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April 16th 2025

SQUEEZING THE ORANGE



The impact of Collective Action
on housing, as seen through the
lens of evictions in Central
Florida



***Squeezing the Orange:
The Impact of Collective Action in Housing as Seen Through the Lens of
Evictions in Central Florida***

Thesis - P5 Document

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Abstract

Since the COVID-19 pandemic, multiple urban areas in America have been in an eviction crisis, which has led many associated organizations to scramble for solutions. In Central Florida in particular, many workers in the service industry had been laid off; state interventions against eviction were short, exacerbating the crisis.

This led to the founding of the case study of this thesis, a housing collective action group, composed of actors from the civic, private, legal and local government sphere, to join efforts in countering this eviction crisis.

Studies in collective action theory have been applied before in various kinds of social structures, including housing. But where much literature has been devoted to the American housing crisis in general, there has been less attention to evictions, let alone in more southern cities like Orlando, leaving an academic gap to be filled.

This thesis addresses the post-Covid eviction crisis in Central Florida through the lens of a local group of organizations (the Eviction Collective Action Group), using collective action theory and comparing their narratives with various relevant data sources. It aims at bringing the field of power dynamics of a localized housing system into clear view, determining who has the biggest sway in curbing the eviction crisis.

It does so by asking: How does the Eviction Collective Action Group make an impact in the eviction crisis in Central Florida? What are the main features of the eviction crisis in Central Florida? How can collective action theory help explain the eviction crisis in Central Florida and the impact of the Eviction Collective Action Group on it? And in comparing narratives from the Eviction Collective Action Group, how do the power dynamics play out, both within the organization and in the broader housing landscape?

The research has found that housing collective action groups are indeed an impactful method of addressing an eviction crisis, with many organizations being mobilized and forming long-lasting bonds that help counter the crisis in the long run. There remain challenges, however, both in the application of collective action theory for analyzing these sorts of groups, as well as in the practical functioning of the group.

These challenges include strongly embedded institutional actors from the private sector thwarting legislation countering eviction protection, a dominant group of actors within the collective action group leaning towards one narrative and a lack of resources for the group to continue.

Keywords: Central Florida, Orlando, eviction, housing coalition, collective action theory, impact, power dynamics

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1: Introduction

This chapter of the thesis provides the foundation from which the thesis develops, such as the research questions and the conceptual framework.

1.1 Problem statement

A housing crisis is looming over America. In 2024, half of all renters are cost-burdened, causing those in the lowest expenditure quartile to spend 39% less on food and 42% less on healthcare, leading to great societal and personal distress (Airgood-Obrycki et al., 2024). And these burdens continue to climb up the income scale, with middle-income earners between \$45,000 and \$79,000 having seen a 5.4 point rise between 2019 and 2022, with 41% in that bracket now being cost-burdened households (Airgood-Obrycki et al., 2024).

Evictions have remained a relatively unknown problem underlying this crisis in the conception of housing unaffordability (Desmond, 2016, 2022; Hartman & Robinson, 2003; Nelson et al., 2021; Tarancón & Loyo, 2022). This while evictions play a crucial role in the housing problem as a whole, leading to a high evictions rate leading to poverty (Desmond, 2016), homelessness (Collinson et al., 2024), employment (Desmond & Gershenson, 2016) and being correlated with a higher rate of mortality, especially during the COVID-19 pandemic (Graetz et al., 2024; S. Rao et al., 2023; P. D. Smith et al., 2024).

The Southern United States have seen the highest share of households behind on rent, especially during and right after the the COVID-19 pandemic from 2020 to 2022 (Airgood-Obrycki, 2022; Airgood-Obrycki et al., 2024; Berlin & O'Connor, 2023). In Florida, the amount of renters facing eviction increased especially after the pandemic (Alexander et al., 2021; Dixon, 2024). The measures from the state to curb evictions were of short duration, and were less interventionist than similar states, like Georgia or Arizona (Alexander et al., 2021).

In Central Florida in particular, most of the drivers of Orlando's economy shut down, with tourists being unable to visit theme parks such as Disney World, and hospitality being put under lockdown measures (AECOM et al., 2024), and reporting lower visitor numbers after the pandemic (Mellinas et al., 2023). That being said, overall evictions in the area were lower on average than similar cities in the Sun Belt, such as Phoenix and Houston (Robustelli et al., 2021).

Collective action theory has been utilized to study housing movements in European regions like Lisbon, Dublin (Lima, 2021b) and London (Harrison & Reeve, 2002), as well as larger American cities (Messamore, 2021, 2024), yet there remains a gap in the academic knowledge on how these groups work, especially in the Southern United States. Moreover, given that the eviction number across the United States continues to rise, the need for a successful approach to tackle this problem is strongly needed, especially in the face of federal headwinds.

The impact of housing collective action groups on eviction crises is understudied in an American context. Therefore, this thesis offers an analysis of a housing collective action group in Central Florida, that formed in 2020 as a response to the eviction crisis. It looks into if there has been an impact made by this group on the eviction situation in Central Florida.

1.2 Research questions

Main research question: How can collective action groups in housing make an impact on an eviction crisis?

Subquestion 1: What are the main features of the eviction crisis in Central Florida?

Subquestion 2: How can collective action theory help explain an eviction crisis and the impact of a housing collective action group on it?

Subquestion 3: How do the power dynamics play out in an eviction crisis?

Subquestion 3a: How do power dynamics play out within a housing collective action group?

Subquestion 3b: How do power dynamics play out between all organizations in an eviction crisis?

1.3 Terms

Housing collective action: A group of actors of various relations to the housing sphere grouping together to achieve common goals. Most of the literature refers to these groups as *housing coalitions* (Lima, 2021b; Messamore, 2021, 2024) or *social movements in housing* (Van Dyke & Amos, 2017). This thesis explicitly uses the terms *housing collective action* and *collective action groups in housing* to indicate the use of collective action as a tool in researching these groups and the fuzzy boundary that these groups can have.

Eviction: An eviction is the process of removing a tenant from a property after they have been unable to pay the rent that is owed to the landlord (Vols et al., 2019).

Central Florida: The urban area surrounding the city of Orlando, with the scope being the counties of Orange, Seminole and Osceola. This roughly follows the definition of the Orlando–Kissimmee–Sanford Metropolitan Area, as defined by the US Census (U.S. Census Bureau, 2020).

Collective action: In this thesis, *collective action* is referred to in the sense of a problem being tackled by a group of actors using a shared set of resources (Poteete & Ostrom, 2004).

Power dynamics: The non-rigid structure of unequal positions and interactions of different actors wanting to make an impact on the same situation (Boonstra & Bennebroek Gravenhorst, 1998; Harrell & Simpson, 2016; Li et al., 2017).

Impact: The size of change made by an actor on a situation.

1.4 Working hypotheses

Main hypothesis: A housing collective action group makes an impact on an eviction crisis by aligning many different organizations to their cause, and therefore being able to tackle the problem head on. However, it overlooks other significant possibilities to alter this crisis, such as a more politically disruptive stance, raising public awareness or other means that change the social environment.

Subhypothesis 1: The eviction crisis in Central Florida can be described with the following distinguishing features: a landlord-friendly regulatory environment, a monopolized labor market making for a volatile income situations and a lack of political tools at the local level help Orlando become a hotspot for evictions. This problem will only continue to grow as the economic environment does not appear to change any time soon, with the added risk of increased climate disruptions.

Subhypothesis 2: Collective action theories are useful in analyzing housing coalitions, their dynamics and impact, especially within a housing collective action group itself. However, they do show their limits in their impact on larger societal structures for multiple reasons, including a power imbalance through capital and/or institutional positions, and a difficulty in assessing the exact dynamics within a collective action group.

Subhypothesis 3: Power dynamics within an eviction crisis play out fuzzily. It is difficult to make a change when several actors have come together and joined interests in providing for each other in upholding a status quo. The grouping together of similarly aligned actors can change the housing landscape greatly in their interest.

Subhypothesis 3a: Within a housing collective action group a dominant group of a few actors will emerge, skewing the group towards their interests, which might cause the group to miss their mark. In the case of the Eviction Collective Action Group, this might be towards the judicial aspect of evictions, given its relative ease of access and quantifiability.

Actors are willing to work together, as their common goals in an eviction crisis are relatively similar and can be streamlined. However, there might be a difficulty in getting/keeping adversarial actors on board, which can thwart the impact of such a group.

Subhypothesis 3b: How power dynamics between all organizations in an eviction crisis play out heavily depends on the social, economical and political climate of the location where the eviction crisis takes place. For this case, several actors in the private sector might have an oversized influence in the eviction crisis of Central Florida, mainly the financialized real estate sector and the various large scale employers, with a special emphasis on Disney.

1.5 Relevance

1.5.1 Societal relevance

Eviction has been called the “hidden housing problem” (Desmond, 2022; Desmond & Kimbro, 2015; Sullivan, 2017). While the housing failures such as high housing prices, rents, and natural disasters have captured the American (and to a lesser extent European (Arrese & Vara-Miguel, 2023; Mercille, 2014)) public eye quite well, the process of eviction is still a silent crisis. Luckily, in recent years, efforts such as the Eviction Lab of Matthew Desmond have fought hard to bring this problem to the forefront.

The day-to-day realities of housing insecurities in Orlando are slowly coming to the surface, but remain under documented for many. Media such as Sean Baker’s *The Florida Project* and Matthew Desmond’s *Evicted* have done a good job in popularizing housing insecurities, respectively related to Central Florida and the American eviction crisis (Arrese & Vara-Miguel, 2023). However, these media often solely portray the effects of this crisis, and less so the actors directly involved (Chattoo et al., 2021).

This thesis provides practical concerns in countering a problem in the housing sphere. This can be of great use for other, like-minded organizations in similar circumstances. Moreover, it provides insight into the workings of the housing system of Central Florida in such a way that is beneficial to the organizations directly involved in this issue, as well as those pursuing similar operations in the American South. This is needed in a rapidly changing political environment that is becoming more hostile

1.5.2 Scientific relevance

In the literature review, the research has found that studies into the built environment with regards to collective action are rather slim. Moreover, eviction is not only a ‘hidden housing problem’ in the public eye, it also lacks in the academic literature, especially in research on poverty, which often overlooks housing as its core component (Airgood-Obrycki et al., 2022; Desmond, 2022).

The way that this thesis is structured provides a novel way of looking at the roots of a housing crisis, and fills up the academic gap of overlooked cities in the Southern United States when it comes to a collective action approach in housing. The notion of collective action theory has not been utilized in a qualitative fashion in a Southern city before.

For the long-term, this thesis provides an academic inspiration for how to research by immersion in a housing context, with an easily customizable setup for future research.

1.6 Thesis design

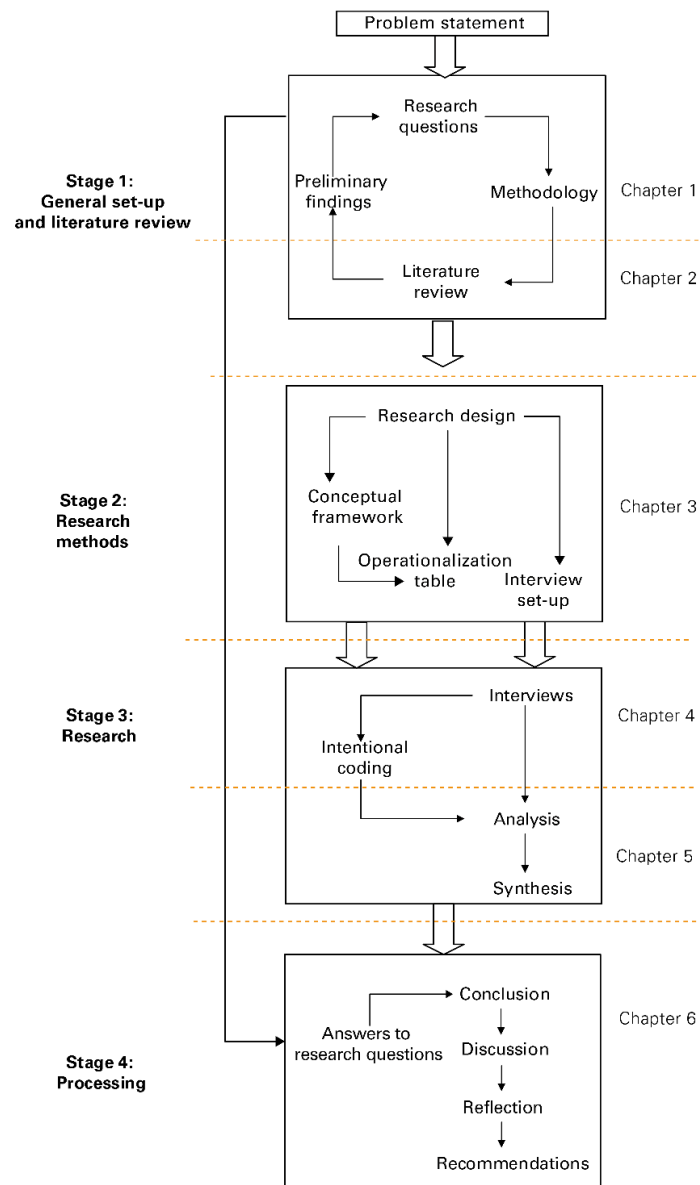


Figure 1: Thesis structure (own work)

The thesis structure shows how the reader is led through four distinct phases that show the progression of research in an orderly fashion.

1.7 Conceptual framework

For this thesis, a conceptual framework has been produced by the researcher in twofold:

Conceptual Framework I focuses on the research questions and the hypotheses, and **Conceptual Framework II** on the findings from the research. This conceptual framework is rooted in the literature review. Further inspiration has been drawn from several previous frameworks, most notably the real estate model (Graaskamp, 1992), the 'core relationships' model of collective action (Ostrom, 2007b) and the Pestoff-Brandsen triangle of governance (Brandsen et al., 2005; Brandsen & Pestoff, 2006).

What the framework does is guide the reader through the thesis visually. The conceptual framework shows the relationships between questions, overall concepts within those questions, and their status of being known or yet to be determined in the thesis.

A squiggly line in the conceptual framework I indicates that the connected element is presumed as an explanation for the phenomena, and a rounded edge indicates that the components of an individual concept are hypothesized. For example: the impact between the housing collective action group and the situation isn't given per se, it has to be shown through research that this is indeed occurring. Boxes are used to indicate situations, in this model only the context of power dynamics. Dotted lines show the extent of the questions. An arrow indicates something that exerts influence on something else, a line makes a constituent part of something.

The different colors indicate different types of variables found in the thesis, as further specified in the operationalization table.

Table 1: Color overview for the conceptual frameworks.

Color	Type of variable
White	Independent variable
Orange	Dependent variable
Black	Control variable

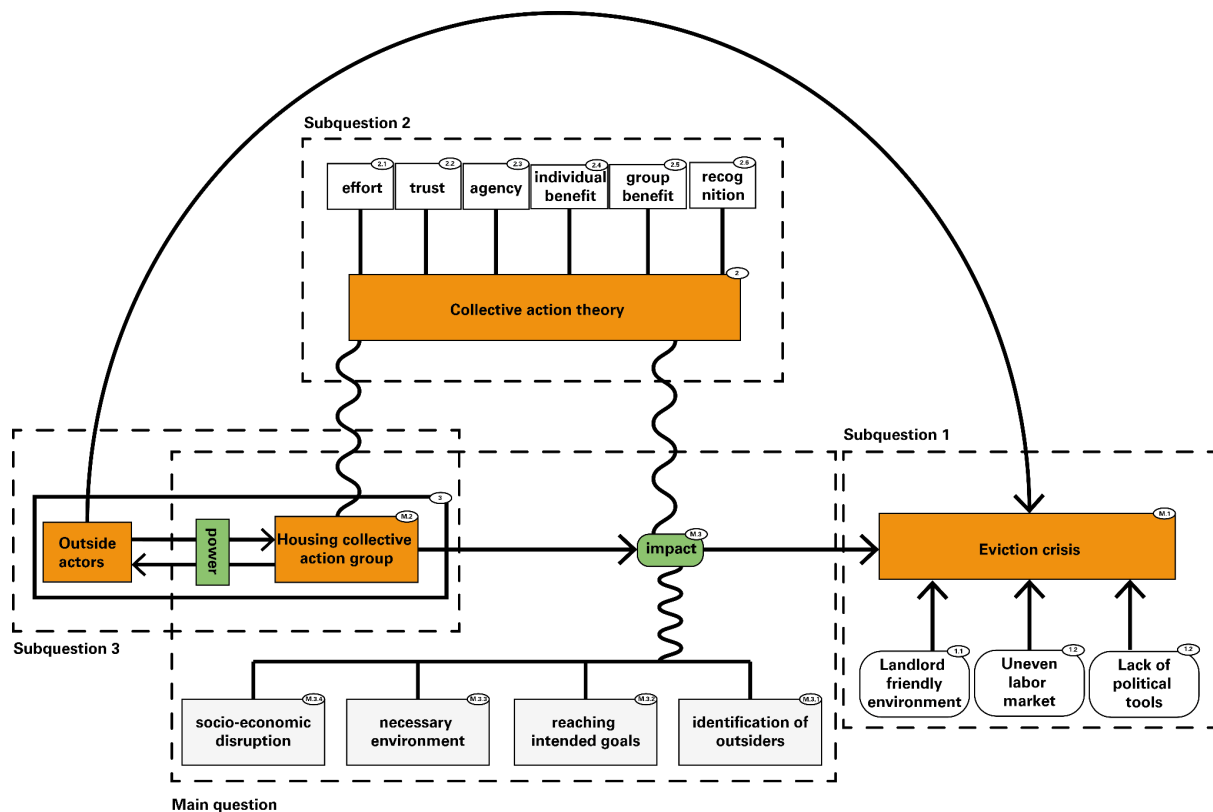


Figure 1: Conceptual Framework I showing the questions and hypotheses of the thesis (own work)

It is strikingly clear that ‘impact’ from the housing collective action group is the main point which drives the thesis; all subquestions surround it and branch out from it. The importance of context also shows up: nearly every box has constituent parts making up for it, adding to a greater whole, and the loop from outside actors influencing the eviction crisis with a housing collective action group reinforces this narrative of a strong interrelated context.

Collective action theory uses two relations, both to the outside (impact) and inside (housing collective action group) of a housing collective action group. This dual nature comes back time again in the thesis, as the internal functioning of such a group is just as important as how it functions outwardly. All this will further guide the reader through the theoretical underpinning of this thesis.

2: Literature review

This chapter of the thesis provides the theoretical context behind the research. It is structured along the questions:

- on the context of Orlando, its economic characteristics and the roots of the eviction crisis there
(subquestion 1)
- on collective action theory and its implementation
(subquestion 2)
- on power dynamics
(subquestion 3, 3a and 3b)
- on impact
(main question)

From this, the main issues worth researching have been identified, of which the implementation is set up in the following chapter on Methodology.

2.1 Features of the eviction crisis [subquestion 1]

2.1.1 Central Florida

For this thesis, 'Central Florida' is defined as the urban area surrounding the city of Orlando, with the scope being the counties of Orange, Seminole and Osceola. This roughly follows the definition of the Orlando–Kissimmee–Sanford Metropolitan Area, as defined by the US Census (U.S. Census Bureau, 2020). The organizations associated with the main object of study, the Eviction Collective Action Group, has its main focus on Orange County, but often works together with organizations from Seminole and Osceola County as well, including in its core group.

Though Orange County is by far the most populous county, the biggest economic driver of the area, Walt Disney World, is located in Osceola County.



Figure 2a, b, c: A general outline of the main cities in Florida, the three main sections of the state, and the three largest urban areas (Own work, 2024)

Table 2: Comparison of economic data Orange, Seminole and Osceola counties with Florida and the US in general. (U.S. Census Bureau, 2020, 2022)

	Orange	Seminole	Osceola	Florida	USA
Population (2020)	1,429,908	470,856	388,656	21,538,187	331,449,281
Households (2020)	545,757	189,482	151,618	8,826,394	129,870,928
Median household income (2022)	\$72,324	\$80,550	\$63,271	\$69,303	\$74,755
Median gross rent (2022)	\$1,624	\$1,638	\$1,645	\$1,525	\$1,300
Homeownership rate	56.6%	64.7%	62.5%	67.2%	65.2%
Other notable facts	Home to the City of Orlando	Close to UCF, mostly suburbs of Orlando	Home to Disney World and various other large theme parks	-	-

Before the arrival of Disney, Orlando was a small, citrus-oriented town, based on seasonal labor, and some vacation housing, mostly in areas like Winter Park and Winter Garden, named for the season when they were most often visited (Bartling, 2007).

With the arrival of the Kennedy Space Center in Cape Canaveral in 1950, the nearby town of Orlando went through a period of extended growth, leading to a housing boom and aerospace-related industries like Lockheed Martin settling in the area in 1956. This growth, however, was insignificant compared to the one after the opening of Disney World in 1971 (Foglesong, 2001).

Further, with the rise of air conditioning, many affluent elderly from the northern United States began migrating towards the tropical climate of Florida, which was made habitable by the virtue of the air conditioning unit, lifting the previous difficulties the state had had in building a large permanent population (Levine, 2023; Mormino, 2002, 2008). In 1960, 18,3% of Florida households had air conditioning. Ten years later, that number had grown to 60,5%, and expanding even further to 84% in 1980 (Arsenault, 1984). This gave Florida a reputation for being a 'Grey State', even spawning several popular media products capitalizing on the phenomenon (Berzsenyi, 2010).

The development of Orlando can be described as being sporadic, based around certain points of interest, such as town centers, theme parks and restaurants. It is not uncommon to drive around for more than an hour just to get from one side of town to the other.

A major risk to the Florida housing market is that of climate change (Carlton & Jacobson, 2013). The state has been one of the hardest hit by hurricanes such as Irma in 2017, Michael in 2018, and Ivan in 2022. Moreover, sea level rise due to climate change threatens to render coastal cities such as Miami and Key West uninhabitable in the near future (Zhang et al., 2011). This translates

itself to the housing market, where home insurance is becoming more and more securitized to cater to the 'real estate/financial complex' (Harvey, 1989; Taylor & Aalbers, 2022).

1.1.2 Walt Disney World and tourism

Orlando has long been rooted in the tourism industry, which by definition is an extraction process. The first example of this in the Orlando area is Winter Park, a planned community originating in 1879 with the arrival of the South Florida Railroad. It comes as no surprise that Winter Park is one of the most luxurious neighborhoods of the area, and to this day, one of the most desired real estate wise. Winter Park was a place for seasonal visitors, who would go back up to the North-East by train once the ice there thawed (Bartling, 2007; Lvov, 2015).

Yet, the economy of Central Florida would still remain largely based on agriculture until the mid-60s (Clark, 2013; Foglesong, 2001; Mormino, 2002) until the 1960s. In 1954, Walt Disney opened his first theme park in Anaheim, California, simply calling it Disneyland. After a few years of immense success, it became apparent that the rapidly expanding urban landscape of Los Angeles would severely hamper the growth of the theme park, threatening operational income. Moreover, only two percent of all visitors to Disneyland came from the east of the Mississippi river, despite about three quarters of the American population living there at the time (Foglesong, 2001).

Development on the project began in 1959, (Foglesong, 2001). Disney hired Harrison "Buzz" Price for the economic planning for 'Project Future', which was to become Disney World. In his 1965 preliminary economic planning report, Price projected 5,000,000 visitors to visit the park annually by 1980 (Price, 1965, p. 91). In 2023, Disney expanded from just one park in Florida to four, with a combined attendance of 48,77 million yearly visitors, down from its peak of 58 million in 2018.

Price deliberated over the development of housing by Disney too. The - in the eyes of Price - ill-fated public housing development of Brevard County after the significant expansion of Cape Canaveral by NASA for the Apollo program served as a nightmare scenario for Disney (U.S. Department of Housing and Urban Development, 1966). Many houses were left vacant, as supply of residents from NASA was lower than expected, causing a long lasting glut in the housing supply, with many properties being foreclosed.

The Price report had three main anticipations for housing in the Orlando area after the opening of the park: considerate need for increased housing stock, a replacement of existing stock in 15 years, and an increase of median household income, 'decreasing the need of rented housing'.

The decision from Price was to focus on the market to provide for self-owned homes over tenant-renting communities.

*"Expanding population and the need for more housing will **raise urban land prices**, in turn **increasing single family housing cost**. Despite increases in income, therefore, the **cost of owning a home will continue to be prohibitive to a large portion of the population**. Supplementing this effect will be a **greater preference to rent** by those in better economic circumstances: increasing distance of new suburbs from the center of*

population will make commuting a greater problem, and home ownership will prove a greater burden as increased income and leisure time provide more opportunity for travel.”
(Price, 1965, p. 157)

An expected 116,000 housing units were expected to be built in the Orlando area by market forces between 1965 and 1980, according to Price’s estimations to satisfy the demands that the new Disney park would bring (Price, 1965, p. 157). Housing units on-site were also considered, most notably in the project of the Experimental Prototype Community of Tomorrow, better known as EPCOT. A completely planned near utopian city, that would be To quote Walt Disney himself:

*“EPCOT will be an experimental city that would incorporate the best ideas of industry, government, and academia worldwide, a city that caters to the people as a service function. It will be a **planned, controlled community**, a showcase for American industry and research, schools, cultural and educational opportunities. In EPCOT there will be **no slum areas** because we won’t let them develop. There will be **no landowners and therefore no voting control. People will rent houses instead of buying them. and at modest rentals.** There will be no retirees: **everyone must be employed.** One of the requirements is that people who live in EPCOT must help keep it alive.”*
(Wilson, 1994, p. 126)

The EPCOT concept was watered down significantly, just before and after Walt’s death in 1966, to the point that it would become just another theme park, instead of the utopian city Disney himself envisioned (Foglesong, 2001). Parts of the EPCOT idea would eventually become the town of Celebration, Florida, which was to be built in 1994, which provides up-market homes for 5,000 residents, all of them owner-housing (Shearmur, 2002). The EPCOT concept, or any other possibility of Disney building their own rental homes for their workers, as happened with NASA in Brevard County, is a notable absence from the 1965 Price Report.

Through various land companies, such as Florida Ranch Lands led by Nelson Boice, Disney actively tried hiding its presence in the area, in order to counter landgrabbing measures. This was relatively successful, until a report by the Orlando Sentinel in 1965 revealed Disney as the main driver behind the land acquisition (Foglesong, 2001). A speculation boom commenced, with some prospective landowners even going so far as to go to Boice incognito wanting to develop an orange grove at the exact spot where Disney World was scheduled to be built, even though a severe frost earlier in 1965 had virtually destroyed citrus production in all of Central Florida. In 1967, the first construction began on Disney World, with the park opening in 1971 by Roy Disney .

1.1.3 Economic make-up

In order to understand the economic situation of Orlando better, it is best to see what makes it unique compared to other US metropolitan areas, what it deems valuable contributions to its economy, and what most people are doing. To do this, a comprehensive figure has been set up that correlates the location quotient with average wages and employment, which will be further discussed.

As a rule of thumb, a maximum of 30% of household wages should go to housing for it to be affordable (Airgood-Obrycki et al., 2022). Extracting this with the average rent in Orange County of \$1,624, gives a comfortable wage of \$64,960 per year, or \$23.20 per hour, assuming a 2800 hour workyear. Note that the median annual individual wage in the Orlando area is \$43.120, meaning most households with a single breadwinner are prone to housing unaffordability (given the median household income, Orange County has about 1,67 breadwinners per household), or that the sole breadwinner would have to work multiple jobs.

There are two main sources for statistics in Orange County and the wider Orlando Area. The first are those provided by Business Orlando and those from the American Bureau of Labor. Of the 627 job types listed in the Bureau of Labor statistics, 466 do not have a sufficient median wage to live comfortably housing wise (U.S. Bureau of Labor, 2024). When accounting for a second breadwinner with the same job, 166 still would not pay enough to keep up with rents.

Wages, location quotient and size

Source: Orlando Business (2024), BLS (2024)

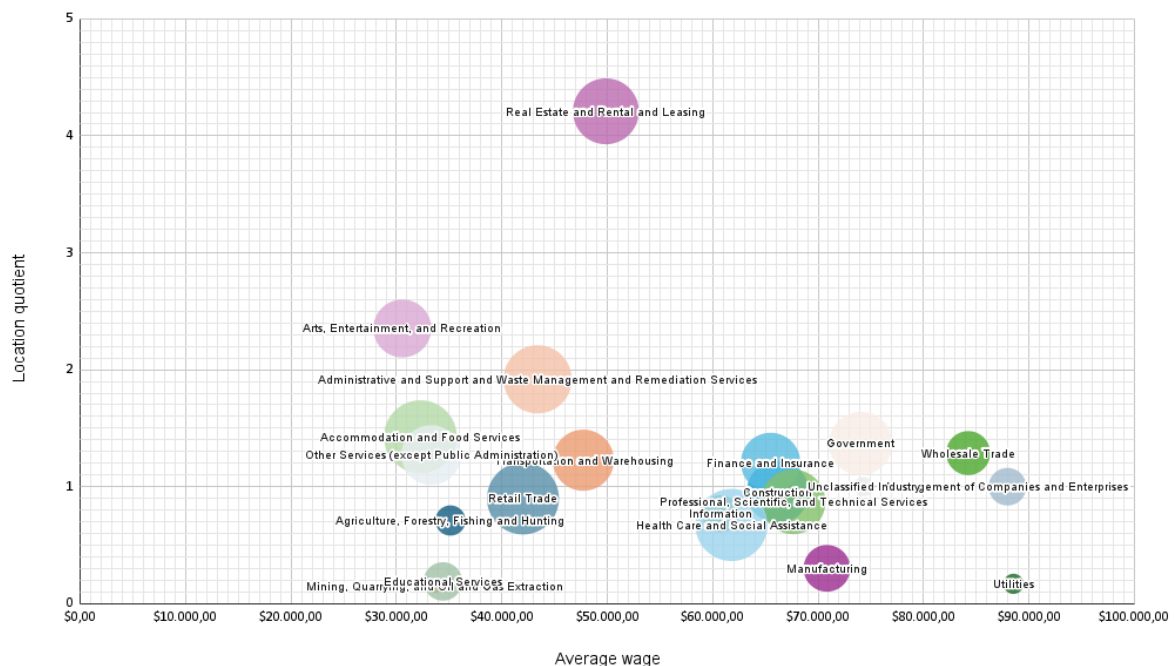


Figure 3a: Mean annual wages per industry in the Orlando Urban Area, plotted against the location quotient, and ballooned for workers in said industry. Note the outlier of the real estate sector.
(GIS WebTech & Lightcast, 2020; U.S. Bureau of Labor, 2024)

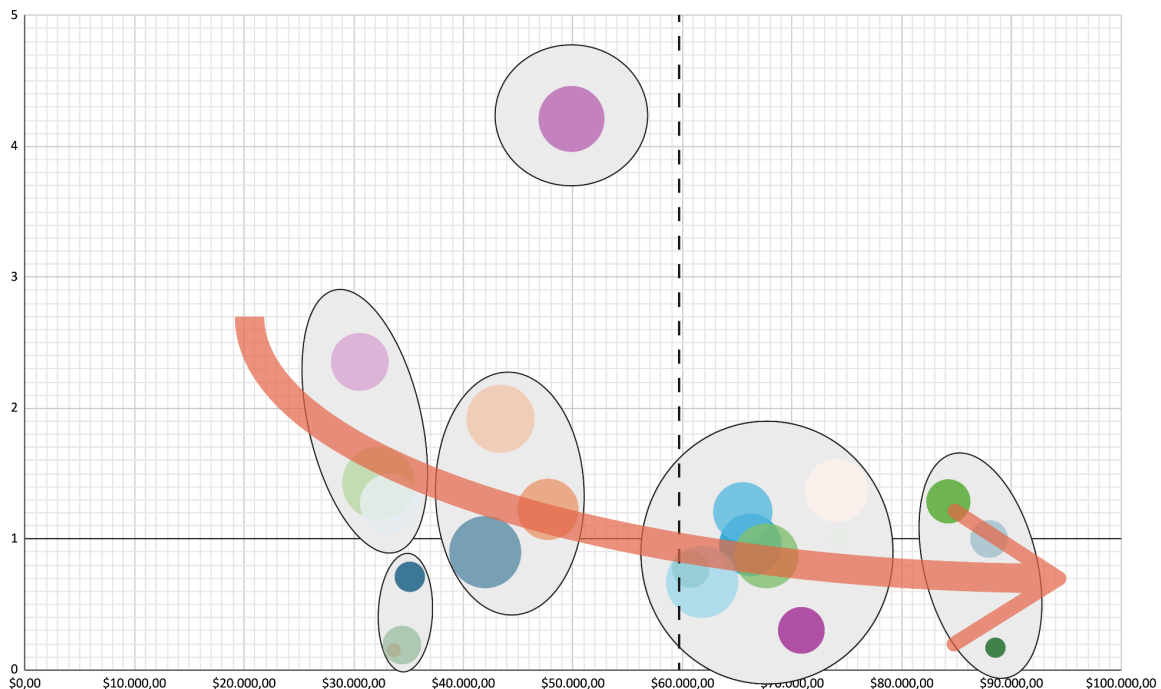


Figure 3b: Clusters of industries and a general trendline through the clusters.
(GIS WebTech & Lightcast, 2020; U.S. Bureau of Labor, 2024) (Own work)

The figure above shows multiple important ideas underpinning the economy of Orlando. The higher the wages are, the lower their average location quotient is, meaning that the jobs that make Orlando the most unique are also its lowest paying ones.

The first cluster on the left is the Disney Cluster, consisting of the industries 'Arts and Entertainment' and 'Accommodation and Food Services'. This cluster has some of the highest location quotients in the graph, making it one of the most localized driving factors of Orlando, but is also the lowest paying mean wages. Given the Florida minimum wage of \$12/hour, which averages to \$24,960 for a full year, many of these wages are barely getting by: the average wage for the Arts, Entertainment, and Recreation industry in the area is just \$30,552.71.

A second category in the same vein is the 'supporting cluster', consisting of industries such as Waste Management, Retail and Warehouses. A third, less important sector is the primary one, which includes Mining, Agriculture and Education.

The odd one out in this figure is the real estate sector. Scoring very high on the location quotient, the mean wage is nevertheless below average. This means that a significant interest in real estate exists from prospective entrepreneurs and workers, but that the sector as a whole is not very rewarding for those in it, or highly unequal, with a potential for a small group yielding out a great profit while most lose money on their investments, or make very little. This is difficult to say, given the relatively rough statistical method by Business Orlando, but nevertheless indicates something notable with the position of real estate in the Orlando Area, as it would be against their own interests to divert away real estate workers/entrepreneurs in this way.

1.1.4 Housing system

This section discusses how housing is organized in the United States, and Florida in particular, and serves as an important piece of context for the rest of the thesis.

Housing in the United States is mostly left up to the free market, with very little intervention from government, especially when compared to Western-European and East-Asian counterparts (André & Chalaux, 2018). It can therefore be described as a generally market-driven housing system, where fractured organizations and some large, capital-driven companies decide (Kemeny, 1992, 2006).

At the moment, the United States is in the middle of a housing crisis, that hits those who already are not always able to find proper, affordable housing, which in this sense can be described as:

- 'an expression of the social and material experiences of people, constituted as households, in relation to their individual housing situations.' (Mueller & Tighe, 2022)
- 'the fraction of [renter's] incomes going toward rent' (Ghent & Leather, 2021)
- 'household budgetary impacts or access to decent homes (often via purchase)' (Galster & Lee, 2021)
- 'a segment of the private rental market or social housing' (Galster & Lee, 2021)
- 'a criterion for housing subsidy formulation' (Galster & Lee, 2021)
- 'rent burden' (Gabriel & Painter, 2020)
- 'access, the burden of housing costs and housing-induced poverty' (Chen et al., 2010)

Currently, the United States is (like many other Western countries) in an affordable housing crisis, of which evictions are a part (Airgood-Obrycki et al., 2022; Desmond, 2022; Rohe, 2017). Rents have sharply increased, while incomes have generally remained the same. Homeownership in the United States is at an historic low, and is especially unattainable for lower and middle classes (Habitat for Humanity, 2022).

Housing is a highly localized topic. Unlike other economic goods, housing is always tied to the ground that it's on: a pencil in Orlando, Florida can be sold under the same conditions as a pencil in Peoria, Illinois, whereas the same cannot be said of a house.

There is currently a lacking gap in the knowledge base on housing studies in Florida. While it is the third-largest state population wise in the whole United States. A quick search of state + "housing" at Google Scholar reveals that Florida ranks in the bottom five states research-wise, with 0,0896 results per capita, ranking it the third-least researched state per capita in the whole United States.

The housing history of Florida is remarkably short, yet incredibly interesting (Clark, 2013; Cumming, 2006). It is remarkably understudied for being the third largest state population-wise in the whole United States, Orlando in particular has seen too little academic research, despite being a model for the growth of many relatively new towns in the Southern United States, including Phoenix, and much of the Texas Triangle.

At the time of writing, the population of Florida is around 22 million, and expected to grow by about 1 or 2% each year, making it one of the fastest growing of the entire United States, thereby greatly pressuring housing availability.

1.1.5 Housing and political action

Housing is the crystallization of social processes to brick and mortar (Graetz et al., 2023; Mueller & Tighe, 2022). Issues such as segregation and income inequality can be attributed to housing for a large part, leading to the need of intervention, be it from the civil sector, or the state.

In the United States, the first government action on housing could be traced back to 1904, when Congress passed the aptly named Housing Act of 1904 (Mueller & Tighe, 2022). This marked the beginning of an era of an American social housing sector, where federal and state led interventions were the norm for affordable housing.

In the 1980s, under neoliberal policies of the Reagan administration in the United States, affordable housing policy shifted from a more direct government intervention strategy, to a more indirect one using housing vouchers. Moreover, the focus shifted from renters to individual homeowners, to the situation where in 2015, \$195 billion of an estimated \$270 billion in American housing subsidies went to homeowners (Collinson et al., 2015).

During the Great Financial Crisis of 2008-2013, the financialization of American housing came to an apotheosis with the foreclosure crisis, with many citizens being left in a more precarious housing situation. Most notably, areas with a high construction boom (including Florida) were hit the hardest (Gerardi et al., 2011). As a result, many local governments saw a sharp decrease in tax revenue, which limited their capabilities to intervene and provide adequate housing solutions (Chernick et al., 2011; Lutz et al., 2011). Some have argued that this in turn led to the rise of right-wing and alt-right politics in the years following the GFC, which further exacerbated financialization, though this thesis is disputed (Funke et al., 2015).

During the early 2020s, a visible shift on the federal level to more funding on housing support was noticed (Tarzia, 2023), but the recent Republican turn has made this shift uncertain.

1.1.6 Evictions and foreclosures

Eviction is the process of forcible removal of a renter from their property by the owner of that property, most often the landlord. Foreclosure is a similar process of removing a homeowner from their bought property by the mortgage provider, when mortgage payment obligations can no longer be met, or other financial or legal issues are at stake (Desmond, 2016, 2022; Hartman & Robinson, 2003; Roumiantseva, 2022; Sullivan, 2017).

Eviction is a significant problem affecting millions of American families. In 2013, more than half of households below the poverty line were spending half of their income just on housing. Moreover, a quarter of these households were spending on average 70% of their income to pay the rent (Desmond, 2016, p. 11; Steffen et al., 2013).

2.7 million rental households face eviction each year in the United States, out of a total of 44 million in total (U.S. Department of Housing and Urban Development, 2022). Moreover, evictions are disproportionately faced by black renters, as well as women, and children, highlighting the nation's difficult history of racial disparity (Graetz et al., 2023; Greenberg et al., 2016).

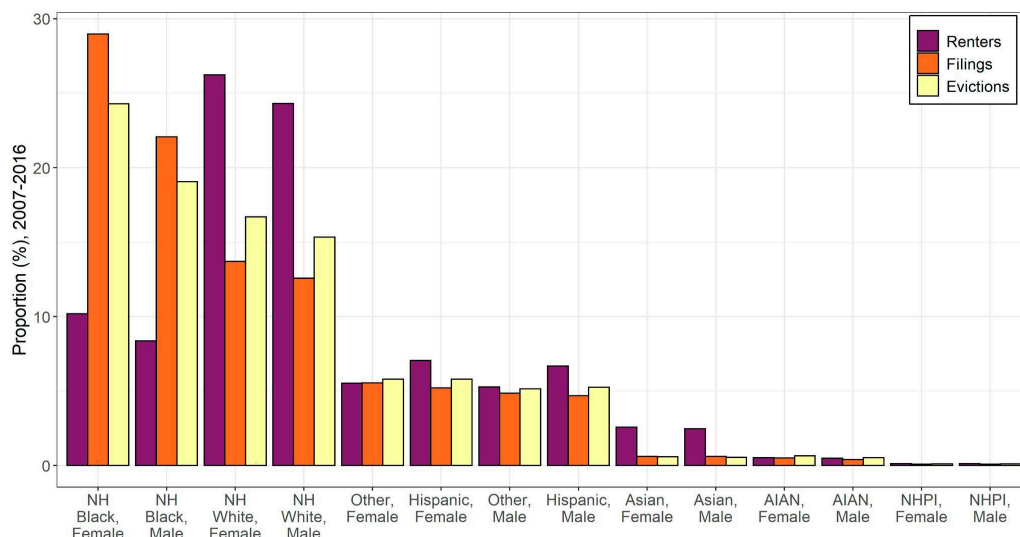


Figure 4: Evictions, renters and filings per racial identity in the United States, measured from 2007 to 2016. (Graetz et al., 2023)

Florida has a peculiar history with foreclosures, especially during the 1920s Everglades land boom and the 2008 Great Financial Crisis, during which many triggerhappy investors were lured into buying property that had no substantial financial base to be sustainable, therefore often leading to a foreclosure several years down the line (Gramling & Freudenburg, 2013).

The 2008 financial crisis had the effect of causing a severe price shock through the cost of housing in Orlando and Florida in general (FED St. Louis, 2024). Moreover, the public imagination of the foreclosures crisis was piqued with media such as *99 Homes* and *The Big Short*, which both are set in or feature scenes of entire foreclosed neighborhoods in Central Florida (Taub, 2016).

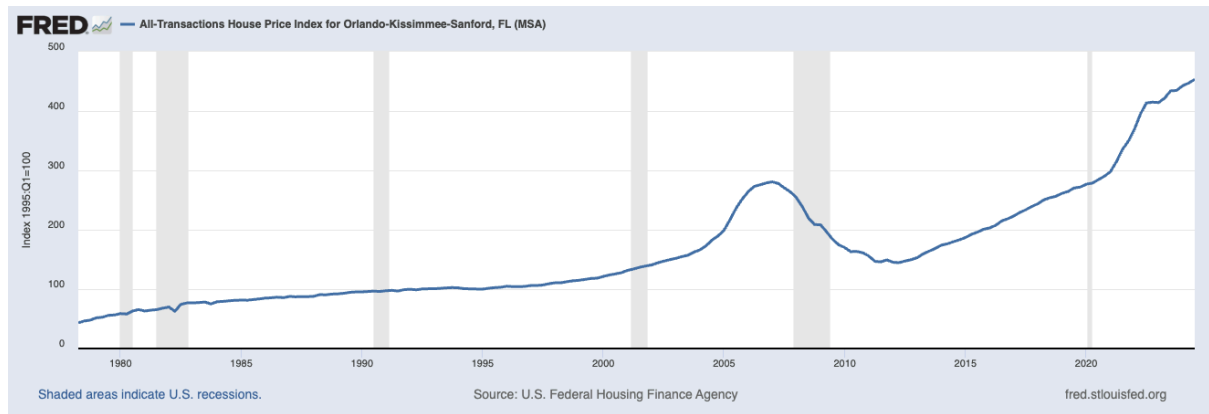
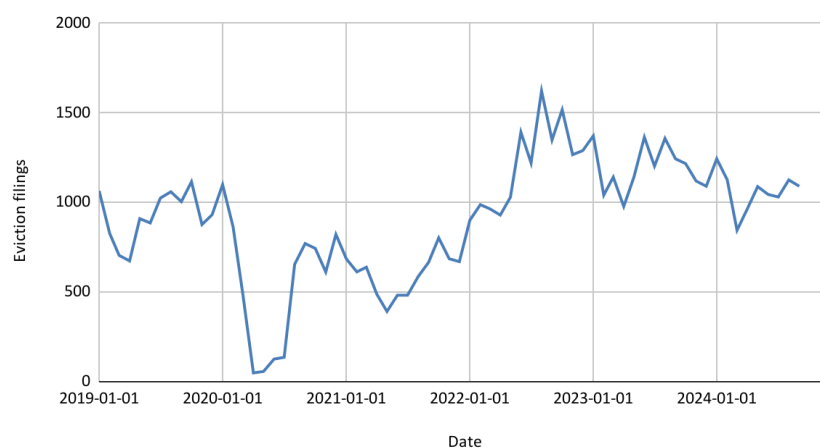


Figure 5: Housing Price Index in the Orlando-Kissimmee area from 1978 to 2024.
1995:Q1=100 (FED St. Louis, 2024)

It must be noted that eviction rates in Orlando are relatively low compared to other urban areas in America (Eviction Lab, 2024): in 2023, there was an eviction rate of 3.9%, compared to the national average of 6.1% (Graetz et al., 2023). However, the rates have been going up ever so slowly, especially after the COVID-19 pandemic hit (see figure 6a).

Orange County eviction filings (2019/01-2024/09)



Orange County eviction rate per 1000 renter households (2019/01-2024/09)



Figure 6a, b: Evictions in Orange County, Florida, from January 2019 to September 2024
(Shimberg Center, 2024)

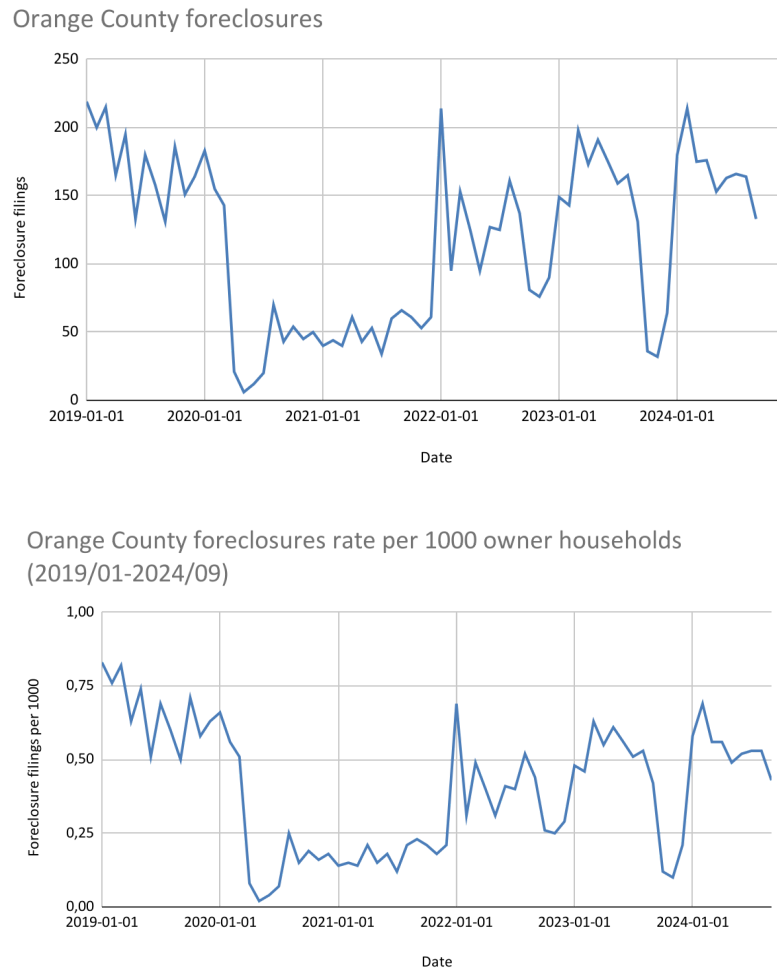


Figure 7a, b: Foreclosures in Orange County, Florida, from January 2019 to September 2024.
Note the drop during the COVID-19 pandemic.
(Shimberg Center, 2024)

The wave of evictions following the COVID-19 pandemic is not entirely unique to Orlando, but stands out from the United States at large (Schuetz & Crump, 2021; Versey, 2021). Several factors have been explored for the reason of Orlando's outsized evictions rate, ranging from the large number of gig workers, and lax legislation surrounding eviction.

During the COVID-19 pandemic, several measures were introduced from various levels of government in America to counter eviction-related issues during the COVID-19 pandemic. From March 27th 2020 to January 2021, the funds from the Coronavirus Aid, Relief, and Economic Security Act (CARES) and from March 11th 2021 to November 2024, funding from the American Rescue Plan Act (ARP), which were distributed under the name of the Emergency Rental Assistance Plan (ERAP).

The CARES Act was signed into law on March 27th, 2020 and federally prohibited landlords from starting an eviction procedure or penalizing tenants for non-payment of rent, for a period of 120 days (McCarty & Carpenter, 2020). No enforcement mechanism was put in place in the act, leaving states and counties to come up with their own provisions. Orange County did this by making available \$4000 per household to cover outstanding debt (Robustelli et al., 2021). These funds however, relied on a mutual agreement between the tenant and the landlord, which often became quite difficult, with many landlords not wanting the debt to be covered.

Nevertheless, the economic influence for renters was significant, with 93% of renters in the United States being able to pay their rent in May 2020, compared to 95% in May 2019 (Bhutta et al., 2020). However, the eviction wave only hit after the summer of 2020 in Orlando, with the eviction rate in July and August being respectively 10 and 11% higher than the rate the year prior, which continued well throughout the year (Robustelli et al., 2021, p. 84).

The American Rescue Plan largely built on the CARES Act, with a significant difference in funding provisions and eviction bans. The CARES Act allocated \$25 billion in funding for renters protection, the ARP \$35 billion.

Beginning April 2nd, the Governor of Florida Ron DeSantis issued executive order 20-94 that instituted a 45-day ban on evictions and foreclosures altogether, alongside other orders instituting a state-wide lockdown and other measures against the spread of the pandemic (DeSantis Order on Evictions, 2020; Mower, 2020). This ban was extended multiple times, eventually beginning its end on July 29, 2020 (Alexander et al., 2021).

Orange County has not had a separate eviction filing ban, but did install a hearing ban which began March 9th 2020, which delayed cases (Cowin et al., 2020).

The Florida Supreme Court suspended all moratorium measures on October 10th, even though the CDC instructed a moratorium on evictions during the pandemic which was supposed to last longer (Alexander et al., 2021). To make matters worse, there were never any other supportive measures for Floridian tenants during the pandemic, such as a rent freeze, or utilities moratorium implemented (Benfer, 2023). Compared to states with a similar demographic and political leaning, like Nevada, South and North Carolina, Florida had a very limited number of measures taken to prevent an eviction crisis state-wide, but nevertheless scored better than other similar states, like Georgia and Arizona (Alexander et al., 2021).

2.2 Collective action theory [subquestion 2]

Collective action can broadly be defined as the communal striving towards a common goal (DeMarrais & Earle, 2017; Heckathorn, 1996; Ostrom, 2010a). The term *coalition* is used to describe a group of actors on a certain societal question coming together, and joining their resources to pursue a common goal (Balu et al., 2024; Berkowitz, 2001; Lima, 2021a, 2021b; Wolff, 2001a, 2001b). In this thesis, the term *collective action group* will be used to signify such coalitions, to emphasize their relation to collective action as an academic principle.

The literature on collective action is a vast expanse covering many topics, and has deep roots stretching ages, going back to Hobbes, Locke and Rousseau (DeMarrais & Earle, 2017). The term also has been used to roughly describe concepts such as ‘social movements’, as long as it involves people getting together for a common goal be it through churches, volunteer organizations, non-governmental organizations, and other social groups (Robinson, 2019). There are many different forms of collective action, ranging from those governed by a single organization or individual, to a loose holacracy with each organization having equal power (Farkhondeh & Müller, 2021; Vijay Kumar & Mukherjee, 2018).

The work of Mancur Olson in the 1960s in particular has been a catalyst for the academic study of collective action, particularly with the publication of his book *The Logic of Collective Action: Public Goods and the Theory of Groups* in 1965 (McLean, 2000). One might argue that the timing of this rise in academic interest in collective action can be tied to the wave of democratization of universities through the baby boom generations, as academic institutions were no longer tied to elites who would end up in the highest echelons of the market and the state, and had therefore no reason to study the bottom-up approaches of collective action (Barnes, 2023; Robinson, 2019).

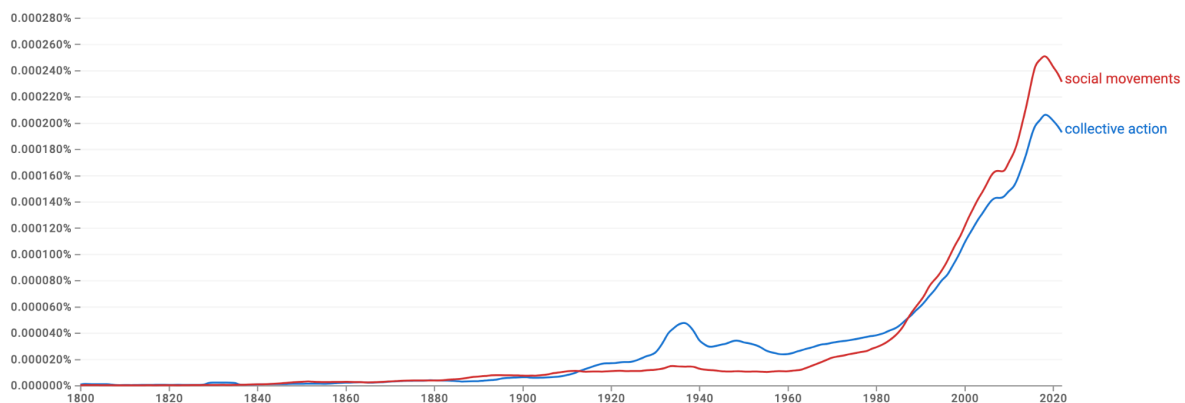


Figure 8: The usage of the terms ‘social movements’ and ‘collective action’ as a percentage of published English literature. Source: Google Ngram (2024)

Since then, there has been a substantial body of academic literature on the notion of collective action, way too many to consider for one single master thesis. However, there are some important places that cannot be overlooked. The work of Elinor Ostrom in particular has been defining in the field, with her work spanning on collective action across multiple disciplines, with broadly applicable outcomes (Gibson, 2005).

Any group trying to achieve common interests can be seen as a social dilemma (Ostrom, 2010a). As each member of the group has their own interests (sometimes competing), and their own ways to gain, a multi-faceted equilibrium occurs. One of the dilemmas more prevalent in academic literature arising in these situations is known as the *prisoner's dilemma*, where the outcome of one dissenting actor is different for the organization as a whole than when two actors employ the same strategy, creating a psychological trade-off game (Nemeth, 1972; Poundstone, 1992).

Another common problem in collective action that comes up in academic literature is that of *free riding*: when participating actors do not invest the effort through the golden triangle of time, energy and/or money, and are just lifting off the effort of others (Dawes et al., 1986; Frey & Stroebe, 1982; Olson, 2003; Ostrom, 2010a; Runge, 1984). Ideally, the incentive of these bad actors to perform this behavior should be kept at a minimum, otherwise, what's the point of even organizing in the first place?

The question thus arises on how to organize a collective action group in such a way that these incentives are brought to a minimum and a collective action group can come to its full fruition of reaching a common goal. This gives the design variables of collective action groups, as proposed by Ostrom (2007b).

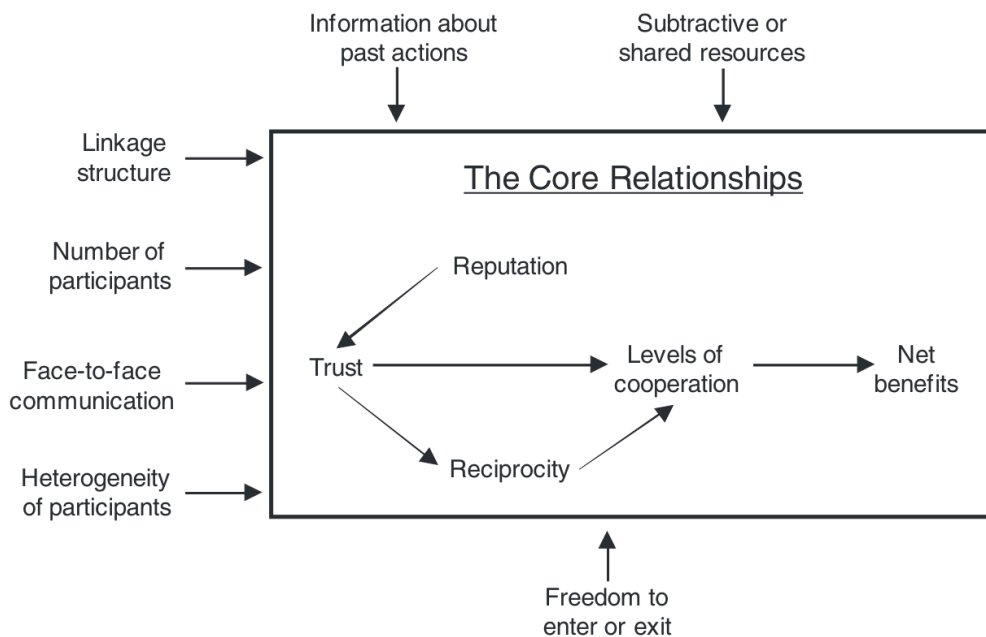


Figure 9: Schematic functioning of a social movement.
Note the large amount of external influences. Source: Ostrom (2007b; p202)

Figure 9 shows the schematic functioning of a collective action group according to Ostrom (2007b), with the core relationships of the actors shown inside the box, and boundary conditions shown outside the box. Despite this framework providing many concepts to build on, they do not give the whole picture of a collective action group, as the emphases they themselves put on other variables not covered by the framework. Therefore, this thesis not only bases the main collective action theory framework on academic literature, but with the input of the actual collective action group being studied as well.

Elinor Ostrom has contributed more valuable ideas to the field of collective action, including the so-called Institutional Analysis and Development Framework (IAD). This way of treating organizations like collective action groups comes down to finding the most rudimentary way possible to classify the basics of every such organization in a way that is non-trivial.

A key part of this way of thinking is the *action situation*, the core of the collective action theory model. Between the external context conditions of the framework and interactions, outcomes and evaluation criteria are these situations that describe the workings of the internal part of a collective action group, which is useful for the further methodology of this thesis. What follows from this framework are several ideas, such as the importance of reputation and leadership, which plays into the operationalization part of this thesis proposal.

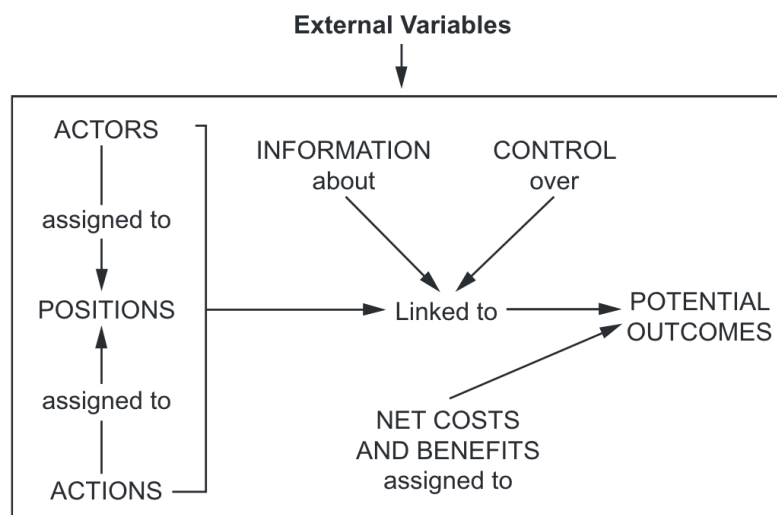


Figure 10: The action situation in a collective action group (Ostrom, 2011)

The main academic debates in the field of collective action are focused on the operationalization, looseness of the study objects, the elitist-pluralist debate and the relation between class struggle and the notion of collective action. This section will delve deeper into these main debates concerning collective action, and if they are of interest for this thesis.

2.2.1 Operationalizing collective action

There has been critique of the attempts at quantifying and (over)operationalizing studies into collective action. It is tempting (especially from analytically trained academics) to deduct conclusions from analytical data from social movements that's either severely lacking, or fundamentally misguided.

This influx of criticism coincides with the behavioralist turn in economics around 2009, which turned many quantitative researchers to consider an approach to collective action based more on human irrationality and behavioral tendencies (Van Zomeren et al., 2012; Willer, 2009). Though this fad has now mostly waned, it did open up alternative ways of researching collective action, assuming non-rational actors.

An example of this debate can be found in the later work of Elinor Ostrom (Ostrom, 2007a, 2010a, 2010b). She posits that quantitative and qualitative researchers in collective action have been bickering for way too long, and that a mixing of methods, when appropriate, would be greatly beneficial for science as a whole (Oliver, 1993; Poteete et al., 2010).

This struggle is closely related to the operationalization debate and concerns the problem of where a social movement/coalition begins and ends. For example, a movement such as Occupy in 2010 clearly had a large impact on several sectors of society, but had no clear demarcation, leader, or formal organization (Kavada, 2015). While these movements are interesting concerning their impact, they can give distorted views of how organizations function.

This looseness can make these movements difficult objects of study, especially quantitatively. According to Ostrom (2010b), the complexity of the inner linkages between all actors in a collective action group makes conducting empirical research nearly impossible. This prompts to shift thinking from collective action as an organization like any other towards something that can be a lot more flexible, meaning that we should not only look to just the strict boundaries of a coalition, but consider actors in the close vicinity of the coalition too. In the case of the Eviction Collective Action Group, think of local politicians and other housing related organizations that are not participating in the collective action group.

It is impossible to criticize such an influential and wide reaching academic movement in the span of a few paragraphs. Yet, for the sake of this thesis being a worthwhile contribution to the academic field, it is impossible to just use this theory without any critical look at its application and Because there are multiple instances where the ideas of collective action theory have shown their shortcomings.

First and foremost, collective action theory has been criticized in that it can detract societal woes away from broader class and other struggles, reducing it to just a group relationship problem (Lash & Urry, 1984). A metastudy has shown several examples of studies in collective action - often by Western researchers in non-Western contexts - where the researchers assume certain motives for a collective action group against a political context, only to find that the underlying motives for the collective action group are much more abstract (Edmondson, 1997). The pitfall then exists for the researcher to assert their own views on the group, muddying the actual incentives, goals and impact of the collective action group.

2.2.2 Embedding collective action in a socio-political context

There are two different schools of thought pertaining to the nature of collective action groups in relationship with their socio-political context (Edmondson, 1997; Schneiberg & Lounsbury, 2008; D. A. Snow et al., 2004):

1. Social movements should be studied as something directed *against* institutions, operating in places where these institutions have failed or are unwilling to act up (Clemens, 1993).
2. Social movements should be studied as movements fundamentally embedded in established institutional systems, working to introduce their desired measures through this system (Scully & Creed, 2005).

There is discussion to be had about if this discontent with the conventional socio-political context is a necessary prerequisite for collective action to be impactful (Wills, 2016). If there is only complacency, then what need is there to organize in the first place? But, this notion quickly gets troubled considering the fact that political institutions often participate in the very collective action groups that should be antagonized within.

2.2.3 Collective action and housing

Collective action and housing form a core component of this thesis. The notion of collective action in housing has a rich and deep history in academic literature (S. R. Foster, 2011). The most prescient of these is the rise of housing corporations at the turn of the 19th century, which were often founded by groups of industrialists and/or leaders from civil society in Europe, with the seed of this movement can be found as early as 1884 in Rochdale, UK, with the first housing corporations coming to life (Beekers, 2012; Scanlon et al., 2014).

Most literature on housing coalitions is focused on protest-like social movements, many of which have sprung up as a result of either the Great Financial Crisis of 2008-2013 or the COVID-19 pandemic of 2020-2022 (Lima, 2021a, 2021b). However, the object of study in this thesis is a more behind-the-scenes one that successfully lobbies for its goals, instead of taking them to the streets. Moreover, it is focused mostly on prevention of housing-related issues, but not provision of actual housing itself. It can be seen more as an effective lobbying and strategizing organization, but not as a vehicle for broader social change or political action.

Early collective action for housing was most definitely one of the elites of civil society. After the Second World War, in many Western-European nations, the state took a strong interest in social housing projects that previously had been designated to civil society (Beekers, 2012; Sazama, 2000).

General studies on housing coalitions have mostly been in a European context (Bonfert, 2021; Card, 2024; Domaradzka & Wijkström, 2019; Lima, 2021b, 2021a; Romanos, 2014). There are quite some studies on American housing coalitions too, but these tend to be of a different nature: mostly quantitative, compared to the qualitative research on the European side (Messamore, 2024). In an American context, there are few fully fledged case studies that immerse themselves fully in a qualitative way, most instead relying on quantitative measures (Messamore, 2024).

Identifying what is, and what is not a housing coalition is difficult to categorize, as there is no solid definition of the notion that is able to include everything related to the notion. For example, since housing touches upon so many social issues, a broader social movement might also advocate for the same actions as that what might be called a housing coalition.

Scale is a very important variable when researching housing coalition dynamics, as some coalitions just support a local neighborhood from its housing issues, while others aim to tackle national, or even multinational housing problems. For this thesis, a local, urban housing coalition/collective action group is used as the main unit of analysis. For research comparisons, nation-wide movements will also be considered, but not studied in depth like the local case study.

The American relationship between collective action and housing has been different than the Western European case, with an overall stronger emphasis on the market, and less so on the state and civil society (Boelhouwer & van der Heijden, 1993). The American housing system is mostly based on laissez-faire free market principles, with the housing market being overwhelmingly focussed on the buying market, and less so on renting, or other forms of real estate systems. Recently, financialization of housing has been especially prevalent in the United States (Aalbers, 2016; Youngling, 2020).

In the 1920s, self-help cooperatives were being founded by leaders of civil society, mostly from ethnic and union interest groups (Sazama, 2000). But where Western Europe turned this into a state-driven public housing sector after the war, the United States instead turned to loans and subsidies for homeownership, which had many ad hoc federal interventions, leaving most housing interventions to civil society and private market actors (Bull & Gross, 2022). These interventions come by many names and shapes, be it housing coalitions, community development corporations (CDCs), community action, and so on. The founding of the National Low Income Housing Coalition in 1974 can also be seen as a catalyst for the foundation of many American housing coalitions, with its influence lasting to this day (Erickson, 2006). NGO A is the largest organization in this field, with over 47,000 volunteers and helping out some 30,000 people with housing, though their impact has been questioned by some (Delmelle et al., 2017).

With the onset of neoliberalization and New Public Management in the 1980s and 90s, the importance of civil society waned, as many private firms came to have a stronger hold on the housing sector than civil society had before (Stoecker, 1997). In Florida in particular, the governance of the housing market has been described as being geared towards private markets much more than government, or civil society initiatives (Archer, 1997; Baker et al., 2018; Cumming, 2006; Larsen, 1998, 2002, 2004). Something unique to Florida that exemplifies this market thinking is the Community Development District, which might seem like a civil society housing development, but is in reality a market oriented development plan, where many aspects of governance are left to the market (Deslatte et al., 2019; Scutelnicu, 2010; Scutelnicu & Ganapati, 2012). The market itself however, is not a singular whole, and this thesis will further explore the power dynamics within this market.

There is no lack of attention for collective action in housing in the academic literature. However, looking more closely reveals that the vast majority of papers on this subject for an American context is geared towards homeowners associations, which only operate on a neighborhood level. On the level of a city or urban area (the scope of this thesis), the literature is significantly sparser, leaving an academic gap.

Zooming in on the notion of housing coalition, there is an absence of thorough research on the workings of these, with large-scale individual case studies being especially lacking. There do exist quite some studies on collective action in housing, but nearly all are focussed on homeowners associations (HOAs), which are redundant for the scope of this thesis.

2.3 Power dynamics [subquestion 3]

This section of the literature review is focused on ideas on power dynamics from organizational theory, to come to a working definition of how impact for a collective action group in housing might be defined.

2.3.1 Organizational theory

Organizational theory is a collection of different academic ideas that mainly deals with the workings of organizations (K. W. Foster, 2016). This includes everything from the workings of daily operations to an analysis of internal hierarchy. Power dynamics is a subset of organizational theory and refers to how certain actors within organizations and their context have the ability to change or control people or objects (Boonstra & Bennebroek Gravenhorst, 1998; Harrell & Simpson, 2016; Mintzberg, 1983).

Organizational theory was first developed by Max Weber in his studies on bureaucracy and the idea of the *iron cage* and later with the idea of *scientific management* in the 1920s, as developed by Frederick Winslow Taylor for optimizing industrial processes. However, the roots of the discipline run much deeper than that, with examples going back to at least the early 17th century with the numerous strategic reorganizations of the Dutch East India Company that mirror analyses of organizations of today (Gelderblom et al., 2013; Micklethwait & Wooldridge, 2005). Since then, it has gone through continuous development ever since, from the managerialism of the 1980s to the organization in the 'network society' of the 1990s (Castells, 1996), to the New Institutional Economics of the 2000s through to today (Boonstra & Bennebroek Gravenhorst, 1998; Clegg et al., 2016; Mintzberg, 1983). The entire history of organizational theory is too wide for this thesis to consider. Therefore, only the sections of organizational theory that are of use to defining collective action groups are deemed relevant in this context.

2.3.2 Framing power dynamics in organizational theory

The narrative around power dynamics has been approached from various different angles in the academic literature. Considering the framing of power dynamics within organizational theory, there exists a large body of academic literature, from a similarly large variety of viewpoints (Boonstra & Bennebroek Gravenhorst, 1998; Clegg et al., 2016; Munduate & Bennebroek Gravenhorst, 2003).

The way in which power dynamics relate to organizational theory, can be seen in their interpretation of the boundary and interaction between different groups and their constituting actors, which leads to its interpretation in collective action theory.

2.3.3 Collective action within organizational theory

Many, if not the largest share of papers on collective action groups present collective action movements as amorphous blobs that enact a certain kind of change (Diani, 1992, 2015; Meyer & Whittier, 1994). It is true that collective action in the sense of social movements can leak through to many layers of society, but often still has some observable organizational elements. There is difficulty in assessing where collective action begins and ends: is a meeting between two coalition partners about shared issues still related to collective action?

There are several ways of going about analyzing collective action groups as organizations. One approach as utilized by Rao et al. (2000) is to distinguish between an organizational *core* and an organizational *periphery*. The core features of an organization include its goals, strategy, and similar inter-organizational assets. The periphery is the context that acts on the coalition itself, or with which it is interacting (Scott, 2014).

The periphery of a collective action group makes it difficult to exactly pin down who is part of their sphere of influence and who isn't. The formal modelling of power dynamics within organizations in this sense, as Li et al. (2017) have done, could be applied to collective action groups like the one in the thesis by adding cohesion and uncertainty as variables to their principal-agent based model.

This periphery can be understood in a housing context as market forces, the legal environment and other actors that are not influenced *directly* by the group. There exists furthermore a broader milieu of actors outside the agency of the group, like the natural environment.

To illustrate the concepts mentioned above, a visual metaphor has been set up by the researcher in Figure 11. In this metaphor, the arrows and points together symbolize an individual actor, whose direction and influence is shown by the size and direction of the arrow. The collective action group is shown with a gradient and squiggly boundary (in the same vein as the conceptual framework has done with hypothesized concepts), consisting of a set of smaller actors, of which some have an outsized importance within the group. Though not exactly aligned internally, the resultant force of the collective action group goes against the grain of the wider milieu.

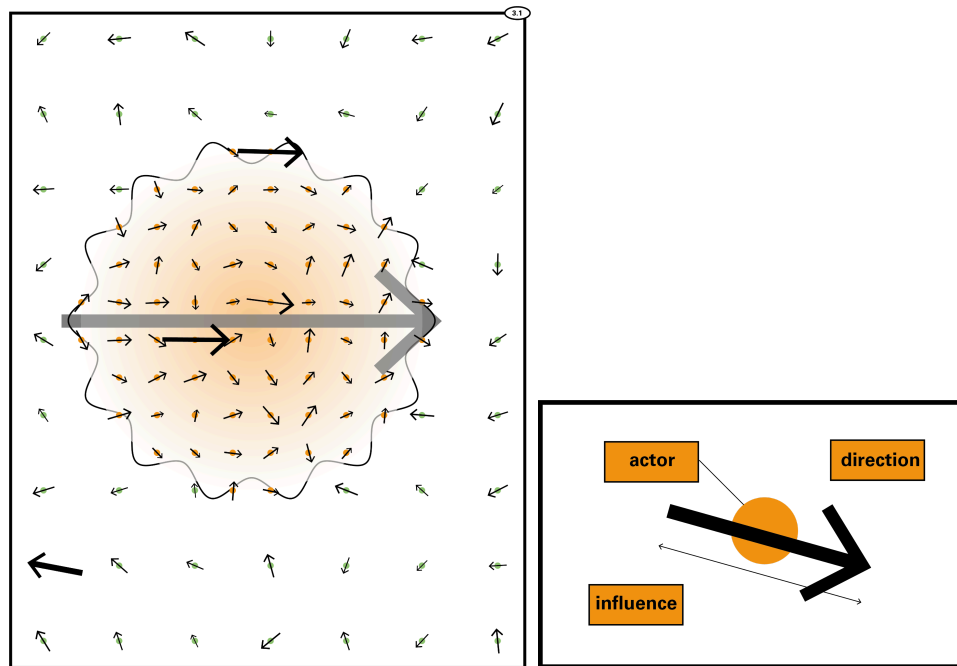


Figure 11a: Visual metaphor for the collective action group.

Figure 11b: Legend for the graph, showing the meaning of the individual components of an actor

Since the 1980s, organizational theory solidified as an academic discipline and developed further out ever since. In housing however, the application of these theories still appears to be somewhat lacking (Mullins et al., 2001). Power dynamics in a housing context are most often a transformational struggle, rather than a static thing carried forward by a single actor (Marcuse & Madden, 2016, p. 55). There exists a mutual engagement in housing, where there are actors pushing at both sides of an issue. This however, does not mean that there is a balance between these actors, often the contrary (Jacobs et al., 2003; Tattersall & Iveson, 2022). The power dynamics with an eviction crisis in particular take on a wide range of different forms; this thesis will focus just on the collective action group.

2.4 Impact [main question]

In the previous section the notion of power dynamics applied in the housing context of collective action. Up to now, relatively little attention has been paid to the impact of collective action in housing, as opposed to other strategies to achieve (social) change, such as individual action or acceptance (Hornsey et al., 2006). This can be attributed to the complex nature of collective action as a multi-actor organization, with multiple goals and outcomes. That is not to say that these studies do not exist, yet their number is scarce and the subset focused specifically on housing is even scarcer (Louis, 2009).

Previous scholars have mostly focused on the existence of collective action groups itself in a certain area, often making the hidden assumption that the mere presence of collective action groups in itself is a positive development (Cohen-Chen & Van Zomeren, 2018). This leaves room for academic research that delves deeper into the actual mechanics of impact, especially those on housing, without bootstrapping the notion. The implications of this gap are quite large, as it means that a potentially large part of literature on collective action.

2.4.1 Impact in the thesis context

The concept of *impact* has different meanings in different academic fields.

From NGOs, which are a type of collective action group, there has been a development of the so-called 'social impact' framework (Costa & Pesci, 2016), which defined social impact as "beneficial outcomes resulting from prosocial behavior that are enjoyed by the intended targets of that behavior and/or by the broader community of individuals, organizations, and/or environments" (Rawhouser et al., 2019). This framework is an opaque bundling of several theories, too nettled to describe now. Moreover, given the differences in collective action groups, it is best to let the coalition themselves describe impact too.

In the private sector for housing, the golden triangle is very often used to assess impact of a project (Atkinson, 1999). These three components of the triangle are:

- Time put in/time saved
- Money put in/money saved
- Energy put in/energy saved

This threefold can be tested by quantitative measures (comparing schedules and budget plans, e.g.), except for energy, which is a more subjective measure. With that, it shows the flaws of the triangle, which might work for a for-profit organization, but fall apart when applying it to a non-profit counterpart in the form of a collective action group. Money is out of the picture and time/energy both flow from effort. This raises the search for a definition of impact for the collective action group that is more apt for this thesis.

Drawing on the ideas from the previous section on power dynamics, it becomes clear that this metaphor of a force field draws the attention more to the positions and relations of the actors within the context, rather than the pure efficiency for the individual actor/group itself, which the golden triangle symbolizes.

From the notion of power dynamics in the previous section, several focal points have been made clear: how an actor alone positions itself, its relationship to other actors and the clustering together of actors into a collective action group. A parallel can be drawn here with the organizational theory of the core and the periphery, in that most organizations tie the first definition to their core, and see the rest as purely their periphery. From this, a distinction can be made between the inner and outer workings of a collective action group, which will be used in the research process.

In reviewing the literature with these notions in mind, four different definitions for impact are found for a collective action group:

1. A collective action group might be impactful if it reaches its intended goals (Hartwell et al., 2023)
2. A collective action group might be impactful if it increases the identification of outsiders with their cause, and/or leads them to pursue action (Louis, 2009)
3. A collective action group might be impactful if it creates the necessary social environment for an intended change to occur (Godelnik, 2021)
4. A collective action group might be impactful if it causes disruption within a socio-political context (D. Snow et al., 2006)

This definition serves as the variables for the main research question of the thesis, which will be discussed more in the [Operationalization](#) section of the Methodology chapter.

The connection with power dynamics is clear; definition 1 relates to the internal direction of an actor, 2 to the relationship of the actors to the group and 3 and 4 to the wider context the collective action group operates in. 3 posits pre-conditions for definition 4 to occur.

3: Methodology

This chapter of the thesis shows the way the research has been designed and carried out through field research. It is structured to begin with the general interview design and crystallizes into the operationalized variables and checks on the logic of this design.

3.1 Research design

This section explains how the research process is set up and flows from the literature review and questions.

The thesis relies on sources, both produced by original research from the researcher, and sourced from the broader academic context. Mainly, it bases its information from a string of ten interviews conducted in the Orlando Area between March 29th and May 29th with eight members of the Eviction Collective Action Group and two relevant outsiders in the housing sphere.

From these interviews, the researcher gathered a threefold of information:

- A description of the group using concepts from collective action theory
- The most mentioned actors in the Eviction Collective Action Group and the broader eviction landscape, sketching out the power dynamics
- A general interpretation of the notions on the eviction landscape from the interviewee

From March 11th to May 29th of 2024, field research was conducted in Orlando and its vicinity, consisting of on-site and online interviews. From these interviews, codes and data, a pattern emerged of an uneven power landscape, that is further described in the analysis chapter of this thesis.

3.2 Interview design

For this thesis, the researcher interviewed eight parties from the ECAG, as well as two other relevant actors in the housing sphere in Florida. From these eight interviews with ECAG members, there are two significant notes to be made. The first was that the interview with the Shelter was conducted with a member of the organization that did not attend the ECAG meetings, significantly limiting the usefulness of the interview. Nevertheless, the interview has been processed by the researcher as usual. The second note concerns the interview with Orange County, who explicitly did not want to be recorded on audio or video, but did agree to written notes. These notes consist of way less text than the other interviews, but are still useful and have been processed by the researcher.

This thesis complies with the Data Management Plan as laid out by the TU Delft. The full Data Management Plan can be found in appendix B of this thesis. The interview data is stored on a TU Delft Web Drive, and accessed through Atlas TI. The coding process of the thesis happens manually.

3.2.1 Overview

Table 3: Interview overview

Interviewed party	Date	How	Length	In ECAG?
The Land Trust	2024-03-29	In person	1:07:49	Yes
NGO A	2024-03-29	In person	0:52:52	Yes
The Institute	2024-04-02	Zoom	0:37:23	Yes
The Shelter	2024-04-09	Zoom	0:27:22	Yes
The County Department of Housing	2024-04-11	Zoom (no transcription)	~0:40:00	Yes
NGO B	2024-04-15	Zoom	0:33:19	Yes
The Legal Aid Organization	2024-04-25	Zoom	0:42:42	Yes
NGO C	2024-04-26	Zoom	0:34:58	Yes
The State Representative	2024-05-10	Zoom	0:40:59	No
The Developer	2024-05-29	FaceTime	0:42:23	No

More actors from the Eviction Collective Action Group were contacted, but not all got back for an interview. These stranded attempts include the Apartment Association, the City of Orlando, the Orange County Court system and representatives from both the Florida Democratic Party and Florida GOP.

Two other interviews have been conducted outside the scope of the Eviction Collective Action Group: one with a local developer involved in construction and housing management in the area and one with then State Representative for Florida District 35, the State Representative, who is a member of the Democratic Party.

3.2.2 Coding

In total, nearly seven hours of interviews have been conducted, all codified manually by the researcher in Atlas/TI. This codifying process was done in two main ways.

1: Coding with Collective Action Theory concepts

Each interview with members from the Eviction Collective Action Group was steered by the researcher into talking about the six main concepts from collective action theory (Agency, Effort, Group benefit, Individual benefit, Recognition and Trust) in relation to the group.

2: Coding with power dynamics

The researcher asked all interviewees about their experiences in countering the eviction crisis in Central Florida, and went along with their stories. In doing so, certain actors were mentioned more often in these stories by the interviewees, which demonstrates the power dynamics of the eviction landscape, as posed in subquestion 1, 3 and the main research question.

The mention of any actor who was named as being of any importance to the eviction crisis and/or the Eviction Collective Action Group was counted, including third-person pronouns like 'they'. Multiple mentions in the same sentence were counted as one, where common indicators as 'right', 'so' and so on were used as period marks.

If an actor from within the Eviction Collective Action Group was mentioned in specific regards to their actions within the group, then this will not count in the tally. This is done to not skew the tally to members of the group and create a bias. However, if an actor is mentioned in having a great impact on the housing market in general, it has been counted.

3.3 Operationalization

Building on the research questions from the previous chapter, the researcher operationalized these questions to build them out to the rest of the thesis, and come to conclusions. This gave rise to the operationalization table, in which the questions are broken down into variables, indicators and methods.

To specify in the meaning of the words 'variable', 'indicator' and 'method', it helps to use a metaphor: if the research were a car, its speed represents the variable, the speed dial on the dashboard the indicator, and reading the speed dial and causally linking it to the gas pedal represents the method.

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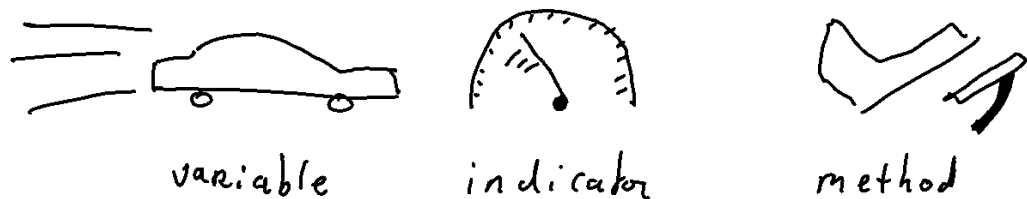


Figure 12: A visual metaphor for the operationalization table (own work).

Table 4: Operationalization table for the research questions

Question	Variable	Indicator	Method
Main research question: How can collective action groups in housing make an impact on eviction?	Variable M.1 The state of the eviction crisis in the Orlando area	Indicator M.1 A synthesis of all the other indicators from the subquestions.	Method M.1 Analyzing the results of the three subquestions and joining them together to one qualitative answer.
	Variable M.2 The efforts by the Eviction Collective Action Group	Indicator M.2 Group reaching its intended goals	
		Indicator M.3 Group increasing the identification of outsiders with their cause, and/or leads them to pursue action	
	Variable M.3 The impact made by the Eviction Collective Action Group on that eviction crisis	Indicator M.4 Creates the necessary social environment for an intended change to occur	Method M.2 Mentions of all these by interview participants from the ECAG.
		Indicator M.5 Causes disruption within a socio-political context	
Subquestion 1: What are the main features of the eviction crisis in Central Florida?	Variable 1.1 Recent developments in evictions in Central Florida	Indicator 1.1 Literature review	Method 1.1 Joining the context provided in the interviews and in the literature with testimonies from members of the Eviction Collective Action Group in interviews.
		Indicator 1.2 Testimonies by interview participants on housing and evictions in the Orlando area.	
	Variable 1.2 The evictions process in Central Florida		

		<p>Indicator 1.3 Labor and broader economic data. This is compiled from sources such as the US Census, the US Department of Labor, and Business Orlando.</p>	<p>Method 1.2 A supporting figurative picture is drawn using data from sources, such as the Bureau of Labor statistics, and more sources.</p>
	<p>Variable 1.3 Efforts by members of the Eviction Collective Action Group related to curbing evictions</p>	<p>Indicator 1.4 More specific data on large Orlando institutions such as Disney and the real estate sector.</p>	
	<p>Variable 1.4 Various external events and factors impacting eviction (such as macroeconomic trends and the COVID-19 pandemic)</p>	<p>Indicator 1.5 General housing and construction data compiled from various sources, such as Zillow, Eviction Lab/DataKind, the US Department of Housing and Urban Development, the Data Clearing House at the Shimberg Center at the University of Florida.</p>	

<p>Subquestion 2: How can collective action theory help explain an eviction crisis and the impact of a housing collective action group on it?</p>	<p>Variable 2.1 <i>Effort</i> put in by individual group members themselves, and perceived in others in the group</p>	<p>Indicator 2.1 Mentions of all these by interview participants from the ECAG.</p>	<p>Method 2.1 Every interviewed actor from within the ECAG has been explicitly asked about their opinions on these concepts in relation to their peers.</p> <p>Deducting from interviews by coding the interviews on these concepts mentioned. See appendix 8.5 of this thesis with the informed consent form and interview questions.</p> <p>Tallying and opinion mining will be done by using Atlas TI. See also the Methodology chapter of this thesis</p>
	<p>Variable 2.2 <i>Trust</i> in other group members in providing their best, as well as trust in the overall group process</p>		
	<p>Variable 2.3 <i>Agency</i> of individual members within</p>		
	<p>Variable 2.4 <i>Individual Benefit</i> of the group to its individual members' operations</p>		
	<p>Variable 2.5 <i>Group Benefit</i> of efforts by individual members</p>		
	<p>Variable 2.6 <i>Recognition</i> of work done by individual members of the ECAG, as well as broader reception</p>		
<p>Subquestion 3: How do the power dynamics play out in the eviction crisis?</p> <p>Subquestion 3a: How do power dynamics play out within a housing collective action group?</p> <p>Subquestion 3b: How do power dynamics play out between all organizations in an eviction crisis?</p>	<p>Variable 3.1 Power dynamics</p>	<p>Indicator 3.1. How often certain actors are mentioned in the interviews as having an influence in the eviction crisis.</p>	<p>Method 3.1 Tallying the mentions of third party actors and actors within the ECAG as having a sizable influence in the eviction crisis. This includes third person pronouns, such as 'it' and 'they', and will be manually counted in Atlas/TI. See also the Methodology chapter of this thesis</p>

3.3.1 Deductive/inductive reasoning

This thesis is a largely inductive, qualitative case study (Beuving & de Vries, 2015). Deduction is using an a priori theory in the field, whereas induction looks at a certain phenomenon and derives a theory from that.

Table 5: Reasoning for the questions

Questions	Inductive/ Deductive	Comments
Main: How can collective action groups in housing make an impact on eviction?	Inductive	The main question tries to derive a coherent theory from observations in the field using a presupposed research strategy.
S1: What are the main features of the eviction crisis in Central Florida?	Inductive	This subquestion is somewhat odd, as the assumption of there being an eviction crisis in the first place is a deductive statement. Nevertheless, from the observations and interviews made, a theory will form.
S2: How can collective action theory help explain an eviction crisis and the impact of a housing collective action group on it?	Deductive	This is a plain example of deductive reasoning. There is a theory (collective action theory in this case) that is being used in understanding a certain phenomenon (a local evictions and foreclosures crisis).
S3: How do the power dynamics play out in the eviction crisis? S3a: How do power dynamics play out within a housing collective action group? S3b: How do power dynamics play out between all organizations in an eviction crisis?	Inductive	A theory will form from the analysis of the interviews, where who does what in the eviction crisis comes up.

3.3.2 Validity

Kidder et al. (1986) and Yin (2018) argue for the validity of case study research along four criteria of validity, which are of use for this thesis:

- **Construct Validity:** are the operational measures in the thesis apt for the case study?
- **Internal Validity:** do the processes described in the thesis lead to the perceived outcomes, or is there a different explanation possible?
- **External Validity:** can the case study in the thesis be generalized in a different context?
- **Reliability:** can the case study be repeated?

Table 6: Validity of the thesis

Criteria	How this thesis deals with them
Construct Validity	The methods used in this thesis are supported by similar studies on collective action in housing movements, as shown in the literature review
Internal Validity	For this to work, patterns need to match between the various interview participants to form one coherent reality. Contradicting statements will be played out against one another by reasoning and comparing data.
External Validity	Though the case study is highly localized, one can easily use the same methods for a different American urban area, as is advisable given the academic gap in this area (Messamore, 2024). As for validation outside the United States, a more nuanced approach might be used, given that these sorts of groups do not pop up in the same way everywhere, but the principles of analyzing a group of civic actors in the housing field using ideas from collective theory is near universal.
Reliability	While the Eviction Collective Action Group itself is disbanding at the time of this thesis being published, one can use the methods described in this thesis again, interviewing the same people, yielding the same results.

4: Research and findings

This chapter of the thesis presents the ten interviews in chronological order. It is structured by using two network diagrams, showing how often particular actors are mentioned in total and who they themselves mentioned as important actors within the eviction crisis. The thicker the line between one actor and another, the more often they were mentioned by one particular actor. The size of the circles indicates the total number of mentions.

The orange dots show participants in the ECAG who have been interviewed. The blue dots show participants in the ECAG who have not been interviewed. The purple-red dots show actors who are not participants in ECAG, but have been interviewed. The green dots show actors who are not participants in ECAG and have also not been interviewed.

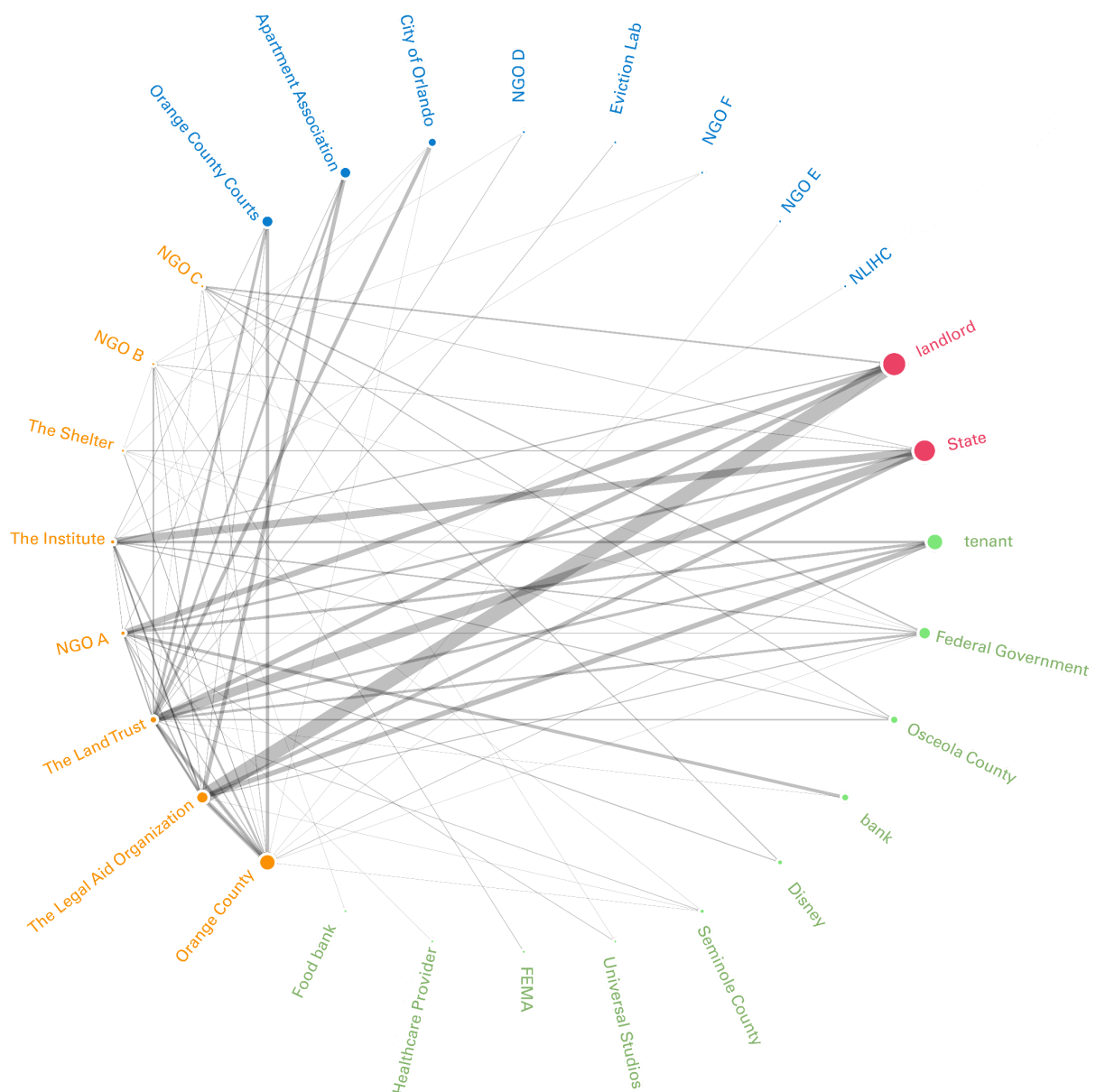


Figure 13: Graph showing the relationships between the interviewed actors from the Eviction Collective Action Group and the main actors they mentioned in the housing space of Central Florida.

What this figure does is show where the focus of each of the actors lies, and in the assembly of them show where the general focus of the group is with the various different actors in the field. The strong focus on the landlords and the state from certain actors is immediately clear, but also the position of the Legal Aid Organization, the Orange County Court System and Orange County themselves stands out, from the overall size of the circles.

A limit of this diagram is the absence of directional arrows, which was done out of legibility reasons. However, the first diagram does not show the input from the two external interviews, making only the in-group directions obscured, which is mediated by questions from the collective action section.

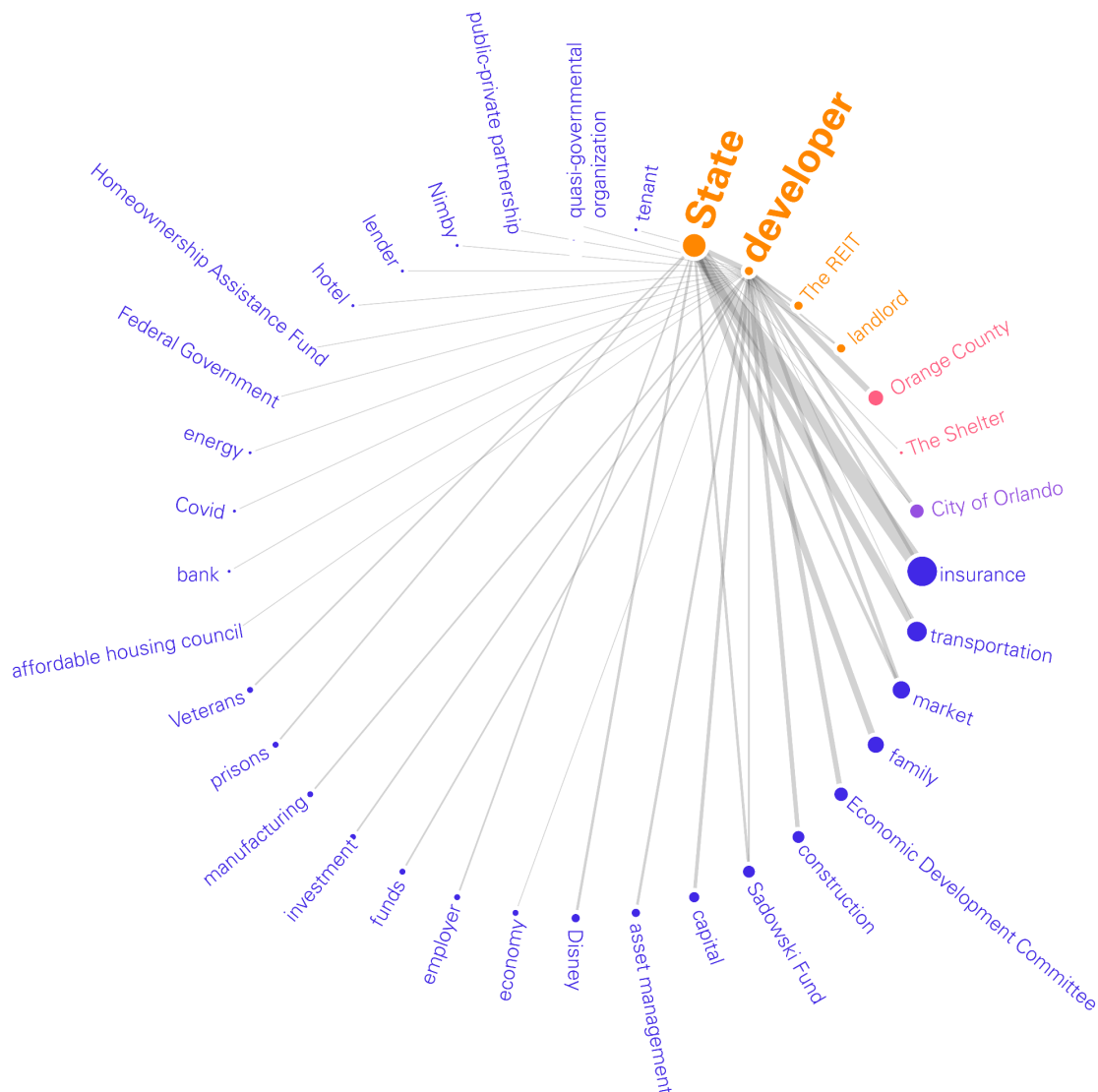


Figure 14: The two external interviews and their mentioned actors

The external interviews diagram is more complete than the ECAG interviews diagram, as there was more room due to fewer actors.

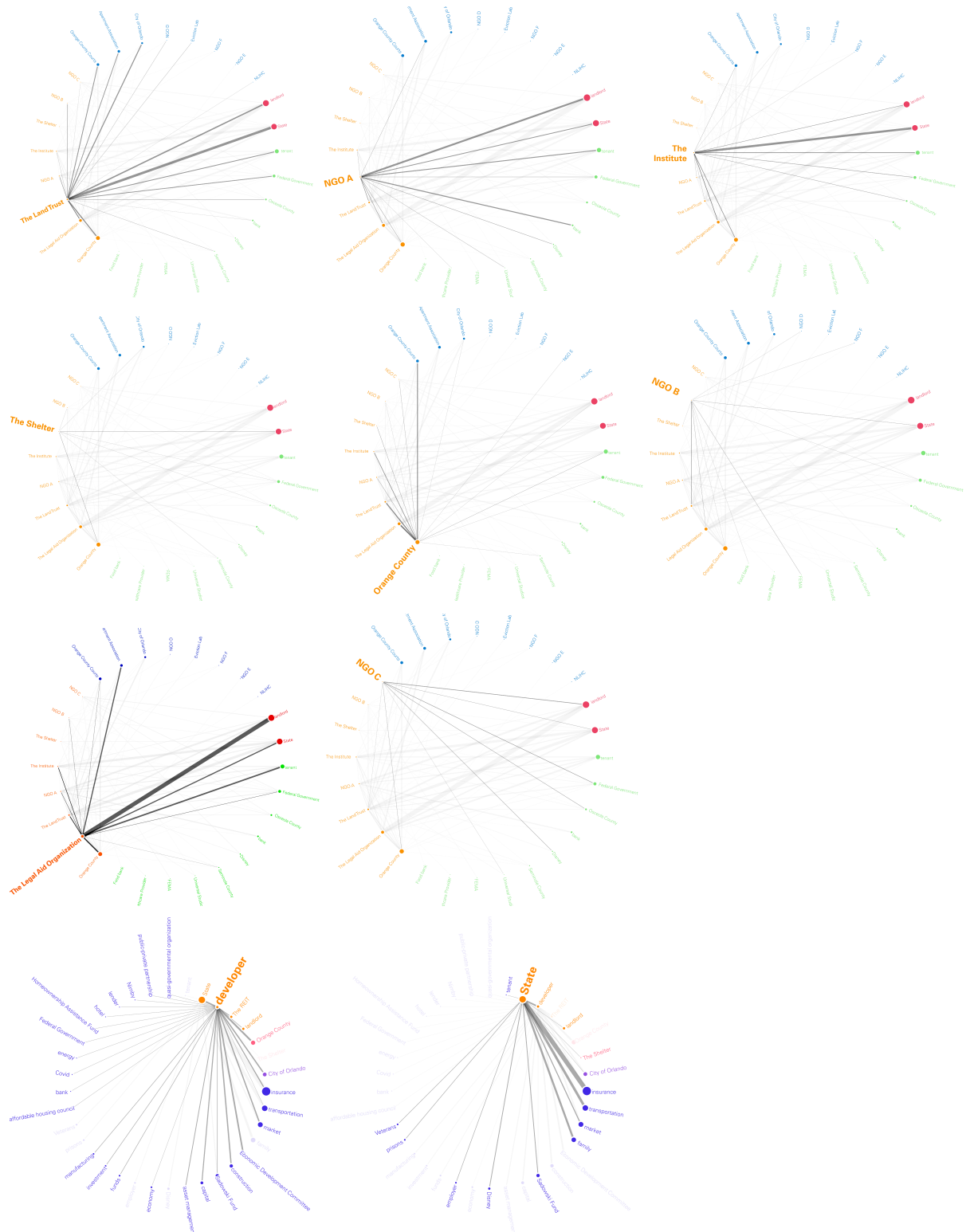


Figure 15: Overview of the 10 power dynamics diagrams of the interviews.
For a full size, see [Appendix 8.2](#)

4.1 Cases

4.1.1 Overall characteristics of interviewed participants.

In 2020, the Land Trust partnered up with several civil organizations, as well as the local government of Orange County, the Orange County courts system, the Apartment Association of Greater Orlando (a lobby group of local landlords), to form a collective action group to counter the looming eviction crisis caused by lay-offs and unemployment due to COVID-19. This group would eventually grow into the Eviction Collective Action Group.

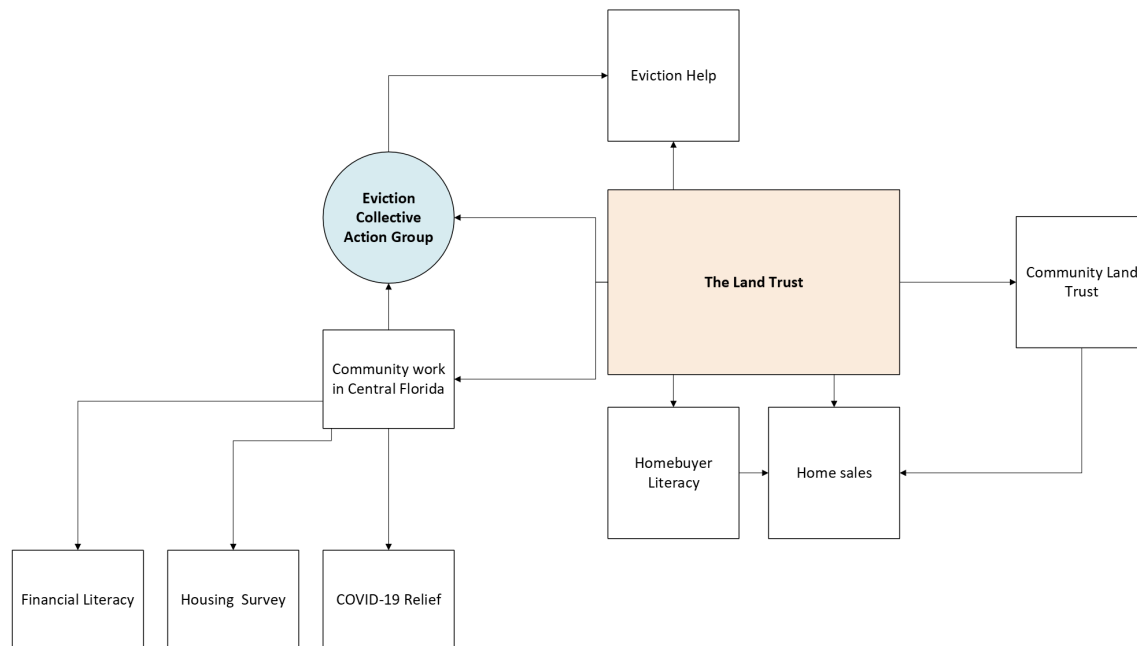


Figure 16: Schematic overview of the relationship between the Land Trust and the Eviction Collective Action Group (own work)

The group in full has about 150 people on its mailing list. Of these, only 15 to 20 attend the sessions on a regular basis (of whom around 80% are the same people), and another 20 to 30 people read the emails to begin with. For the purposes of this thesis, the focus has been put on this small group of 15 to 20 actors as what can be defined as the 'core' of the Eviction Collective Action Group, with a 'periphery' of 20 to 30 actors reading the emails as noteworthy, but not interview-worthy.

The agency for the distribution of both CARES Act ARP/ERAP funds was put on the county level, but these were often understaffed to set up the infrastructure required for distributing these funds. The Eviction Collective Action Group served in a way as an informal group aiding in the distribution of these funds, by connecting them with eviction cases already pending, as well as reaching out to renters through online and in-person events.

From the interviews with the County, it was made clear that the CARES funds were fully depleted in this way, and (though at a significantly slower pace), ARP/ERAP as well.

4.2 The Land Trust

29/03/2024 - 1h:07m:49s - In person

4.2.1 Overview

The Land Trust is the organization which founded the Eviction Collective Action Group and they serve as the formal leader of the group, sending out the invites for group meetings and organizing in-person meetings if possible with COVID restrictions.

The Land Trust is a non-profit community land trust focused on the affordable housing market, mostly focused on Central Florida. The Land Trust does not have a housing portfolio, but instead owns land in a way that is beneficial for the common good. The Land Trust acts in a way that is similar to stewardship over the land: developers can build on the land, but cannot own the land, instead only paying a lease to the trust itself (Davis, 2010).

The Land Trust was founded in the aftermath of the Great Financial Crisis, and has Central Florida in its focus area, as well as projects in the Jacksonville and Miami areas. In Central Florida, the Land Trust has participated in many projects in the broader social scope, including community work, and COVID-19 relief services.

4.2.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - [Quotes table](#)

From talking to the Land Trust, it became clear that the Eviction Collective Action Group is something they've put in quite some effort, and are pleased with the result of redistributing. Yet, there are bigger forces at play in the political sphere that uphold the status quo in housing, particularly in being landlord-friendly.

On the working of the group, along the lines of collective action, the Land Trust has shown that they took on their leader role, but also took on an active role in empowering everyone in the meetings to speak up and create an equal playing field.

Within the broader context of power dynamics, several themes were identified by the researcher. The legal focus that emerged from this has caused the group to be less focused on the political side and more on the legal side, which is something the Land Trust acknowledged themselves. The strife between political levels, especially between the state and county levels, has prevented the group from making a longer term impact.

4.3 NGO A

2024/03/29 - 0h:52m:52s - In person

4.3.1 Overview

NGO A is a large housing organization, with operations on several levels of scale. Its main focus is in affordable housing construction, financing and outreach. It is well known for their outreach.

The local branch interviewed has been active in Central Florida for multiple decades now. It is particularly focused on providing housing financing, through mortgage partnerships with banks, and to a lesser extent, construction of new housing. They have a designated program focused on evictions.

4.3.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - [Quotes table](#)

NGO A was quite down-to-earth in their findings: there is a deadlock in the eviction landscape, caused by a strong landlord lobby that's enshrined their rights in state legislature and has strong ties to national institutions such as banks. There is little room to change this situation according to them.

On the working of the group, along the lines of collective action, NGO A found that the internal efforts were strongly unevenly divided. Though trust was high, the load was uneven, leaving others out. Moreover, effort eroded quickly after 2021, leaving the group moot. The outside impact of the group as described by NGO A, has not been recognized by the outside world.

Within the broader eviction landscape of Central Florida, NGO A noted several themes. The state apparatus to prevent these matters is quite large, with tools such as the Sadowski Fund for affordable housing, but are being underutilized. Also, NGO A saw that institutional investors and banks had a large sway in the pricing of the housing market and the mortgage availability, but did not have any true regional representation

4.4 The Institute

2024/04/02 - 0h:37m:23s - online

4.4.1 Overview

The Institute is a research institute focused on real estate and housing in the state. The Institute is unique in being one of the only state-wide aggregate data collectors on housing in the United States. The Institute joined the Eviction Collective Action Group from its conception and has presented eviction data at each group meeting.

4.4.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - [Quotes table](#)

The general keyword associated with the ECAG by the Institute is 'interdependence'. This is where the Eviction Collective Action Group have made their biggest impact in the long run, by making it easier for previously unaffiliated organizations to bond and use each other's expertise.

On the working of the group, along the lines of collective action, the Institute noticed several trends:

First, that there was mutual trust and appreciation within the group, and a recognition from the outside by the local political system of their efforts. There was the ability to speak up for every single organization, but the Legal Aid Organization, Orange County Courts and NGO A were center stage, leaving some organizations to feel they didn't have to add anything to the discussion. The Legal Aid Organization was mentioned as a group with whom ties were generally the strongest from the Institute's perspective.

The group did provide the Institute with a strong network of organizations they had previously not interacted that much with, which helped them in sharing their research, but vice versa, The Institute has helped out clients for whom the Institute was the first point of contact to other organizations. All in all, they felt that the group has had a positive impact, but that the group has no future with the state pre-empting further action.

Within the broader power dynamics landscape, the Institute sees that the difficulty between the state and local governments in Florida is leading to a large source of the eviction crisis, thwarting political solutions or funding for the issue.

4.5 The Shelter

2024/04/09 - 0h:27m:22s - online

4.5.1 Overview

The Shelter is an organization that deals with homelessness in the area for several decades, and is associated with a broader, national organization, though they operate largely independent of one another. The Shelter has a large capacity for temporary housing and is expanding. They joined the Eviction Collective Action Group a few weeks after its inception.

4.5.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - [Quotes table](#)

Given the circumstances of the interview, there was not a lot of clarity on the interactions between the Shelter and the Eviction Collective Action Group as a whole. Nevertheless, there were several key insights into the eviction landscape as a whole.

Since COVID, there has been an increase of people experiencing first-time homelessness in Central Florida, and the homeless population is consisting more of the elderly and families, which had not been that strongly on the homelessness and eviction radar before. The explanation behind this according to the Shelter has to do with the eviction crisis post-COVID being of a different nature than previous waves, threatening specific working populations that had a relatively stable job before.

Central Florida has relative strength compared to other regions in the state when it comes to cohesion of different organizations working together, according to the Shelter. Other actors corroborated this, such as the Land Trust, who mentioned the fact that Orange County was the number one statewide county in distributing federal funding during the COVID-19 pandemic towards the eviction crisis, indicating a high level of collaboration and efficacy.

Considering collective action, the person interviewed from the Shelter was not involved with ECAG. Due to the nature of the interview, these relations remain therefore unknown from their vantage point.

Within the broader housing environment, the Shelter mentioned mostly their interactions with the County Department of Housing, but stated more broadly that they are more concerned with the needs of people on the ground than the larger power dynamics situation.

4.6 The County Department of Housing

2024/04/11 - around 40m - online

This interview was conducted by the researcher with the interviewee's explicit request to be recorded on audio nor video, due to potentially sensitive information, leading to a notes-only approach. For this reason, it is difficult to quantify and quote the interview like the other interviews from the group. The interviewees explicitly consented to this.

4.6.1 Overview

The County is structured as a strong-mayor council county government, which is commonplace for most urban counties in the United States, and means that it has a democratically elected county council and a mayor who can overrule decisions made by the council. The main duties for the County relevant to this thesis relate to overseeing public safety, and distributing ERAP funds. Most other services associated with local government are with the City, which has a Housing and Community Development department, and oversees the Housing Authority, which has about 1400 public housing units in its portfolio.

Spoken to were representatives from the Office of Tenant Services, which deals with eviction-related issues. During COVID-19, their most pressing issue was the just distribution of funds from the Emergency Rental Assistance Program, set up by the Biden administration in 2021 with the Consolidated Appropriations Act and (more importantly), the American Rescue Plan Act.

The prior attendee of the County at the Eviction Collective Action Group had been one of its initial and (especially according to the Land Trust) most active founders, but has since retired.

4.6.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - *Quotes table (not available)*

Despite the limited documentation of the interview, there was still a lot of valuable information to be gained about the ECAG. As the County provided the financial input for the group, they had an important role to play. What was notable was the permissiveness on how their funding was spent: there did not seem to be a strong steering impulse from the group itself (also judging from the conversations of other actors), though judging by the stories of the previous representative, this could also simply be a change in attitude among different participants.

On the working of the group, along the lines of collective action, the County Department of Housing is certain that the ERAP funds they received would not be spent as well if it was not for the Eviction Collective Action Group. The group was to them mostly for their individual benefit, and they took on a permissive role. However, they did note that in this situation, once the funding dried up, the efforts in the group waned too.

Within the broader eviction landscape, there was too little from the notes to quantify the actors seen as the most influential in the eviction crisis, also because the actors had their hands tied

behind their backs being civil servants. They saw the court system as the most important actor both within the group and in the broader eviction crisis.

4.7 NGO B

2024/04/15 - 0h:33m:19s online

4.7.1 Overview

NGO B is a national American non-profit organization that uses data for social equity, i.e. the fields of housing, health, climate change, et cetera. It was founded in 2012 and has since grown to include 30,000 volunteers

NGO B joined the Eviction Collective Action Group through the work of EvictionLab, who has teamed up with the Land Trust in order to create an 'evictions dashboard', showing which landlords filed the most evictions in a certain time period, and show trends for certain neighborhoods. NGO B has been involved with the Eviction Collective Action Group near to its inception, and has been represented by two people in the group.

4.7.2 Interpretation

[*Full collective action table*](#) - [*Power dynamics diagram*](#) - [*Quotes table*](#)

The interview with NGO B was insightful about the specifics of the eviction landscape. There was not a deep involvement in the group like some of the other actors interviewed, especially the Legal Aid Organization and the Land Trust.

Nevertheless, NGO B did provide a window through which to compare larger, national American narratives about eviction with the context of Central Florida.

On the working of the group, along the lines of collective action, NGO B mentioned several key indicators towards its functioning. As mentioned before, they primarily worked with the Land Trust, which can be translated as a fairly low amount of agency from the side of NGO B towards the other actors in the group. Moreover, they did not seek further validation in the Orlando housing sphere about the influence of the group, as NGO B is a national organization. However, their overall impression of the total group benefit was very positive, as they did share that it has most likely been an organization for the better.

Within the broader housing context, NGO B did not speak much about other actors, because of their wide variety of areas that they focus as a general data science equity organization, not just housing. Nevertheless, in doing so, they bridge national and local perspectives across issues, such as with the building of a national eviction database. In their work with both the Los Angeles and Central Florida eviction crises in particular, NGO B noticed that the legal process of evictions is made relatively fast and a lack of local governance to counter the underlying issues.

4.8 The Legal Aid Organization

25/04/2024 - 00h:42m:42s - online

4.8.1 Overview

The Legal Aid Organization (LAO) is a non-profit legal aid firm, specifically geared towards aiding tenants at the brink of evictions in their legal battles. They have joined the ECAG since its inception, and have been described by many as one of the group's informal leaders.

The Legal Aid Organization has been providing legal services in the Central Florida area for many decades. It is very clear from talking to LAO that they see landlords and the forthflowing lobby for their needs on the level of state government as one of the main instigators of the eviction crisis. During the interview, landlords and/or the Apartment Association of Orlando, who represent them at the ECAG meetings, sometimes ran into conflict with the Legal Aid Organization, albeit agreeably. LAO even explicitly mentioned that they had a tenant-bias, which is not surprising, given that their focus as an organization is representing these tenants in court, when they are at the brink of eviction.

4.8.2 Interpretation

[Full collective action table](#) - [Power dynamics diagram](#) - [Quotes table](#)

The Legal Aid Organization has been one of the most committed members of the Eviction Collective Action Group, and talking to them gave a strong picture of the internal dynamics and what the focus of the group has been.

Speaking on collective action terms, the Legal Aid Organization made many points. The leadership role that many other actors ascribed to LAO was somewhat echoed, though they pointed out that the input from the Institute and the Land Trust as being vital to the group's overall functioning. A high level of trust was noted within the group.

LAO was one of the few actors in the group who described the tensions that they've had with the Apartment Association in particular, even during group meetings. This focus on landlords was apparent throughout the view on the eviction landscape from LAO as well.

Some general observations from the eviction landscape from the point of view of the Legal Aid Organization include the large ERAP funds application in Orange County, compared to other urban counties in Florida and the low-wage service economy which highlighted the scale of the uneven geography present in the area, later commented on by NGO C among others.

Moreover, the Legal Aid Organization pointed out the prevalence of the landlord lobby in Florida, through which agency over the eviction problem was centralizing in between the state legislature and the landlords. This is a major cause of concern for the Legal Aid Organization, as they see it as making their work a steep, uphill battle.

4.9 NGO C

2024/04/26 - online

4.9.1 Overview

NGO C is a non-governmental organization based in Osceola County, providing housing services for those without shelter in the Greater Orlando area.

The interviewee was not the main participant in the Eviction Collective Action Group for NGO C, but from passing, the Partnership was nevertheless quite involved with the group. The participant for the ECAG was off the day the interview was held.

4.9.2 General interpretation

Full collective action table (not available) - [Power dynamics diagram](#) - [Quotes table](#)

NGO C already set up a strong network of their own in and around Osceola County, and seems to not need another network in tackling their problems in the shape of the Eviction Collective Action Group. NGO C's work is very much hands-on: they have helped out in rehousing the homeless and recently evicted, and - from deduction through the interview - are knowledgeable about their field. So while the insights into the functioning of the group itself were a bit limited, the broader insights into the eviction crisis were insightful.

The greatest problem causing the eviction crisis according to NGO C was a lack of proper zoning regulations that incentivize the wrong kinds of housing being built, worsening affordability issues and eventually driving tenants towards eviction.

This in turn has been exacerbated by an underinvestment in Central Florida, caused by a lack of economic opportunities, a low-wage based economy centered around the singular entertainment industry, and a still-growing population. Notably, similar cities in the American South have prospered, such as Atlanta and New Orleans (after 2005), where Orlando has stayed more or less stagnant.

According to NGO C, Disney is the centre of power in the Orlando area, also when it comes to eviction, as they are the main driver of the economy in the area. They base this statement on their own research and an investigative journalism series by the Orlando Sentinel, which sees similar cities in the South having higher wages on average than Orlando, with Disney leading others in the area to follow their wages.

However, NGO C also pointed out that the problem is much deeper rooted than just a single actor, with institutional racism, a large migration from elsewhere in the United States and an inability to quickly build housing to satisfy demands.

4.10 The Developer

2024/05/29 - 00h:42m:23s - online

4.10.1. Overview

The developer (who also acts as an institutional landlord) is mostly based in the area around Tampa, but has been active in the Orlando area as well in construction, asset management and the rental sector. They have been associated with the housing arm of a large private equity fund before.

4.10.2 General interpretation

Full collective action table (not available) - [Power dynamics diagram](#) - [Quotes table](#)

The interview with the developer was markedly different from every other interview, in being more in favor of the position of the landlords and developers than of the tenants. Eviction was described mostly as a “relatively smooth” issue from their perspective, and most problems in terms of affordability came from the roadblocks for developers, not in the expenses of tenants.

The developer has a clear view on what works best for them in the housing market:

- removal of ‘friction points’ in planning applications, which comes down to the curbing of the influence of the Economic Development Committees and layers of local government
- lowering the boundary to entry for planning applications, which includes lowering the participation and impact fees
- comprehensive zoning reform in order to build more multi-family homes and ADUs (accessory dwelling units), specified to the target renters that actually need them

4.11 State Representative

2024/05/10 - 00h:40m:59s - online

4.11.1 Overview

The State Representative was elected to the Florida House of Representatives for a district that includes parts of the Orlando area. Their platform is focussed on insurance and housing, among other things. The representative was not re-elected at the most recent elections for the Florida House of Representatives on November 5th, 2024.

4.11.2 Interpretation

Full collective action table (not available) - [Power dynamics diagram](#) - [Quotes table](#)

The Representative clearly had their positions ready, which made for quite a good analysis of the actors they see influencing the eviction landscape. Given that their focus was much more on their election positions - mainly insurance, transportation and housing - the pivot did not get back to eviction that easily.

The focus on the Sadowski Fund was interesting, as this is one area where the State Legislature could very consequently alter the eviction landscape. The State Representative addressed the problems with earmarking funds specifically for affordable housing, which is not possible under state law. Not only that, but it's relatively easy for funds in the Sadowski Fund to be used for other means, unrelated to housing, as happened with lowered the funds finances from \$423 million to around \$141 million, with most of the funds being diverted to the Wastewater Grant Program and the Resilient Florida Grant Program.

Another way to tackle the eviction crisis on a state level, as mentioned by the State Representative, is through zoning. At the moment, zoning laws in Florida are heavily geared towards and thwarts any attempt at transit-oriented development. While zoning is mostly an issue on the county and city level, it is possible to implement state-wide zoning-regulations that can force counties to build certain types of housing, or at least thwart the glut of single-family homes in certain areas (Flint, 2023). However, Florida has kept focusing on growth management as its key political driver of urban planning.

There is a looming insurance crisis, as also described by Taylor (2020). Efforts to tackle this issue statewide are a hot political issue and are a bigger issue to homeowners especially. The State Representative made their election platform mostly on this topic, by setting up a state-led insurance fund for those not covered by regular insurance, or missing out on flood insurance when only wind insurance would cover a heavy storm. The Representative's solutions include providing relief to insurance companies to limit the influence of reinsurance and expanding the public insurance scheme.

5: Analysis

This chapter of the thesis provides an overview of the results of the research along the lines of the research questions and gives an interpretation of these results.

The previous chapter had the coding of eight interviews with member organizations of the Eviction Collective Action Group and two outsiders, the results of which are further analyzed in this chapter, as well as synthesized into new theories and ideas. To use a metaphor: the previous chapter provided the building blocks, this chapter will analyze the resulting structure.

This chapter is structured along the lines of the research question and the subquestions:

- Analysis of the features of the eviction crisis
(subquestion 1)
- Analysis of collective action theory applied to the Eviction Collective Action Group
(subquestion 2)
- Analysis of power dynamics within the Eviction Collective Action Group
(subquestion 3a)
- Analysis of power dynamics in the broader eviction crisis
(subquestion 3b)
- Analysis of impact made by the Eviction Collective Action Group on the eviction crisis in Central Florida
(main research questions)

After this chapter, the research questions are answered formally, along with a discussion, recommendation and reflection in the 'Conclusions' chapter.

5.1 Features of the eviction crisis [subquestion 1]

Given the viewpoints of the interviews, a clear picture of the eviction crisis arises, with significant power imbalances, political impasses and a strong effort from civil society to curb this crisis.

Florida enacted more measures statewide countering the eviction crisis in the beginning than similar states in the Sun Belt like Georgia and Arizona, which did not enact measures like an eviction ban at all, which Florida did indeed do (Alexander et al., 2021). But the larger impact of the eviction crisis in Florida only began after the funding from CARES and ARP/ERAP dried up, and has continued to rise. Therefore, while the short term mitigation of the eviction crisis has been effective, in the long term, Orlando will still have a housing landscape that is disadvantageous for tenants. In the thesis research, the two main drivers of this disadvantage are an uneven political geography and zoning issues.

The high dependence on a single economy and a small number of employers in the entertainment industry has made Orlando vulnerable to housing shocks, as shown in numerous instances in this thesis, which will be explored more further down this section.

The conclusion that is drawn by this is that Orlando will not be able to solve these problems on their own. Without a self-generating influx of capital, political realignment on the federal level, or local political means of redistribution, eviction will remain an ever-growing issue in Central Florida.

5.1.1 Uneven political geography

Central Florida sees a development that is not confined by physical restraints, but social ones. This manifests itself on levels physical (transit), political (zoning) and economical (pockets of poverty and segregation), in a notion that can be described as an uneven political geography. This can best be tied back to the notion of the organizational periphery, from section [2.3.1](#) of the thesis. Though, the 'geography' aspect of the uneven political geography is notable, as the three restraints mentioned above all tie back to the physical world.

For Orlando, the most notable example of this came up in the discussion of Disney with the actors interviewed. The entire urban development of the city since the 1960s has been shaped by the company and their theme parks, making for haphazard development around the theme parks and in Orlando itself (Bezdecny, 2015). This was mentioned in the interviews especially by NGO C, who emphasized the rapid growth of the region with the growth of Disney, concurring with the strategy for Walt Disney World as laid out in the Price report, mentioned in [section 1.1.2](#). This haphazard development has in turn exacerbated issues of affordability and eventually eviction: with housing for low-wage workers at the theme parks sprawling out further and further from the park, commuting becomes a serious obstacle of time, prompting tenants to move closer to what is financially feasible, increasing the risk of evictions (Bezdecny, 2015; Carrazana, 2019a, 2019b, 2019c; Russon, 2019, 2023). This, combined with the low-wage economy as described by NGO C has led to the uneven political geography in question. They described this as follows: "We like to say BD and AD: before Disney after Disney. So before Disney, this area where I'm sitting now was

mostly agricultural, ranch land, farmland. And in the last sixty years, the population increase here has just been exponential. Nobody saw it coming. There was no plan for it. And we've done a pretty great job as a community building a lot of space for people who are coming to this area on vacation with their families to make lifelong memories. We've not done a great job building housing for the people who work in those sectors."

Disney themselves are aware of this problem, and have very recently opened Flamingo Crossings, a housing project for trainees in EPCOT and the Animal Kingdom amusement parks (Ferrigno, 2023). Moreover, the Flamingo Crossings only replaces a previously existing housing complex already owned by Disney for these temporary workers and does not address the wider problem of evictions in Orlando (D. Smith, 2015). NGO A added to this, stating that Disney had worked with them to think about the possibilities of employee housing near the parks.

5.1.2 Zoning

A notable aspect of the uneven political geography is that of zoning, which was mentioned across several interviews as being a key aspect to countering the eviction crisis. Most notably, both the developer and the State Representative agreed on the need for zoning reform. However, the views among the interviewees about what the zoning situation should be like *after* reform varies greatly.

The State Representative stated that zoning reform should favor transit equity by making for easier redevelopment in areas close to Disney World, Downtown Orlando and other points of interest. This would be enacted by a combination of zoning code reforms on the county level, which would skew more towards public-private partnerships, and a revision of the state-wide growth management. The State Representative mentioned the Flamingo Springs development by Disney: “I think as well on these public private partnerships where they’re going to be building housing there for low income folks that work potentially at Disney, and by saying low income, I mean minimum wage up to \$20 an hour. They may be renting an apartment with a friend or one or multiple co-workers now. The way the rents are, they will be more affordable, and I’m sure that [Disney and their public partners] will have transportation solutions in place to get them to and from work without having to do ten transfers and two and a half hour journeys”.

A notable omission in the interview with the State Representative was the Live Local Act, which passed in the Florida House in 2023, and amended in 2024. It provides incentives for developers to develop affordable housing, by overruling the local permit application process and providing property tax breaks if conforming to certain guidelines, such as density (Glazer & McKinless, 2024).

On the other hand, in the eyes of the Developer, zoning reform should encourage an easier planning regime for (less experienced) developers, high density building and allow for easier development of ADUs and prefabricated or modular housing. Parking requirements are left more or less untouched in the eyes of the Developer. The Live Local Act does not address transformation issues of existing real estate or the construction process itself.

A third viewpoint on zoning from the interviews stems from NGO C, according to whom zoning reform should be primarily focused on easing redevelopment of existing real estate for housing use. Quoting NGO C: “We have very strict zoning laws in most of this region that prevent things like duplexes, triplexes, quadplexes, multifamily apartment homes from even being constructed in the first place. So even if you bought land and you tried to build that housing we need, there are zoning laws that would prevent you in most cases from doing that.”

Examples of real estate that could be redeveloped into affordable housing include the large swath of hostels and motels from the late 60s and early 70s around International Drive, east of Disney World, which are often underused, or not up to building code standards. An example of a conversion project of this scope that has already occurred was The Teale in Kissimmee, near the Disney Parks, which is a former motel converted into up-market apartments.

This idea resembles initiatives from Minneapolis, Minnesota, which has enacted the Minneapolis 2040 Plan in 2018, banning single-family housing developments within a 3km radius of the city center and providing tax breaks for developers to build low and medium-rent dwellings in this area, by utilizing Low Income Housing Tax Credits from the federal government and a city-level Affordable Housing Trust Fund for a maximum of \$25k per dwelling (City of Minneapolis, 2019).

Research has shown that this substantial zoning reform has led to lower rent price increases in the area compared to the state average (Liang et al., 2024) and a flatlining of monthly evictions (Eviction Lab, 2025). Despite this, average housing prices in the city have increased like before, especially for lower-income households (Kuhlmann, 2021).

From these three viewpoints, it can be deduced that an overhaul of zoning policy on the city, county and state level is useful, if paired with an end goal of affordability that fits the economic make-up of a city. Note that these three views often do not contradict each other, and can be used to construct a singular narrative on the issues in zoning that lead to the eviction crisis. For example; the proposal of the Developer for easier redevelopment of single-family housing suits that of NGO C who propose the redevelopment of nearby motels. This can result in fruitful political action that has eviction prevention as an end goal, such as subsidizing out-of-date motels to transition to housing, or private tax breaks for employer housing development.

5.2 Collective action theory [subquestion 2]

Connecting back to the collective action theory frameworks from the literature review, the internal workings of the Eviction Collective Action Group have been analyzed by using six concepts from theory: agency, effort, group benefit, individual benefit, recognition and trust. From these, an analysis is made about the inner dynamics of the Eviction Collective Action Group, where a picture emerges of a coherent group with many involved actors, but which did have internal struggles and did not always see a surplus merit of its existence.

5.2.1 Agency

In the group as a whole, there was a sense that differing opinions were fostered, and each had the possibility to speak out their opinions. Nevertheless, the driving force in the group clustered around a few actors, mainly the Land Trust, the Legal Aid Organization, Orange County, the Court System and initially, NGO A who spoke nearly every session and were mentioned by nearly every other actor interviewed.

The agency was differentiated along topical lines, though the legal focus was the strongest in the group. Quoting here from the Institute: “NGO A, they seem to have an unusually large role on the policy side of things, just even knowing who the people were.”

5.2.2 Effort

At the first few meetings, a real sense of urgency was felt, which made that the effort started out on a high note. Effort waned in 2022, with the most prescient issues of the pandemic having been resolved. The frequency of group meetings decreased from once every week, to once every two weeks, and left the group seeking a sense of purpose, before its eventual dissolution.

Individual effort varied from actor to actor, with the Legal Aid Organization, the Land Trust, the County Courts and the County being named the most involved in the group, taking up the lion's share of effort. In the words of the Land Trust: “We have this core group that participates monthly and then a larger circle that may not attend, but reads the emails. I would say 15 to 20 are there pretty regularly monthly, and at least 80% of them are always the same people. There are about 150 people on the mailing list, but of those, I suspect another 20 or 30 maybe also read what we send out.” Other actors interviewed confirmed that they did not have a single dedicated person active in the group like the actors mentioned above had, including the County and NGO C.

5.2.3 Group benefit

The benefits for the group as a whole were in the rather effective coupling of tenants at the brink of eviction through the legal system and help from data engineers to the local ERAP system, which would not have happened this quickly had the group not existed.

The benefit of the group is severely obstructed after the drying up of funding of the Emergency Rental Assistance Plan, as well as recent national political developments, which further impair support for housing aid, such as the plans to ‘reset’ the Department of Housing and Urban Development, which would hamper federal intervention in the eviction crisis (Dans & Groves, 2023, pp. 503–516; Freemark et al., 2025).

5.2.4 Individual benefit

Many actors mentioned that the Eviction Collective Action Group has introduced them to many actors within the Orlando housing area that they had previously not or not very often worked with before. For example, the County Government office mentioned that after the group was formed, they had a way to set up an ERAP distribution system that they would otherwise have to outsource or develop on their own, saving resources along the way.

5.2.5 Recognition

Within the group, actors felt that their work was recognized for its value by other actors. There was a sense however among some actors that the work of the group was not always valued in the broader Orlando housing area. This was exemplified by the Institute, who stated that “I wouldn't say that there's been much recognition from political leaders”.

5.2.6 Trust

Generally speaking, mutual trust among group members has been high. Lasting ties and professional relationships among previously unrelated actors have formed, which will likely continue until after the group's eventual end. A particular anecdote that shows this comes from the Institute, in relation to the Legal Aid Organization, who they confided in sharing a distressed tenant who called to them while on the brink of eviction. Without the mutual trust in the group, the Institute would not have as easily engaged in this exchange.

There have been frictions in the group, mostly between representatives of the tenants and landlords. These frictions have stemmed mostly from a fundamental disagreement between who these actors represent, which is unavoidable.

5.3 Power dynamics [subquestion 3]

5.3.1 Internal power dynamics

In talking to the members of the Eviction Collective Action Group, several members were mentioned more often than others, the Legal Aid Organization, Orange County and the Court system in particular. To make the data from all the interviews quantifiable, every instance was counted where an interviewed person spoke about another party being an influence in the eviction crisis. There was no further explicit codification in how the interviewee looked at the actors they mentioned, this is further described in the individual cases in the previous chapter. Organizations with no relevant mentions have been removed from the table.

Table 7: Participants in the ECAG and total mentions within interviews

Actor	Inter- view ed?	Mentions (ECAG+ non-ECA G)	Description
The Land Trust	yes	10+0	The Land Trust has been the founder of the Eviction Collective Action Group and kept an active involvement throughout its existence, organizing and facilitating the meetings, and making sure that everybody was on the same line. Their role as moderator was appreciated among the other interviewed members of the group.
NGO A	yes	5+0	While active at first, they have retreated themselves eventually and have said that the group was not in particular to their interest, as foreclosure was discussed much less than evictions.
The Institute	yes	6+0	The Institute played a providing role in the group, though occasionally they did provide more informal support between actors and served as a bridge between them.
Orange County	yes	51+7	Orange County has played one of the biggest roles in the Eviction Collective Action Group, given that they had the authority over federal funding.
NGO B	yes	2+0	NGO B served an important facilitating role in the Eviction Collective Action Group by building the data tool that connected eviction cases from the Orange County Court system with the Orange County ERAP distribution
The Shelter	yes	2+1	The Shelter has been active in the Eviction Collective Action Group, but mainly kept focussing on its own activities in homeless shelters in Orlando
The Legal Aid Organization	yes	25+0	The Legal Aid Organization has been the main driver of the Eviction Collective Action Group.

Actor	Inter- view ed?	Mentions (ECAG+ non-ECA G)	Description
NGO C	yes	1+0	NGO C has been active in the Eviction Collective Action Group, but has mainly kept its focus on its already existing activities in Osceola County.
Apartment Association	no	20+0	The Apartment Association of Greater Orlando was a key player within the Eviction Collective Action Group, and often was perceived in an antagonistic way by the actors interviewed. Their influence has been largely shaped by the Legal Aid Organization in that cooperation between the two was difficult, and would sometimes lead to altercations on the meeting.
City of Orlando	no	15+6	The City of Orlando played an important role in the broader eviction crisis, through agencies such as the Orlando Housing Authority. However, within the Eviction Collective Action Group, they were a notable absence, in being not often talked about, and not being the ones responsible for ERAP distribution.
NGO F	no	2+0	This organization was not notably relevant for the thesis research within the Eviction Collective Action Group. However, their work with NGO D, NGO B and keeping in touch with the Eviction Collective Action Group has led to the eviction crisis gaining more attention on a federal level.
Federal Government	no	27+0	Congressional representatives have attended ECAG sessions, but have not actively participated in them to an extent that they were able to.
'judges'	no	2+0	<i>This organization's description is described in the section on the County Courts</i>
'landlords'	yes	80+3	<i>This organization's description is described in the section on the Apartment Association</i>
NGO D	no	3+0	Together with NGO B, NGO F and NGO D provided a link from the local to the national in their help with the Eviction Collective Action Group. Their role has been mostly that of an observer.
County Courts	no	24+0	The Orange County Court System played a major role in the Eviction Collective Action Group by providing the latest from the front lines of eviction filings in allocating ERAP funding and in being the driver of the Eviction Collective Action Group meetings. Their influence severely decreased after the ERAP funding dried up at the end of 2023 and they more or less retracted from the group after that.

Actor	Interviewed?	Mentions (ECAG+ non-ECA G)	Description
'tenants'	no	39+1	Tenants in the Eviction Collective Action Group were present at the meetings organized by the Land Trust. There was however, no formal representation of renters like there was of landlords in the form of the Apartment Association.

The group has had a strong focus on the legal aspects of evictions, stemming from the informal leadership role for the Legal Aid Organization. This naturally led to a shift away from other aspects of eviction, such as the affordable housing supply, political influence, general affordability measures, employee goodwill and fundraising.

The Apartment Association was contacted multiple times for an interview, but did not respond to calls or e-mails, seemingly weary of any outside attention. A striking difference was in the conversation with the Developer, compared to especially the Land Trust and the Legal Aid Organization in their views on who should have a say in the eviction crisis at a political level. The developer presented their case as an inevitable political future, while nearly every other party interviewed touched on the struggles associated with representing a stable future for tenants in Central Florida.

The Land Trust mentioned that bringing landlords to the table of the Eviction Collective Action Group is what made the group more effective than similar efforts in the state of Florida, even if that meant introducing a fundamentally adversarial dynamic into the group.

5.3.2 Legal focus

In analyzing evictions, it stood out that they are viewed most often in the Eviction Collective Action Group as a legal matter, more than a social, political or economical matter. The Legal Aid Organization and the Orange County Courts System were each active in the group, shaping the focus of the group in their individual legal scope. This in turn has led to other ways of countering the eviction crisis through the group, such as through political lobbying, or social advocacy, were less of a priority.

One topic that kept coming back was the Eviction Trap: the structure of several laws and legal procedures in place in Florida and Orange County that make it very easy for landlord to evict their tenants in a very short time, often two weeks from notice to eviction. This was most prominently mentioned by the Legal Aid Organization, but also by the Shelter in relation to people ending up on the streets and NGO C in relation to broader economic ailments.

The Eviction Trap

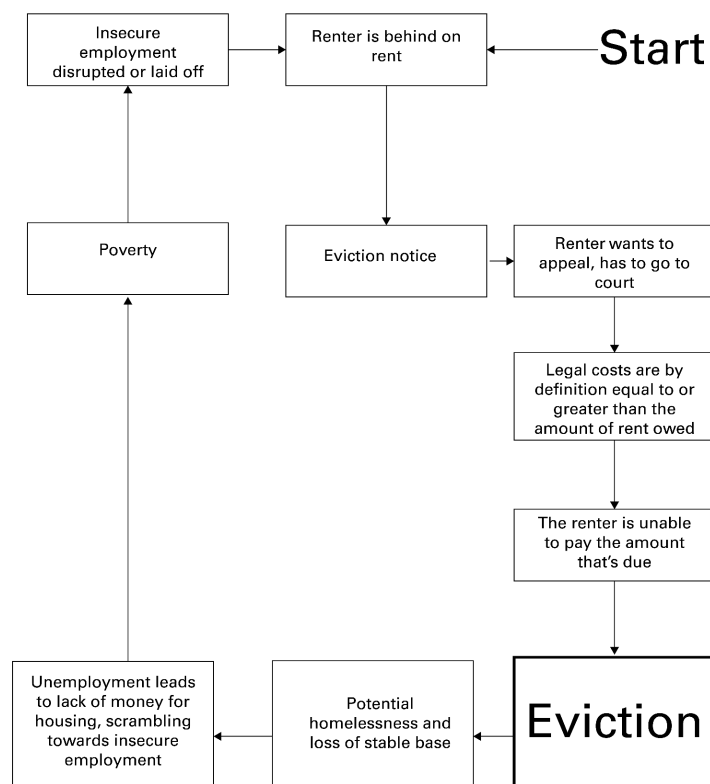


Figure 17: Schematic overview of the eviction trap (own work).

Analysis by Cowin et al. (2020) and Eviction Lab (2024) during the COVID-19 pandemic has shown that Florida was one of the states with the least amount of protection for those on the brink of eviction. In the interviews, the Legal Aid Organization especially hammered on the existence of the eviction trap, as they pertain to their direct line of work, causing the group to be steered in their direction. Moreover, the eviction trap is strengthened by the increased

criminalization of homelessness in Florida, as pointed out by the Shelter and the State Representative: the passing of House Bill 1365, in which sleeping outside is formally made illegal is seen as a pivotal moment for the State (D'Oench, 2024).

5.3.3 Power dynamics in the broader eviction crisis

From the two external interviews and eight internal interviews, a clear power dynamic of the Orlando eviction crisis emerges, in which a lobby of private landlords, landowners and developers has access to a strong political lobby.

All actors mentioned in the interviews were manually codified in such a way that if they mentioned the other actor as being of a significant influence in the eviction crisis. Below is a list of the most significant actors mentioned in the thesis interviews.

Landlords [*Total mentions: 82*]

Landlords were the most mentioned actor across all interviews. The landlord lobby is one of the clearest symptoms of an overly dominant actor within a certain social landscape. The term 'landlord lobby' was used in the interviews only explicitly by the Legal Aid Organization, but mentioned throughout the interview process by many actors: with 82 mentions, 'landlord' was the most codified actor in the entire dataset.

Even the developer described their issues with the lobby, where more experienced developers and landlords are more likely to receive successful grants for developing affordable housing from the state-wide Sadowski Fund or cooperate with the local Economic Development Councils. Quoting the Developer: "[The Sadowski Fund] is only for the people that already have experience. So the only way for a new developer to get a subsidy deal done is to partner with an experienced developer, give up all the economics and basically work for their experience, plus put in the money that it takes to get through the process. So it's a very, very challenging process to get any of those incentives or any of those subsidies as a private developer."

Of course, the Developer has their own stake in this as well, and underplaying their influence is a tactic. Nevertheless, if they, as a landlord/developer themselves, admit the existence of these interests, it confirms their vestedness. The State Representative did not explicitly mention the influence of landlords in the state lobby.

State [*Total mentions: 81*]

The State of Florida was mentioned by the interviewees as being the most important government actor, with many pointing to the State legislature to enact reform on zoning, evictions, homelessness, insurance and growth management legislation. This power is exercised through legislation and capital, such as with the Sadowski Fund.

The County [*Total mentions: 51*]

The County was mentioned often as an actor in the interviews, often in relation to the distribution of the ERAP funds and broader policy on evictions.

Tenants [Total mentions: 40]

Though not formally organized, tenants were mentioned often among the interviewed, though less so than landlords, which shows the difference in focus between the two.

The Legal Aid Organization [Total mentions: 25]

The Legal Aid Organization was the most mentioned actor who was active in the Eviction Collective Action Group and who was interviewed. The Legal Aid Organization was not mentioned by the two outsider interviewees.

Orange County Courts [Total mentions: 24]

The Orange County Court System is the pivot point for any eviction in the area, not just for the Eviction Collective Action Group.

Insurance [Total mentions: 30]

This actor was specifically mentioned by the State Representative. The insurance crisis looming over Florida due to climate change risk can pose a greater threat to tenants and homeowners in the long run than evictions and foreclosures, according to Keen and multiple academic sources

Disney [Total mentions: 9]

This actor was specifically mentioned by NGO C. As the economic motor of Central Florida, Disney has a large responsibility for the employment of workers in Orlando, and in turn, if they are able to afford reasonable housing at a reasonable commuting distance.

Economic Development Councils [Total mentions: 6]

This actor was specifically mentioned by the Developer. Economic Development Councils were mentioned upfront by the developer as one of their primary hurdles in developing affordable housing.

Together with the other interviews, it is most likely that these Councils are not the root cause of the eviction crisis, but rather act as a symptom of an unevenly designed political landscape.

5.4 Impact [main question]

This section deals with the main research question of this thesis, which concerns impact. In the Literature Review chapter on Organizational Theory of this thesis, a method of devising impact was set up, that made a distinction between four different criteria for establishing if the Eviction Collective Action Group was able to make an impact.

5.4.1 Reaching intended goals

Yes, the Eviction Collective Action Group reached its intended goals.

The Eviction Collective Action Group was able to distribute funds from the CARES Act and the American Rescue Plan/ERAP to their intended recipients through a strong cohesion between the courts, Orange County and data managers. The process was helped by strong efforts from certain actors in the group, who shaped the focus of the group to their specific goals.

5.4.2. Increasing outsider identification

Mostly yes, the Eviction Collective Action Group increased the identification of outsiders with their cause, and/or led them to pursue action.

The scope of the group had broadened much, with many in the housing network of Greater Orlando being attuned to the mailing list. However, the in-group of the Eviction Collective Action Group only consists of 15 to 20 actors, and it has never expanded much beyond that. Moreover, there has not been a push to identify people from outside the professional housing sphere to join the group for a longer period than just one session.

5.4.3. Creating the necessary social environment for change

Mostly no, the Eviction Collective Action Group did not create the necessary social environment for an intended change to occur.

The Eviction Collective Action Group was able to align the views of many actors in the group to an extent that the social environment has indeed been changed with this group. It could very well be possible that these groups individually can snowball this out with outsiders.

However, because of the limited political lobbying and no outreach to a wider public, the social environment has not significantly changed to the point that the general public in Orlando is helping to change the eviction landscape. Examples of this include the comments by the Institute, that “there hasn’t been a lot of recognition from political leaders”.

5.4.4. Causing disruption in a socio-political context

No, the Eviction Collective Action Group did not cause disruption within a socio-political context.

While the Eviction Collective Action Group has been able to bring together multiple actors from across the housing field, the status quo has not changed for the broader eviction crisis.

6: Conclusions

This chapter of the thesis concludes all previous chapters. It does so by answering the research questions, providing a discussion on these answers, putting them in context of the hypotheses, making recommendations for further research, and providing a reflection on the research process as a whole and this thesis' role within the broader academic landscape.

6.1 Answers

6.1.1 Main research answer:

collective action groups and their impact on an eviction crisis

Main question: How can collective action groups in housing make an impact on an eviction crisis?

Main hypothesis: A housing collective action group makes an impact in an eviction crisis by aligning many different organizations to their cause, and therefore being able to tackle the problem head on. However, it overlooks other significant possibilities to alter this crisis, such as a more politically disruptive stance, raising public awareness or other means that change the social environment.

Main answer: A housing collective action can make an impact on an eviction crisis by mobilizing a base of actors from various fields, including those with diametrically opposite views, to align their views in reaching a common goal.

Impact was defined along four terms: reaching intended goals, identification of outsiders with cause, creation of a social environment and disruption. It has been assessed that for the case study of these four, the first two conditions have been satisfied, and the second two have not.

It therefore shows that for a housing collective action group, not only the reaching of the intended goal is necessary for impact, but sustaining the group efforts to change the power dynamics within the broader landscape.

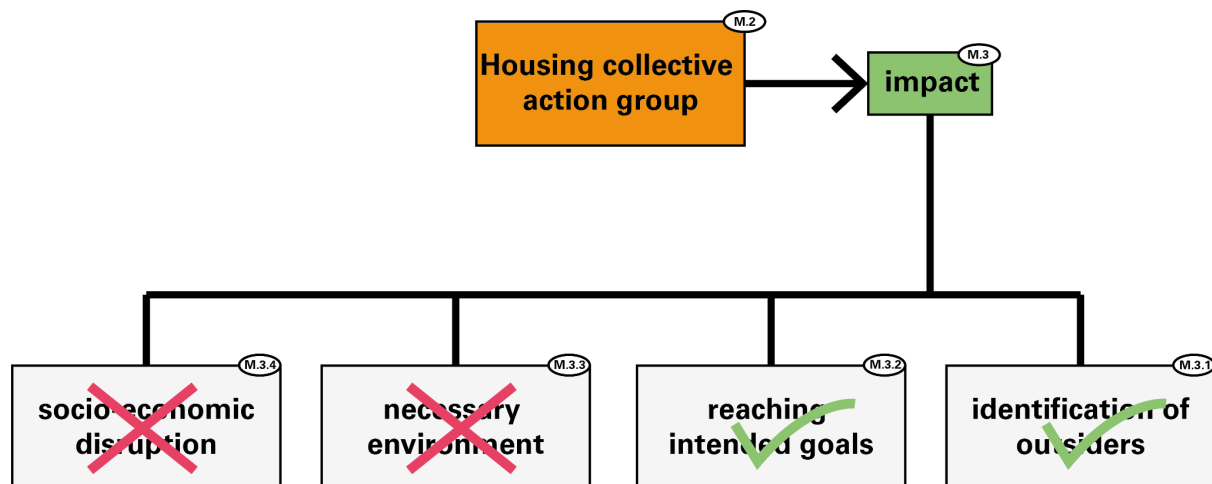


Figure 18: Visual representation of the main answer.

6.1.2. Subanswer 1: situation

Subquestion 1: What are the main features of the eviction crisis in Central Florida?

Subhypothesis 1: The eviction crisis in Central Florida can be described with the following distinguishing features: a landlord-friendly regulatory environment, a monopolized labor market making for a volatile income situations and a lack of political tools at the local level help Orlando become a hotspot for evictions. This problem will only continue to grow as the economic environment does not appear to change any time soon, with the added risk of increased climate disruptions.

Subanswer 1: The housing system is geared to create a disadvantageous eviction situation, where it is very easy for landlords to eviction someone, but difficult for tenants to go against an eviction notice.

While efforts to mitigate an eviction crisis during the first few months of the COVID-19 pandemic in 2020 have been successful, a large glut of evictions still occurred in 2022 and 2023, highlighting the structural problems with the way the evictions landscape is set up in the area.

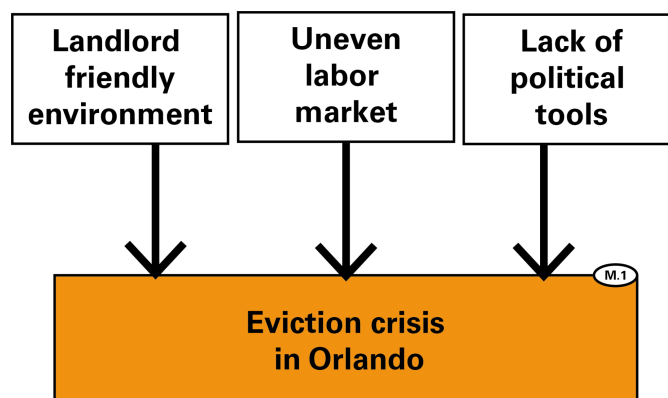


Figure 19: Visual representation of subanswer 1

6.1.3. Subanswer 2: collective action theory

Subquestion 2: How can collective action theory help explain an eviction crisis and the impact of a housing collective action group on it?

Subhypothesis 2: Collective action theories are useful in analyzing housing coalitions, their dynamics and impact, especially within a housing collective action group itself. However, they do show their limits in their impact on larger societal structures for multiple reasons, including a power imbalance through capital and/or institutional positions, and a difficulty in assessing the exact dynamics within a collective action group.

Subanswer 2: Collective action theory has shown to be a great tool for general use in housing research, but with significant shortcomings in analyzing the specifics of a housing crisis. This is due to multiple factors, including collective action theory not taking into account the strong vested interests in the political sphere of actors.

Within the actual group, the dynamics as explained by collective action theory had an overall positive evaluation, though there was a clear dominant subgroup within the group that prevented every actor from participating equally and a shared feeling that the efforts of the group were not as recognized by outsiders.

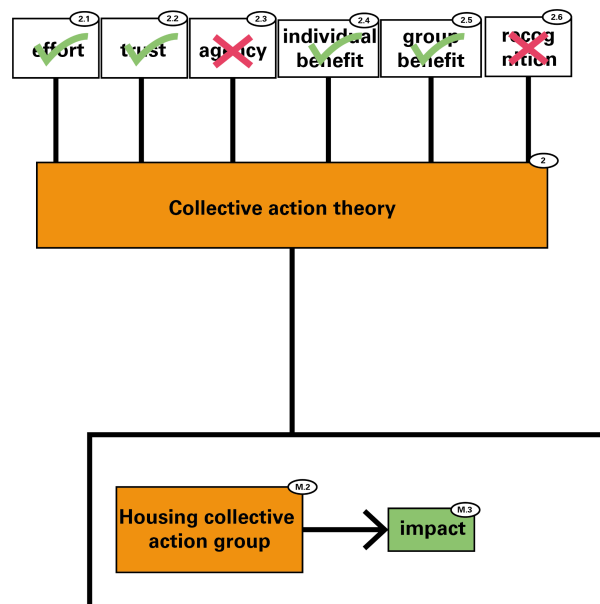


Figure 20: Visual representation of subanswer 2

6.1.4 Subanswer 3: Power dynamics

Subquestion 3: *How do the power dynamics play out in an eviction crisis?*

Subhypothesis 3: *Power dynamics within an eviction crisis play out fuzzily. It is difficult to make a change when several actors have come together and joined interests in providing for each other in upholding a status quo. The grouping together of similarly aligned actors can change the housing landscape greatly in their interest.*

Subanswer 3: There are vested interests from several institutional actors that hinder the development of solid mitigation of the eviction crisis. For this thesis, it mainly comes down to the struggle between an institutional landlord lobby and representatives for tenants rights.

6.1.5 Subanswer 3a: power dynamics within the group

Subquestion 3a: *How do power dynamics play out within a housing collective action group?*

Subhypothesis 3a: *Within a housing collective action group a dominant group of a few actors will emerge, skewing the group towards their interests, which might cause the group to miss their mark. In the case of the Eviction Collective Action Group, this might be towards the judicial aspect of evictions, given its relative ease of access and quantifiability.*

Actors are willing to work together, as their common goals in an eviction crisis are relatively similar and can be streamlined. However, there might be a difficulty in getting/keeping adversarial actors on board, which can thwart the impact of such a group.

Subanswer 3a: A few actors will determine the course of a collective action group. Within the context of the thesis, there has indeed been a dominant group within the collective action group itself, that has steered it in the direction of a legalistic focus. The Eviction Collective Action Group was able to jump on the distribution of federal funding quickly and effectively, by bringing together previously unconnected actors. The strength of these bonds will last beyond the lifetime of the group.

6.1.6 Subanswer 3b: power dynamics in the broader context

Subquestion 3b: *How do power dynamics play out between all organizations in an eviction crisis?*

Subhypothesis 3b: *This heavily depends on the social, economical and political climate of the location where the eviction crisis takes place. For this case, several actors in the private sector might have an oversized influence in the eviction crisis of Central Florida, mainly the financialized real estate sector and the various large scale employers, with a special emphasis on Disney.*

Subanswer 3b: There is a small group of actors in the broader eviction landscape with an outsized influence for the whole. In the thesis case, this turned out to be the landlord lobby, who have created conditions in the state of Florida that make it easy to evict, and make it difficult for other actors to have political influence on the issue.

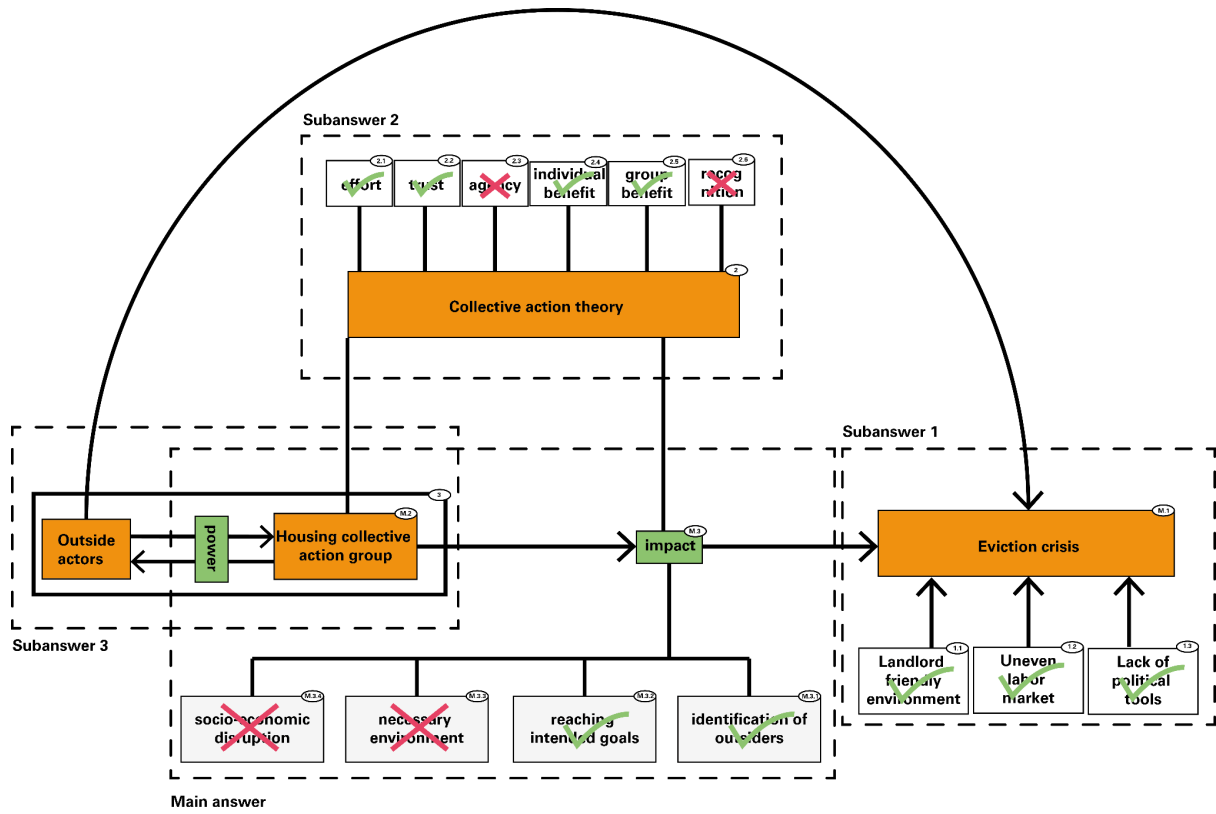


Figure 21: Final answer model.

6.2 Discussion

This thesis has been centered around how a collective action group can make an impact on an eviction crisis. This was done through a series of interviews with actors involved in a housing collective action group, as well as comparing their accounts with findings from literature.

It was found that a housing collective action group can indeed have an impact on a local eviction crisis, but not all the findings were congruent with the presupposed hypotheses. From this, a discussion section is set up that looks into greater detail if these findings and the methods that were used in discovering them were sound.

6.2.1 Political scope

The political scope in which ideas about countering the eviction crisis spread has been wide in positions, but narrower in ideas. Examples of this include four actors out of the ten interviewed mentioning zoning reform as a solution to the eviction crisis. Even the Developer, who otherwise had a strongly distrusting mentality concerning tenants on the brink of eviction, but even they spoke in terms not too dissimilar from other actors about zoning reform and affordability. For example: both the Developer and NGO C spoke of local government legislation that allows 'converting unused office space or converting unused hotel room space', which speaks of an overlap between two parties that are usually at odds.

This went against the grain of the thesis (especially subhypothesis 3) which stated that there would be a fundamental strife between the members in the collective action group and the world beyond the group scope.

This would show that the methodology of using the Collective Action Theory approach might not capture the whole breadth of social reality. But the research has shown this explanation is not as clear as simple directions and that there are either deeper problems in the collaboration between actors that might have been overlooked in the thesis, or simply a lack of initiative to start these collaborations in the first place. On the other hand, it does point to a stronger sense of coherent reality that what defines the eviction crisis is shared by many, and therefore quite objective (subhypothesis 1). This means that there is room for an expansion of the coalition framework beyond just the scope of the eviction collective action group.

6.2.2 Definition of ‘crisis’ (subquestion 1)

In the findings of the research, the ‘crisis’ aspect of the eviction crisis in Central Florida appeared to be less acute than thought at first. In the interviews, the eviction crisis was acknowledged in all its severity, but several different actors stated that in their working experience in other places in the state and beyond, Central Florida had been lauded as a place where a close-knit social safety net was already in place. Examples of this include the interview with the Shelter, who stated that Central Florida “is truly one of the most collaborative and shared areas that I’ve ever been in, physically, in Florida or beyond”. Yet, in the broad scheme of the United States, Florida still lacks civic infrastructure to build these kinds of networks. For example, the Land Trust stated that “We don’t have the same kinds of public funding that California and the Northeast tend to subsidize this kind of work, like the public sector to the NGOs. [...] We don’t have anything really similar to that in Florida. And it definitely shows up in places like this where we don’t have the same number of groups, the same number of staff people, funding ready to go to intervene in situations like this. It’s a lot more work from the ground up”. In the literature, this is elaborated on by Messamore (2024), who states that “housing coalitions are now widely dispersed across the US, including in contexts relatively hostile to tenant organising. The identification of Orlando and Miami is particularly noteworthy, as Florida has a deep housing cost crisis but is usually seen as a state with little housing activism.”

Moreover, the statement about Florida being academically underrepresented is only partially true, as the involvement of the Institute with the data of housing related issues in Florida has proven to be stronger than expected. This was corroborated by the Land Trust in the interviews, who stated that their participation is something to “be a little crazy about”.

However, given that these studies are mostly of a quantitative nature, they were overlooked in the literature review that largely focused on qualitative studies and interpretations. This does point to a still persisting gap in the academic literature of Floridian housing stories.

6.2.3 Participation inequality (subquestion 1 and 3)

Relating to subquestion 3, in discussing institutional actors, Disney came up far less than was assumed at the start of the research project. This is due to the second-hand effect that Disney has on the housing problem, but even so, it appeared that other, less visible actors had a far greater effect on the housing market, such as the institutional landlord lobby and other state influencers, as mentioned in the interviews.

Moreover, in the ECAG itself, the participation inequality was much bigger than expected, with three actors (the Legal Aid Organization, the Land Trust, and the Orange County Court System) being the drivers behind most of the efforts in the group. This went contrary to the initial position of the thesis, which presumed that actors would pool together evenly and that the internal power dynamics of the group would shape out each individual direction in the lowest common denominator.

6.4 Recommendations

There are several gaps found in the research for this thesis that can serve as a great starting point for other researchers. These gaps and possibilities include:

- A general typology of housing collective action groups in North America. has done a great setup on this by using a tax returns-based approach for measuring the scope of these groups across the US, but a general history, analysis of these sorts of groups is currently lacking.
- A general typology for power dynamics in housing that explores the various ways in which previous studies have researched this.
- A similar research setup with collective action applied to housing groups in other areas: think of the interactions of the Woonbond in the Netherlands, or in Ireland and Portugal as described in Lima (2021b).
- The eviction trap in other American states: does a similar mechanism with similar eviction speed exist in other states? If so, how did it come about?
- Research on the impact of zoning reform on eviction rates.
- The role of Disney in housing development in the Orlando area. Disney has proven to be a difficult research partner in this thesis process, but their influence in the light of their omnipresent role in the Orlando economy remains of great interest.
- A deeper study into the 'landlord lobby' from a state political perspective.

There are several recommendations to be made to the Eviction Collective Action Group in particular:

- Business partnerships. The connections with the Apartment Association were a good start, but not enough. Disney is a tough nut to crack, with their opaque business practices, but finding a way in can be hugely beneficial for tackling the eviction crisis at its roots.
- Building sister networks: positive lessons learned have to be applied to other cities in the Sun Belt.
- Lobbying for a continued Emergency Rental Assistance program. Examples of this can be found in Boulder, Colorado and the state of Oregon (Leibenluft, 2021). The Oregon example is particularly prescient, as it shares many similarities with Florida's Sadowski Fund, only more specifically geared towards evictions.

6.5 Reflection

This section is also available as a standalone document

6.5.1 Topic, track and master programme

1. What is the relation between your graduation project topic, the master track (MBE), and your master programme (MSc AUBS)?

Management in the Built Environment is a track within the program of Architecture, Urbanism and Building Science. What sets MBE apart from the other tracks is the focus on the societal, economical and political aspect of the built environment. Evictions are at the intersection of all of these areas, and provide a valuable addition to the research corpus.

6.5.2 Research and recommendations

2. How did your research influence your recommendations and how did the recommendations influence your research?

The recommendations that were given for both the ECAG and for academics in the field relate to the social side of the built environment. Without the crucial research that was done before this, there would be no way to know how to go forward in tackling the eviction crisis with impact. In doing research, I noticed that my presence was a motivation for the group to keep going, as they were somewhat flattered by the fact that a foreigner was studying them. Vice versa, their genuine interest and suggestions for who to reach out to steered the research on my end.

There could be a risk of an observer effect through the interviews, in which parts of the interview were steered in the direction the interviewee wanted them to go. This has been mediated both in comparing the internal interviews with one another, as well as the two external interviews providing a broader context to put claims made by individual actors. For finding external actors, followup studies could be using a snowball technique, in which in-group actors of a housing collective action group suggest out-group actors to consider, eventually branching out further and further, with the added advantage of roughly knowing the distance from the group itself per actor.

6.5.3 Methodology

How do you assess the value of your way of working (your approach, your used methods, used methodology)?

In conducting this thesis, there were multiple dead ends in the research that could have been avoided ahead of time, with a more thorough planning and a less ambitious scope. This included building in alternative dates for visiting Florida, a less rushed planning, and so on. Moreover, beginning the interviews earlier than arriving in Florida would have been better, also as the response rate was not as high as expected.

The interview setup had multiple issues throughout, such as scheduling conflicts and transcription issues. The biggest miss of the interview participants was not being able to speak to the representatives for the landlord and the courts system. Though there were multiple attempts of reaching out to them, they fell through for reasons that remain opaque. This could have changed the thesis research significantly for the better. The setup of coding the interviews was arduous and could have been automated, but this was deliberately not done. The choice here to manually code was for gaining a deep knowledge of the actors, in which more cross-actor analyses could be made.

A potential flaw in the research method is the absence of in-depth research and/or interviews with similar housing collective action groups in similar cities. This has the risk of not being able to properly ground the results of the single-case study in a broader context, as phenomena might not be endemic to just the local case.

This has been mitigated in the thesis by talking with the actors about different cases and doing an extensive literature study. Nevertheless, this is a major point of contention in the thesis, that leads to the data being murky to interpret, leading to potentially differing conclusions by different readers.

The thesis turned out largely qualitative, as the internal relations between different actors were impossible to meaningfully quantify and qualitative studies on evictions in the American context are lacking in comparison to quantitative counterparts.

If this thesis were to be done again, the quantitative angle would probably be utilized, at a much earlier stage. However, the literature review has pointed out that most research on evictions in America is already of a quantitative nature, and that it's the more qualitative, field studies that are missing.

6.5.4 Value, scope, implication and ethics

How do you assess the academic and societal value, scope and implication of your graduation project, including ethical aspects?

An academic gap has been filled concerning the application of collective action theory to a localized housing crisis by studying a collective action group. Scope-wise, the thesis has focused on one case study in one area. For a more thorough analysis of how the concept of a housing collective action group like the Eviction Collective Action Group works, it would have been good to compare it to similar efforts in similar situations. This has been done quantitatively to an extent by Messamore (2024), but fails to capture the more social aspects of the particular groups.

Concerning ethics, the final, public version of this thesis will be anonymized to the extent that organizations will be made as anonymous as possible. This is difficult, given the impossible anonymization of Disney World in the thesis, and despite identifying details being removed, there still exists a risk of identifiability.

There is a fine balance in making organizations re-researchable and protecting their privacy, especially when dealing with sensitive information like in this thesis. The data of the interviews has been stored in compliance with the TU Delft guidelines, and was kept on a TU Delft WebDrive.

6.5.5 Transferability

How do you assess the value of the transferability of your project results?

The research set up could easily be replicated anywhere else, in a similar housing context. The quantifiability of the thesis has been a potential issue, in that the reliance on qualitative data could skew the thesis one way or the other, causing reproducibility issues. These issues have been prevented by standardizing the interviews, which makes it easier for further research in different areas to be conducted in more or less the same way.

Moreover, there exists the risk in not being able to quantitatively assign the cause and effect of certain actions of certain actors in the housing context. The assessment that the landlord lobby is the one that has the largest impact on the eviction crisis is based on the *perception* of most actors interviewed, but there has not been a measurable setup made to exactly measure who made what impact. Because of the difficulty to recreate a good null-hypothesis and intervention per actor in a social situation, it is a fundamental impossibility to obtain precise data on this. Nevertheless, data such as actual evictions per landlord, the stock of council housing and other quantifiable measures of impact have been used throughout the thesis to support the qualitative claims.

7: References

This chapter of the thesis provides an overview of all academic literature and other sources that were used as reference for the research. It further provides a list of all internal referenced works in the thesis, in the form of the lists of figures and tables.

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7.2 Figures and tables

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8: Appendices

This chapter of the thesis contains information that does not fit into the narrative structure of the thesis. It contains the complete figures and tables from the Cases, as well as the general data management, concluding with the consent forms and interview templates that were used in the research.

8.1 Collective action tables

8.1.1 [The Land Trust](#)

Table 8: Description of collective action concepts in the Eviction Collective Action Group by the Land Trust

Term	Description
Agency	The Land Trust described actors in the Eviction Collective Action Group being able to steer their own course. Some actors were more influential than others, in particular the Orange County Courts and the Legal Aid Organization but no one felt left out of speaking in the Land Trust's view.
Effort	Overall effort differed per actor. The Land Trust mentioned several cases, such as between the Apartment Association and the Legal Aid Organization of putting in effort in overcoming differences and trying to find a solution to eviction-related issues together.
Group benefit	The Land Trust described the Eviction Collective Action Group as having a positive impact on all actors in it being able to share resources and find common goals.
Individual benefit	The Land Trust described the Eviction Collective Action Group as having personal benefits for them in the sense of networking, among others. However, the benefit to each individual actor was not always clear. For the Land Trust themselves, it has brought them closer to many actors in the field they previously had not worked with.
Recognition	The Land Trust noted that not everyone's work is recognized, or that people are uncertain if their efforts in the group are replicated.
Trust	The Land Trust reported a general high level of trust among the actors in the group and from themselves in the group process. This was however difficult to build up and maintain, given the time constraints of the group and their focus on their own organizations first and foremost.

8.1.2 [NGO A](#)

Table 9: Description of collective action concepts in the Eviction Collective Action Group by NGO A

Term	Description
Agency	The Legal Aid Organization was by far the informal leader of the group and the one overseeing the bigger picture of evictions in Central Florida, keeping contact with tenants and landlords, and doing much of the heavy lifting in general. That being said, NGO A themselves did feel that they were able to support the group and have their voices heard at critical moments, such as connecting some of their homeowners at risk of foreclosure with the Legal Aid Organization and the workshops to know their rights.
Effort	The effort has been winding down for quite some time now, there is little sense of enthusiasm in the group anymore. However, the initial effort in the group was of a high level.
Group benefit	NGO A has been skeptical about the benefit for the groups, and questions if the group was able to make an impact in its wider environment to begin with.
Individual benefit	NGO A met a lot of new partners that they hadn't met with before at all, or just not very often. The Legal Aid Organization in particular was of great help to NGO A in particular.
Recognition	NGO A notes the group as recognizing each other's efforts within it (especially that of the Institute), but as not having achieved any outside notoriety that could help spur other groups to similar goals, or influence the external environment in a meaningful way.
Trust	Trust among group members has been noted as high.

8.1.3 [The Institute](#)

Table 10: Description of collective action concepts in the Eviction Collective Action Group by the The Institute

Term	Description
Agency	The Legal Aid Organization took the lead in the group sessions according to the Institute. NGO A was quite expressive on the policy side of things. The Institute themselves felt a strong sense of each one in the group being able to express their views, but did see these actors as having an oversized role.
Effort	The interviewee has only presented to the group personally a handful of times, often a graduate student is presenting, or someone else from the Center.
Group benefit	The Institute recalled an event where a distressed tenant on the brink of eviction called them up and they were able to redirect them to the Legal Aid Organization who eventually helped the tenant out with their legal issues. This interdependence is a direct result of the high cooperation in the group.
Individual benefit	The Institute has reported more organizations looking into their research because of their efforts in ECAG.
Recognition	There was mutual recognition of one another's efforts within the ECAG, and voices were being heard. Outside that, there were a few politicians on both the local and federal level that attended ECAG meetings
Trust	There was a high degree of mutual trust in the ECAG in sharing expertise with oneanother.

8.1.4 [The Shelter](#)

Given the nature of the interview, it was not possible to discuss collective action in relation to the Eviction Collective Action Group with the Shelter.

8.1.5 [The County Department of Housing](#)

Table 11: Description of collective action concepts in the Eviction Collective Action Group by the County Department of Housing

Term	Description
Agency	There was always room in the Eviction Collective Action Group for the County to ask questions, be heard. The Legal Aid Organization really was the informal leader of the group, followed by the formal leader, the Land Trust.
Effort	There was a very strong effort from everyone at the beginning of the group to justly distribute the ERAP funds. However, because the needs of the Eviction Collective Action Group shifted, this effort significantly waned. Moreover, the lack of funding due to the drying up of these ERAP funds can be linearly plotted against effort as well.
Group benefit	Information sharing within the group was highly encouraged, and the resulting network that was built will remain a very strong asset to everyone in the group.
Individual benefit	The Eviction Collective Action Group really helped out the County Department of Housing in the distribution of ERAP funds.
Recognition	The County felt like they were being heard in their efforts.
Trust	Actors from the County felt they could trust other actors in the Eviction Collective Action Group for helping them out in the distribution of ERAP funds and other issues.

8.1.6 [NGO B](#)**Table 12:** Description of collective action concepts in the Eviction Collective Action Group by NGO B

Term	Description
Agency	NGO B had the agency to share their views in ECAG meetings and felt that they could steer the course of the conversation.
Effort	NGO B has not engaged a lot with the other actors of the Eviction Collective Action Group outside the meetings, given their strongly diversified nationwide portfolio. They did however recognize the individual effort of others put in, such as by the Legal Aid Organization in particular.
Group benefit	The Eviction Collective Action Group is described by NGO B as ‘a fantastic community to do a lot of sharing of insights’. However, they were unsure about the groups own assessment on financial impact and concrete goals.
Individual benefit	The knowledge is transferable from community to community, according to NGO B, but the applicability only goes so far.
Recognition	NGO B had seen valuation of their contributions within the group, but was mostly focused on outside causes and did not seek validation or recognition of their work from ECAG per se.
Trust	NGO B felt like they could trust the other participants in the group in being committed to the same cause.

8.1.7 [Legal Aid Organization](#)

Table 13: Description of collective action concepts in the Eviction Collective Action Group by the Legal Aid Organization

Term	Description
Agency	<p>The Legal Aid Organization had a prominent role within the Eviction Collective Action Group that they utilized greatly. They felt like they were able to convince other actors in the group of their interests and that their cooperations were fruitful.</p> <p>Nevertheless, in the broader milieu of Orlando, the Legal Aid Organization often felt powerless against the strongly codified lobby that protects landlord interests over renters interests.</p>
Effort	<p>Throughout the existence of the ECAG, the Legal Aid Organization has provided slides with updates on the amount of eviction cases they had seen that particular month and sent updates from legal cases they were defending.</p> <p>From others in the Eviction Collective Action Group, the perceived effort was mixed, with outstanding contributions by the Institute, the Land Trust and the County Courts.</p>
Group benefit	<p>The knowledge dissemination within the group was of a high level, bringing everyone quicker up to speed in dealing with eviction related issues. Bringing expertise on the legal side of evictions to the ECAG was of great help to its members, according to the Legal Aid Organization.</p>
Individual benefit	<p>Having conversations with people with 'boots on the ground' in the eviction landscape was of great individual benefit for the Legal Aid Organization. At one point in the conversation, ECAG was described as "a way to advocate, for on behalf of their clients", such as an outreach tool.</p>
Recognition	<p>The Legal Aid Organization cannot say that the ECAG concept has had any recognition outside the group. It has first and foremost been useful for reaching its own goals and creating a bond between the members, but has not done anything to let these efforts be heard by others outside the group.</p> <p>Within the ECAG itself, the Legal Aid Organization felt that they were recognized in their efforts. They described themselves as being the ones within the group who often would bring up other's faults, even if this meant social unease.</p>
Trust	<p>There were definitely frictions within the group, such as between the Apartment Association and the Legal Aid Organization.</p> <p>The Legal Aid Organization felt that there was a tendency from certain actors to stereotype others into certain roles. In their case, this was a stereotype of the legal aid attorney who only has eyes for the tenants and vilified the landlord, something which really frustrated their efforts in cooperation at some points.</p> <p>Nevertheless, it was seen as necessary to cooperate with everyone in order to come to concrete results, which led to a high investment in trust.</p>

8.1.8 [NGO C](#)

Given the nature of the interview, a proper assessment of the collective action concepts for the group as described by NGO C cannot be given.

8.2 Power dynamics diagrams

8.2.1 [The Land Trust](#)

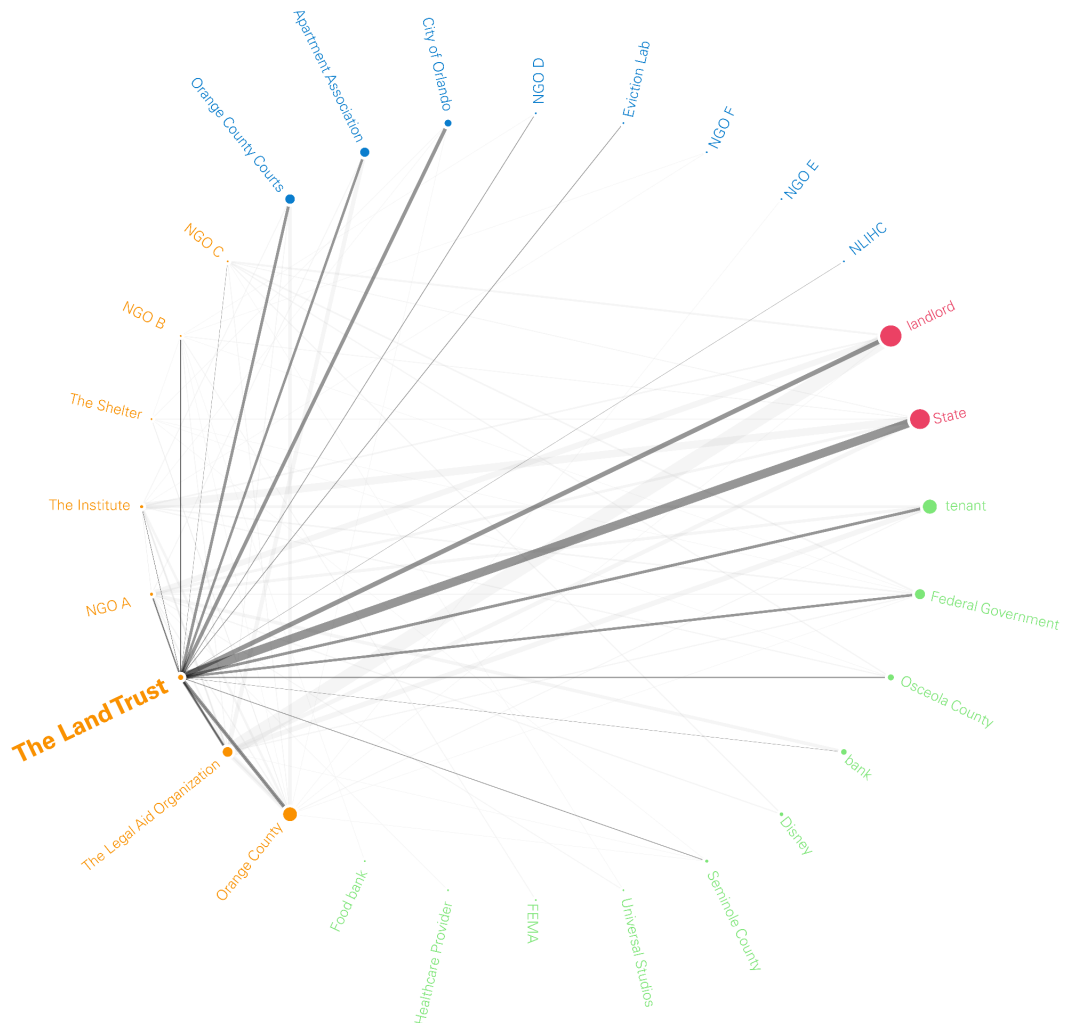


Figure 22: Actors mentioned by the Land Trust in the interview.
Note the overall spread, and the relative focus on the Florida state government.

8.2.2. [NGO A](#)

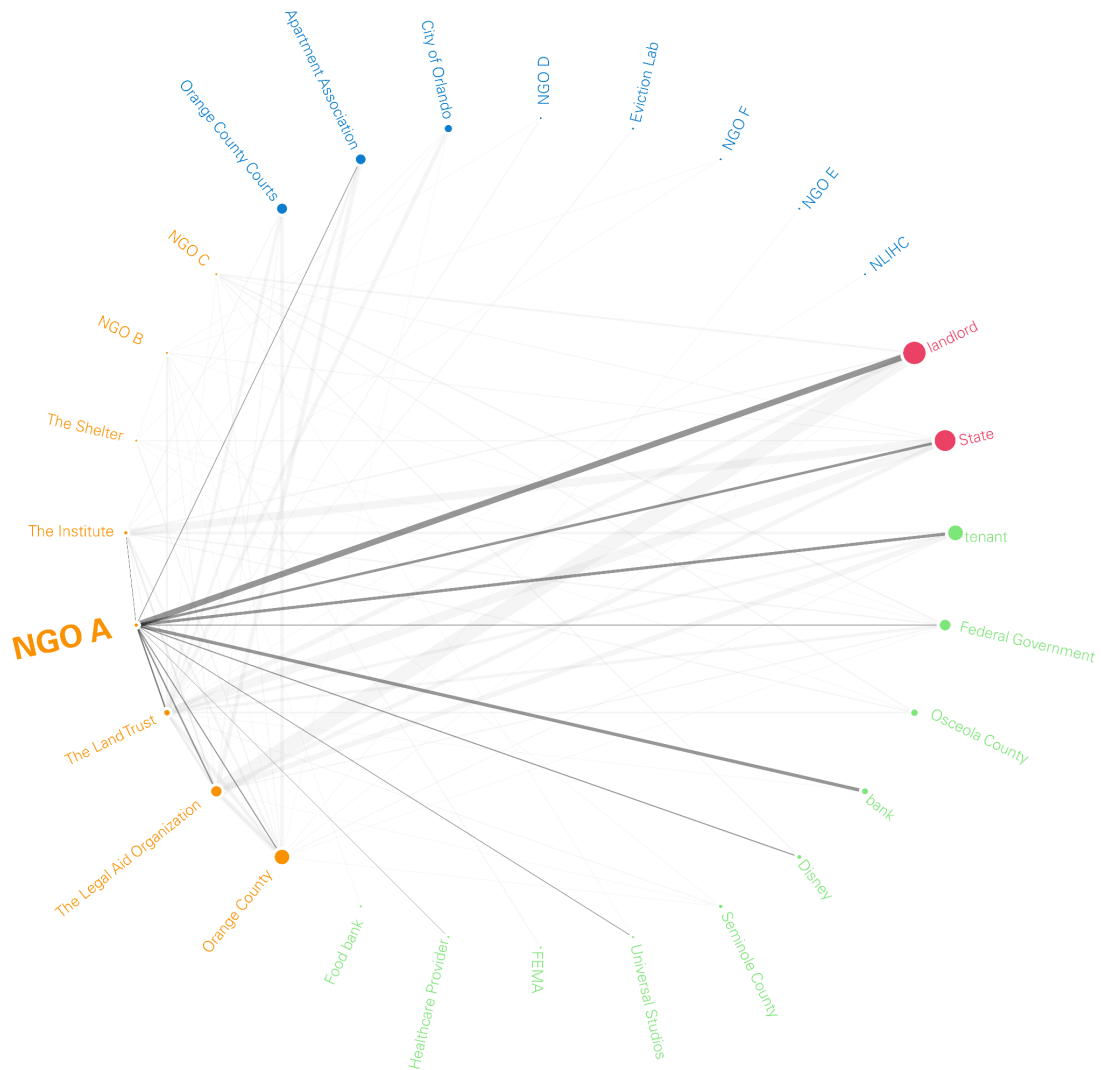


Figure 23: Actors mentioned by NGO A in the interview.
Note the strong focus on landlords, as well as a focus on banks.

8.2.3 [The Institute](#)

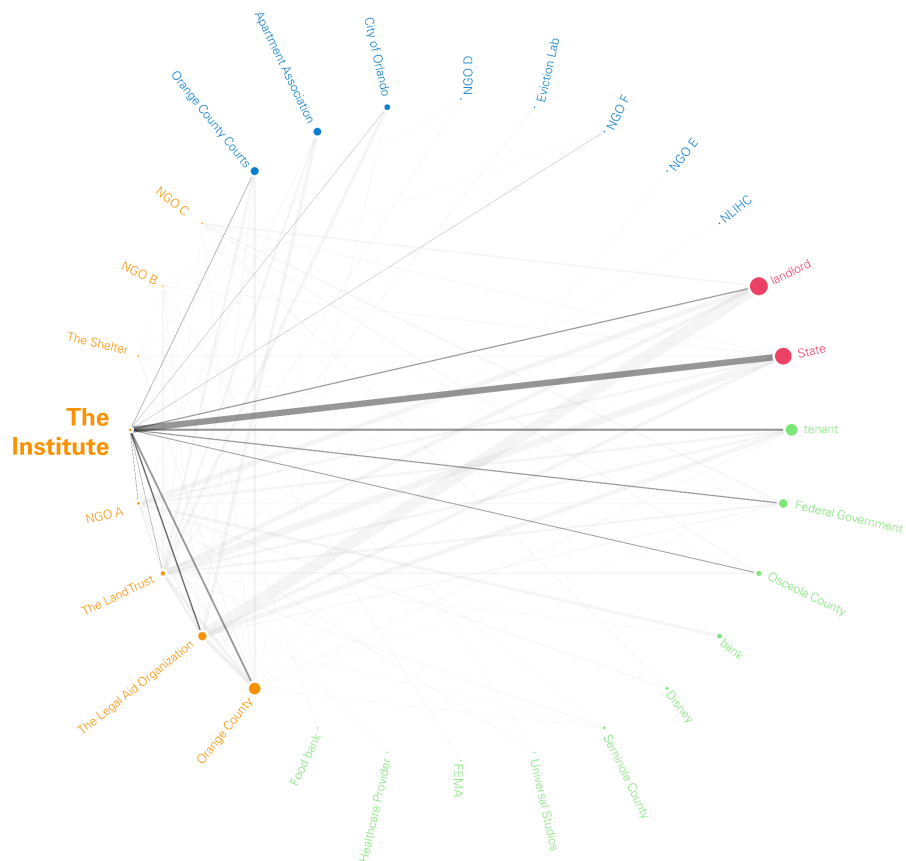


Figure 24: Actors mentioned by the Institute in the interview.
Note the strong focus on the State of Florida and in-group focus on the Legal Aid Organization.

8.2.4 [The Shelter](#)

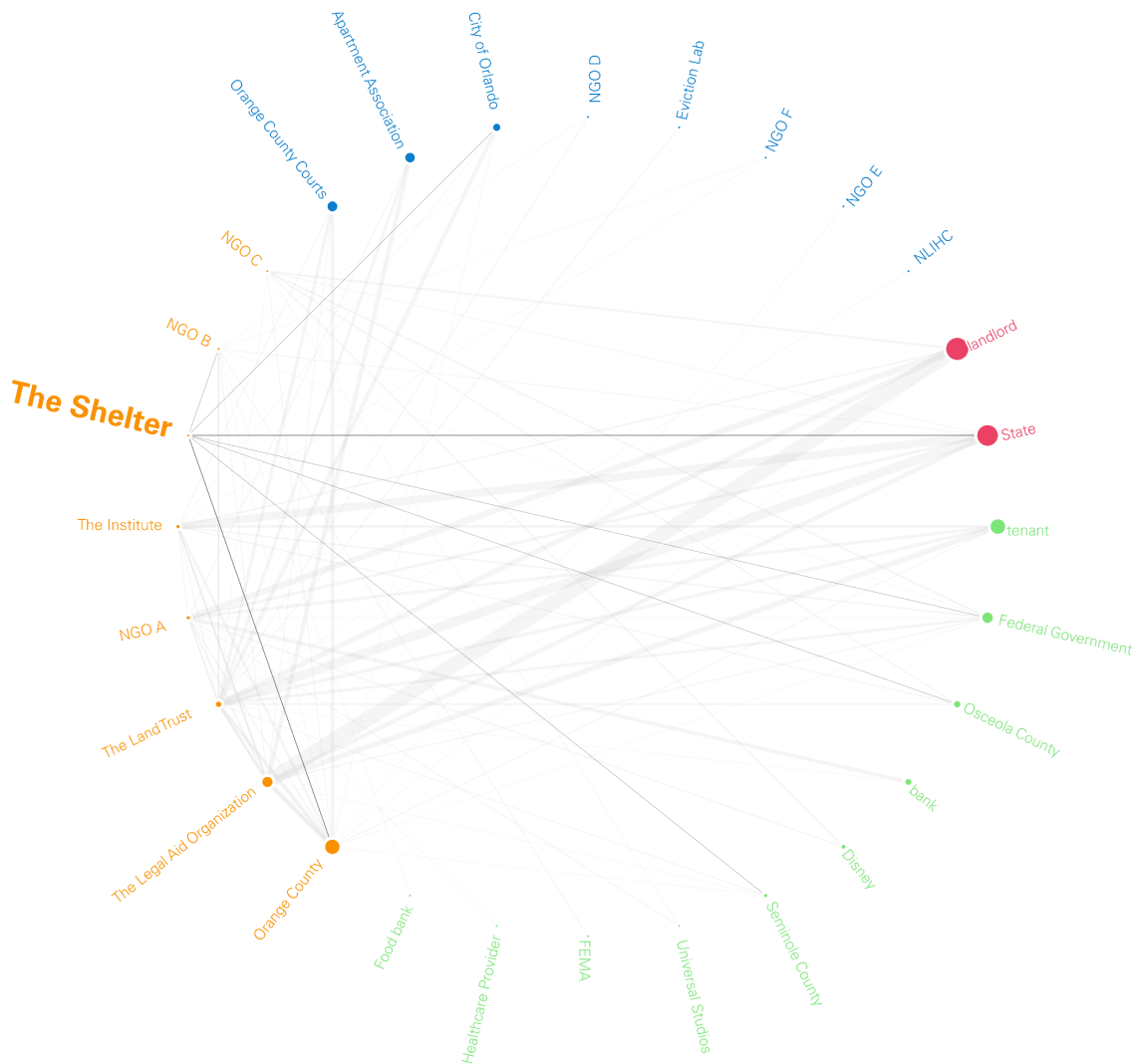


Figure 25: Actors mentioned by the Shelter in the interview. They did not speak much about the organizational context they operate in.

8.2.5 Orange County

Actors were not entirely quantifiable due to the nature of the interview. Nevertheless, the Orange County Court system and the Legal Aid Organization came up most often in discussing the ECAG, even though there were already contacts with them before the ECAG.

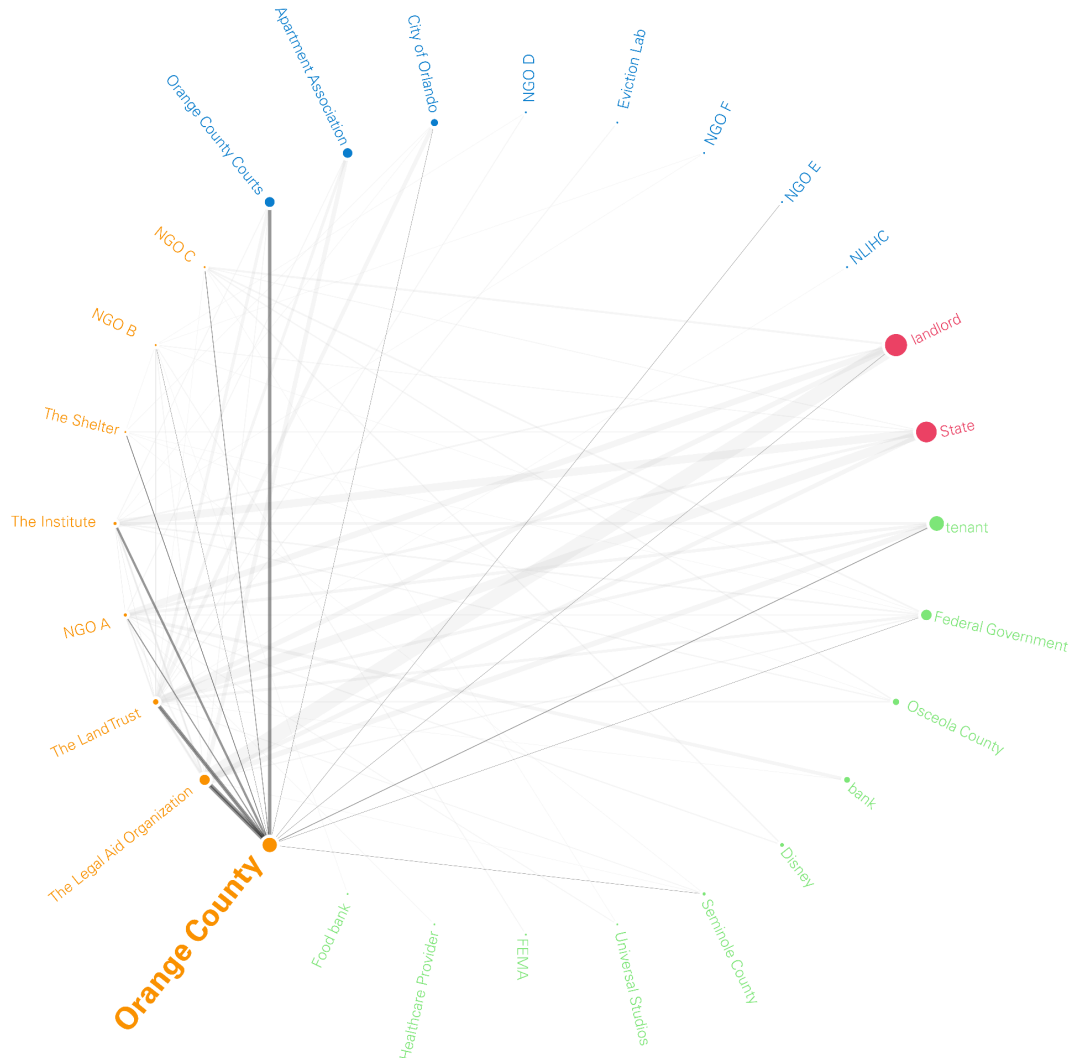


Figure 26: Actors mentioned by Orange County in the interview, as transcribed from notes.

8.2.6 [NGO B](#)

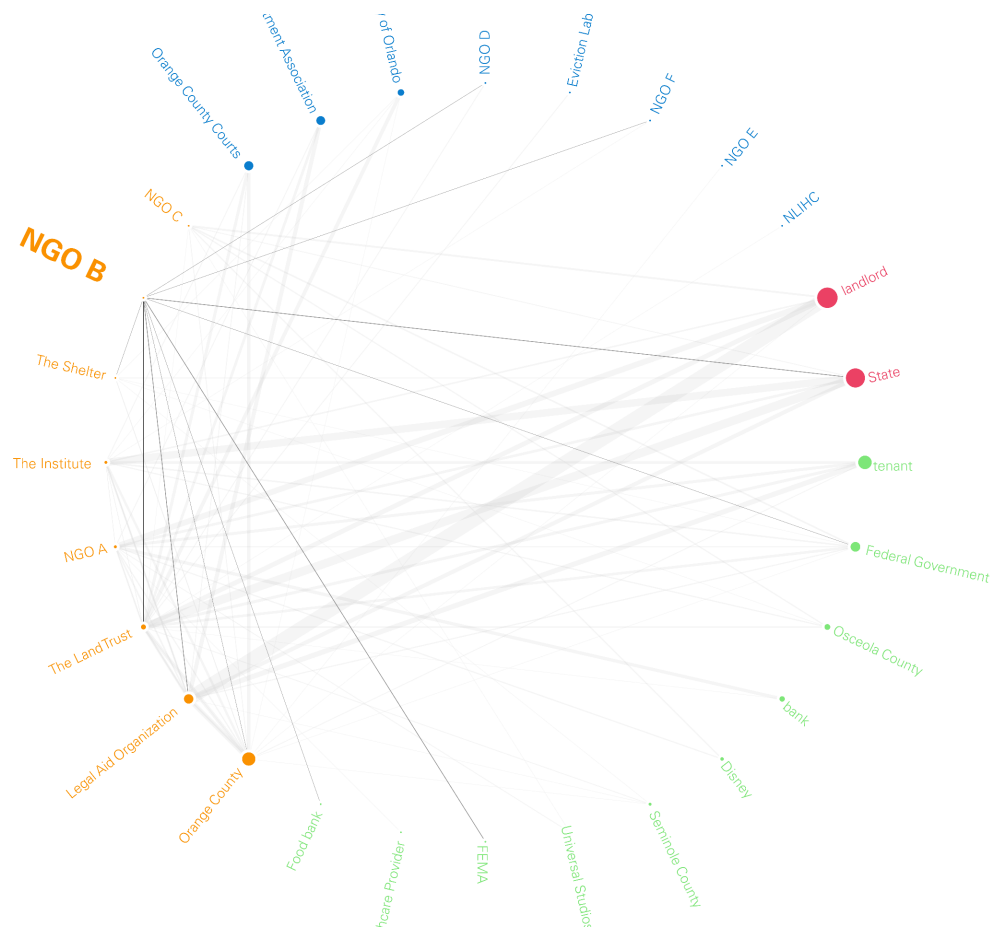


Figure 27: Actors mentioned by NGO B in the interview.

8.2.7 [The Legal Aid Organization](#)

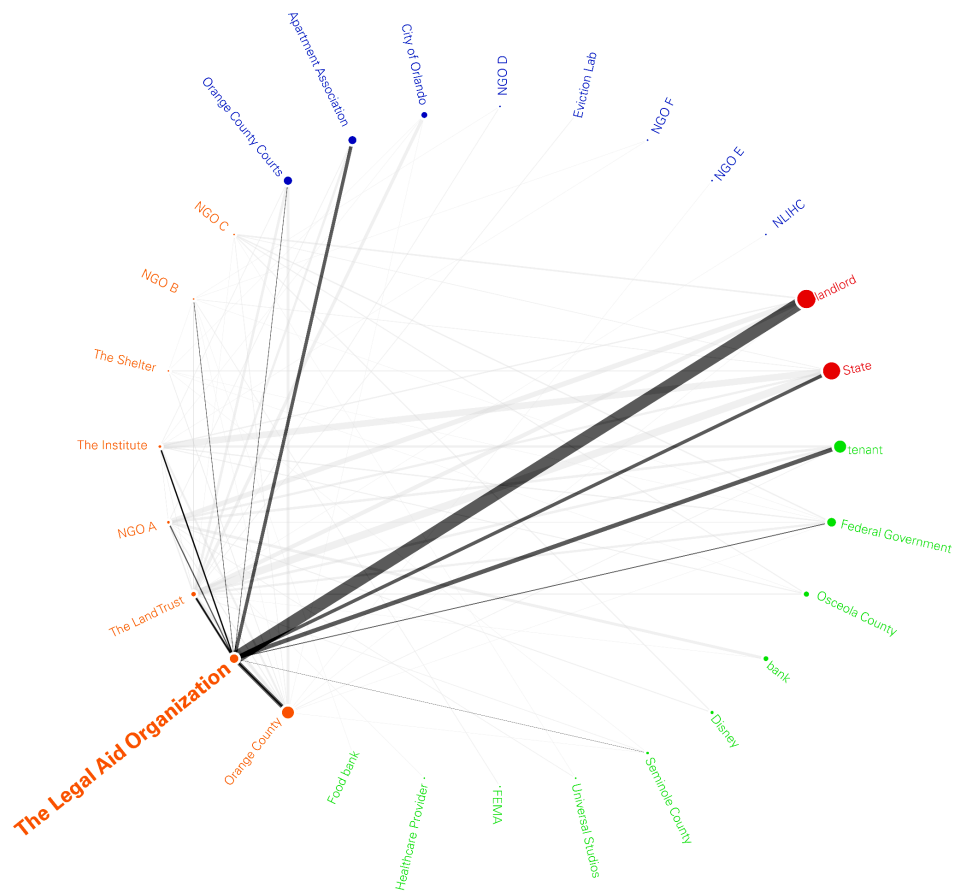


Figure 28: Actors mentioned by the Legal Aid Organization in the interview. Note the strong focus on landlords, the Apartment Association and tenants

8.2.8 [NGO C](#)

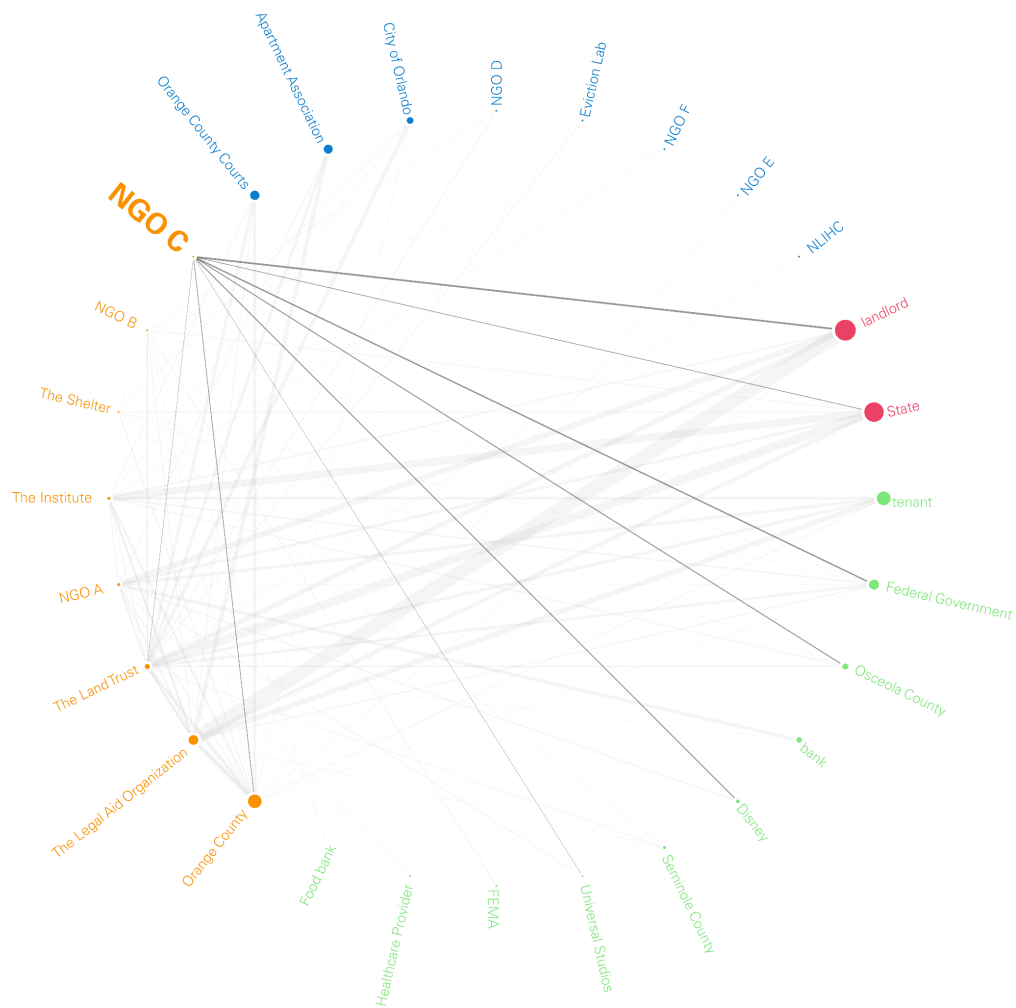


Figure 29: Actors mentioned by NGO C in the interview.
Note the focus on Disney.

8.2.9 [Developer](#)

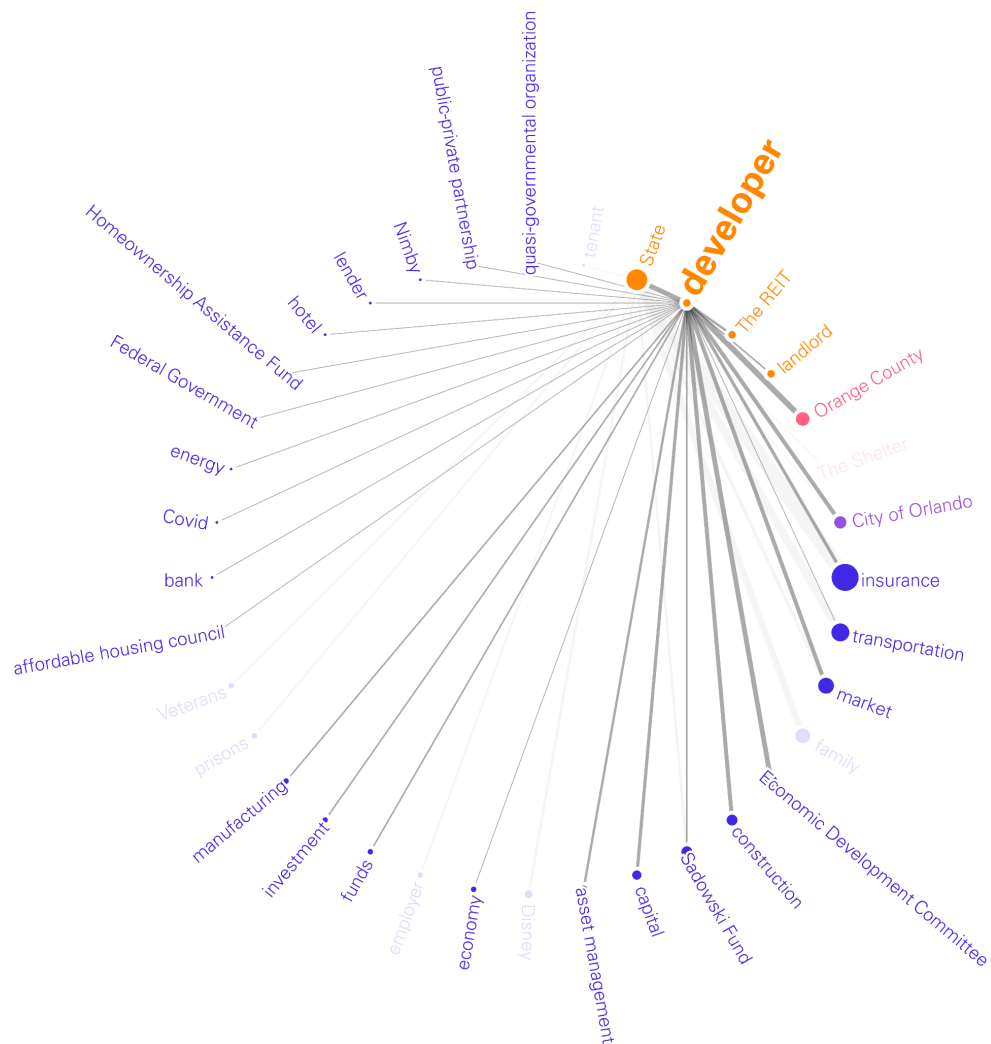


Figure 30: Actors mentioned by the developer in the interview.

Note the focus on the Economic Development Committees, which are part of the City of Orlando. Also, the developer explicitly stated that they have never interacted with the County Department of Housing.

8.3 Interview quotes

8.3.1 [The Land Trust](#)

Table 14: Five most mentioned actors by the Land Trust

Actor	Mentions	Illustrative quotation
State	24	"The state legislature tends to look at initiatives coming up in cities and counties as Democratic things that they want to quash."
city/City of Orlando	24/10	"So if you lived in the city of Orlando , you're in Orange County, but you're not eligible for Orange County's program, but you are eligible for the city's program."
landlords	13	"The only thing we're talking about is a Tenants Bill of Rights. What are tenants entitled to? The Apartment Association is adamantly opposed. If we can have a tenant's rights and responsibilities and a landlord's rights and responsibilities and have them side by side, we're willing to participate in that conversation. And that was actually some pretty interesting dialogue."
Federal government	10	"And for a brief period through July of 2020, the federal government was sending an unemployment supplement, so you got some kind of state benefit, which in Florida is capped at \$275 a week. So if you're a doctor and you're suddenly unemployed, the maximum you can get is \$275 a week, so you're not going to make it. The federal government was adding \$600 a week, which, you know, for somebody who's making \$12 an hour, taking tickets, selling coats, changing bed linens at hotels, you know, that was really replacing their income. And that was a total lifesaver."
Legal Aid Organization	7	"Practically speaking, it tends to be a few people with deeper expertise out to the many and an occasional flow in the reverse direction. But if you have a legal question, [Legal Aid Organization] typically will have the answer or find it."

8.3.2 [NGO A](#)**Table 15:** Five most mentioned actors by NGO A

Actor	Mentions	Illustrative quotation
landlords	16	“There's a lot of countervailing forces against that sort of thing [tenant protection]. So landlords do want to know if somebody was evicted because they tend not to rent the people that have been evicted. They're probably not going to be good tenants. So they're not eager to have those records expunged. And some landlords , if it happened during COVID, they'll maybe think about it. But again, if you 've got a tenant that's never been evicted and one that was evicted but it was due to COVID, you 're going to go with the one that would never have been evicted. That's just safer, right?”
bank	9	“So they don't have a strong relationship with their borrowers. And especially the bigger banks would be well connected. They probably knew, you know, they probably knew the money was coming too, but I don't know if they did any outreach. I would be kind of surprised. There's probably some incentive for them to not tell it or to be like, it would be a big deal not directly that the borrowers know. They could resell maybe the mortgages. But I don't know.”
tenant	8	“I'll just give you one example how it [the eviction process] is slated against the tenant . In Florida, if an eviction is filed, an eviction complaint is made. And the landlord says ‘ they owe me two months rent’. And the tenant says, “I don't owe them two months rent.” In order for the tenant to even appear in court and make a defense, they have to put both months rent with the court before the court will even let them speak.”
state	6	“And with the money that the federal government threw at the issue, and then the state put a moratorium on it. So there was a period where everything was sort of stopped because - and that included foreclosures - nobody could do anything. But that didn't really last very long.”
Legal Aid Organization	5	“I mean, because they [Legal Aid Organization] actually knew what they were talking about and, and, you know, guided us through that sort of sticky blanket, because federal regulations aren't always clear. So you try, you want to do the right thing, but you just don't know exactly what the law means.”

8.3.3 [The Institute](#)

Table 16: Most mentioned actors by the Institute

Actor	Mentions	Illustrative quotation
State of Florida	20	“there's a lot of tools taken away from us. The American Rescue Plan. Money is gone. The State really is preempting a lot of local action on tenant law. So there isn't actually that much we can do at this point. But if that changed, I think the structure of the group to get it going again.”
Orange County	8	“It had to be set up very quickly, and I think it was better for [Legal Aid Organization] and for the service providers to have up to date information. Yes, there's money available from Orlando, but there's no more money from Orange County , or if you get the Orange County money, you can't use it in the city of Orlando limits.”
Federal Government	7	“I would say the public recognition. Really. It's kind of limited to the couple of Congressman or Congressional staff that have been coming to the meetings.”
Legal Aid Organization	6	“A call from somebody who felt that hit in one of these assisted housing developments, who felt that his rent was being raised illegally. And we were able, and this was in Osceola County, and we were able to reach out to [Legal Aid Organization] and tell [them] about this tenant, and [Legal Aid Organization] is, you know, immediately connecting him to somebody in [their], you know, in [their] organization for help. So I think getting to know them was really nice again.”

8.3.4 [The Shelter](#)

Table 17: Most mentioned actors by The Shelter

Actor	Mentions	Illustrative quotation
County Government	3	"Our municipalities, I think we're working with, our cities and our counties "
Shelter Network Organization	1	"We're certainly working with them , you know, at the Shelter Network Organization. They 're really the epicenter of everything, and we kind of work through them ."

8.3.5 [NGO B](#)**Table 18:** Four most mentioned actors by NGO B

Actor	Mentions	Illustrative quotation
The Land Trust	3	"I know there's a lot of actors in the group. I haven't really engaged other actors in the group outside of the Land Trust ."
Legal Aid Organization	2	"Yeah, [Legal Aid Organization] presented a tool that was really quite interesting. And I know [Legal Aid Organization] was talking about how [Legal Aid Organization] teaches [their] students about that tool. And I think it was very insightful"
FEMA	2	"[Tenants] may, you know, they may be forced out of their home in a way that they have no other financial savings to help support the development. Insurance is taking too long and FEMA doesn't take, you know, doesn't kind of check fast enough. So they really have no place to go. So they're forced to sell their home pennies on a dollar to investors."
State of Florida	2	"If you look at that from the perspective of areas that see a lot of, you know, natural disasters like Central Florida, that perspective seems like it needs some level of engagement from like federal or state level . But then there's a lot of red tape. There's a lot of folks like pumping the brakes for whatever the reason is either resource distribution or they , you know, they want to pick battles in certain areas."

8.3.6 [Legal Aid Organization](#)

Table 19: Five most mentioned actors by the Legal Aid Organization

Actor	Mentions	Illustrative quotation
Landlord	40	“And here's what the current laws are doing to tenants. There's no rent control. So landlords can increase rent pretty much, however much they want.”
Tenant	14	“And here's what the current laws are doing to tenants . There's no rent control. So landlords can increase rent pretty much, however much they want.”
Orange County	13	“When we look at the we submitted a public record request, and we looked at the funding allocated to local counties through the statewide program and Orange County was Number One. You would have expected to have counties like Miami or Broward Hillsborough. The bigger counties to have more money spent, yet, Orange County was number one by far”
State of Florida	11	“But eventually, what happened [after COVID]? Obviously with the landlord lobby, they were able to basically get the State to preempt the local ordinances, meaning that the State was able to say: ‘moving forward, the local governments have no power over these things (evictions), and state law really eliminated a lot of protections that tenants had. So a lot of times is about creating awareness about what's happening.”
Apartment Association	11	“I'm gonna be tenant biased, the Apartment Association as an example, they 're gonna be landlord biased. Right? But I think we've been able to have a good relationship. We've had conversations. After the call where I've said like, Hey, here's what we're seeing. How do you think we can better improve this? There will be things that sometimes we're realistic that I've approached them on like, I know your members are never gonna fly with this. But you know this is what we're seeing.”

8.3.7 [NGO C](#)**Table 20:** Five most mentioned actors by NGO C

Actor	Mentions	Illustrative quotation
Landlord	5	"[...] another issue we've run into are landlords who refuse to accept rental assistance payments. [...] The only issue is that landlords are not legally required to accept that payment. They can refuse to be part of a program where people are receiving assistance and 20% of the rent is coming from one person but 80% is coming from a support program."
Employer	5	"There's just a lot of jobs that this community is reliant on that are by definition, low wage jobs . And not enough housing that people can afford."
Construction	4	"Well, one significant change is that between 1,000 to 1,500 people move here every week. And there just isn't any system that builds housing that fast. You just cannot keep up with demand like that. And one of our basic principles of demand and supply is that when demand increases and supply doesn't increase, then cost goes up."
Federal Government	4	"We have found that you know we're fortunate to have partners who are elected officials and you know they show up at our events. They've been helpful in many of our endeavors. I don't necessarily think that's true in every community but we've been fortunate to have the support of our school board, county commissioners, state representatives, our congressman has been a great supporter. So we've been, we've been fortunate."
Disney	3	"We like to say BD and AD: before Disney and after Disney . So before Disney , this area where I'm sitting now was mostly agricultural, ranch land, farmland. And in the last 60 years, the population increase here has just been exponential. Nobody saw it coming. There was no plan for it."

8.3.8 [The developer](#)

Table 21: Five most mentioned actors by the developer

Actor	Mentions	Illustrative quotation
Economic Development Committees	6	“But the EDCs is where we've had the most challenges. And that's because they want jobs. And they want higher taxes. They'll say they want affordable housing, but they literally will kill it every time you get close.”
State	6	“You know Florida is relatively landlord friendly, you know. If you don't pay your rent, in less than a month you'll be asked to leave by the sheriff right. The eviction process is relatively smooth. I think there's opportunity for some help around some of that stuff, but I think that the eviction process in Florida is probably one of the better ones in the country for a landlord, which I don't think is wrong. If you don't pay your rent... You can't make the owner of the real estate suffer because you're suffering.”
City of Orlando	5	“All the friction points in development and construction have to be removed. Municipalities have to participate in lowering costs and speeding up development times. It shouldn't take 3 to 4 years to get an approval for a site, because the private sector can't afford to buy land and take 3 years to go through the process to hope that they're going to get a price that makes sense.”
construction sector	5	“It's logistics. It's just as expensive to build that house in the factory as it is to build it on site, plus you have to transport it. So you do make up some of the time side of it, but it doesn't offset the cost of construction so modular still hasn't solved the problems.”
	...	
NIMBYs	1	<p>“So the biggest challenge for affordable housing in my opinion across the board in Orlando, and really generally in Central Florida is NIMBYism. We have gone to many different government and quasi government organizations with opportunities to help solve affordable housing. The reality is, they don't want affordable housing in general in any area that isn't already a lower social and economic area.”</p> <p>The lack of foresight, in my opinion, of lawmakers and housing authorities and economic development committees and what it, what integration and that can do because they don't want lower socioeconomic people in their higher rent districts. They want higher taxes. They want more expensive rents, more expensive sale prices, because it's all about taxes for them.”</p>

8.3.9 [The State Representative](#)

Table 22: Five most mentioned actors by the State Representative

Actor	Mentions	Illustrative quotation
Insurance	18	<p>“And so we really do have a housing affordability crisis in Florida that is exacerbated in part by the property insurance crisis. So the Legislature has taken action over the last couple of years. They've kind of dabbled in it, but we haven't solved the issue. We still are the highest priced state in the nation and we will never be the lowest. We live in it with hurricanes.”</p>
Transportation	10	<p>“But out where I am out here in the far part of the district [points at map], but you work, 40 miles away, 20 miles away, because you bought that particular piece of real estate because it was cheaper, right? But the cost is. Now you're on the road. and it's taking you an hour to get to work. Even if you have your own car, you can't bike you. You know there is no public transportation, and if there was, you'd have to. You'd have to take, you know, 30 min drive to a central location. Then get on from there.”</p>
State	8	<p>“My concern is that the amendment will pass, and the Legislature will be inclined. Republicans in the Legislature, maybe very specific, to go in there and try to set limits on what folks just voted for, so they'll come in, and you know I have no idea what they will do, but they will... I've seen other amendments pass, where then the legislature came back and said, well, you know what you guys passed that, but what we think you really meant this right? So we had returning votes, getting their constitutional right to vote back.”</p>
Sadowski Fund	3	<p>“So we have this thing called the Sadowski Fund, that helps fund some of those agencies. And so the idea was that the funding for Sadowski came from the sale of property. So when you sell a piece of property, there's a small set aside a tax basically that you pay, or that the buyer pays and that goes into a central fund. And then that funding is used to help seed another apartment complex, or, you know, private housing, or, you know, single family homes, etc. In concept. It's pretty good in practice. The State legislature kept robbing the funds from that, and so the funds were not being spent the way they were intended.”</p>
The Shelter	1	<p>“It's just a huge problem to challenge this terrible bill. As I said, criminalizes that, and it puts people into these camps in theory? That would then be in theory, be it would have resources and help to get folks back on their feet. Right? But I just don't see it being a good thing. Also the State did not provide any funding for counties to do that. So we're just we're in this unfunded mandate realm, which is also not good.”</p>

8.4 Interview statistics

For legibility, the first row actors have been lettered, see the first column for the abbreviations. The columns show the actors mentioned by the interviews.

Table 23: Full interview mentions

	[a]	[b]	[c]	[d]	[e]	[f]	[g]	[h]	[i]	[j]	Totals
Legal Aid Organization [a]	0	7	5	2	0	7	4	0	0	0	25
The Land Trust [b]	3	0	1	3	0	2	1	0	0	0	10
NGO A [c]	0	4	0	0	0	1	0	0	0	0	5
NGO B [d]	0	2	0	0	0	0	0	0	0	0	2
NGO C [e]	0	1	0	0	0	0	0	0	0	0	1
The Institute [f]	3	1	2	0	0	0	0	0	0	0	6
County [g]	15	10	4	1	2	8	1	3	0	7	51
The Shelter [h]	0	0	0	1	0	0	1	0	1	0	3
State [i]	11	24	6	2	2	19	0	3	8	6	81
developer [j]	0	0	0	0	0	0	0	0	0	3	3
NGO E	0	0	0	0	0	0	1	0	0	0	1
Health Care Provider	0	0	1	0	0	0	0	0	0	0	1
affordable housing council	0	0	0	0	0	0	0	0	0	1	1
Apartment Association	11	7	2	0	0	0	0	0	0	0	20
association	0	7	0	0	0	0	0	0	0	0	7
attorney	4	0	3	0	0	1	0	0	0	0	8
bank	0	1	8	0	0	0	0	0	0	1	10
capital	0	0	0	0	0	0	0	0	0	4	4
The Job Platform	0	1	0	0	0	0	0	0	0	0	1
CDC	5	1	0	0	0	0	0	0	0	0	6
citizen	0	0	0	0	0	0	0	0	4	0	4
city	1	24	0	0	3	6	1	0	5	0	40
City Government	0	10	0	0	0	3	1	1	1	5	21
community	7	3	5	34	16	2	1	3	4	0	75

	[a]	[b]	[c]	[d]	[e]	[f]	[g]	[h]	[i]	[j]	Totals
construction	0	0	7	0	4	0	0	0	0	5	16
county	1	21	0	0	0	0	0	2	0	0	24
court	0	1	7	0	0	0	1	0	0	0	9
Disney	0	0	3	0	3	0	0	0	3	0	9
Economic Development Committee	0	0	0	0	0	0	0	0	0	6	6
education	0	1	0	0	0	0	0	0	0	0	1
ECAG	0	9	0	0	0	0	0	0	0	0	9
elderly	0	0	0	0	0	0	0	1	0	0	1
employer	0	3	3	0	5	1	1	2	2	0	17
NGO F	0	2	0	0	0	0	0	0	0	0	2
family	1	1	0	0	5	0	0	7	7	0	21
Federal Government	3	7	3	1	4	7	1	1	0	1	28
FEMA	0	0	0	2	0	0	0	0	0	0	2
Florida Housing Finance Corporation	0	0	0	0	0	1	0	0	0	0	1
The Food Bank	0	0	0	1	0	0	0	0	0	0	1
funds	12	0	0	0	0	0	0	0	0	2	14
government	1	7	15	2	0	0	0	0	0	0	25
group	0	14	19	0	0	0	0	0	0	0	33
Shelter Network Organization	0	0	0	0	0	0	0	1	0	0	1
Homeownership Assistance Fund	0	0	1	0	0	0	0	0	0	1	2
industry	0	0	0	0	0	0	0	4	0	0	4
insurance	1	0	0	7	0	0	0	0	17	4	29
The REIT	0	0	0	0	0	0	0	0	0	3	3
judge	1	0	0	0	0	0	1	0	0	0	2
landlord	40	14	16	0	5	4	1	0	1	2	83
lawyer	0	0	0	4	0	0	0	0	0	0	4
Legal aid organizations	1	0	0	0	0	0	0	0	0	0	1

	[a]	[b]	[c]	[d]	[e]	[f]	[g]	[h]	[i]	[j]	Totals
lender	0	0	1	0	0	0	0	0	0	1	2
library	0	0	0	0	0	0	1	0	0	0	1
man	0	0	0	0	0	0	0	4	0	0	4
market	0	0	0	0	0	4	0	0	4	5	13
National Low Income Housing Coalition	0	1	0	0	0	0	0	0	0	0	1
NGO D	0	2	0	1	0	0	0	0	0	0	3
NIMBYs	0	0	0	0	0	0	0	0	0	1	1
The County Courts	3	8	1	0	0	3	9	0	0	0	24
organization	0	0	0	0	3	0	0	3	0	0	6
The Housing Authority	0	0	0	0	0	1	0	0	0	0	1
Osceola County	0	4	0	0	3	3	0	1	0	0	11
prisons	0	0	0	0	0	0	0	0	2	0	2
public-private partnership	0	0	0	0	0	0	0	0	0	1	1
quasi-governmental organization	0	0	0	0	0	0	0	0	0	1	1
realtor	1	0	0	0	0	0	0	0	0	0	1
Sadowski Fund	0	0	0	0	0	0	0	0	3	2	5
Seminole County	1	2	0	0	0	0	1	1	0	0	5
tenant	14	8	8	0	0	7	2	0	1	0	40
NGO D	0	0	0	1	0	1	0	0	0	0	2
Universal Studios	0	0	2	0	1	0	0	0	0	0	3
Veterans	0	0	0	0	0	0	0	0	2	0	2
volunteer	0	0	0	2	0	0	0	0	0	0	2
Total actors mentioned	140	208	123	64	56	81	29	37	65	62	865

8.5 Interview and Informed Consent Form

Informed consent form

You are being invited to participate in a research study titled *Housing the Sunshine State Together*. This study is being done by Nathan Kramer from Delft University of Technology in the Netherlands as part of his Master's thesis in Management in the Built Environment

The purpose of this research study is to study the impact of the Eviction Collective Action Group of Central Florida on curbing the housing crisis. The data will be used for analyzing the way the Eviction Collective Action Group works, and how its methods could be replicated elsewhere. The final thesis paper will be published in the education repository of the TU Delft some time later this year, for further academic use.

We will be asking you to fill in (x) questions about your experience in the Orlando housing field, working together in the Eviction Collective Action Group and the impact on the evictions and foreclosures crisis in Central Florida. The vast majority of these questions will be rankings on a scale from 1 to 10. These questions concern for example the amount of sessions you attended, cooperation with other group members and the impact of the group as a whole. This questionnaire will take you approximately 15 minutes to complete.

As with any online activity the risk of a breach is always possible. To the best of our ability your answers in this study will remain confidential. We will minimize any risks by safely storing the data in a drive separate from the research project and anonymizing any names and personal information in it for the final thesis. However, your organization might be traceable, to show different relationships between certain types of organizations.

Your participation in this study is entirely voluntary and you can withdraw at any time. You are free to omit any questions. If desired, data can be removed at any time by contacting the researcher.

If any questions remain, Nathan can be contacted at m.i.n.kramer@student.tudelft.nl, or over the phone at +31643510261. Please do mind that local costs may apply for international phone communication.

Tickbox 1

1. I have read and understood the study information dated April 20th, 2024, or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.

Question 0

What organization are you a part of?

Question 0b

Would you describe your organization as for-profit, non-profit, or something else?

Question 0c

When did your organization join the Eviction Collective Action Group?

Question 0d

Have you been involved with the group since day one?

Question 1a

How often have you attended the online sessions of the Eviction Collective Action Group?

Question 1b

How often have you attended in-person sessions/workshops of the Eviction Collective Action Group?

Question 1c

(If applicable) How much funds have you allocated into the Eviction Collective Action Group?

Question 2a

On a scale from 1 to 10 how loyal would you say other members in the Eviction Collective Action Group were in attending the meetings?

Question 2b

On a scale from 1 to 10, how easy would you say it was to work together with other members of the group on curbing the evictions and foreclosures crisis?

Question 2c

On a scale from 1 to 10, how much conflict would you say existed within the group?

Question 3a

How many times have you spoken at the Eviction Collective Action Group sessions?

Question 3b

Which organizations were most often speaking at Eviction Collective Action Group sessions?

Question 3c

On a scale from 1 to 10, how much difficulty did you have in addressing topics during the sessions of the Eviction Collective Action Group?

Question 4a

How many connections with group members in the Eviction Collective Action Group did you make that lasted outside of the group?

Question 5a

On a scale from 1 to 10, how much impact do you feel the Eviction Collective Action Group has made on the evictions and foreclosures crisis in Central Florida?

Question 5b

Did you feel like the results of the Eviction Collective Action Group could have been achieved in another group setting?

Question 6a

On a scale from 1 to 10, how much do you feel a sense of accomplishment with the results of the Eviction Collective Action Group?

Question 6b

On a scale from 1 to 10, how much political impact do you feel the Eviction Collective Action Group has made?

Question 6c

On which political levels? Please list all that apply.

Question 7

Do you have any final comments on the process of the Eviction Collective Action Group?

8.6 Data Management Plan

Plan Overview

A Data Management Plan created using DMPonline

Title: Housing the Sunshine State Together

Creator: Nathan Kramer

Principal Investigator: Nathan Kramer

Data Manager: Nathan Kramer

Project Administrator: Nathan Kramer

Contributor: Nathan Kramer

Affiliation: Delft University of Technology

Template: TU Delft Data Management Plan template (2021)

ORCID iD: 0009-0008-5922-3766

Project abstract:

This thesis project is focused on the impact of the Eviction Collective Action Group a housing coalition in Central Florida, USA, founded in 2020 to curb the rates of evictions in the Orlando area.

Through interviews, questionnaires and a workshop, the impact of the project is assessed on various fronts, to see if this project is at all making an impact, and if this can be replicated in the future and/or other areas.

ID: 148813

Start date: 04-09-2023

End date: 31-10-2024

Last modified: 15-05-2024

Housing the Sunshine State Together

0. ADMINISTRATIVE QUESTIONS

1. Name of data management support staff consulted during the preparation of this plan.

Data steward Janine Strandberg has reviewed the DMP on April 15th, giving several insightful comments of feedback to continue working on. Moreover, there has been e-mail contact on April 25th.

2. Date of consultation with support staff.

2024-04-15

I. DATA DESCRIPTION AND COLLECTION OR RE-USE OF EXISTING DATA

3. Provide a general description of the type of data you will be working with, including any re-used data:

Type of data	File format(s)	How will data be collected (for re-used data: source and terms of use)?	Purpose of processing	Storage location	Who will have access to the data
Audio recordings of interviews with participants of the Eviction Collective Action Group	.m4a	Interviews with participants of the Eviction Collective Action Group are conducted either in-person in the Orlando area, or held using Zoom. In the first case, an iPhone or Apple Watch will function as a recording microphone during the interview. In the second case, Zoom's built in recording tools will be utilized. Recordings will be temporarily stored on WebDrive, and are deleted after transcription.	Capturing insights by group members of the Eviction Collective Action Group into their experiences in tackling the eviction crisis in Central Florida, the working of the group and the impact that it has made. The data will be anonymized so that individuals are not discernable from the research data. However, organizations as a whole will be named.	TU Delft assigned Webdrive	Nathan Kramer (master student), Darinka Czischke (supervisor), Zac Taylor (supervisor)
Transcriptions of interviews	.txt	Interviews are transcribed using MacWhisper regardless of if they were conducted in	To codify the interviews and look for patterns that yield interesting further questions to be	WebDrive	<i>Idem</i>

		person or using Zoom. MacWhisper stores files locally, but does use OpenAI's Whisper API. For more information, see:	asked in the questionnaire		
Transcribed data on opinions on the Eviction Collective Action Group	.txt, .csv	Data obtained from coding transcripts using Atlas TI software, campus license provided by TU Delft.	Privacy-preserving data of the participants for the academic process.	WebDrive	<i>Idem</i>
Questionnaire / standardized survey with opinions on the functioning of the Eviction Collective Action Group	.csv	The data will be collected by using Microsoft Forms, with a license provided by the TU Delft	The questionnaire is made up of questions on topics that formed during interviews, as well as questions that have been posed earlier in the academic process.	OneDrive, WebDrive	<i>Idem</i>
Informed consent forms	.doc	Consent forms as described by the Human Research Ethics Committee of the TU Delft	Storage location for consent forms required before interviews and the questionnaire.	OneDrive	Nathan Kramer, Darinka Czischke, Zac Taylor and research participants
Contacts list	.vcf, .csv	In a long list with email addresses and in the Contacts ecosystem of iCloud	To keep track of who was being interviewed and who was not.	iCloud, WebDrive	Nathan Kramer
Paper repository	.pdf, .epub, .html	Using Zotero and its plugins for academic references.	To do academic research	Zotero Cloud (personal storage), WebDrive	Nathan Kramer, Darinka Czischke, Zac Taylor
E-mails of the Eviction Collective Action Group	.csv, .html	On a cloud-based Sharepoint drive, owned by the Land Trust	To provide context in researching the participants of the ECAG	WebDrive	Hannah Keen, Frank Wells (Eviction Collective Action Group), Nathan Kramer, Darinka Czischke, Zac Taylor
Real estate data	.csv	Various sources, including: <ul style="list-style-type: none"> • Data Clearinghouse of the Shimmer 	To provide context for the case studies, in providing over-time analyses of eviction data in Orlando, Florida and the	WebDrive	Nathan Kramer, Darinka Czischke, Zac Taylor

[Center at the University of Florida](#)

American South in general, and adjacent data that is of interest to this study.

- [Zillow Housing Data](#)
- [Census.gov data](#)

Thesis	.pdf	Record of the process, documentation and final academic result.	Documentation.	WebDrive and TU Delft based Education Repository	<i>Idem</i>
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4. How much data storage will you require during the project lifetime?

- 250 GB - 5 TB

Data is stored primarily on a TU Delft assigned WebDrive.

II. DOCUMENTATION AND DATA QUALITY

5. What documentation will accompany data?

- Other - explain below
- Methodology of data collection

The data will not be shared in a repository, but the methodology will be further explained in the eventual thesis, which will be stored in the TU Delft Education repository.

III. STORAGE AND BACKUP DURING RESEARCH PROCESS

6. Where will the data (and code, if applicable) be stored and backed-up during the project lifetime?

- OneDrive
- Project Storage at TU Delft
- Another storage system - please explain below, including provided security measures

WebDrive: Primary storage space. This is a secured drive, provided by the TU Delft, that can be accessed remotely and on campus through SFTP, which is great for doing research abroad.

External recording device (iPhone or Apple Watch): recordings are temporarily stored on these devices before being transferred over to the WebDrive.

OneDrive: Used primarily as a half-way house for data, such as for the informed consent papers.

IV. LEGAL AND ETHICAL REQUIREMENTS, CODES OF CONDUCT

7. Does your research involve human subjects or 3rd party datasets collected from human participants?

- Yes

8A. Will you work with personal data? (information about an identified or identifiable natural person)

If you are not sure which option to select, first ask your [Faculty Data Steward](#) for advice. You can also check with the [privacy website](#). If you would like to contact the privacy team: privacy-tud@tudelft.nl, please bring your DMP.

- Yes

The research data will include personal data (mostly identifiable organizations), that will be processed and anonymized in the process.

8B. Will you work with any other types of confidential or classified data or code as listed below? (tick all that apply)

If you are not sure which option to select, ask your [Faculty Data Steward](#) for advice.

- Yes, politically-sensitive data (e.g. research commissioned by public authorities, research in social issues)

I will interview participants associated with the Orange County (Florida) government, the City of Orlando and the local judiciary system, which can be potentially sensitive.

9. How will ownership of the data and intellectual property rights to the data be managed?

For projects involving commercially-sensitive research or research involving third parties, seek advice of your [Faculty Contract Manager](#) when answering this question. If this is not the case, you can use the example below.

I, Nathan Kramer, conduct this research independently from any authority, and am the owner of the interview, questionnaire and other data underlying the final thesis report.

Anonymized data will be published alongside the thesis in the TU Delft Educational repository. The raw data will be managed in the WebDrive with the original interviewee's consent.

The general license for this thesis is CC-BY-NC-SA, meaning that the work is free to share, but credit must be given to Nathan Kramer as the author; the derivative work cannot be used for commercial gain, and the share-alike clause is enacted, meaning that derivative works should also be shared along the same terms.

The data used from third party sources in this thesis is used in compliance with their respective licenses, and attribution will be provided where needed.

10. Which personal data will you process? Tick all that apply

- Data collected in Informed Consent form (names and email addresses)
- Signed consent forms
- Email addresses and/or other addresses for digital communication

- Telephone numbers
- Names and addresses

Personally Identifiable Information (PII): name, work address, email and phone number are only processed for administrative reasons, and will not be shared in the final, public, thesis.

Personally Identifiable Research Data (PIRD): PIRD for the thesis includes:

- recordings for the interviews
- occupation (interview)
- views of the participants on topics relating to the Eviction Collective Action Group, (interview + questionnaire)

For this, a consent form will be applied.

Data is only stored in the EEA and will not be shared back to the USA.

11. Please list the categories of data subjects

Interview, and questionnaire participants are mostly limited to the Eviction Collective Action Group of Central Florida, and include: attorneys, employees of several NGOs, landlords, Orlando residents, judges, eviction squads, housing specialists, and so on.

They are all located in the Central Florida region (the general vicinity of the City of Orlando: the counties of Orange, Osceola and Seminole), in the United States of America.

12. Will you be sharing personal data with individuals/organisations outside of the EEA (European Economic Area)?

- No

15. What is the legal ground for personal data processing?

- Informed consent

16. Please describe the informed consent procedure you will follow:

Interviews: Before commencing recording, the participant will be asked explicitly verbally if they consent to being recorded and transcribed. They will be reminded that they can look into the transcriptions, and make amendments if necessary.

If the participants declines, I will ask them if they consent to me taking notes of the interview. If they decline that, the interview will not be transcribed.

Questionnaire: Before the questionnaire, a written consent form has to be agreed to, which matches the suggested text of the informed consent forms of the Human Research Ethics Committee. If the participant declines, the questionnaire will be terminated automatically.

Workshop: The workshop will be conducted online via Zoom, and will be recorded by the Eviction Collective Action Group, as they do with every session.

17. Where will you store the signed consent forms?

- Same storage solutions as explained in question 6

The informed consent forms will be stored on a dedicated OneDrive folder, not on the WebDrive.

18. Does the processing of the personal data result in a high risk to the data subjects?

If the processing of the personal data results in a high risk to the data subjects, it is required to perform a [Data Protection Impact Assessment \(DPIA\)](#). In order to determine if there is a high risk for the data subjects, please check if any of the options below that are applicable to the processing of the personal data during your research (check all that apply).

If two or more of the options listed below apply, you will have to [complete the DPIA](#). Please get in touch with the privacy team: privacy-tud@tudelft.nl to receive support with DPIA.

If you have any additional comments, please add them in the box below.

- None of the above applies

19. Did the privacy team advise you to perform a DPIA?

- No

22. What will happen with personal research data after the end of the research project?

- Personal data will be shared with others - please explain which personal data will be shared, with whom, how and whether you have specified this in the informed consent form
- Anonymised or aggregated data will be shared with others

The anonymized data of this project consists of:

- anonymized interview transcripts
- anonymized questionnaire responses
- anonymized coded interview transcript texts

This data will not be shared in a public data repository, but will be used solely for the production of the thesis. Organizations will be identifiable in the end result, however, individuals will be anonymized. Full anonymization might not be possible, but Nathan Kramer strives to produce the best under the given circumstances. The completion of the thesis will be seen as the point where personal data is now longer needed, and it will therefore be destroyed at that point.

23. How long will (pseudonymised) personal data be stored for?

- Other - please state the duration and explain the rationale below

Data is anonymized, so pseudonymous data is not stored.

24. What is the purpose of sharing personal data?

- Other - please explain below

Research data is anonymized, personal data is only kept for internal research purposes and not shared.

25. Will your study participants be asked for their consent for data sharing?

- Yes, in consent form - please explain below what you will do with data from participants who did not consent to data sharing

At the start of every interview, interviewees are explicitly asked for their permission to be recorded, with the premise that their data will be anonymized. If they do not consent to being recorded, the option of written notes is suggested. If they do not consent to that, they will not be included in this research project.

V. DATA SHARING AND LONG-TERM PRESERVATION

27. Apart from personal data mentioned in question 22, will any other data be publicly shared?

- I do not work with any data other than personal data

29. How will you share research data (and code), including the one mentioned in question 22?

- My data will be shared in a different way - please explain below

All anonymized data collected during the project will be included in the body and appendix of the final MSc Thesis, which can be viewed in the TU Delft Educational repository once the thesis is published.

30. How much of your data will be shared in a research data repository?

- < 100 GB

31. When will the data (or code) be shared?

- At the end of the research project

The thesis is made available at the end of the graduation project and will be made available in the TU Delft Education repository. Data is only shared with the thesis.

32. Under what licence will be the data/code released?

- CC BY-NC-SA

The general license for this thesis is CC-BY-NC-SA, meaning that the work is free to share, but credit must be given to Nathan Kramer as the author; the derivative work cannot be used for commercial gain, and the share-alike clause is enacted, meaning that derivative works should also be shared along the same terms.

VI. DATA MANAGEMENT RESPONSIBILITIES AND RESOURCES

33. Is TU Delft the lead institution for this project?

- Yes, leading the collaboration - please provide details of the type of collaboration and the involved parties below

The main organization of study is the Eviction Collective Action Group of Central Florida, which is a housing coalition under the Land Trust, a land trust organization. While they are not the employer of Nathan Kramer, or an institution of an academic sort, the collaboration is quite strong.

However, all personal data will remain within the confines of the TU Delft, and will not be shared with the Eviction Collective Action Group verbatim, as this could damage the trust within the group and with Nathan Kramer as a researcher.

34. If you leave TU Delft (or are unavailable), who is going to be responsible for the data resulting from this project?

Thesis supervisor 1: Dr. D.K. (Darinka) Czischke, Faculty of Architecture and the Built Environment, Department of Management in the Built Environment, Real Estate Management chair - d.k.czischke@tudelft.nl

Thesis supervisor 2: Dr. Z.J. (Zac) Taylor, Faculty of Architecture and the Built Environment, Department of Management in the Built Environment, Urban Development Management chair - z.j.taylor@tudelft.nl

35. What resources (for example financial and time) will be dedicated to data management and ensuring that data will be FAIR (Findable, Accessible, Interoperable, Re-usable)?

Data is only shared in the thesis. No other data management sources other than the ones already described in this document will be used.

