



AT THE LIMITS OF A DREAM: Co-living, Community, and Speculative Real Estate in Athens, Greece

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“Welcome to the land of the dreamers,” proclaims the message on the floor-to-ceiling chalkboard in the co-working space adjacent to my bedroom. The chalkboard sits beside the kitchen, down the “spine” of the building from the lounge, and next to the balcony that looks down on the busy street three floors below. Peloria is a co-living space in the heart of the central Athenian neighborhood of Viktoria. As a model of medium-term rental (MTR), it is the first of its kind in Athens, and the first of what its German owner/developer is hoping will be a chain of co-living spaces across Europe. Peloria is a plug-and-play space where each tenant signs a medium-term, three-month renewable contract to stay in one of its six bedrooms. A bed, desk, sheets, duvet, pillows, towels, and private bathroom are what we each call our own for the duration of our stay. In common we share a co-working space (which doubles as a yoga/fitness studio), kitchen, living room, and a large balcony. The balcony itself faces into a sprawling internal courtyard that, in classic Athenian style, is enclosed by apartment blocks across the length of three city blocks, extending all the way back to Viktoria Square where we all routinely arrive in and depart the neighborhood via subway.

Peloria was launched just over two months before the first COVID lockdowns were imposed in Greece, in January of 2020. It was an inauspicious time to be promoting the idea of living with strangers. The pandemic would force Greece into its first lockdown less than three months after the opening, scuttling plans to host community events, and forcing residents who had only just met to negotiate the sticky topic of domestic pandemic protocols. Christos, Peloria's community manager since its inception, narrated these initial challenges to me in a manner consistent with Peloria's brand of entrepreneurial resiliency: "COVID wasn't so much a crisis for us as a learning opportunity," he told me. What was learned was to be carried forward in the design of Peloria's second building, already under construction at the time of my tenancy, just a twenty-minute walk away. Although it opened only three years after its inaugurating predecessor, Peloria 2 was not the Greek capital's second co-living space. Since Peloria opened, at least four other co-living properties had been built in Athens, offering plug-and-play MTR contracts to tenants, with various elements of collectivity and cohabitation built in.

By packaging all components of domestic life—from furniture and artwork to dishes, bedding, and bills—into a single renewable contract, MTRs such as Peloria operate along the lines of a subscription-based service. In keeping with the rise of what [Fleura Bardhi and Giana Eckhardt \(2017\)](#) dub "liquid consumption,"—underscoring the growth of ephemeral and access-based commodity forms (e.g., Spotify, Uber One), Peloria's value-added offering is access not only to property but also to the intentional curation of domestic experience (see also [Akbar, Mai, and Hoffmann 2016](#); [Atanasova and Eckhardt 2021](#)).

This article queries the nature of this domestic experience as an outcome of speculative real estate investment and precarity. By contrasting aspirations for "community" and "dreams" on the part of co-living designers, architects, and investors with the ways life unfolds at Peloria itself, I develop the notion of *impersonal intimacy*, as a deeply felt affordance of sharing domestic space with strangers. Impersonal intimacy emerges when intention is not a necessary precursor to interpersonal relationships. It is fostered by environments of circumstance: in the ability to join balcony conversations partway through, in the apparition of presence felt when a laugh comes echoing down the hall, or in the ways that we speculate on each other's whereabouts on finding the house empty. In contrast to notions of community that co-living developers grasp for, impersonal intimacies do not cohere as shared values, histories, or interests; they are not oriented around common cause. Instead, they are experienced in an affective register, as potentials for encounter, presence, and happenstance gathering.

In drawing attention to impersonal intimacy as a meaningful part of the co-living experience, my argument also extends to the conditions that have made co-living appealing in the first place, namely, the precarious financial and personal circumstances that brought my disparate housemates together at Peloria, and to Athens more generally.¹ Like the city's blossoming social and solidarity economy (see [Soudias 2024](#)), MTR spaces join market logics with the language of communitarianism, encapsulating purported dreams of shared space responsive to the embryonic solidarities anticipated in the "home" ([Douglas 1991](#)). But these domestic arrangements also prove antithetical to the notions of community off of which they play, structured as they are by presumptions of transitory affiliation and transposable design genericism.

In elaborating these themes, this article builds on concepts of domesticity in conditions of uncertainty ([Allison 2013](#); [Guyer 1981](#); [Han 2012](#); [Song 2009](#)). Contextually, it contributes to a burgeoning literature on the home in contexts of austerity and financialization in Europe ([Begim 2018](#); [James and Kirwan 2020](#); [Mikuš and Rodik 2021](#); [Narotzky 2020](#); see also [Zaloom and James 2023](#)), and in Greece more specifically ([Alexandri 2022](#); [Kourachanis 2024](#); [Pettas, Avdikos, and Papageorgiou 2024](#)). At Peloria, "home" appears less as a condition of the lived present than a futural aspiration for security and belonging, and as a site of struggle within the compromised conditions of the present (see [Ahmed 1999](#); [Bloch 1995](#); [Humphry 2005](#); [Jansen 2009](#)). The transitory co-existence of Peloria's residents did not mark an arrival at its tenants' ideal homes, so much as an "uncommon estrangement" at the meeting point of otherwise divergent life paths ([Ahmed 1999](#), 344). Impersonal intimacies, I argue, prove critical to the value with which tenants identify co-living in these circumstances.

By "linking capitalism and intimacy in an affective desire for security itself" ([Allison 2013](#), 7), impersonal intimacy does not only describe an experience of co-living for tenants. It is also critical to the expansion of co-living enterprises and their ability to derive value from precarity. For co-living developers, the value proposition of collective living comes packaged with a problem of scalability, that is, of their "ability to make projects expand without changing their framing assumptions" ([Tsing 2015](#), 38). Co-living communities that assume certain identities—as shared values, common commitments, or cultivated traditions—foreclose other possibilities. In doing so, the positive substance of community threatens to undermine brand coherence and compromise what can be viewed as profitable terrain in the expansion of enterprise. For developers who aspire to be multinational co-living brands, the condition of scalability that enables expansion depends on cultivating experiences that must not add up to the positive substance of non-scalable relationships. Through the tensions invoked at co-living spaces,



Figure 1. Inspirational neon sign art inside a popular co-working café in central Athens. Photo by Nicholas Smith.

between the branded semiosis of supposed community and the differences that characterize each of us individually, impersonal intimacy becomes an affective infrastructure that nests within the scalable aspirations of co-living developers, an unscalable ethics of regard (Tonkiss 2003; Davé 2023). This occurs in supplement, then, to the ways scalable enterprises eradicate non-scalable difference so as not to disrupt the framing assumptions that make them expandable (Tsing 2012), and to the dynamics of “friction” that characterize interstitial spaces between scalable enterprise and non-scalable phenomena (Tsing 2005). Here I suggest that in the financialization of precarious living, scalability might actually depend on the containment and reproduction of non-scalable differences. Through the notion of impersonal intimacy, I explore this scalable non-scale as both a response to and an outcome of the precarities characterizing my housemates’ lives.

FINANCIALIZING DOMESTICITY

Beginning with the onset of the Greek debt crisis in 2009 and picking up speed throughout the austerity years of the 2010s, the Athenian housing market has been perceived and treated as a financial asset by investors from abroad (Kourachanis 2024). While the Greek debt crisis precipitated widespread unemployment and wage cuts and austerity gave rise to odious tax burdens for Greek homeowners, the asset value of Greek real estate plummeted, losing on average almost half of its pre-crisis valuation over the course of the 2010s (Alexandri 2022). As the financial burdens of housing costs have risen in proportion

to wages, energy prices, and tax burdens, depressed valuations and ubiquitous foreclosures have coalesced to make Athens a site of speculation for foreign investors, at the same time that housing has become unaffordable to Greeks themselves (Alexandri and Janoschka 2018; Siatitsa 2019; Siatitsa, Maloutas, and Balampanidis 2020). The resultant housing crisis, characterized by rising rents and growing housing inequality, has been doubly compounded by a lack of state regulation and the absence of socialized housing in what has traditionally been a homeowner's society (Alexandri 2018). For the better part of a decade now, Greeks have contended with by far the highest housing cost-to-income ratio in the European Union (EU).

The intensity of recent investment in Greek real estate has taken shape both individually—through the Golden Visa program, which offers foreign investors a path to citizenship through investment—and through larger business groups and property-management companies for whom the short-term rental (STR) market has become a key vector for generating profits (Kourachanis 2024; see also Cocola-Gant et al. 2021).² In keeping with a recent boom in urban tourism throughout the city, the rise of the STR market, largely synonymous with Airbnb, has emerged as a key driver of gentrification and touristification (Balampanidis et al. 2021; Gourzis et al. 2022; Pettas, Avdikos, and Papageorgiou 2024). The arrival of digital nomads, remote workers who have moved to the city or are traveling there while working online, has precipitated a tangential aspect of this trend, catering less to the brief sojourns typical of tourist vacations than to the extended stays (three to six months) typical of co-living.



Figure 2. French owned lifestyle hotel development, Viktoria, Athens 2022.

Photo by Nicholas Smith.

Co-living is new in Athens, but growing alongside the STR market at a pace expected to quicken as a result of remote work and the incentivization of the digital nomad travel program (Doumi, Doumi, and Angelis-Dimakis 2023). An ethos of speculation still pervades organizations like Peloria, as it tries to define exactly who and what it is for. This haziness is borne out in the variable design features of MTR buildings, some of which only share the patio, while others offer everything but the bedroom for shared use. It is also evident in the language used to discuss the domestic lifestyle on offer, here branded as “advanced living,” and elsewhere tending closer toward the collectivist language of “co-habitation.” Despite the diversity in form that MTR buildings take, a nagging conceptual coherence exists between them in their shared fixation on the language of community, growth, and dreams. “Together is better” declares the website of one of the capital’s new co-living spaces; “there is nothing stronger than the power of community and collaboration,” states another. Peloria’s “land of the dreamers” slogan, and its insistence that tenants are also “members of the Peloria community,” gesture toward an elusive excess that might plausibly arise as a function of spatial aggregation and design. Such branding echoes the typology and phraseology of the growing array of co-working spaces and third wave coffee shops throughout the city, discursively modeling the kind of innovation that some have taken as crucial to economic recovery. Considering the temporal transience built into the model of MTR housing, this emphasis on community marks a curious conceptual convergence. If not immediately dismissed as superficial, this ethos of dreams, growth, and community becomes an enigma, calling forward a subject (perhaps many) to give substance to a speculative new form of living.

IN THE LAND OF THE DREAMERS

I moved to Peloria in the fall of 2021 as a researcher of remote work mobility and the associated industries that give it shape in the post-austerity environments of Athens. My nine-month tenancy constituted both a means of situating myself alongside the circumstances I sought to understand ethnographically and a pragmatic decision. Monthly rents at Peloria average 400 euros, in contrast to the 500–800 euros typical of upper-floor apartments near the city center. From the outset, I was struck by Peloria’s orientation to remote work mobilities I had become curious about (Cook 2023; Green 2020; Mancinelli 2020). “Our clusters of spaces are homes for young and creative professionals who work from home, and for digital nomads. . . . We believe in membership instead of ownership,” reads the promotional brochure. This gambit to capitalize on the

hypermobility of the post-COVID digital workforce was immediately evocative in contrast to the mobility regimes that have foreclosed the possibility of movement for so many in Greece (Cabot 2014; Knight and Stewart 2016; Papataxiarchis 2016; Rozakou 2012). So, too, does Peloria's branding as a modular and temporary landing spot for creative workers evoke the self-disciplinary flexibility underscored by notions of neoliberal subjectivity (Chong 2020; Gershon 2011; Ong 1999; Srivastava 2022). And yet, it became evident on my arrival that Peloria was not quite what its developers had envisaged it as.

Some of Peloria's first tenants still remained there almost three years after its opening. May, Dina, and George all moved in after Peloria's opening in January 2020; Melina, Gabi, and Effie, and I joined a year later. Half of Peloria's residents were Greek, but none were native Athenians. They hailed from smaller cities—Alexandroupoli, Ioannina, and Rethimno—and had come to Athens for work and school. The other half were remote workers from Brazil, Canada, England, Ecuador, and France. Our ages ranged from twenty-two to thirty-three, and by gender we were split 6-4 women to men, though this ratio would change when Melina or Dina's partners came to stay, which they often would for weeks at a time. People did move out (and in) during my tenancy. An Austrian exchange student stayed for just three months, replacing Gabi, our Ecuadorian roommate who departed at the completion of her internship. On the whole, however, our stays far exceeded the three months we had initially signed on for.

Christos, Peloria's community manager, felt perplexed by the clientele that Peloria had attracted, both in terms of the duration of their tenancy—"I expected them to stay just a few months, not a year or more"—and by the number of Greeks applying: "It was very strange to me that the Greeks started to stay, in their own town, in a co-living space." As a test case for Peloria's expansion to other European markets, these anomalies were treated as learnings that would inform design processes down the road. There was a purposeful ambiguity built into Peloria's brand that enabled it to accommodate the heterogeneity of subscribers it had attracted, even if its clientele was not what the project had expected. At Peloria we lived in the "land of the dreamers," a framing that distanced it conceptually from the Athenian neighborhood in which it was located. "Like every good land, it needs its own flag," says the owner Daniel Bartos in the promotional video for Peloria. And so our modular pastel flag flew out on the balcony alongside the national flags that had appeared in celebration of the bicentenary of the Greek revolution in 2021. While Peloria's invocations of "dreaming" do capture something of the aspirations its tenants drew on in discussing their future



Figure 3. Looking West off the balcony at Peloria's flag.
Photo by Nicholas Smith.

goals and life trajectories, the underside of these dreams points to more precarious motivating circumstances: loneliness and financial due diligence.

May first encountered Athens as an early adopter of the digital nomad lifestyle, having taken advantage of her company's transition to fully remote work in 2018. From her birthplace in England, she had moved to Barcelona and on to Vietnam in 2019. Before her subsequent relocation to Athens she had lost her remote job, briefly took an office job at a contractor-referral start-up called My-Contractor, and, on re-affirming that the office life was not suited to her, quit to work in the sex industry as a remote assistant to OnlyFans creators in Australia. May had moved to Athens at the beginning of the first lockdown in Greece, in March 2020, arriving on one of the last flights out of Bangkok. With Brexit primed to make it much more difficult to apply for permanent residency, she had made her decision just in time. Having spent ten weeks living and working in isolation in an Airbnb, May's initial motivations for applying to Peloria resulted from her seclusion and its impacts on her health:

It's a lonely lifestyle. . . . I couldn't do it for many years in a row . . . I would burn out just being alone. You have to be actively in a place where you want to meet people . . . if you're not in the right frame of mind, you're just going to stay at home forever. With co-living there's always someone around to have a chat with. They might not know how you're feeling, but they might just be like 'hello, how are you,' and that's a big part of what's missing when you're on your own, isn't it?

May's work involved holding private conversations online with her clients' subscribers, impersonating the creators themselves while they slept or were otherwise unavailable. When she worked in Peloria's common spaces she had no shortage of help from other residents, who would offer potential responses to online conversations that were often surprisingly benign, but occasionally awkwardly sexual. May planned to start her own agency in this line of work, which she had made steps toward by reaching out to more creators and to her own prospective employees. As it stood, her entrepreneurial aspirations were in a fledgling state, and even if she was one day able to afford her own apartment, she was hesitant to give up the affinities of living with others.

Our Greek housemates were also invested in avoiding the travails of solitude, although Greece's economic crisis also played a defining role in many of their decisions. Effie, a twenty-three-year-old Cretan woman, had recently relocated to Athens in what had initially proved a fish-out-of-water experience for her:

I came because I thought that life would be different in the capital instead of staying in a small place like Rethimno. More places to explore, new people to meet. . . . I was a dreamer, and I still am. But you do feel a bit lost when you come for the first time. The streets are bigger, and life is more complicated than in a small town.

In part, Effie had come for similar reasons to May, for the ease of association afforded by co-living. At the same time, however, her decision was wrapped up in what had become a common experience for many young people in Greece through the crisis years, a prolonged financial dependency on their parents that could feel suffocating (see [Dagkouli-Kyriakoglou 2018](#); [Papadopoulos and Roumpakis 2013](#)):



Figure 4. Flyer dropped on sidewalk raising awareness of the housing crisis in Greece.
Photo by Nicholas Smith.

The concept of family is very strong here [in Greece]. The crisis made people feel like they can't be independent financially, so they live with their parents until they can cover their expenses. . . . A normal small apartment starts from 350 euros without bills . . . right now my wage is 700, but what I get in the end is 530 euros because of taxes.

Similarly, Melina, another of Peloria's Greek residents, decided to seek out co-living on moving to Athens from Alexandroupoli because of a combination of loneliness and financial need:

Three years ago I would have said I preferred to live alone, but when I lived in Athens alone, I felt so lonely. Athens is such chaos, and the distances are so large that it's hard to meet people. It's no longer spontaneous; you have to schedule everything five days in advance.

Rising rents in the wake of pandemic lockdowns had initially pushed her to pursue such an unorthodox domestic arrangement as Peloria, despite her parents' skepticism:

Money was the only reason I looked into this. Because I've never thought of co-living, it didn't even cross my mind. I didn't know it was a thing in Greece, and the apartments that were available were so bad, they were like cages! So either I could pay more than I could afford or choose co-living.

If these reasons for co-living arrangements, conditioned as they were by loneliness and financial constraint, stood in contrast to the more positively articulated vision of community and dreaming that Peloria trafficked in, this did not absolve us of the need to perform Peloria's brand for the investors, architects, and designers who would frequently visit to tour our rooms and ask us questions. One such visit, in the winter of 2022, is representative of this performativity.

It was just after 10 a.m. and I had just abandoned my half-eaten bowl of oatmeal on the kitchen counter, ducking into my room as the front door swung open to allow all of a dozen unannounced visitors into the house. Christos's voice outside the front door had tipped me off. That he was speaking English was a sure sign that this was not a routine maintenance visit, and almost certainly one of the many showings happening on behalf of interested investors, designers, architects, and prospective tenants. On the previous occasion I had agreed to let them poke around my messy suite, where I was subjected to questions about my experience living at Peloria. This time I shut my bedroom door—but got dressed and tidied my room just in case. Twenty minutes passed before the voices faded with the sound of a closing door and I ventured back out, to find May at the kitchen table.

"Who was that?" I asked. "I don't know," she replied, "but I wish Christos would tell us when he's about to do that. I came outside without a bra on in this giant T-shirt, looking like I just woke up, 'cause I did just wake up. I saw them and went back in my room to get something else on."

"I just hid from them," I admitted; "I didn't want to deal with it." "I should have," said May. "One of the women was like 'I don't think I would like to live with other people.' Like, what are you supposed to say to that?! They were out on the balcony just chatting, and my laundry is out there hanging up. I'm not a prude, but, like, give us some warning."

Melina appeared from around the corner of the hall beside her room. She had similarly been taken off guard: “When I came out to make breakfast, I had just woken up, and all of a sudden I heard these voices coming from the balcony. Christos came down the hall, and he was, like, ‘MELINA!’ I was just trying to make coffee, and in my head I was, like, ‘wow, this is too much energy right now.’ He was, like, ‘If it’s OK, we’ll just take a look in your room for a second,’ and I think he saw that I didn’t want that, and he was, like, ‘don’t worry about mess; we just want to see what the rooms look like a little bit.’ I didn’t even have a chance to say no; they just went into my room, and when they came back, Christos was like, ‘So, Melina. Would you like to say a little bit about what it’s like here at Peloria? Why you chose to live here?’”

At this point we were all laughing. “I saw Nick’s bowl of oatmeal and I thought to myself, oh, he’s a genius.”

As an early adopter of a growing industry, Peloria was a test case for those keen on understanding the clientele of a speculative new business opportunity. [Anna Lowenhaupt Tsing \(2005, 55–77\)](#), in her attention to the frontiers of speculative finance, shows how new enterprises must progress from an “economy of appearances” to the resolution of intangibles and the consolidation of a newly fabricated space of accumulation. It is this work—of manifesting tangible value from a speculative investment—that we Peloria residents were tasked with. We were both housemates negotiating our affiliations and differences through the quotidian intimacies of domestic space and representative figures of a community worthy of investment. If Melina’s narration of Christos’s visit had us doubled over at its absurdity, perhaps this is in keeping with an argument made by [Zoë Wool \(2017\)](#). She suggests that joining stable signifiers like *community* with the ethics that give substance to daily life risks too easily folding the intimacies and attachments of quotidian sociability into the horizons of collectivity of which they are taken to be constitutive elements. In line with [Lauren Berlant’s \(2011\)](#) attention to “impassivity” as practices of “treading water” in precarious times, what emerges as collective life at Peloria has less to do with horizons of community, and even less with the problematics of scalability, than it does with the necessary abidance of our differences, and the feelings made possible by holding those differences together as “home.”

In a very different ethnographic context, Wool (2017, 85) identifies “in-durable sociality” as a mode of living illegible to normative frameworks of sociality or collective projects of becoming otherwise, such as those that might be circumscribed as community. What comes into view when such frameworks are resisted is a commonness “bound to the particularities and intensities of a present.” At Peloria, I call this mode of togetherness “impersonal intimacy.” Defying the branded semiosis of community, impersonal intimacy denotes the delicate solidarity that takes shape through the affective resonances of our co-presence. The absence of a shared history and the finitude of our time spent together, I argue, make possible an anticipatory atmosphere of encounter that coheres as the structure of a shared domestic sensibility not in spite but as a result of the transitory nature of our relationships.

THE IMPERSONAL INTIMACIES OF CO-LIVING

Nikos, Peloria’s lead architect, was sad that Peloria had failed to manifest the kind of community he thought it should have:

The common space is 40 percent of the space. In other co-living spaces, it’s usually less than 20 percent, but Daniel [Bartos, Peloria’s owner] said, ‘no we need to invest in the common space to show that we value it.’ And so we have this giant common space, and then what happens: no one uses it, everyone stays in their own rooms.

He was not alone in lamenting what he perceived as absence of community at Peloria. Christos, the community manager, had mentioned similar things in relation to communal activities: “We had all kinds of ideas on things we could do. We were going to host art workshops, or have a yoga instructor in, or group cooking events, but that hasn’t happened . . . yet.” COVID had been partially responsible, but according to George, one of Peloria’s original tenants, so too had a lack of effort:

The initial concept was to be a community, hence the branding of the land of the dreamers, so, you know, it’s a collaborative of people dreaming together, doing things together, making something together. But this was soon abandoned, partly because of COVID . . . and partly because it was harder than they thought. It needed more effort from their side and from other sides to do this, so they thought, it’s not worthwhile, it’s not profitable.

Though residents no doubt would have appreciated some of their rent being used for events, their absence was not, also, an absence of relationality between us. Day-to-day life was characterized by heterogeneous temporalities and happenstance encounters. Dina and Effie would awake early for work downtown, often departing before anyone else was up wearing clothes appropriate for the office jobs they held. Others would surface and take leave sometime later, or else make shop in the co-working space. There was no expectation to consult on having visitors, and there were no explanations given for daily plans unless they happened to be the topic of conversation. The space frequently played host to socializing that remained semi-detached from whatever else was happening, or alternatively, it would become evident only after some days that one of our housemates had left on a trip out of town. Our meetings were an outcome of circumstance. We would find each other on the balcony for meandering conversations or play a game of monopoly if we had nothing better to do. Linguistically, we all spoke English, but only May and I spoke it as a first language. Among the Greek speakers, Greek remained the language of choice.³ Politically, we differed in ways difficult to parse across the cultural and national contexts that give substance to understandings of “left” and “right.” On occasion, our differences would coalesce on a topic of mutual concern, such as when mandatory vaccine requirements emerged as the subject of debate one evening, and it became evident that at least two of our housemates were unvaccinated and vehemently opposed to vaccination. Overwhelmingly, however, what cohered as collective life was not the measured outcome of what we shared or didn’t, but a more immanent feeling of potential for encounter and presence. It was, to paraphrase [Kathleen Stewart \(2012, 519\)](#), a place that “throws itself together in moments, things, in aesthetic sensibilities and affective charges,” without adding up to something representative.

“The base level of seeing people is what’s attractive. You can be spontaneous with your life instead of planning everything,” said Dina, as a few of us sat on the back balcony, a regular gathering spot in nice weather. I had asked why co-living might be better than having your own apartment alone.

“Yes,” agreed Effie; “I can’t imagine my life without people around. There was a time when you guys were all gone and I was so alone. When you’re surrounded by people, no matter what’s going on with your life, you have someone to talk to. Just short conversations, hanging out on the balcony and having a cigarette or something, or watching a movie.”

“Uhg, this is making me think about the lockdowns again” May admitted. “I was alone for ten weeks straight, it was awful. You just miss somebody. When you wake up in the morning and you make breakfast, just having someone to say hello to. You don’t have to be the best of friends, but just having presence around you is a very important.”

May’s “somebody” marked out a tacit implication in the rest of this discussion: none of us mattered in our individuality, no specific friendships were at stake; what mattered was that there was *somebody*. At the same time that this made for an impersonal gesture, it also generated room for meaning to adhere to the space we shared, as May would go on to expand:

I am introverted and extroverted at the same time, I’m a mix. But I do like to lock myself away at times, I guess I have mental health issues as well, but sometimes I just like to be alone for a few days. But when you co-live, there’s always someone around, and they might not know how you’re feeling that day, but they might just be, like, “Hey, hello, how are you?” It’s just nice to have a chat with someone. Sometimes, if I lived alone, my mental health would be worse. I would just be too much in my own head . . . knowing that there’s someone next to you that you can knock on their door and say, like, “Can you speak to me for a little bit?” You know, like having a presence there, someone around. Or if someone’s on the sofa and watching something you can join them, say, “I’ll come and join you.” Just sit there for a minute.

Presence percolated between people as a result of a potential for encounter. It may be consciously registered, or not, in a simple “good morning” over buttered toast. It might also buttress more profound needs, such as the possibility of finding comfort in the midst of existential collapse. Presence extends beyond any of these specific events, however, cohering as a potential for encounter in the space we jointly called home. Friendship and community were not entirely written out of this picture, of course, but our different life circumstances, histories, and variable timelines foregrounded this different, more transitory, set of affordances.

The disposition that allows for this potential of presence to take shape is what I am calling impersonal intimacy: the possibility to not source a sense of relatedness with one another in shared histories, identities, interests, or future trajectories of life. Impersonal intimacy coheres as a sense of relatedness routed

through the space of encounter itself, immanently in the case of encounters with one another, but structurally and atmospherically in contexts of co-living spaces like Peloria. As a way of abiding our time together in domestic space, it stands adjacent to the “ethics of indifference” that [Fran Tonkiss \(2003, 309\)](#) identifies with urban public spaces, as the means by which “unassimilated differences can produce indifference as a kind of tolerance.” It is likewise in keeping with [Naisargi Dave’s \(2023, 5\)](#) attention to indifference as “relations of regard . . . of mutually existing in difference rather than being different beings seeking to grasp, gaze, admire, and master the difference of others.” Impersonal intimacies are not representative of the ideals of the community that Peloria’s designers had in mind and understood to have been a failure. But perhaps, as I turn to now, that would have been more than they had bargained for to begin with.

KEEPING THE SALAD SPINNING

In early spring of 2022, I visited one of the first co-working establishments in Athens, Angles, in hopes of understanding more about the collaborative entrepreneurial spaces that had begun to emerge throughout the city. As it turned out, the co-founders of Angles, Andreas and Sophia, were equally curious about my experience with co-living, and our conversation meandered between these topics as we sat in a board room on the fourth floor of an office building in the heart of the central neighborhood of Monastiraki.

“How long do people stay at Peloria for, typically?” Andreas asked me as the conversation turned back to co-living.

“It’s a big range,” I said. “I’ve been there for about five months, but some people have been there since the beginning, so, over two years.”

“Two years!? That’s too long, I would kick them out.”

“Kick them out!?” I asked, surprised.

“Yes, you need to keep the salad spinning in a place like that. A group of people staying for that long, imagine, they will start to form their own thing.” He went on: “Say that you have a group of three or four people who stay long-term. They set in roots, have children etc. What would that mean for the other people who occupy the remaining rooms? They enter a weird dynamic.”

“So you would just not renew their contracts?”

“Yes, simple as that, make it clear from the beginning that this is what’s entailed in staying here. Three months, six months, whatever it is, but not more than one year.”

“Wouldn’t it be easier to just find people who would stay long-term, so you don’t have to worry so much about contracts and finding new people?”

“That’s not the point of a space like that. If you want to grow, if you want to make it welcoming to everyone, you need to keep cliques from forming.”

Legally speaking, Andreas’s plan was suspect. Co-living establishments like Peloria fall within the bounds of established long-term residential tenancy laws, not those developed to govern the STR market ([Kardoulia 2022](#)). These laws



Figure 5. Construction of Peloria 2, May 2022.

Photo by Nicholas Smith.

would entitle co-living subscribers to extend their tenancy for up to three years regardless of the initial three-month agreement we had all signed. In practice, the fact that many of us were freelancers who primarily *worked* in Peloria's co-working space muddled the waters on the status of our tenancy rights, given that the space functionally, if not legally, served as our business premises, as well as our home.⁴ It was not the contractual legality of Andreas's idea that stuck with me, though, but the uncomfortable acknowledgment that it might indeed be bad for business if residents made too much of a home out of a space meant to appeal to a diversity of subscribers. Andreas's spinning salad metaphor played on seemingly indissoluble links between mobility and capitalism—unencumbered, fluid, potentiating, and so on (Bauman 2012). It also fit neatly alongside the experience of our doubled lives as representatives of the Peloria brand. What dreamers *should* be was not always clear, but here was an answer as to what they *should not* be.

The delicate balance between individuality and collectivity was something that had preoccupied Peloria's designers from the start, though in a somewhat different way. With hopes to expand across Europe, Peloria's designers had carefully attended to the aesthetics of modularity and generic transposability. "We wanted to make something good, something beautiful, but not have a very specific aesthetic. Because, you know, I'm more modern, you're more classical, we must find a balance, so that it can be changed. It was very difficult to create something with no personality. Nice, stylish, but with no personality, because the tenant will bring their personality," Christos told me over wine one night. This genericism was intended to facilitate individual points of inflection. Rather than people needing to conform to the space's stylistic aesthetics, the space itself would accommodate their individuality. This is the power that Scott MacLochlainn (2022, 4) identifies in genericism as a "category of encompassment, inclusive of multiple specificities, but always itself remaining stubbornly nonspecific." Peloria did, of course, have a design aesthetic. With its particle board cabinetry, white-washed walls, pastel color palette, and welded steel furniture, it was an amalgam of modern minimalist trends that dominated interior design throughout the 2010s, and whose global proliferation in coffee shops and office spaces has been dubbed the "airspace" aesthetic (see Chayka 2024).

What seemed to worry Andreas, though, was that too many people, spending too much time at Peloria, might flip the script on the premise of its transposable scalability, co-opting the genericism of the brand for the solidities that give community substance in some ways at the exclusion of others. The consolidation of a non-scalable community under the identarian logic of sameness and difference constituted a constant and plausible threat, a continual gamble on the ability of our individual differences to maintain themselves appropriately.

Peloria makes for a project of scalability in the manner that Tsing (2015, 38) elaborates it, as a constitutive feature of capital expansion exemplified by the “ability to make projects expand without changing their framing assumptions” (see also Tsing 2012). It is also a project of scale crossing, in the sense that Ilana Gershon (2011) uses it to unpack a subjectivity of fractal modularity, where, in their discursive and conceptual rendering, subjects are understood as miniature businesses, each invested in different ways toward their individual ends rather than a common cause. To the extent that a firmly ensconced community at Peloria might replace the template of a communal space able to accommodate individual differences with a space of non-scalable values, it disrupts the framing assumptions that orient Peloria’s business plan. Against this tension, Christos had emphasized design genericism, and Andreas, more forthrightly, had emphasized the need to “keep the salad spinning.”

What, then, explains the widespread fixation on community among co-living developers who otherwise seem so keen on undermining it? Perhaps it is a compensatory gesture, making use of salient notions of domestic solidarity in ways that tacitly betray an anxiety about the strangeness of living with strangers. But perhaps it is also more than this. Recognizing that Peloria’s residents really were attached to their experience of co-living, in the register I have attended to as impersonal intimacy, community might also belie a movement along the gradation between its representational instantiations and the currency of its affective immediacies, the latter of which are potentiated by the precarities that MTR developers leverage, even as these developers lament their failure to manifest community as positive substance. In their aspirations of becoming multinational brands, co-living developers must produce space for more heterogeneous experiences than those sustained by identarian notions of community. The scalable pursuits of co-living developers depend on holding difference together as affordance, and in doing so, they contend with the task of creating container forms for scalable non-scale. I turn now to one final example of this engagement with community, which makes clear that whatever form co-living communities might take, they are also taking form amid communities they reshape.

A VISIT TO COHORT

Two months after first moving into Peloria I was in touch with the developers of another co-living spot, Cohort, then under construction just a short walk away. Fotini, Cohort’s head of growth and marketing, invited me to a design ideation session at the construction site, an office building from the 1970s stripped to the studs to be built back up. Cohort’s CEOs, in town from Beirut, presumably for this event, were to host the session. As in the case of Peloria, Cohort’s



Figures 6 and 7. Tour photos from Design ideation session at Cohort co-living.
Photo by Nicholas Smith.

founders had chosen Athens as the first home for what they hoped would become a chain of lifestyle-oriented MTR spaces throughout Europe. “We aim to provide an environment which members will remember as a journey of self-growth, inspired not only by Cohort’s spaces, but through its family and community,” reads the mission statement on the website.

The ideation session, an event they were calling “Planting the Seeds,” was led by members of Impact Hub, a local co-working space I frequented. On the dusty ground-floor windows of the gutted building, architectural renderings depicted the smooth pastel surfaces of the space-to-be and its denizens, the latter deep in conversation. As a “normate template,” to use [Aimi Hamraie’s](#) (2017, 19–41) term, of the design vision for Cohort, these renderings made an initial offering of the sort of community Cohort had in mind. It proved difficult, though, to articulate Cohort’s envisioned community within the existing community surrounding the space. Cohort was being built at the junction of three neighborhoods, well outside the historic triangle where tourists typically spend their time. Like Peloria, Cohort was located in one of the gentrifying neighborhoods surrounding the downtown core, one simultaneously labeled dangerous and rundown and up-and-coming and resilient ([Koutrolikou 2015](#)). The location would have made for cheap real estate, but it was not immediately clear if or how Cohort could situate itself within the neighborhood.

As in most ideating sessions, here the idea was to solicit data through a range of participatory activities, in this case taking the form of sticky notes and markers (see [Nafus and Anderson 2009](#); [Wilf 2016](#)). This was design research in action, facilitated methodically by the Impact Hub employees I’d come to know.

Design research, as a profession, is commonly employed as a means of grasping the unknowns of business endeavors, providing insights into user needs or barriers to entry that can become actionable components of a business plan (Salvador, Bell, and Anderson 1999; Suchman 2011). The situation was no different here, where our avenues of participation provided different angles on the same question: Who is the user of Cohort?

As we set into our third question, a moment of friction arose. We were thinking about the prompt, “What kind of people do you want to see in this space?” Working silently, we had accumulated answers ranging from personality traits (e.g., “positive-minded,” “creative,” “empathetic”) to all-encompassing identities (e.g., “locals,” “refugees,” “old people”). The latter formulation came primarily from a couple who, I had learned, ran an app for NGOs in the city. Throughout the tour of the building that had preceded our ideation session, this couple had been vocally skeptical about Cohort’s insistence on the language of community. As Fotini passed by our table to chat, this skepticism surfaced again: “I think a space like this has great potential to be a community space,” said the man of the couple, “but I’m wondering in what sense this is about community? This whole project is about money, isn’t it?” A brave question, I thought. “Well, of course there is money here,” answered Fotini, “but from the beginning, we have recognized that we need to do things differently than they have been done in the past in this industry. And that the only way to change things is by engaging with the community that we’re immersed in.” The man persisted: “I mean, we talk a lot about community here, but what about the community that this building is a part of? The people around here?” Again, Fotini was ready:

You’re right, this community has always been important to us, and it’s why we’re prioritizing people from the community here. It’s one of the reasons why we decided to situate ourselves in this neighborhood in particular. A lot of the hotels in Athens are in the center, but we understand that today’s travelers don’t only want to be located in typically touristy areas. There are more authentic connections to neighborhoods and places that need to be made, and of course those require not only situating ourselves in the neighborhood physically but building a space where we really become a part of the community. So we’re working hard to make that happen. We want to partner with local artists to do some artwork in the lobby One idea was to build a map of local places like restaurants in the neighborhood, or to host workshops by members of the local community

The confrontation trailed off, but it had, momentarily, punctuated the unconditional prerogative we had been given, to construct a community from scratch. It had re-inserted us into the politics of gentrification that—as is happening in many parts of central Athens currently—ties real estate financialization and urban regeneration to the successive assaults on the Athenian social fabric that have characterized the austerity years of the 2010s (Alexandri 2018; Alexandri and Janoschka 2018; Alexandri 2022).⁵ Why *would* Cohort think that it could be successful in a neighborhood so obviously different than the clientele it sought to attract, as the man from the NGO app had pointed out? Fotini's comments at this moment paint a partial picture of the answer: the idea that those invested in slow travel and the digital nomad lifestyle constitute a break from the status quo tourism of the past, marking out travel in ways that more closely resemble migration: measured in months and years rather than days and weeks. Because of this, co-living developers are more likely to see value in neighborhoods beyond the traditional scope of Athenian tourist attractions. But there is also a simpler answer to this question, entailed in the realities of asset ownership itself. Cohort's speculative *future* value may have depended on capturing the market for emergent trends of remote work mobility, but whatever risks it assumed in extending claims to this market, in the present, these were buttressed by its ability to collect rents from the multitude of people currently contending with a cost-of-living crisis in Athens and throughout the European Union. In this sense, the financializing housing market of Athens, like that of other urban locales around Europe, has become a frontier space for new forms of accumulation tied to speculative real estate investment (Ballesterio, Muehlebach, and Pérez-Rivera 2023; Muniesa and Doganova 2020; Ortiz 2013).

CONCLUSION

Over wine and cheese at the conclusion of my visit to Cohort, I found Omar, the young co-founder and CEO, who grew up in Toronto but now lived and worked in Dubai. Our conversation gravitated back to the topic we had seemingly been discussing all evening. "We've talked a lot about technology today," Omar began, "but personally, I would have to say that social media is absolutely toxic. I really believe that it's eating away at the sense of community that people need in real life." "You mean it takes time away from people spending time with each other," I probed. "Yes, absolutely, I think people today are lonely in a lot of ways. It's so much more difficult to meet people than it used to be. And that's exactly what we're interested in facilitating here, a space where people can actually meet and have real conversations, interact with one another and not feel so alone." Walking me over to one of the building mock-ups pasted to

the window, he pointed to a rendering of a long table, at which sat a number of people, frozen mid-laugh. “This is the design for one area of our space; it’s a table where you sit if you’re open to meeting other people. That’s the point. There are some spaces where you want privacy, but this will be a space where it’s understood that you’re open to chat.”

As commonplace as it is to hear technology and social media blamed for the so-called crisis of care that Omar gestured toward (see [Fraser 2017](#)), his comments were not totally misaligned with the benefits my housemates had described in their experiences at Peloria. The paths that had led them to co-living were diverse, and in many ways wrapped up in larger forces that have precipitated the cost-of-living crisis in Greece and throughout the European Union. It was not a purely economic calculus that informed these decisions, though. It was also the affordances of conviviality that were produced within, and constrained by, the structural circumstances that had made their lives precarious, and made these more intimate desires for a home take shape in the form of co-living. At Peloria, the market conditions that make speculative MTR developments possible, while simultaneously contributing to a cost-of-living crisis in the city, are tethered to the intimate registers of sociability that I have been calling impersonal intimacy. The animus of speculation that propels housing financialization manages to recuperate precarity as a market opportunity, giving itinerant form to the feelings of security and belonging that are dreamed of in “home.” The combined precarity of economic migration and a cost-of-living crisis makes renters more likely to embrace the unconventional domesticity of co-living as a substitute for the security of having their own home, and to appreciate the impersonal intimacies of co-living as a form of belonging responsive to social deficits. Subscription-based domesticity, in short, constitutes both a means of making do with the compromised conditions of the present and a means by which precarious life is rolled into the unfurling of financial frontiers.

ABSTRACT

In Athens, Greece, real estate developers have entered the market for co-living establishments catered to remote workers and digital nomads. At the same time, a cost-of-living crisis has made co-living appealing to Athenians themselves as a means of negotiating rising rental prices caused by the commoditization of housing. This article attends to the form of collective domesticity that has taken shape in this context. While co-living developers seek to interpellate tenants through notions of “dreaming” and “community,” it is an ethic detached from these conceptualizations of shared values that emerges as the affective affordance of domestic life in co-living spaces. Joining attention to domesticity with a discussion of financialization, I argue that

co-living establishments leverage the perceived benefits of an “impersonal intimacy” among their tenants and, in so doing, fuse conditions of precarity to the structural circumstances that have sustained the commodification of housing in the city. [precarity; co-living; real estate speculation; mobility; domesticity; affect]

NOTES

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1. My usage of precarity here draws from Judith Butler (2004), Isabell Lorey (2006, 2015), and Lauren Berlant (2011), who position it as an embodied condition of vulnerability and exposure whose differential distribution is conditioned by the political and economic circumstances of neoliberalism (see also Puar 2012).
2. Law 4446/2016 first regulated STR rentals (see Kardoulia 2022; Tulumello and Dagkoulis-Kyriakoglou 2024). Legislative changes in 2024 have sought to curtail the growth of the STR market in response to the housing crisis, without immediate success. Similarly, the minimum investment threshold for the Golden Visa program (introduced in 2013) was raised in 2024 from 250,000 euros to 850,000 in many Athenian neighborhoods.
3. My Greek was intermediate at this time, so I was able to listen without contributing much.
4. Rent controls do not exist in Greece, so raising individual rents could still be used to force people out. Selecting for applicants with limited visa durations would offer another path.
5. For a discussion of organized community pushback to neoliberal interventions into urban space in Athens, see Apostolopoulou and Kotsila 2022; Pettas and Travlou 2022; and Sotiriou and Petropoulou 2022.

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