



SOLIDARITY ECONOMY CENTER

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# Hungarian workers in the housing energy crisis – Issues and community-based solutions





## Impressum

The study was funded by Erasmus+ KA210-ADU – *Small-scale partnerships in adult education*, within the project 2022-2-HU01-KA210-ADU-000095906 was carried out by the partners of the **Solidarity Economy Centre Association**.

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

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We would like to thank Diesis Network for their help in the preparation of the study, the members of the Hungarian Trade Union Confederation (MASZSZ) for filling out the questionnaire, and the Hungarian and foreign housing and energy organisations who inspired future possible cooperation with their exemplary work.

Budapest, May 2024.



**Funded by  
the European Union**



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## Executive summary

The housing and energy crisis is a major problem globally and across Europe. With the financialisation of housing, households are finding it increasingly difficult to access affordable and quality housing. Housing affordability has been further undermined by significant increases in energy prices in recent years. Within Europe, this deepening housing and energy crisis is affecting the countries of Central and Eastern Europe (CEE) even more severely. The rise in energy prices imposes a significant burden on households, leading to a spiral of debt, health problems, and further housing difficulties. Two-thirds of Hungarian households have only minimal savings which provides little security against rising prices.

A significant proportion of salaried workers and public sector workers face serious housing and energy problems. A [study](#) conducted in 2022 (Csepregi et al., 2023) revealed that in Hungary, the majority of trade union member public employees struggle with housing-related difficulties due to the disparity between wages and housing costs. While the role of the state and the municipalities should be the primary means of providing affordable housing and addressing energy poverty; social movements, NGOs and trade unions can also play a key role in addressing these challenges. Trade unions can get involved in tackling these problems at the political level, through workplace advocacy and through direct services for their members. In addition, trade unions also have the potential, through organising, to cooperate with other housing organisations in political lobbying for better public housing policy. Social movements and trade unions also have an important role to play in shaping public opinion and determining what is and is not acceptable to society. In Hungary, where a large proportion of buildings are outdated and in poor condition, it is critical for the state to support the modernisation of buildings through targeted projects, and trade unions can play an important role in making demands and forcing change. The research clearly shows that the housing and energy crisis is a very important and pressing issue for workers.

This handbook summarises the results of a joint project between the Solidarity Economy Center (SEC) and the DIESIS Network. Our objective was to carry out a collective learning process between Hungarian unions and staff, specific organisations working in sustainable housing and relevant European experts, to identify feasible ways to build community-based solutions to the current housing energy crisis in line with the social economy principles.

In the first chapter, we review the housing and energy crisis across Europe, focusing on CEE countries, and specifically Hungary. In the second chapter, we present solidarity-based practices at European and Hungarian level that offer potential solutions to the housing and energy crisis, as an alternative to market-based options. In the third chapter, we present the results of a questionnaire survey conducted by SEC to assess



the housing situation of the members of several Hungarian trade unions in the context of the deepening crisis. At the end of the chapter, we present various intervention points and possible solutions identified in the results of the survey and the workshops organised for trade unions within the project framework. The fourth chapter summarises the learning process carried out in the entire project as a model that can be replicated in other cases later on.

### *The main findings of the survey conducted by SEC are as follows:*

- High rates of housing and energy poverty among trade unionists. Accordingly, the problem is already affecting lower middle class workers.
- There is variation in the housing situation of trade unionists: the problem of housing and energy poverty affects blue-collar, industrial workers more.
- Trade unionists living in villages experience worse conditions in almost all respects (poorer, less renovation, mould problem is highest)
- The housing and energy crisis is a very important issue for trade union workers. This is an opportunity for trade unions to mobilise their membership and reach out to workers who are not yet members.
- There is a greater engagement to housing among people in need and young people.
- The most popular intervention proposals were the ones that are more in the public consciousness: renovation subsidies and utility support during remote work.

### *Directions for further steps*

- **Supporting Energy Efficiency Interventions with One-Stop Shop Counselling:** Union members can receive personalised advice on their renovation options locally and get recommendations for energy experts and contractors. Members can also get discounts for one-stop shop counselling and energy assessment, as well as for recommended contractors. An additional advancement opportunity could be the deployment of an energy efficiency advisor at the workplace.
- **Incorporating Housing and/or Energy Efficiency Programs into the Collective Bargaining Process:** As a first step, it would be beneficial to map out existing employer-supported housing or energy-saving programs in domestic collective agreements. This would provide a basis for introducing similar housing and energy efficiency programs at employers who are financially capable and open to these initiatives (e.g., employer loans, service housing systems, pre-financing of energy-efficient renovations, operation of worker hostels, or providing an advance on rental deposits).



## 1. An overview of the issue and the contribution of the solidarity economy

The housing and energy crisis is now a major problem globally and across Europe as well. After the 2008 crisis, housing has again and increasingly become a place for profit-seeking, with the result that the interests of economic actors in housing have taken precedence over social interests (Jelinek, Pósfai, 2020). This process is known as financialisation, whereby housing becomes an investment and a speculative commodity, partly because the real economy does not offer equally safe investment opportunities. Accordingly, the increasing amount of money flowing into housing is pushing up property prices, to the detriment of those who want to buy homes for housing purposes (Aalbers, 2008). As a result, households find it increasingly difficult to access affordable and quality housing. Meanwhile, in most European countries, states are steadily withdrawing from their participation in housing, leaving the mitigation of housing issues for market actors and households. This process is even more severe in the semi-peripheral countries of Central and Eastern Europe (CEE) (Jelinek, Pósfai, 2020).

CEE countries have experienced rapidly growing housing inequalities and a deepening housing crisis since the 1980s. The public housing stock is extremely tight and provides housing for very few people, while private rental housing markets are small and highly under-regulated (Hegedűs et al., 2017). Therefore the current private rental sector in these housing systems does not provide sufficient stability and is typically too expensive for the majority of the population. One important factor that has shaped housing conditions in this region has been the change of regime and the resulting changes in ownership. In most of these countries, more than 90% of the housing stock is privately owned. According to 2011 census data, the average share of owner-occupied housing in the European Union is around 65%; whereas in Hungary and Slovakia, for example, the share is above 90% (Tagai, 2019). At the same time, states are withdrawing from the provision of affordable housing, such as rental housing, which is replaced by various state subsidies that typically support middle-class home ownership (Bródy, Pósfai, 2020). Another important difference compared to Western Europe is the age structure of the housing stock in the region: in the CEE region, 80–90% of the housing stock is over 30 years old, indicating a large-scale ageing of housing. Industrialised buildings and small-town family houses built with prefabricated solutions in the 1960s and 1970s have become largely outdated in terms of structure and technical solutions, with their renovation and maintenance imposing increasing burdens on the large population living in them (Tagai, 2019).

The problem of housing affordability is further exacerbated by the significant increase in energy prices in recent years. The surge in energy prices in the second half of 2021 started before the outbreak of the Russia-Ukraine war. This is largely due to the post-



Covid restart that led to a surge in demand that supply could not keep up with. This was exacerbated by the war: as most European countries rely on Russian gas as a fundamental energy source (Pej, 2023). The energy crisis also affects CEE countries more severely: as mentioned above, the quality and energy efficiency of the housing stock in the region are extremely poor, which means that households, especially low-income households, are facing high housing maintenance costs and energy poverty. Consequently, there is a great need in the region to diversify the housing market and to introduce rental and cooperative forms of housing in addition to individual home ownership. [MOBA Housing SCE](#) and its partner organisations conducted research in 2022 (Pósfai et al., 2022) in eight CEE countries (Bosnia and Herzegovina, Bulgaria, Serbia, Slovenia, Hungary, Czech Republic, Croatia, Northern Macedonia), examining how patient but primarily market-based financial resources could finance new affordable housing models in the region. The results of the research demonstrate that there is potentially a large target group for these alternative housing models, but that current housing financial instruments are not adequate to support the development of this non-profit sector. However, to build an affordable rental housing sector, the regulatory environment and the financing side would need to be developed, and the institutional capacity of organisations providing affordable rental housing would need to be strengthened.

In this semi-peripheral region, Hungary is in a particularly disadvantaged position. The affordability crisis, which has also intensified significantly over the past decade, is now affecting not only those living in poverty and those in lower income groups, but is also reaching into the middle class. The housing crisis affects 2-3 million people nationwide. The main reason for the crisis is that the Hungarian housing system has an extremely high share of private ownership compared to other Western European countries, due to the large-scale privatisation after the regime change. One third of households face affordability problems, i.e. they spend a large share of their income on housing or live in worse than average conditions, such as not being able to heat their homes (Hegedűs and Somogyi, 2018). A study in 2022 (Csepregi et al., 2023) revealed that the situation is even worse for academics and other public sector workers, who spend a significant share of their low salaries on housing.

The housing stock is not being renewed, few dwellings are being built and housing renovation is slow – these are also major factors to the crisis. A significant portion of residential buildings exhibit extremely poor energy performance, and since the pace of housing construction has slowed down following the regime change, with only a small fraction of the existing stock being modernised, a considerable number of buildings still require substantial capital-intensive energy-efficient deep renovations, including insulation, window replacement, and upgrading of heating systems. And so it is the poor energy performance of buildings that eats up most of the utility costs. The high inflation, unfavourable credit environment and extreme increases in the cost of building materials in recent years have not been favourable for energy renovation. Energy-efficient invest-



ments have also been hampered by the government's 2013 feed-in tariff reduction programme, which regulates energy prices and keeps them artificially low (Csepregi, 2022). In fact, such a reduction of utility costs can only be a temporary solution, and in many cases it encourages people to consume more (Wiener, Szép, 2021). This is a very important problem, as 40% of energy consumption in Hungary is related to buildings and 30% is consumed by households (Feldmár, 2020).

This housing crisis, which has been worsening for decades, has been exacerbated by the energy crisis that has erupted over the past two years, exacerbated by the Russia-Ukraine war. While the entire European Union region relies heavily on the import of Russian fossil fuels, Hungary's energy mix has been even more prominently reliant on Russian gas and oil. Adding to the severity of the problem is the fact that energy, similar to housing, has become a market commodity and has undergone financialisation over the past 20–30 years. The increase in energy prices, coupled with rising inflation and the decrease in real wages, had a negative impact on the financial situation of the entire society, but particularly affected lower-income social strata, who typically spend a larger portion of their income on food, electricity, and heating compared to more affluent households (Pej, 2023).

As mentioned above, the situation is particularly acute for public sector workers, who have to spend a significant proportion of their already low incomes on housing. The Solidarity Economy Centre carried out a study in 2022 (Csepregi et al., 2023) to assess the housing situation and problems faced by members of several trade unions. The research found that a significant proportion of public sector employees in Hungary face housing difficulties due to the disparity between wages and the rising costs of housing. The current surge in energy costs for housing is expected to place a significant burden on households, potentially leading to debt cycles, health problems and further housing-related struggles for families. According to previous studies conducted during the Covid-19 shutdowns, around two-thirds of Hungarian households, including those in the public sector income group, have minimal savings, indicating an uncertain financial buffer against escalating utility bills. These statistics reflect broader trends across Europe, where ensuring sustainable and inclusive access to housing and basic services such as energy remains a constant challenge. Energy poverty is indeed a major problem in the EU, with an estimated 50–125 million people unable to afford adequate indoor thermal comfort. Trade unions are also worth addressing specifically because they have a significant social base and can lobby for housing policies that are in the interests of their members. Although the state and local authorities have a major responsibility in alleviating housing problems, trade unions could also be key players in exerting pressure and improving the situation of their members (Jelinek et al., 2020). We also carried out a questionnaire survey on the housing energy situation of trade union members in the context of a project with the DIESIS Network, the results of which are presented in a later chapter.





## 2. Good practices – description of social economy potential solutions

Social economy practices can offer potential solutions to the housing and energy crises, and alternatives to the already existing, market-based options. In order to develop social economy solutions that work in a specific context, there are at least two necessary steps. Firstly, good practices must be explored and understood which is set out in the present section of the handbook. Secondly, we need to assess the specific problems faced by Hungarian workers as we cannot just implement good practices that worked somewhere else. We consider our questionnaire discussed in the following section to be an essential part of such an assessment.

The international examples discussed below are split into two categories based on whether they have connections with trade unions. The reason behind it is that this handbook aims to articulate the importance of combining solidarity economy practices with the social power of trade unions (Csurgó, Fabók, 2020). Trade unions can only become drivers of social change, if they look beyond the wage disputes and address the reproductive needs of their members. Also, solidarity economy projects can only flourish if they are supported by traditional social institutions such as unions (Gagyí, 2020).

### 2.1. International examples

#### 2.1.1. International examples with connection to unions

The Austrian **GBH** (Union of Construction and Woodworkers) is a significant contributor to energy-efficient renovation and is also faced with the problem of renovating social housing management companies, precisely the GBH-owned housing management company Neue Heimat, which is decades old. A practical example is two housing estates of 32 and 127 units where the ageing population is dying out, and the apartments will become less rentable in the medium term due to the statute of limitations. Thinking 10–15 years ahead, GBH has initiated renovation projects in these areas where new buildings are erected on green space to new construction and insulation standards, and then the old ones are demolished and replaced by green space. This is a better solution than renovation in terms of cost and quality. The new layout results in less cramped living quarters with the same number of apartments. The two projects will run until 2035 when the renovation of the old buildings and the construction of the new apartments will be completed. This example shows that trade unions can play a role in social housing and that trade union concerns can play an important role in designing housing solutions that meet social and sustainability objectives (Gagyí, 2023).



**DGB** (German Trade Union Confederation) also engages in developing practical housing solutions. The Munich branch of the union has been focusing on the housing issues of apprentices since the 1990s. The first residential building dedicated to apprentices was completed in 2019 with strong municipal financial support. The project was then extended and the association AZUBIWERK was founded jointly by the trade union and the municipality for the coordination and planning of the projects. DGB is planning to launch a campaign for the 2026 municipal elections for a further extension of the program given that the capacity of 1000 completed until then still falls short of what is needed. The primary objective of the project is addressing the housing needs of young apprentices whose income levels are well below average. Both existing and planned facilities include 17–20 m<sup>2</sup> rental apartments that cost around half the price of a market rented room. The inhabitants also have access to community spaces and exercise strong governance rights including some budget decisions and are consulted during the planning of new projects.

The project is both a social housing project and a motor for economic development as it not only provides affordable housing for a particular social group in precarity but also tackles the acute skills shortage Munich has been experiencing. The project primarily focuses on ensuring the supply of skilled labour for small enterprises as they do not have the capacity to provide accommodation on their own. The degree of participation of the private sector is deliberately limited: the number of apartments allocated to major corporations is restricted and the chamber of commerce only takes part as a member of a non-executive advisory body (Gagy, 2023).

### 2.1.2. International examples without connection to unions

**Fondazione Messina** is a social housing program in Messina, Italy that started in 2019. It aims to solve the problem of housing inequalities. Messina is one of Sicily's largest provinces, where many thousands of families still live in slums. A huge earthquake destroyed half of the city, and families moved to shacks, which are still their homes today. Since 2008, these families have been socially excluded and are drastically disadvantaged. They live in an urban grey area, lacking basic sanitation and health services (e.g., electricity and water). Socially, living in a slum means higher health risks, high unemployment, and much harder to find a living wage. Several of Fondazione Messina's activities include the development of tailor-made social support projects for over 700 disadvantaged and marginalised people as part of complex urban and community regeneration programs. The Foundation has also launched several spin-offs that provide additional technical support for implementing its policies, such as Solidarity and Energy Social Enterprise (Francesco Bertino), a company registered as a social enterprise providing energy solutions.



**Federazione Cooperative Trentine** is an association that defends, represents, and promotes cooperatives' interests in the Trentino province. Its ethical objectives include providing income support to households and building new projects, e.g., for people with disabilities. At the same time, they also take environmental concerns into account. They also assist in employment and international emergencies (e.g., 5,000 food boxes donated to households during the Covid-19 pandemic and ethical money donated to war refugees in 2022), with the remaining funds used for sustainability and cultural causes.

They also aim to reduce the cost of energy and gas and are interested in setting up energy communities to manage energy production locally. The legislative decision to start this is not yet ready, and they are currently waiting for the possibility of allowing renewable energy production with community support. They consider it essential that the renewable energy community be made up of cooperatives working together to serve local needs. The region of Trentino is relatively small, with 450 cooperatives, 540,000 inhabitants, a poor region with many refugees, and a significant impact of energy costs on small and medium-sized enterprises. Five renewable energy-efficient communities are in operation, and more than 20 projects are in the pipeline.

**Innova** is a German cooperative that provides consultancy services for new types of cooperatives and is involved in developing innovative cooperative approaches in new sectors, including energy cooperatives. Between 2007 and 2015, they provided training for employees working in the renewable energy sector to set up energy cooperatives. Energy cooperatives have a long history in Germany, with several energy networks built in rural communities. There is also a history of housing cooperatives in the country, which are part of social housing (they are for middle-class people). Social rental and cooperative housing account for a third of the market, so it cannot be ignored by other market actors, and their services have to be priced at the same level. Work is also underway to create a new housing cooperative network for vulnerable groups (disabled, refugees, etc.).

In the 1980s, they were called workers' cooperatives, and they were engineers and professionals who created new buildings or put solar panels on the roof. Usually, the insulation was done by workers' cooperatives to ensure it was adequate in terms of energy savings. Energy cooperatives were set up between 2003 and 2005, initiated by the German government. From 2007, almost 1000 energy cooperatives were set up, starting with the fixed price legislation given by the state for 20 years (allowing investment in new wind farms and biogas).

The Berlin housing cooperative was established at the time of German reunification, as from then on, old houses could be bought cheaply in East Berlin. In this environment, the housing cooperative was set up, renovating the houses and insulating them to make them more energy efficient. Today, there are ten houses in East Berlin that they can rent out to tenants at low rates. The German regulation states that at least 90% of the flats



shall be rented to tenant members of the cooperatives (this creates a close relationship between the tenants who use the flats). The tenants have also created energy cooperatives to produce their own energy. Most of the energy cooperatives started with solar panels. Still, as solar does not allow them to produce electricity, they need a supplement in winter (combined heat and buy system design which uses gas). Hence, it is not renewable energy but efficient because it produces electricity in the same process as heating.

Getting a loan is not so easy today without a guaranteed price, so it is more complicated to set up an energy cooperative. Most were set up between 2005–2015 and have since declined. Energy cooperatives are now sold on the stock exchange, so they generate more revenue than local services.

**Sodermanland housing cooperative** is Sweden's most significant housing cooperative, housing 10% of the Swedish population. They have been running a solar project for 4–5 years, with the idea of achieving stable energy prices, enforcing energy transition, and strengthening the power of cooperativism to build a sustainable society. Sixty thousand solar panels with a capacity of 21 MW have been installed on 90 hectares of land, producing 21 GWh per year. They are also building an energy storage capacity.

Because of the cooperative form, they also consider education necessary, so they have created a website to raise awareness of how energy is delivered to households through solar farms. The members pay a low rent, which gives them the right to buy up to 90% of the electricity, so the members get the bill from them. The energy is provided at a fixed price all year round, not for profit, but at a stable cost (0,03 EUR for 30 years). The housing associations own the park and the shares are distributed among 60 different housing associations in Sweden. The financing comes from the company HSB, and they reinvest the profits. Only 65 housing associations are participating in the park, but the waiting list is long, so two more parks are being set up. Plans are to have 60 MW of capacity in 2–3 years, with around 40,000 homes connected to solar PV capacity.

## 2.2. Hungarian examples

The Kazan Community House model is one of the pilot projects of the Hungary-based **Alliance for Collaborative Real Estate Development (ACRED)**. In a broader context, the association aims to develop a non-profit, community-based real estate development and management practice, thus spreading the cooperative principles. It aims to provide a physical space for communities based on the solidarity principle, and, as such, it ensures and politicises the acquisition of real estate (workplaces, housing, community spaces) and assists in its search, development, and financing. The association also aims to bring together community initiatives in a networked way, thus acting as a kind of network or umbrella organisation.



One of the organisation's pilot projects is the Kazan Community House, an example of a community office, which started as a community property development model before the organisation was established. The property was purchased by the Gólya Cooperative in 2018 and renovated with the help of community work. The Kazán Community House is Hungary's first community-owned, grassroots community space after the 2008 crisis, located at 46–48 Orczy Street. Based on this model, ACRED was created in alliance with other organisations (Periféria Center, Zugló Collective House Association, Solidarity Economy Centre). In addition to the Gólya Cooperative, it is the headquarters of 10 other socio-economic organisations, including ACRED. ACRED and the Gólya Cooperative also operate the property. Regular joint meetings are held with the tenants to discuss any issues. The tenants can help with the management (coordination, community organisation) through their work.

Within the Community Office, the Kazan Energy Community was set up a year ago in response to the energy crisis. The Kazan Energy Community is a learning project to develop and test operational practices and incorporate them into a future building development project. Their vision is for the building to be minimum-emission and to convert to renewable energy. As a first step, they have focused on changing energy use habits, and with a bit of attention, they have halved the utility costs of the property. There are also plans to develop an energy concept, which is then followed by a proposal for a package of measures at an operational level in cooperation with experts. A further goal is to define a thermal envelope, which will lead to energy modelling (insulation, heating system, etc.) and a reduction in electricity and heat demand, which will involve insulation of the façade, replacement/repair of windows and doors, followed by the installation of a water-to-air heat pump. A solar panel was also previously installed on the property and it is now fully operational. ACRED aims to continuously monitor improvements and their uptake at the community level through accurate measurements.

**From Streets to Homes Association** operates a rental housing programme for trade union members. The association has been active in providing housing to people in housing poverty for a decade now. One of their major projects, the social rental housing scheme aims to utilise municipally owned and privately owned, empty apartments. The project is carried out in cooperation with the municipalities and property owners, where the association assists in the renovation, renting and maintenance of the apartments and also supports the process via social work. This scheme was expanded for the members of the Union of Social Workers during the pandemic, and for the members of the Democratic Union of Nursery Workers in 2022. In this new model, the union members are able to rent apartments for a rate that is higher than the one for people in housing poverty, but it is still about 60–70% of the market price. The association provides assistance in the renovation, renting and maintenance, but does not provide social work in this case. Accordingly, this is a mutually advantageous situation where the union members can access affordable housing and are exempt from paying a deposit,



and in return, the property owners are relieved from the burdens and risks associated with renting their own apartments. For now, the association only has capacity for maintaining this project with 31 apartments, therefore it is primarily meant to be a good practice and a policy proposal for state actors and municipalities (Gagyi, 2023).

## **3. Hungarian workers in the housing energy crisis**

### **- Results of the survey**

In the present section we provide an overview of our questionnaire distributed to members of specific trade unions and we analyse the data. The aim of such a questionnaire is assessing and understanding the needs of those affected in order to develop solidarity economy solutions in a specific context.

#### **3.1. Overview of the questionnaire**

We distributed the questionnaire to the affiliated organisations of the Hungarian Trade Union Confederation, and the contacts forwarded it to their members. 201 people completed the questionnaire. Participation was voluntary, likely resulting in a higher response rate from members of those unions where the contact persons were more active. The method of completion did not allow for representativeness. Most responses came from members of the Telecommunications Trade Union and the Vasas Trade Union Confederation (Metal Workers' Trade Union), accounting for 38.8% and 36.3% of respondents, respectively. There were also responses from members of the Federation of Chemical Workers (8%) and the Hungarian Press Union (7%). Only a few responses were received from other trade unions, thus primarily allowing comparison among the four unions above, and often only among telecommunications and manufacturing (primarily automotive) workers. Respondents work in the private sector, where wages are typically higher than in the public sector. Most respondents live in small or medium-sized towns (40% in towns, 12% in county seats), whereas 25% live in villages, and 22% live in Budapest. Over 90% own their property (83%) or reside in a property owned by relatives or acquaintances. This roughly corresponds to the national ratio, but the number of tenants in the sample is low. Nearly sixty percent of respondents live in detached houses, while the remaining 40% are roughly equally divided between industrialised buildings and traditional apartment blocks. The average age of respondents is 50.6 years, with almost no representation from the under-30 age group in the sample. The tenants in Budapest and county seats are also rather underrepresented compared to national data. Both young people and tenants are particularly vulnerable to the effects of the housing crisis. Thus, it would be worthwhile to conduct separate research on both these groups in the future.



The questions in the questionnaire can be grouped into three main categories:

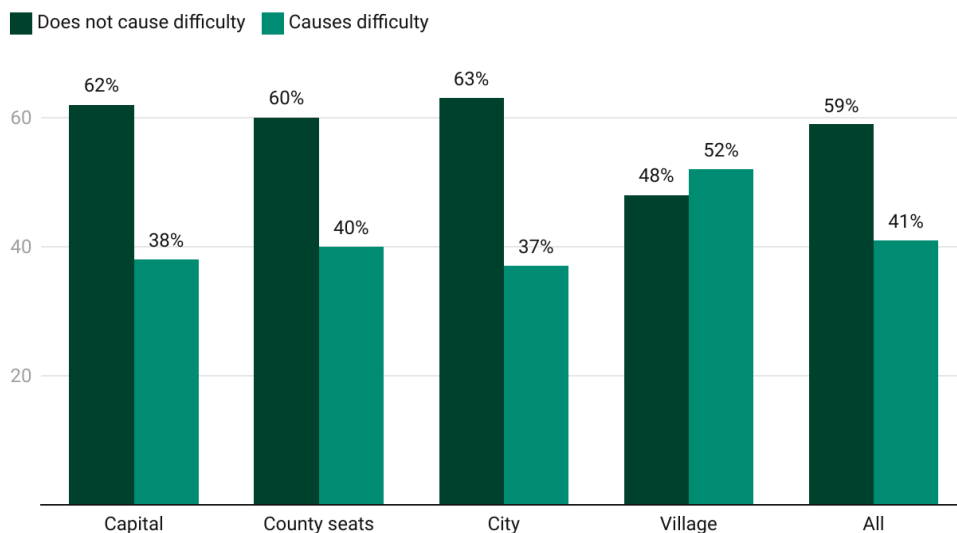
- basic information and housing data
- housing problems, affordability, energy poverty
- opinions on intervention possibilities and questions related to engagement

### 3.2. The situation of trade unionists in the energy crisis

The questionnaire survey aimed to assess the housing situation of trade unionists in the context of the deepening energy crisis. The housing situation of respondents was measured along different energy poverty and housing poverty variables. The first of these measures concerned subjective perceptions of general housing conditions. In the survey, union members rated on a scale of 1 to 5 how difficult it is for them to live in good quality, affordable housing.

**41.3% of the total sample marked a value of 4 or 5**, indicating that nearly half of the total sample **faces difficulty in securing good quality and affordable housing. There is a remarkable value** in the distribution of housing poverty by settlement type **for those living in villages**. Among them, the majority are those who, according to their own assessment, struggle to live in good quality and affordable housing.

#### Affordable and high-quality housing



The next aspect we measured was the issue of heating: how much of a problem trade unionists have with heating their homes properly.

According to the survey, **18% of the total sample are unable to adequately heat their homes during winter**. This is an extremely high figure, considering that in 2023 this ratio was only 7.2% (Eurostat, 2024). During the winter of 2022–2023, which can be considered the peak of the energy crisis, **29% of the sample did not heat all rooms of their**

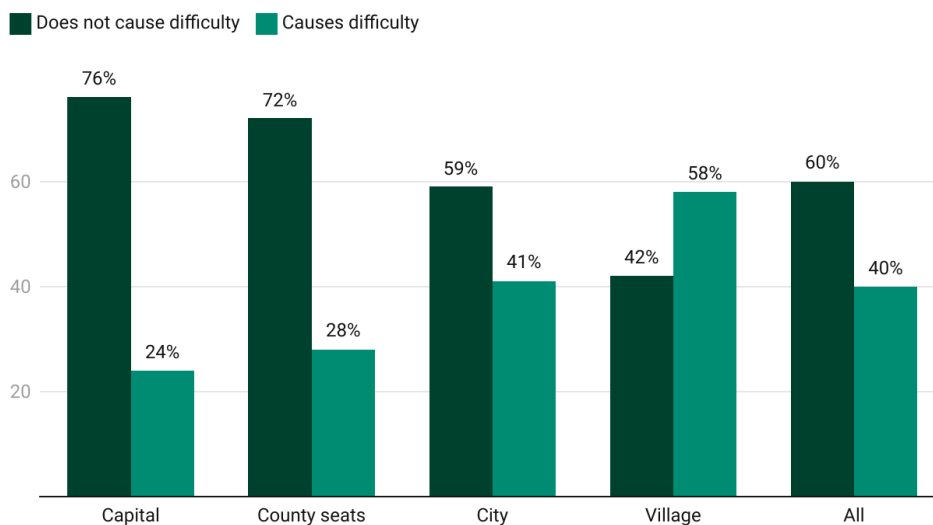


**homes (underheating).** It is important to note that this does not always indicate energy poverty in households; there may be other reasons why parts of the home are left unheated. In our sample, this indicator is not correlated with the income situation of households. There is a certain differentiation among unions regarding underheating because industrial workers are in a worse position compared to workers in other sectors. It is most characteristic of them that they cannot adequately heat their homes and that their homes are underheated during this period. In 18% of respondents' homes, the temperature during winter is 18 degrees Celsius or lower.

Insufficient heating can significantly contribute to mould growth in both houses and apartments. According to the results of the questionnaire, mould growth is one of the most serious problems we have identified: **nearly half (47.8%) of the sample live in mould-infested homes.** In this regard, those living in villages are in the worst situation, as while it is a problem for 33% of residents of the capital, it affects 60% of rural residents.

The increasing utility costs associated with the spread of the energy crisis have further worsened the affordability of housing. In this regard, **39% of the total sample** have had to restrain other essential expenses to pay their bills or have experienced delays in paying utility bills. Additionally, 7.5% of the sample had to frequently cut back on other expenditures to cover utility costs. **35.5% of the total sample find the energy costs for housing burdensome.** In terms of distribution by settlement type, those living in villages typically found utility costs more burdensome, as the restrictions on state utility price reductions in 2022 has primarily affected single-family homes rather than apartment buildings.

### Utility costs



It is worth noting that of those who have made major energy renovations in the last 10 years (e.g. insulation, heating system upgrades, switching to renewable energy), **only 14%**





**spend more than 40% of their income on housing costs** (compared to 21% in the total sample). These households typically have better housing conditions, and compared to the total sample, they find it easier to afford good quality housing and feel less burdened by the energy costs of their home. Because of their better energy situation due to renovation, these households tend to be **less engaged** with housing issues.

Based on settlement type, the majority of energy renovations occurred in county seats (52%), and towns (49%), while the least renovations were observed in villages (62%), due to higher rates of housing poverty, and in the capital (56%) due to prevalence of condominiums.

### 3.2.1. Severe energy poverty

We aggregated multiple energy poverty indicators to create a composite index representing both affordability and housing quality issues. We considered it severe energy poverty if the respondent couldn't adequately heat their home or if they experienced all of the following problems:

- They find it difficult to live in affordable and high-quality housing
- They sometimes have to limit other essential expenses in order to pay utility bills on time
- They find their energy costs burdensome

Using such an indicator, our research considered it severe energy poverty if someone was able to keep their energy bills relatively low, but only at the cost of not heating their home sufficiently (quality), or if someone preferred to maintain a sufficient temperature, but faced severe financial difficulties as a result (affordability). In the latter case, it is a rather narrow definition as the respondent had to answer yes to all three questions above in order to be deemed as someone in severe energy poverty.

Out of the total sample (201 individuals), **50 individuals, or 26.4% of the sample, are struggling with severe energy poverty**, meaning they find the cost of housing and its energy expenses burdensome, and they cut back on other expenses to pay utility bills on time, or they have difficulty heating their homes adequately during winter. Among those grappling with severe energy poverty, **there is a higher proportion of individuals working in the manufacturing industry** compared to those in the service sector or chemical industry.

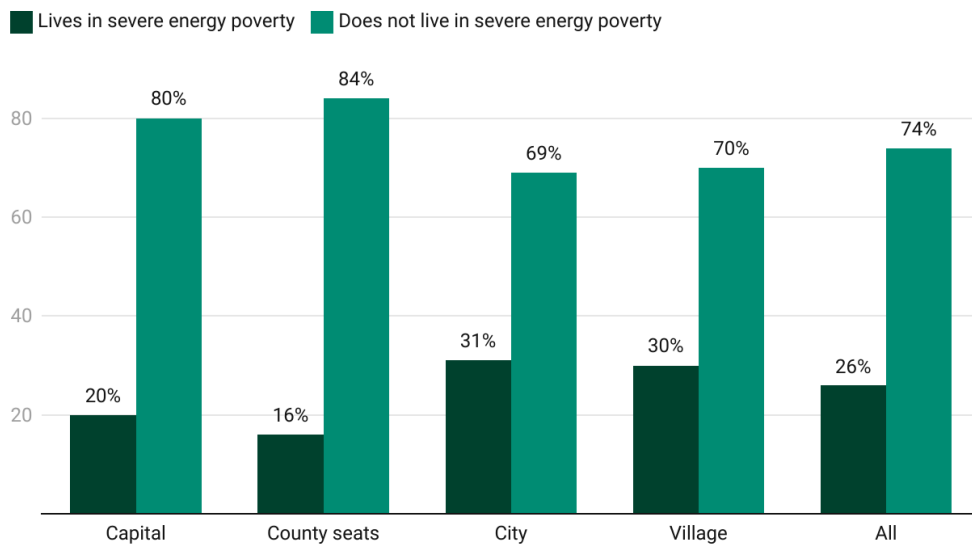
Most of those experiencing severe energy poverty live in larger households, typically in single-family homes, in smaller villages. These homes tend to be of lower quality, with 36% of them having severe technical issues (such as plastering deficiencies). Additionally, mould growth affects these homes more: **78% of them reported mould as a problem**. Housing costs are significantly higher compared to their incomes: **54% of them spend more than 40% of their income on housing** (compared to 21% in the total



sample). 22% of those experiencing severe energy poverty use solid fuel for heating (compared to 12.4% in the total sample), and **42% of them do not adequately heat their homes**.

In general, households experiencing more severe issues tend to be **more engaged with housing matters**. They express a desire for their union to address housing and housing energy issues, and they are open to discussing how members can support each other in housing matters. Furthermore, they would welcome assistance from the union in creating solidarity housing. Among those experiencing severe energy poverty, 48% of them meet all four engagement indicators, and 22% meet three out of four indicators (compared to 37% and 30%, respectively, in the total sample).

### Severe energy poverty



It can be generally observed that **energy poverty is most severe in villages and towns**, while the proportion of individuals experiencing severe energy poverty is lowest in county seats. This can be attributed to the fact that energy-efficient interventions have been implemented to a greater extent in county seats.

Overall, it can be said that in the sample, the proportion of individuals in energy poverty and housing poverty – depending on the definition – ranges from **15% to 40%**. This indicates that energy poverty **affects even the lower middle class**, despite them having a higher income compared to public employees. However, there is a difference among the unions included in the sample regarding energy and housing poverty: blue-collar workers and industrial workers are more affected by the problem.

In terms of distribution by settlement type, energy poverty is most severe in villages. However, it's important to note that individuals living in urban rental apartments, who also face significant challenges in housing affordability due to high rental fees, **were not included in the sample**.



### 3.3. Solutions in the housing and energy crisis

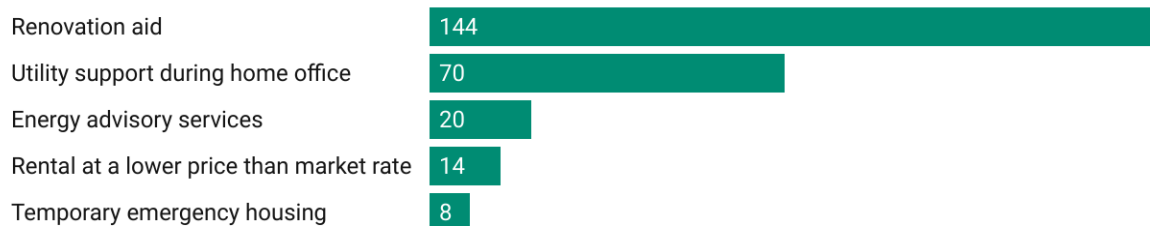
What solutions do union members consider most useful? What determines the type of assistance someone might need in the areas of housing and energy usage? What activities can a trade union do to address workers with housing problems? Below, we summarize the results of the questionnaire regarding these issues.

#### 3.3.1. What housing interventions would different groups of workers need?

##### 3.3.1.1. The popularity of the interventions

In the questionnaire, we asked the question, "Among the following, which proposed solutions would most alleviate your housing issues?" Respondents could select multiple options.<sup>1</sup>

#### Popularity of the listed housing interventions (no. of respondents)



The most popular suggestion was **renovation aid**, which was mentioned by the vast majority of respondents (72%). This may be due to the fact that in Hungary this form of state aid has been relatively widely available in recent years. It also shows that this may be the most familiar category for respondents, as many of them also indicated specific renovation interventions, e.g. aid for insulation of walls, replacement of windows and doors. Those who only indicated renovation aid (38.9% of the sample) are more likely to be respondents living in villages, in a family house, presumably with children. They are less likely than average to want or be able to move in order to find a new job, probably related to the fact that they are primarily thinking about renovating their existing house.

While the renovation aid is generally popular, the other interventions vary in terms of their support base. The support groups for each type of intervention show the types of

<sup>1</sup> We provided the following options for selection: legal aid (legal assistance regarding rental, loan-related issues); rental at a lower price than market rate; temporary emergency housing in crisis situations (such as ending a lease, eviction, divorce, etc.); energy advisory services; utility support during remote work; renovation assistance.



housing problems that union members face, as well as the types of assistance they would need. A service sector worker may be moved by a completely different proposal than an industrial worker, just as the type of building or settlement type may determine the type of help a union can offer its members.

The second most popular intervention is **utility support during remote work**, which would be beneficial for 70 respondents, representing 34.8% of the total sample. Presumably, they are primarily office workers who frequently engage in remote work. Accordingly, two-thirds of them are members of the Telecommunications Trade Union, nearly twice the proportion compared to the total sample. Members of the Press Union are also overrepresented, while industrial workers are much less likely to request such support (17 individuals). Among the supporters, there may also be workers who themselves are not directly affected but whose partners could benefit from it.

Those who are in favour of the utility support during remote work are a wealthier, higher-income group, who are more likely to reside in Budapest and are less affected by energy poverty. Although slightly less proportionate compared to the total sample, the majority of them still live in detached houses. While 12.4% of the total sample primarily use wood or coal for heating, this group does not have any representation of this lower-income characteristic heating method.

Based on the responses, this is a less mobilizable group: they are not enthusiastic about the union being active in the housing sector, and only a smaller proportion of them provided their email addresses. Throughout the analysis, we often observed that respondents with higher status, who experience fewer housing problems, are less interested in the topic. **It seems that primarily, it depends on need whether a worker would support union housing and/or energy programs, and who are those who can mobilise themselves for this purpose.**

The popularity of utility support may also be attributed to the fact that currently there exists a low-amount benefit that may be provided by employers for this purpose (in 2023, it was 20,000 HUF), which is supported by the state with tax exemption.

About one-tenth of the total sample (20 individuals) indicated that **energy advisory services** would be helpful to them. This proposal does not involve direct financial assistance but can be beneficial for those who wish to be more conscious about energy usage or already have some resources for investment. While we might assume that this could be attractive to wealthier respondents, those who selected this proposal are characterised by slightly lower income and poorer housing conditions. Higher energy costs impose a greater financial burden on them, and they sometimes fall behind on utility bills.

The average age of workers who selected energy advisory services is lower than that of the total sample. They live in significantly smaller apartments. Half of this group has not



undergone any renovation in the past 10 years, while in the total sample, this is less than 35%. There is a remarkably high proportion of those who selected both energy advisory services and renovation aid. Based on these findings, it appears that there is a **lower-income group of workers who are particularly interested in reducing their home's energy consumption but are partially unable to do so due to a lack of information or financial resources. They could be assisted with even cheaper programs, such as energy advisory services, which are feasible for smaller budget trade unions, municipalities, etc.** This group is more engaged than the average. Energy advisory services were supported to a similar extent by all union members, so this intervention is equally popular among both service sector and industrial workers.

Only 7% of the total sample indicated **rental at a lower price than market rate** as one of the proposed solutions that would most alleviate their housing issues. The vast majority of them rent market or municipal housing, which correlates with slightly lower average age and greater mobility; thus, their choice of workplace is less influenced by their current place of residence. Most of them live in smaller towns, with the overwhelming majority residing in condominiums. The primary reason for this is the specific composition of our sample (see Chapter 3.1), as for the entire population, this group is more prevalent in Budapest and larger towns. They live in smaller (1-2 person) households and smaller-sized apartments, likely with a higher proportion being childless.

They have significantly lower incomes than the sample average and also have to spend more on housing because of rent. Heating their homes in the winter poses a challenge for them, and they bear a greater financial burden from utility costs than the average, often struggling with arrears. An outstandingly high proportion, two-thirds of them, limit their basic expenses in order to pay their bills, while only one-third of all respondents do so.

Although there are few tenants in our sample, which explains the small target audience for rental properties below market price, it may be important for unions that:

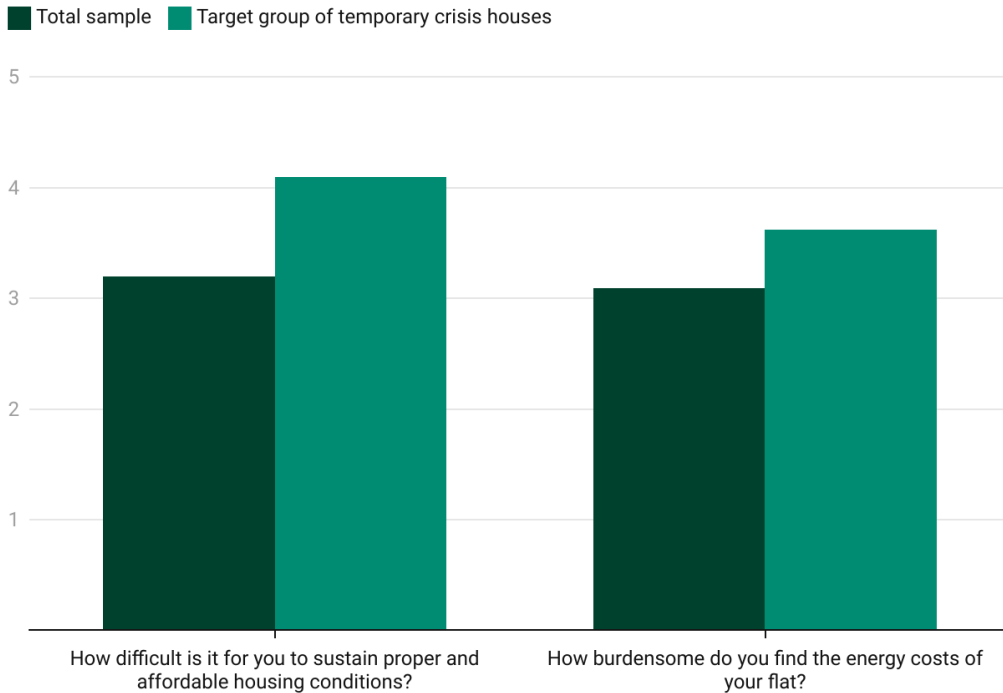
- have many tenants among their membership,
- want to pay special attention to supporting their younger members and addressing young workers,
- or want to target workers who would relocate elsewhere for the sake of their job.

Although only eight individuals belong to this category, they represent the most disadvantaged group among those who selected the option of **temporary emergency housing in crisis situations** (such as ending a lease, eviction, divorce, etc.). This group is characterised by significantly lower income and greater housing difficulties. Those struggling with severe energy poverty are twice as prevalent in this group as in the total sample. When asked, "On a scale of 1 to 5, how challenging is it to live in good quality,



affordable housing?" they provided a much worse average score (4.1 among those in favour of temporary emergency housing, compared to only 3.2 in the total sample).

### Subjective housing and energy cost burden



Compared to the other groups, those interested in temporary emergency housing are more likely to live in a household with multiple members, likely having more children and/or multiple generations living together.

In this group, there is a higher level of engagement compared to the total sample, which again reinforces that those primarily concerned about housing interventions and the involvement of trade unions are those who are financially impacted by it. Members of all major trade unions are represented.

### The support for certain interventions among those struggling with severe energy poverty

In summary, it can be said that those facing severe energy poverty consider the utility support during remote work to be the least helpful, while cheaper rental housing and temporary emergency housing would provide much greater assistance to them compared to other respondents. The table below shows the support for various proposals among those struggling with severe energy poverty as well as the total sample.



	Support among the severely energy-poor	Support in the total sample
Rental at lower price than market rate	16%	7%
Temporary emergency housing	8%	4%
Renovation aid	80%	70%
Energy advisory	12%	10%
Utility support during remote work	26%	34,8%

### Summary table of the main target group for each intervention

Intervention	Main target group
Renovation aid	<ul style="list-style-type: none"> <li>• The most popular intervention, with high support across all groups</li> <li>• Particularly interested:               <ul style="list-style-type: none"> <li>○ Residents in villages living in detached houses</li> <li>○ Who are less willing/able to move for a new job</li> </ul> </li> </ul>
Utility support during remote work	<ul style="list-style-type: none"> <li>• Workers in the service sector</li> <li>• Who live in Budapest</li> <li>• Higher-income individuals with fewer housing issues</li> <li>• Who are not so engaged</li> </ul>
Energy advisory	<ul style="list-style-type: none"> <li>• Lower income earners who have worse housing conditions; recession costs are a big burden for them</li> <li>• Younger than the total sample</li> <li>• Smaller properties</li> <li>• Have not been able to renovate their home in the last 10 years</li> </ul>
Rental at lower price than market rate	<ul style="list-style-type: none"> <li>• Do not own or live in family property, but in rental accommodation</li> <li>• Younger and more mobile (move more easily), many without children</li> <li>• They are more likely to live in condominiums, many in smaller towns.</li> <li>• Low-income individuals, both paying utility bills and heating their homes pose a challenge for them</li> </ul>



### Temporary emergency housing

- The lowest income group with the greatest housing problems
- The highest proportion of people with severe energy poverty
- They have several children and/or several generations living together
- The most engaged supporters of trade union activity on housing issues
- Workers in any sector can be affected

#### 3.3.1.2. Engagement

Respondents were generally engaged by the topic of the housing and energy crisis. More than half of respondents provided their email address at the end of the questionnaire, which is a very high proportion. This indicates that the majority of them are open to further contact.

More than 80% of the respondents would like their trade union to address the issue of housing and energy consumption, as well as promote solidarity housing options. A smaller but significant majority (63%) would also be willing to collectively consider how members could help each other with housing issues. Although the survey naturally attracted a larger proportion of those interested in this topic, we can assume that **the vast majority of union members are open to their union addressing housing in some way.**

#### 3.3.2. What can trade unions do for the housing of their members?

The questionnaire results confirm that there is a serious housing crisis in Hungary: a significant proportion of salaried workers – even in sectors with higher average salaries than the public sector – face serious housing and energy use problems. Providing affordable housing and tackling energy poverty are primary tasks for the state and the municipalities. However, social movements and the civil sector, including trade unions, also have a role.

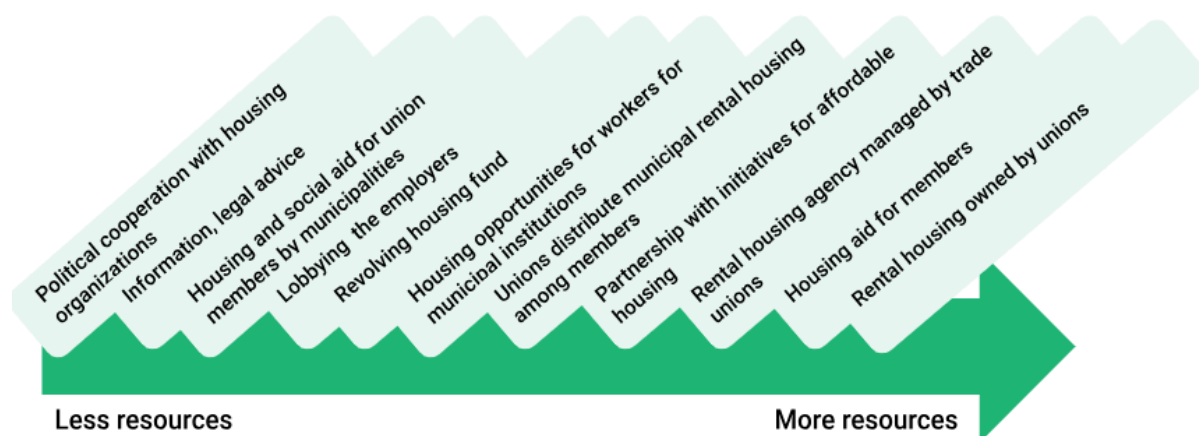
The housing and energy crisis is making life difficult not only for workers, but also indirectly for trade unions. Many workers commute to work from distant locations, adding unpaid hours to their working time every day. The lack of affordable housing, and especially rental accommodation, in the vicinity of the workplaces prevents firms from attracting suitable workers from other parts of the country, increasing the labour shortage and thus the workload of workers. Trade unions can play a role in the housing and energy crisis, both at the political and workplace advocacy levels and by providing services directly to their members. For more on this topic, see the previous [publication](#) of the Solidarity Economy Centre (Gagyí 2023).





Our research shows that the housing and energy crisis issue is of great importance to workers. This represents an opportunity for unions to mobilise membership and reach out to workers who are not yet members. In particular, those living in poorer conditions and young workers are more receptive to the union's activities on housing.

Depending on its financial possibilities and capacities, a trade union can help its members solve their housing problems in many ways (Jelinek et al. 2020). The following figure illustrates the housing intervention options available to trade unions.



Source: own ed. based on [Jelinek et al. 2020](#).

The following solutions were identified based on the questionnaire results and the workshop with trade unions and housing organisations.

### 3.3.2.1. Support for energy efficiency interventions with one-stop shop consulting

Based on the results of our survey, over a quarter of respondents struggle with severe energy poverty, yet this proportion is much lower among those who have implemented some form of energy efficiency renovation. The research also revealed an interest in energy consultancy, even among lower-income workers. The actual implementation of energy-efficient renovations comes with a high investment cost, making direct financial support unrealistic for most Hungarian trade unions. In contrast, supporting energy efficiency consultancy incurs lower costs while being an attractive service for workers, contributing to improving their living conditions and reducing their utility costs.

The essence of one-stop shop consulting is that clients can receive energy-saving tips, personalised advice on renovation opportunities, and recommendations for reliable energy experts and contractors all in one place. Three possible collaboration options were identified in consultation with trade unions and experts familiar with domestic one-stop shop consulting.



- **Membership discount for one-stop shop consulting and energy audits.** Similar to the customary purchasing discounts for union members, they would receive a 10–20% discount on the office's paid services. The union promotes the office and the importance of energy-efficient renovations among its members.
- **Membership discount for contractors.** Similar to the previous option, members can redeem discounts at reliable professionals and material suppliers informed by the one-stop shop office. If union members can provide a large volume of orders simultaneously in one location, the discount may be higher, as contractors benefit greatly from a site with many secured orders. As a result of the Energy Efficiency Obligation Scheme (EEOS), certain energy efficiency interventions (e.g., attic insulation) could be realised at significant discounts by workers in their homes if carried out collectively through the one-stop shop consultant.
- **Deployment of an energy efficiency consultant at the workplace.** Previously, such initiatives have been successfully implemented in some companies. One-stop shop consultants can provide both inexpensive energy-saving tips and advice for planning future renovations. Most people wouldn't attend an energy efficiency consultation even if it's free, but if it's available on-site, they are more likely to seek information before or after work. The union can also organise or initiate such programs with the employer.

### 3.3.2.2. Inclusion of housing and/or energy efficiency programs in collective bargaining processes

Addressing housing issues and significantly reducing the energy consumption of homes both entail substantial investment costs. Currently in Hungary, it is the state and large employers who could contribute more significantly to ensuring that people, workers, live in affordable and better-quality homes. Unions can also work towards improving the housing situation of workers by incorporating demands for housing and/or energy efficiency contributions into the collective bargaining process alongside wage increase consultations with employers. There are examples of this in Hungary, such as discounted employer loans or the system of company housing. As a first step, it would be useful to conduct **a survey on employer housing or energy-saving programs included in domestic collective agreements or other agreements.** This could provide other trade unions with ideas and a starting point for negotiating similar arrangements.

Employer housing or energy efficiency programs are realistically conceivable for financially stable companies and well-organised local union branches. The feasibility of specific employer contributions requires case-by-case analysis. Based on consultations with experts, theoretically, within the framework of the aforementioned Energy Efficiency Obligation Scheme, collaboration could be achieved where the employer only provides pre-financing for a portion of the workers' renovations and is later reimbursed by the state. Employers have various means to facilitate employee housing, such as operating



worker accommodations or company housing, providing an advance on rental deposits, or providing rental subsidies. It is also in the company's interest to help tackle local labour shortages, with the union playing the role of facilitator and mediator. Housing support, especially through company housing or loans, primarily functions well in good labour relations, as conflictual labour relations could potentially render employees dependent on the employer through housing.

If a comprehensive survey were to be conducted on existing employer housing/energy programs in Hungary, this could form the basis for implementing a specific project. The first step of the project would be selecting potential locations where the local union branch is strong, the employer is cooperative, and the local municipality is open to some form of collaboration. Building upon this, the next step would be a feasibility study to examine what program these stakeholders could jointly implement.

### 3.3.2.3. Other possible trade union housing programs

Below are some ideas that may not be immediately feasible in the short term, but there are international examples and, in the longer term, they could form a part of ambitious trade union strategies, depending on funding opportunities.

- **Trade union involvement as mediators and advocates in the construction of worker hostels or worker apartments.** Providing housing for workers within the country would be an important tool in facilitating labour mobility. Drawing inspiration from the example of the German Trade Union Confederation (DGB) outlined in section 2.1.1, such projects could involve trade union participation, advocating for workers' interests. In collaboration with the Munich municipality, the DGB established a program providing hundreds of affordable apartments with the help of one dedicated housing employee. The newly built apartments are available for rent by skilled trade apprentices well below market rates, thus alleviating local labour shortages. Residents also have access to communal spaces and exercise strong control rights. Naturally, the resources and opportunities available to the DGB and German municipalities cannot be compared with their Hungarian counterparts, but similar, smaller-scale projects could be feasible in the longer term, potentially with EU funding.
- **Trade union housing agency:** In Hungary, an increasing number of municipalities and civil organisations operate housing agencies that mediate between landlords and tenants. In many cases, these agencies are also responsible for the management of properties and tenant relations, and in return, landlords charge lower rents, making the properties more affordable. Our survey results also indicate that the majority of tenants struggle with current market rental prices. Since tenants typically belong to the younger demographic, facilitating affordable rental housing could be a means for trade unions to attract young people. One



approach could be for a confederation, in collaboration with housing organisations, to operate its own housing agency for its members. As revealed by our survey, there is a wide variation in income levels and housing situations within the membership, meaning that some members may offer housing while others may seek rentals. A union-run housing agency for union members is already in operation in Hungary through the collaboration of the "From Street to Home" Association and the Trade Union of Workers in the Social Sector.

- **Temporary emergency housing:** Providing temporary emergency housing in times of crisis was mentioned in both the survey and the fall workshop. Unions have emphasised in the past that members help each other when in trouble, but institutionalised, union-provided housing assistance can also be effective. There were respondents from all trade unions who expressed a need for such emergency housing, and their engagement was outstanding. Providing emergency housing could also be a means for unions to reach out to employees they could not otherwise engage with. Both the housing agency and the emergency housing system are, of course, primarily a matter of finances, and their financial feasibility could be the subject of separate research.
- **Solar panels installed on the rooftops of trade union holiday home facilities:** The income generated could serve as circulating capital, providing funds to support members, energy efficiency, and/or housing goals, or even reduce the energy needs of the trade union headquarters. The financial return on investment in the current solar panel reimbursement system is questionable, so it depends on future regulatory changes.
- **Trade union legal aid for tenants, housing counselling:** Legal assistance, especially in (employment) law, is currently an important pillar of union activities. Supplementing this with legal advice on housing-related matters, such as renting, can support tenants, including young members.

Furthermore, through political advocacy tools, unions can collectively fight for better state housing policies alongside other housing organisations. A key lesson from our research was that workers favoured interventions they could envision and for which they could see existing services (e.g., renovation support). Movements and trade unions also play a formative role in determining what is conceivable for society. In Hungary, where much of the building stock is outdated and in poor condition, it is important for the government to assist in modernising the building stock with targeted programs. Trade unions can play an important role in making such demands, collaborating with other organisations.



## 4. How to structure and plan a similar learning process

While keeping in mind good practices which offer solutions to housing and energy poverty, with this project, our goal was to facilitate knowledge exchange and building of new capacities and skills to trainers and staff of unions and specific organisations in order to promote such solutions in Hungary.

The objective was to carry out a collective learning process between Hungarian unions and staff, specific organisations working in sustainable housing, and relevant European experts to identify feasible ways to build community-based solutions to the current housing energy crisis in line with the social economy principles.

In order to reach these goals, we organised a hybrid workshop in Budapest, Hungary, where the trade union members, Hungarian experts, and EU-level social economy experts working on social and sustainable housing and energy discussed the context, the challenges, and the potential solutions in Hungary and specifically at their organisations. After the workshop, we conducted a survey among trade union members on their housing and energy situation. The questionnaire was distributed to members by the officers through the confederation.

The third part of the project was a capacity-building trip to Brussels, where the Hungarian participants (representatives and members of unions and housing organisations) had the opportunity to meet inspiring organisations active in solidarity-based housing and energy solutions and EU stakeholders from organisations and institutions related to the solidarity economy and the housing sector. Building on the results of the survey and integrating the knowledge which we gained in the capacity building, we organised consultations with organisations (housing and energy) on possible trade union cooperation.

The final phase of the project was the formulation of this handbook. After finalising this publication, special attention is given to targeted dissemination. The results of the questionnaire survey will be distributed to trade union members who provided their contact details when completing the questionnaire, thus encouraging their engagement with the trade union cause of housing. Furthermore, the housing and energy poverty concerns of union members and the possible solutions will be presented to union confederations and possible cooperation will be discussed with union leaders.

When designing a similar process, it is important to consider the environmental conditions that will influence the solutions to the problems. The following should be considered:



- The specificities of the country's housing market, energy system and its impact on residents
- The country's state and municipal support system in the housing and energy sector
- The characteristics of trade unions in the country: their financial and human resources, activities, problems, opportunities
- Labour relations and social dialogue
- NGOs and professional organisations for potential cooperation
- Good practices in the country from which inspiration can be drawn

In summary, this project aimed to facilitate the exchange of knowledge and skills among trade unions and relevant organisations to promote solutions to housing and energy poverty in Hungary. By engaging in a collective learning process, organising workshops and surveys, and conducting capacity-building trips, we aimed to foster community-based solutions aligned with social economy principles. The culmination of these efforts is this handbook, which we hope will serve as a valuable resource for ongoing and future initiatives to address housing and energy challenges through cooperative and sustainable approaches.

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