptions of events captured in our dataset are detailed, and the distortions and biases that exist in describing events are mainly due to the character of media reporting. Furthermore, our event database stores all source news items that were coded, enabling easy retrieval of original sources for recoding, or to undertake various other types of analyses.

[7] Nota bene, they officially registered in April 2017 as a Slovak national minority party, which allowed them to avoid the high financial and organizational threshold for party registration. To establish a party of national minority it is sufficient to verify 1,000 signatures.