

**Housing the New Russia by Jane R. Zavisca. Ithaca and London: Cornell University Press, 2012. 242 pp. \$79.95, hard bound, \$26.95 paperback**

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*Housing the New Russia* by Jane R. Zavisca investigates the outcomes of the post-Soviet Russian state's adoption of a housing regime modeled after the US mortgage system. Far from realizing the goals of increasing homeownership and creating a purely market-based system of mortgage crediting, the project has largely been a failure. Even after the Russian government reintroduced housing subsidies in 2006, most Russians continue to face an inaccessible mortgage market and crowded living spaces. Zavisca's monograph opens a new window on a familiar theme in post-socialist studies: the disillusionment with a capitalist economic system whose promises of prosperity have, for many people, failed to materialize. Where things went wrong, and what the implications have been for ordinary Russians is presented here in a rich historical and ethnographic account. Because housing is such a fundamental and multivalent aspect of people's lives, this book is also a story about kinship, morality, and post-Soviet political subjectivities.

The first part of the book provides a political and economic history of housing in Russia from 1917 onward. Here we get a detailed overview of Soviet housing policy, including Khrushchev's ambitious 1957 decree promising a separate apartment to each nuclear family within twelve years. Zavisca argues that it is this (unfulfilled) promise, more than comparisons with Western housing standards, which is the origin of the normative belief that each family deserves a space of its own. Despite the fact that most people rent or live within extended family households, the cultural ideal of the "separate apartment" continues to exert a powerful influence on people's aspirations, their evaluations of larger political and economic structures, and even their decisions concerning marriage and family planning.

After socialism, the Russian government—with advice and financial backing from the US—attempted to transform the state-owned housing stock into a mortgage market. While the process of privatization meant that residents went from being de facto owners of their apartments to legal ones, those who were still waiting in housing queues when socialism ended were left with neither an apartment nor the financial means to buy one. Today apartments are rarely purchased outright, but change hands within families through swapping and inheritance, a situation Zavisca describes as a regime of "property without markets" (2012:87). Although housing is now privately owned, it is not fully commodified. In practice this means that with the exception of the super-rich, few Russians have been able to improve their housing situations through market channels.

Recognizing that the mortgage market was in need of a push, the Russian government intervened in 2006 by introducing a housing subsidy in the form of a baby bonus. Intended to stimulate both the mortgage market and the falling birth rate, the bonus, known as maternity capital, is a ten-thousand-dollar housing voucher given to Russian women after the birth of a second child. While it is equivalent to over a year's average wages, maternity capital has not substantially increased the rate of homeownership for young families, and has instead only reinforced the belief that the government should subsidize and manage the housing market.

Although Zavisca cautions against interpreting this massive social commitment on the part of the Russian state as a “retreat from capitalism back to socialism,” maternity capital does seem to complicate notions of “transition,” reform, and social welfare in the era of neoliberalism (2012:70).

After having given the reader a sense of the history and political economy of housing under and after socialism, Zavisca introduces an ethnographic component in the second half of the book. Through interviews with young adults in the central Russian city of Kaluga, she uncovers some of the cultural reasons for the mortgage market failure. Although almost all of her interlocutors were eager to improve their living situations, very few said they would consider taking out a mortgage. Not only were the payments too high for most families, but Russians, unlike Americans, do not typically believe that a mortgage confers ownership. Instead, they consider long-term housing loans a type of “debt bondage” (2012:76). Further, many felt it was immoral to have to pay interest on a mortgage, since access to housing should be a fundamental social right. As becomes clear through the author’s interviews, the failure of the market to deliver the “separate apartment” casts doubts on the legitimacy of the market economy more generally.

Ultimately, the significance of housing for young Russians extends beyond their dispositions toward state, market, and property. It is also tied up with kinship relations at all levels. Unequal property rights within families create tensions and conflicts between siblings vying to inherit an apartment and between young adults and the parents or in-laws with whom they share a living space. Young couples’ reproductive patterns are also affected by housing conditions and whether a “separate apartment” can be secured. Although the ways people articulated their family planning strategies varied according to their educational levels, the author found that decisions about when and how many children to have were definitively linked to a couple’s housing situation. Although it would seem that maternity capital could help improve fertility rates, most of Zavisca’s respondents thought the housing voucher was insufficient and too difficult to use in practice. Further, many found the very idea of monetary incentives for giving birth to be morally suspect (2012:174).

This book focuses on a relatively neglected area of post-socialist studies—the contemporary Russian housing regime—and presents a fascinating picture of the cultural barriers militating against the development of a successful mortgage market. In doing so, it joins an important body of literature that deepens our understanding of capitalist economic institutions by studying their export to formerly socialist contexts. However, given the book’s focus on housing and ownership, some may wish that the author had engaged with long-standing conversations on property and privatization within post-socialist anthropology (e.g. Alexander 2004, Chelcea 2003, Dunn 2004, Verdery 2003). How do the insights of this study link up to those debates? But that point aside, this book has much to offer and should be appropriate for undergraduates as well as graduate students and other scholars of sociology, anthropology, and urban studies.

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