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Urban housing, precarity and social movements: A case study of PAH Barcelona

PhD Thesis

By

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Submitted to



University of Kent

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Professor Iain Ramsay

Word count: 95,482 words

2020

To all the people struggling for their right to housing...

To all the people struggling for their rights...

To all the people struggling...

SI SE PUEDE!

Abstract

Since 2008, despite Spanish citizens benefiting from the right to housing (granted by Article 47 of the Spanish constitution and by several international treaties), thousands of people have been evicted from their homes in Spain as a result of their inability to pay their mortgages. According to official data, more than 770,000 mortgage repossession proceedings were begun in the country between 2008 and 2019. In the same period more than 680,000 evictions occurred. Since 2013 the majority of these evictions have been due to rent-related problems. The mortgage crisis and later dramatic rent increases linked to the ‘rent bubble’ (Blanco-Romero et al, 2018) and its consequences are the main symptoms of housing precarity and the result of a long-term process of precarization of the right to housing linked to the financialization and commodification of housing (Aalbers, 2009, Madden and Marcuse, 2016, Carr, Edgeworth and Hunter, 2018, Rolnik, 2019).

Drawing on the case-study of PAH (Plataforma Afectados por la Hipoteca/Platform of People Affected by Mortgages) - a social movement established in 2009 in Barcelona that uses grassroots activism to support people at risk of losing their homes due to mortgage default - this thesis focus on the possibilities which have emerged from housing struggles in Barcelona in particular, and in Spain more generally, in a context of crisis and austerity. Through a combination of observant participation, semi-structured interviews, and quantitative data analysis it investigates the causes and effects of contemporary housing precarity in Barcelona and Spain and the strategies used by urban social movements to respond to them. Moreover, it evaluates the effectiveness of the right to housing as a key tool in PAH’s response to the housing crisis.

The concepts of housing precarity and the precarization of the right to housing emerge as theoretical tools useful for investigating and understanding not only the complexity of contemporary housing conditions and their material implications, but also their emotional aspects and effects on people’s daily life, as well as on forms of housing struggles and mobilizations. The analysis developed on PAH Barcelona shows that the promotion of processes of the empowerment of people affected by precarity is a necessary pre-condition for urban social movement mobilizations in times of crisis. Indeed, in a context of atomization, individualization, loose and nuanced identities, and a lack of traditional forms of social solidarity, if social movements do not work on people’s emotions, breaking the sense of isolation and overcoming the fear and the fragility that often accompanies people affected by the consequences of precarity, there is a risk that any attempt at mobilization will fail. Through considering the double strategy of challenging and changing the law developed by PAH, emerges how urban social movements can effectively combine legal and extra-legal strategies to give

substance to the right to housing discourse. While the campaigns of civil disobedience provide solutions for the urgent housing problems of the affected people that turn to PAH by challenging the law, the campaigns to change the law contribute to creating long-term structural solutions that apply to everyone. By sharing a right to housing discourse, the strategies reinforce one another, and together contribute to reframing the housing crisis in Spain by creating an effective counternarrative on its causes but also on its possible solutions. The impacts, limits and effectiveness of this combination of strategies (challenging and changing the law and reframing the crisis through a counternarrative) could be analysed in other contexts and urban mobilizations in times of precarity. Having also analysed the policies promoted by the municipal government of Barcelona in the period 2015-2019, I suggest that the combined but autonomous action of urban social movements and municipal institutions to unmake housing precarity in Barcelona can be considered a relevant attempt towards the decommodification and de-financialization of housing, and, more generally, of the city. The analysis developed through the case study of Barcelona, although far from providing a definitive answer, aims to contribute to the debate on what can be considered a radical politics and on the possibilities both for urban social movements and local governments to develop, even in a neoliberal context, mobilizations and public policies oriented towards a radical right to housing (Madden and Marcuse, 2016).

This thesis contributes to the growing literature regarding PAH mobilizations. By investigating the double strategy of challenging and changing the law, my research fills a gap in the literature regarding the relationship of PAH with the law. Furthermore, my analysis also considers how the platform in Barcelona had to adapt to a new context in which housing precarity is related not only to mortgage problems but also to rent and squatting problems. I also investigate the changing relationship of PAH with a political system that has radically transformed in the last decade, especially in Barcelona. In this way, this thesis contributes to expanding upon and deepening the analysis of PAH, its strategies and mobilizations. Looking beyond PAH, my research contributes to the literature on urban and housing social movements in times of crisis and austerity and to the literature focusing on the increasing difficulties in accessing housing through the concept of precarity.

Acknowledgements

After four years of work I am only putting my name on this thesis. However, I consider it to be the result of a journey that I had the pleasure of sharing with many people, who contributed in different ways to this endeavour, directly or indirectly.

First of all, I wish to thank PAH Barcelona, which not only welcomed me, as it does many researchers, but has also been a constant and limitless source of inspiration, learning and empowerment both as a researcher and as an activist. Writing a doctoral thesis is often a solitary process, but not in my case. Every time I went through the doors of PAH Barcelona headquarters or met them through a virtual platform, to participate in an assembly, or a meeting or an action, I felt deeply connected with all of the people involved, their histories and struggles. Being part of the collective daily work of PAH provided me with many insights and inspired my reflections on housing urban struggles in a time of precarity. I would like to personally thank all of the members of PAH that I met during this time, but that would take a very long time and I would definitely forget people. However, I particularly wish to thank Lucia, Santi, Edu, Luis, Francisco, José Antonio, Magda, Elisa, Juanjo, Ahinoa, Alba, Carlos, Susanna, Josep, Dani, Ricardo, Wilson, Guille, Isa, Lili, Mohamed, Sonia, Ana, Vosky, Sandra, Malika, Noelia, Pampa, Nadia, Teo, Delia, Flor, Rosario and Bego for all the moments shared during these years as well for the formal interviews and all the informal chats.

I wish to thank my supervisors Helen Carr and Iain Ramsay for their guidance throughout. Helen in particular supported me and my work not only with comments, feedback, corrections and suggestions but also with her kindness and patience and a commitment to my progress beyond her feedback on the thesis itself. I am extremely grateful to her for having invited me to contribute a chapter to the edited book 'Law and The Precarious Home: Socio-Legal Perspectives on the Home in Insecure Times', and for inviting me to different seminars and workshop in Brussels, Canterbury and Belo Horizonte. Presenting extracts of my work at these events gave me the opportunity to receive feedback and comments that have been critical in improving the quality of several chapters of this thesis.

During my experience as a PhD candidate and Graduate Teaching Assistant at Kent Law School I had the chance to meet many people in Canterbury that supported me in many different ways. First, I wish to thank Ed Kirton-Darling for having read and commented on several pieces of my thesis and drafts of articles that I submitted for publication. His comments as well as informal chats that we had on several occasions helped me a lot in developing and improving my work, and also to feel more confident about it, which was often exactly what I needed. I want to thank Donatella Alessandrini for having accompanied me and my colleagues as co-director of post-graduate research and for having

coordinated our study group. Moreover, I'm especially grateful to her for having shared with me and Panxto Salvini the not always easy task of organising CineMigrante in Canterbury in 2017. I also want to thank Valery Alzaga, Gavin Sullivan, Thanos Zartaloudis, Davina Cooper, Amanda Perry Kessar, Tony Williams, Laura Binger and Richard Warren for having contributed in very different ways and from different perspectives to my reflections on my research and to its development. One of the most challenging, but also inspiring, jobs that I have ever done was being a Graduate Teaching Assistant teaching 'Critical introduction to law' at Kent Law School. Especially at the beginning I often felt lost and overwhelmed, therefore I'm really grateful to Gian Giacomo Fusco, Michalis Zivanaris, Paulo Ilich Bacca, Stephen Pethick, Davina Cooper and Philemon Omede for their suggestions and inestimable support during this experience.

I owe special thanks to Eduard Sala, Luis Sanmartin, Montserrat Emperador Badimon, Felipe Santos and Ezequiel Ramón with whom I shared the burden and honour of coordinating the book 'La PAH, 10 años de Lucha por el Derecho a la Vivienda'. Working with them was a pleasure, and I learn a lot from each one of them. Moreover, I want to thank them, as well as Laura Barrio, Tom Young, Maka Suárez and Matías Durán for having shared with me many interesting reflections on our experience as researchers and activists within PAH. During this time, I also had the chance to meet other scholars who have been particularly inspiring and whose comments and feedback on my work have been extremely useful. I'm particularly grateful to Michele Lancione, Nick Bloomley, Maria Fernanda Salcedo Repolês, Serena Natile and Luca Raineri.

A special thanks also to all the people that in some way helped me with the huge challenge of writing a doctoral thesis in English: my sister Giulia, Panxto, Orestis, Kat, Martha, Alice, Clarrie and the members of the Student Learning Advisory Service (SLSA) at Kent University.

Last but not least I wish to thank my family and all the friends with whom I shared the last four years for their constant logistical and emotional support and love: Panxto, Anto, Marti, Kenia, Loca, John, Brez, Pepio, Tizio, Kant, Fabio, Dave, Davide, Cavi, Alice, Vicky, Eño, Orestis, Lefteris, Kat, Marta, Michalis, Paulo, Barkay, Elli, Poppy, Juan, Marzio, Dam, Paolo, Feffe, Ste, Simo, David, Leo, Anto, Alberto, Daniela, Ludo, Sara, Carla, Lucio, Pepper, Heura, Luca, Annalisa, Matteo, Silvia, Flor, Aurea, Anna, Brenda, Mauro, Xavi, Adri, Marina, Luca and all the other friends scattered between Barcelona, Bergamo, Canterbury and Bologna.

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List of Acronyms and Key Terms:

ABTS: Asamblea de Barrios por un Turismo Sostenible

APE: Alianza contra la Pobreza Energética

Acompañamientos: the accompaniment in which PAH activists go with the affected people at the bank or social service offices to provide support.

Anti-Okupa door: is a special door installed to prevent the occupation of empty dwellings.

ASPCAT: Agència de Salut Pública de Catalunya

ASPB: Agència de Salut Pública de Barcelona

Banco de España: Bank of Spain

Barcelona en Comú: BeC (Barcelona in Common)

Carencia: the reduction of the monthly mortgage repayment for a period of time.

CiU: Convergència i Unió

CGPJ: Consejo General del Poder Judicial (General Council of the Judiciary)

Comunidades Autónomas: Spanish regional governments

CUP: Candidatura d'Unitat Popular

Dación en pago: mortgage debt cancellation in exchange for returning the property of the house to the bank

DESC: Derechos Económicos, Sociales y Culturales

ERC: Esquerra Republicana de Catalunya

EuiA: Esquerra Unida i Alternativa

FAVB: Federación de Asociaciones de Vecinos y Vecinas de Barcelona

EU: European Union

Fianza: the bail for a rent contract

FGDEC: Fondo de Garantía de Depósitos de Entidades de Crédito

FROB: Fondo de Reestructuración Ordenada Bancaria

Generalitat: the Catalan regional Government

HUT: Houses used for tourism

ILP: Iniciativa Legislativa Popular (Popular Legislative Initiative)

IMF: International Monetary Fund

INE: Instituto Nacional de Estadística (National Institute of Statistics)

LAU: Urban Letting Act (Ley de Arrendamientos Urbanos)

Ley Vivienda: (Housing Law)

Mochilla: literally means a bag. It refers to the part of a debt that the bank does not want to cancel in a negotiation.

MoU: Memorandum of Understanding

ODESC: Observatori de Drets Econòmics, Socials i Culturals

PAH: Plataforma Afectados por la Hipoteca (Platform of People Affected by Mortgages)

PDeCAT: Partido Demócrata Europeo Catalán

PEUAT - Plan Especial Urbanístico de Alojamientos Turísticos (Special Tourist Accommodation Plan)

PIRMI: Prestación de Rentas Mínimas de Inserción

PP: Partido Popular

PSC: Partit dels Socialistes de Catalunya

PSOE: Partido Socialista Obrero Español

QUITA: the cancellation of part of a mortgage debt, in order to be able to continue to pay back the mortgage.

Recuperación: Instead of 'ocupación', PAH uses this term which I translate as 'repossession from below' to indicate the occupation of empty building owned by banks or major landlords to rehouse evicted people.

REIT: Real Estate Investment Trust

SAREB: Sociedad de Gestión de Activos Procedentes de la Reestructuración Bancaria. (Platform of People Affected by Mortgages)

Sindicat de llogaters – Sindacato Inquilinos/as: Tenants union.

SIPHON: Servei d'Intervenció en situacions de Pèrdua de l'Habitatge i/ Ocupacions

SOCIMIs: Sociedades Anonimás Cotizadas de Inversión en el Mercado – the Spanish version of REIT.

Tanteo de retracto: is a legal instrument that gives the public administration in Catalonia preferential acquisition rights on reposessed dwellings or buildings.

UCD: Unión de Centro Democrático

UCER: Unidad Contra la Exclusión Residencial

UN: United nations

VPO: Vivienda de protección oficial (State-subsidised housing)

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Introduction

April 2017

'Si se puede, si se puede, si se puede!' *'Yes, it's possible, yes, it's possible, yes, it's possible!'* This is the chorus that resonates in the narrow streets of Raval, one of the districts of Barcelona most affected by the wave of evictions caused by the housing crisis which began in Spain in 2008. This morning's eviction was stopped. The tension finally begins to melt, and PAH activists in their green T-shirts embrace and celebrate together, posing for the classic ritual photo that will be shared immediately on the movement's social media platforms.

September 2018

'Si se puede, si se puede, si se puede!' *'Yes, it's possible, yes, it's possible, yes, it's possible!'* A roar shatters the silence, breaks the suspense and every institutional protocol. From the stands of the Spanish Parliament, dozens of PAH activists had anxiously awaited the outcome of the vote to permit the discussion of the 'PAH Housing Law', and now celebrate this historic moment.

February 2019

'Si se puede, si se puede, si se puede!' *'Yes, it's possible, yes, it's possible, yes, it's possible!'* PAH activists sing at the end of the press conference organized in front of a temporarily occupied BBVA bank. After more than three years, the Catalan law 24/2015, drawn up by the movement and approved by the Catalan parliament in the summer of 2015, has finally come back into force after having been suspended due to an appeal to the constitutional court.

October 2019

'Si se puede, si se puede, si se puede' *'Yes, it's possible, yes, it's possible, yes, it's possible!'* The chorus resounds inside the headquarters of PAH Barcelona. Before starting the weekly assembly in which newcomers present their cases, a veteran announces that finally, thanks to the law 24/2015, after five years of struggle, she has signed a social rent contract of 200 euros a month for seven years.

'Si se puede.' 'Yes, it is possible.' This simple slogan has accompanied PAH's daily struggles, on all fronts, over the last ten years. In the streets, blocking thousands of evictions, in the occupied banks, pressurising them to reach an agreement with the affected people, in the assemblies where newcomers are welcomed every week into an empowerment process that often turns them from people affected

by the crisis into activists. This relentless focus on the possible also reached the institutions: from the Barcelona Municipality to the Catalan and Spanish parliament, where PAH has managed to open up a breach in the political system and to change the legal framework on housing. The chorus has also been adopted by new leftist political actors who emerged in the Spanish political system after the 15M¹ mobilizations of 2011.

This thesis is focused on possibilities, and specifically on the possibilities which have emerged from housing struggles in Barcelona in particular, and in Spain more generally, in a context of crisis and austerity. My research work is immersed in these housing struggles which in turn influenced my objectives, research questions, and methodology.

In this introduction, I focus on how neoliberalism and the Global Financial Crisis (GFC) contributed to the spread of precarity and jeopardized access to housing. I develop the concept of the precarization of the right to housing as a governmental process linked to commodification, globalization, financialization and deregulation. The resulting housing precarity is a condition of insecure access to housing that also implies emotional consequences such as stress and anxiety, but emerges also as a space of mutual support and resistance.

In the following section, I consider how, in the urban context, housing precarity stimulates new possibilities via mobilizations and resistance that can be linked to the right to housing. I take into account the literature on PAH and its limits, and, in particular, the need for a long-term overview of activism and urban mobilizations around housing in a political and legal context which is in constant and often radical transformation. These reflections inform my research questions, my contribution to the literature, and methodology. Finally, in the last section of this introduction, I briefly summarise the structure of the thesis.

Neoliberalism, the precarization of the right to housing and housing precarity.

Housing is a central need for everyone. Indeed, the right to housing can be considered the *conditio sine qua non* for life, work and leisure (Madden and Marcuse 2016) that grants security and refuge from external physical threats and provides the material base from which ‘to build a livelihood and take part in the life of the community and the state’ (Hohmman 2013, 4).

¹ The ‘15M’ or ‘Indignados Movement’ started its mobilizations on the 15 May 2011 by occupying the main squares of Madrid (Puerta del Sol) and Barcelona (Plaça Catalunya) in order to protest against the austerity measures approved in Spain as a consequence of the Global Financial Crisis as well as against the Spanish political system. As explained by Flesher Fominaya (2015b, 160, note 1): ‘Indignados is a term used by mass media and by which the movement is known outside Spain; activists refer to themselves as 15-M, arguing both that ‘indignant’ does not even begin to describe their anger, and that it overlooks other emotional responses, such as hope and solidarity.’ Sharing this reflection, from now on, I will use ‘15M’.

My argument is that the spread of neoliberalism followed by the Global Financial Crisis, contributed to the acceleration and expansion of precarity that is increasingly jeopardising access to housing. The concept of neoliberalism is contested and refers to an incoherent set of policies and processes which develop in different ways according to different economic, historical and social contexts (Brenner and Theodore 2002; Venugopal 2015; Carr, Kirton-Darling, and Salcedo Repolês 2020). However, in many contexts, neoliberalism implies that the role of the state is not to provide social welfare but to benefit free market ideology (Harvey 2005). The impact of this is extensive. Positioning neoliberalism as the last stage of capitalism, Harvey suggests that:

Neoliberalism is in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices Harvey (2005, 2).

This economic and political vision has led in practice to the state retreating from many areas (for instance social services, education, health, housing, transport) in which it previously played an active – often redistributive – role. The shrinking of the welfare state threatens various achievements resulting from labour and social rights struggles. The individualization of labour (Castell, 1996) and the increasingly atomization of people jeopardize forms of solidarity and social organization such as workers organizations and unions.

Moreover, in many contexts, the neoliberal agenda, based on the idea that the maximization of market transactions would bring social good, led to a commodification or re-commodification of goods and services previously considered of public interest and therefore protected, at least partially, from market logic. The case of housing in Europe is emblematic.

After the Second World War, many governments saw the increase of secure access to housing as a priority of the reconstruction, one of the pillars of a new welfare state system and one of the main instruments to respond to poverty and inequalities. As Johnston and Kurzer explain:

Social reforms after 1945 focused on housing to improve the living standards of the poor and to control the share of household expenditures that went towards housing. Governments used a wide array of tools such as housing allowances, construction grants for new housing, tax relief on interest payments, rent control and tenant protection laws, and, most importantly, generous subsidies to expand not-for-profit rental housing with below-market clearing rents. (Johnston and Kurzer 2019, 4)

Moreover, starting from Article 25.1 of the Universal Declaration of Human Rights and Article 11 of the International Covenant on Economic, Social and Cultural Rights the concept of the right to housing has been developed at the international level. At the European level, the right to housing has been included in Article 31 of the European Social Charter and Article 8 of the European Convention on Human Rights. As Hohmman (2013 2) points out: ‘A human right to housing represents the law’s most direct and overt protection of housing and home.’

Although the significant political and economic investments in housing policies and the development of the right to housing concept, it is crucial to avoid any idealization of the past. Indeed, despite the efforts to promote homeownership, protection for tenants and social housing, many people were excluded. As argued by Carr, Edgeworth, and Hunter (2018, 10): ‘There were always those who were excluded or at best conditionally included: women, the disreputable working class, the vagrant and the migrant.’

The long-term processes of commodification, deregulation, privatization, and financialization, in parallel to a general dismantling of welfare state systems, have further jeopardized access to housing (Madden and Marcuse 2016; Carr, Edgeworth, and Hunter 2018; Rolnik 2019).

In Europe, these processes unfolded differently depending on the local context, for example: in the United Kingdom, they happened through the privatization of the social housing system with the so-called ‘right to buy’ policy (Carr 2011); in Italy, through the deregulation of the private rental market, which made renting less accessible (Chiodelli et al. 2020; Belotti and Arbaci 2020), while cuts in public construction investments contributed to a structural lack of public housing; in Spain, through deregulation which affected not only the leasing markets but also mortgage markets (Rolnik 2019), fostering a ‘mortgage race’ through a process of indebtedness which also involved the low and middle classes (López and Rodríguez 2011; Palomera 2013; Rodríguez and Espinoza 2018). These processes have influenced the main ways in which housing is accessed: homeownership and the rental of private or public property.

Contemporary difficulties in accessing housing can originate from different situations and problems. In 2005, the European Federation of National Organisations Working with the Homeless (FEANTSA) proposed the European Typology on Homelessness and Housing Exclusion (ETHOS)², which makes

² Housing exclusion, according to the ETHOS model, is the consequence of insecure or inadequate housing. Insecure housing affects people living under the threat of eviction, or living without a legal title, or in insecure accommodation, or under the threat of violence. Inadequate housing affects people living in temporary, or unfit, or extremely overcrowded structures. Moreover, insecure and inadequate housing can overlap, aggravating housing exclusion.

an effort to generate a conceptual framework and classify the different situations related to housing exclusion. According to this model, having a home implies three dimensions: legal, social, and physical (Edgar 2009). The first involves having a legal title allowing for security of occupation; the second having a space to maintain privacy and enjoy social relationships; and the third relates to having a home with adequate conditions of hygiene and comfort. The lack of one or more of these dimensions indicates: homelessness and/or housing exclusion (Edgar 2009; Amore, Baker and Chapman 2011).

A growing literature (Carr, Edgeworth, and Hunter 2018; Lancione 2018 Muñoz 2018; Blomley 2019) focuses on increasing difficulties in access to and the sustainability of housing, through the concepts of precarity, precariousness and precarization. Drawing on this literature, in this thesis I will use the concepts of 'precarization of the right to housing' and 'housing precarity'.

The precarization of the right to housing is a complex and long-term process linked to commodification, deregulation and financialization of housing, which not only has made access to housing increasingly insecure but has also jeopardized the effectiveness and the same meaning of the right to housing as developed so far. It can also be seen as a neoliberal governmental process (Lorey 2015) linked to the spread of debt (Graber 2011; Lazzarato 2012). The promotion and diffusion of a 'homeownership culture' on the one hand contributed to including low- and middle-class consumers in financial circuits and, on the other hand, fostered a further process of the financialization of housing (Rolnik 2019). In Spain in particular, access to housing through a mortgage loan became one mantra shared and promoted by the economic, financial and political system. Lazzarato (2011) and Graber (2012) showed how debt allowed homeownership to extend and become subjective, creating the 'indebted man'. Indebtedness often generates feelings of anxiety and moral responsibility to comply with the duty to repay the debt. When problems occur with repayment, these feelings often turn into shame and guilt. Debt can be considered thus a mechanism of biopolitical governmentality (Lazzarato 2012). The dream of homeownership through indebtedness contributed to the development of housing bubbles that then caused the mortgage crisis started in 2007. As Aalbers describes:

Once the housing bubble burst, homeowners got into trouble, not just because their homes were worth less, but also because so many of them had taken out big loans with small down-payments and high interest rates. Negative equity, default and foreclosure (repossession) were some of the negative results. (Aalbers 2009, 286)

In the context of the economic and financial crisis, banks 'too big to fail' were bailed out, contributing to the increase of public debt in many states. Thus, while financial losses were socialized, the

neoliberal narrative meant that cuts and austerity measures had to be applied to reduce the public debt of states (Soedeberg 2013). Middle- and lower-income households, and especially women and migrants, were affected by the consequences of this crisis (Ramsay 2016).

Housing precarity is the condition resulting from these processes. This concept is related to, but different from, housing exclusion. The precarization of the right to housing increases housing exclusion, but housing precarity also includes the emotional consequences that people affected by housing-related problems have to face: fear, stress, shame and anxiety. Madden and Marcuse define this condition as ‘residential alienation’:

The experience of residential alienation in contemporary society, therefore, is precarity, insecurity, and disempowerment. It is fostered by commodification, displacement, and dispossession, and exacerbated by inequality (Madden and Marcuse 2016, 59).

Last but not least, the concept of housing precarity, differently from other concepts (e.g. vulnerability, insecurity, or exclusion), can also be related to, and it often used by, spaces of mutual support, social mobilizations and political struggles. Consequently, housing precarity has to be considered as a dynamic, complex, and changing condition that does not follow constant patterns. As argued by Lancione (2018, 183):

Urban precarity is never a finished project; it is a condition that is always in the making. It is instantiated at the level of the body, where it leaves its marks, but also where it can be challenged and re-appropriated.

Hence there is a need to consider its economic, historical, and social causes at the local level, how it affects people but also the form of resistance and the radical possibilities to un-make housing precarity (Lancione 2018; Vasudevan 2015). Barcelona represents an example of how housing precarity is a *process*, with its premises and its often evolving ‘symptoms.’ However, it can also be seen as a laboratory of urban mobilizations and municipal intervention to un-make housing precarity and to promote an effective guarantee of the right to housing.

To investigate the link between urban transformations, housing precarity and the different grassroots and institutional responses, I will apply to the case of Barcelona the concepts of *pre-making*, *in-making*, *un-making*, and *re-making* proposed by Lancione (2018) to analyse the intersecting processes of urban (housing) precarity linked to forced evictions in Bucharest. As Lancione explains, this approach investigates different features of urban precarity through key questions:

How does the historical context intersect with the present? (Pre-makings); How is the subject affected? (In-makings); What can a body do to resist? (Un-makings) and how is governance reasserted? (Re-makings). (Lancione 2018, 184)

I decided to focus on the urban level because cities have been particularly affected by ‘urban neoliberalization’ (Mayer 2013), the social consequences of the crisis (Di Feliceantonio 2016) and ‘austerity urbanism’ (Peck 2012). In the last four decades neoliberalism has transformed urban policies and the style of governance through processes of the privatization, deregulation and commodification of both spaces and public services (Smith 2008; Soja 2010). Although it is possible to find some shared features of urban neoliberalization, it is critical to underline that there is not a single way or a single form. Indeed, authors like Peck (2012) and Brenner, Peck, and Theodor (2010) argue that neoliberalization occurs in different forms according to different historical, economic and social contexts. Peck and Tickell (2002) identify different phases in the process of neoliberalization. In the first phase of ‘rollback neoliberalism,’ the public sector was reduced. In the second phase, of ‘rollout neoliberalism’, and in contrast with the first, new forms of governance are created to manage the social tensions caused by the first phase. This guaranteed neoliberalism a functional adaptation capacity.

In Barcelona, urban neoliberalism fostered deregulation in the housing market and increased the relevance of international real estate owners. This process overlapped with the deindustrialization and conversion of the city into an international cultural capital, the reshaping of neighbourhoods, and the consequent increase in mass tourism and gentrification (Marcuse 1985; Lees et al. 2008; Slater 2009; Cocola-Gant 2018). Since the Global Financial Crisis, austerity measures adopted by many states accelerated and deepened the process of urban neoliberalization. As Mayer points out:

With the bulk of manufacturing outsourced to the global South (at wages and working conditions far below first world standards) or relocated to highly automated production complexes in industrial zones away from thriving urbanized areas, the post-industrial cities of the North have become the playgrounds for the upper classes, serviced by armies of downgraded and increasingly precarious workers. (Mayer 2013, 9)

Evictions, mortgage repossessions, the growth of homelessness, the expulsion of low- and middle-income populations from the central neighbourhoods, and the growing difficulties in accessing affordable housing are the symptoms of housing precarity at the urban scale. However, the precarization of the right to housing and the consequent spread of housing precarity caused a response

that has materialized differently according to the particular urban context, for example through the rise of urban and housing mobilizations, the creation of tenants' unions and neighbourhood and anti-evictions organizations. These forms of resistance often are inspired by - and use - the concepts of right to housing and right to the city in their daily struggles.

The radical right to housing and urban resistance.

In this thesis, I focus on the right to housing through a double perspective. Firstly, I want to investigate the practical and daily application of the right to housing concept and its effectiveness in a time of crisis and austerity. Secondly, I consider the right to housing as a possible resource for urban social movements in their struggle to respond to housing precarity. As argued above, the consequences and overlapping of unemployment, austerity measures and the housing crisis accelerated the precarization of the right to housing and the spread of housing precarity. In Spain, it now affects an increasing number of people, with the risk that they will lose their homes because of the mortgage crisis. They have more difficulties in accessing the rental market, and are often excluded from the system of public housing.

Moreover, as argued by Muñoz (2019), housing precarity and the housing related-problems, whether they are the threat of eviction or the lack of affordable alternatives, inhibit the ability of the affected people of mobilizing and organize to defend their rights. In this sense, the concept of residential alienation describes well the condition of people that in Spain having to face the risk to be evicted or that had seen their homes repossessed, decided to turn to PAH, often being desperate and shameful. Housing precarity emerges then also as a space for mutual support, as a form of social mobilization, and therefore, as a political practice.

The concept of the 'radical right to housing' proposed by Madden and Marcuse (2016) paves the way for examining a new political form of organization in precarity. The authors argue that the claim to a right to housing can be a way of overcoming the housing crisis, but only if this entails a radical challenge to the current housing system, which they identify as the cause and the structural origin of the housing crisis. As they affirm:

More than a simple legal claim, a real right to housing needs to take the form of an ongoing effort to democratize and decommodify housing, and to end the alienation that the existing housing system engenders (Madden and Marcuse 2016, 197).

The word 'right' implies a political perspective of claiming. For this reason, I propose to discuss the precarization of the right to housing and not just precarization of housing. In this distinction there is a contradictory horizon, and a political perspective that I am convinced is fundamental, because it is

prefigurative of a possible response to this process of precarization of housing. Building on Lefebvre (1968), Madden and Marcuse argue that:

the right to the city is a cry and a demand; that is, part of social struggle, not an individual legal entitlement. ‘Right’ is not used in its conventional legal sense, but in an ethical and political sense. (Madden and Marcuse 2016, 98)

The right to housing, conceived as a radical political claim to the de-commodification of housing, can represent a possible way to ‘un-make’ housing precarity. At the urban level, the right to housing, linked to the right to the city, can be used to question the role of urbanization as a tool for economic and political neoliberal governance. Indeed, cities can be considered as a space of resistance in which radical attempts to un-make precarity and alternative conceptions of the city and the future can be developed (Vasudevan 2015; Simone 2016; Lancione 2018). While neoliberal cities are transformed and reshaped according to the needs of the market and profits and to the detriment of people (Harvey 2008), they have also been the epicentre of the rise and development of urban social movements (Castells 1972; Mayer 2009). In many cases, these urban mobilizations have been inspired by the right to the city, which considers human rights and the social and spatial needs of people as a priority over profit (Marcuse 2009; Soja, 2010). The right to the city is also considered as a political and mobilization frame in opposition to the existing neoliberal urban model (Harvey 2009; Mayer 2009). Urban resistance has also been associated with ‘the right to stay put in the face of exclusionary, neoliberalizing forces’ (Annunziata and Rivas 2018, 395). It can include many different and often incoherent resistant practices in response to the commodification of urban space. As emerges increasingly in the literature, mobilizations in defence of housing can also take a variety of forms including (and not limited to) squatting, social centres, anti-eviction actions, neighbourhood associations and tenants’ unions (SqEK 2013 and 2014; Madden and Marcuse 2016, Grazioli and Caciagli 2018, Palomera 2018, Rolnik 2019).

PAH Barcelona – a case study

Spain has been one of the countries in Europe most affected by the consequences of the economic and housing crisis. During the last decade, despite the recognition of the right to adequate housing in Article 47 of the Spanish Constitution³, national governments prioritized rescuing the financial

³ ‘All Spaniards are entitled to enjoy decent and adequate housing. The public authorities shall promote the necessary conditions and shall establish appropriate standards in order to make this right effective, regulating land use in accordance

system, and putting in place austerity measures that sacrificed any guarantee of the right to housing, as well as other social rights. A wave of evictions and mortgage repossessions, and later dramatic rent increases represented the consequences of a long-term process of the precarization of the right to housing. In Barcelona these processes overlapped with the effects of mass tourism and gentrification, contributing to increasing housing precarity. In this context, in 2009, PAH - Plataforma Afectados por la Hipoteca (Platform of People Affected by Mortgages) - was established in Barcelona to provide grassroots support to people at risk of losing their homes through mortgage default.

PAH grew out of the previous experience of other social movements involved in the struggle for the right to housing, such as ‘V de Vivienda’ (Mir, França, Macías and Veciana 2013; Di Feliceantonio 2017). Since its creation, more than 200 local branches of PAH have emerged all over Spain, and permanent coordination structures have been created at regional and national levels. PAH became a central actor in the struggle for the right to housing in Spain and, over the years, generated national and international academic and media attention.

A systematic review of the academic literature about PAH (Sala 2018) shows that more than 100 articles, papers, chapters and theses have referenced PAH. Some scholars focus on PAH and its mobilizations in the context of the economic and housing crisis, underlining how the movement contributes to the reframing of the narrative on the housing, economic and also political crisis in Spain and the re-interpretation of these crises both from the perspective of affected people and more generally (Sabaté 2016; Alonso and Casero 2016). Other authors approach the relevance of PAH from the perspective of social movement studies, considering the context of 15M and reciprocal influences with this movement (Romanos 2013; Di Feliceantonio 2017; Martinez, 2018). Many works explain how the movement was created and structured (Colau and Alemany 2012 and 2013; Mir, França, Macías and Veciana 2013; Mangot 2013). The influences of neoliberalism and global real estate practices on dispossessions and evictions, as well as the effectiveness of PAH, are considered by Suárez (2014), García Lamarca and Kaika (2016), Annunziata and Lees (2016), García Lamarca (2016) and Berglund (2017).

A key feature of PAH both in terms of organization and of its success in developing effective responses to the housing crisis is: the promotion of empowerment and awareness processes for the affected people (Mangot 2013; Casellas and Sala 2017; D’Adda, Delgado and Sala 2018; Sanmartin

with the general interest in order to prevent speculation. The community shall participate in the benefits accruing from the urban policies of the public bodies.’ <https://www.boe.es/legislacion/documentos/ConstitucionINGLES.pdf>

2019). PAH creates a sense of community and mutual support breaking the sense of fear and loneliness and making visible the consequences of the housing crisis (Arredondo and De las Olas 2013; Mangot 2013; Rivero 2013; and Sabaté 2014; Santos 2019). Moreover, PAH developed and imposed a counter-narrative of the crisis (Colau and Alemany 2012 and 2013, Alvarez de Andres et al. 2015 and 2016; De Weerd and García 2015; Di Feliceantonio 2017), challenging the political system - also through civil disobedience - in order to modify the legal framework on housing (Macias 2015 and 2017; Martínez 2018). Suárez (2014 and 2017) and Menna (2016) focus on how migrants have been particularly affected by the crisis and how PAH contributed to reimagining alternative ways to access housing beyond ownership through debt. A series of studies (Sabater and Giró 2015; Vázquez-Vera et al. 2016; García and Etxezarreta 2018) underlined how mortgage and eviction related problems directly affect the health of the people and families involved.

Despite this extensive literature on PAH, there are some limits. First, there is a lack of research on how PAH approached the law and used a right to housing discourse in its political practices and activism. Second, while the rise and the development of the movement and its strategies to respond to the mortgage crisis have been widely investigated, there is no research on how PAH evolved to adapt to a new housing and political context. This thesis deal with these issues.

Research questions and contributions:

Approaching my doctoral research as a socio-legal scholar I decided to focus on PAH's activism in precarious times to answer this central research question: *How can contemporary urban social movements respond to housing precarity?*

Through a case study of PAH Barcelona this thesis (a) investigates the causes and the effects of contemporary housing precarity in Barcelona and Spain; (b) evaluates the strategies urban social movements use to respond to housing precarity; and (c) analyses the effectiveness of the right to housing as a key tool in PAH's response to the housing crisis.

I aim to shed light on how contemporary urban social movements are forced to engage with the process of precarization within the housing context, and whether an approach based on the right to housing is possible and effective. Through this analysis, I will investigate how PAH uses a double strategy of challenging and changing the law. This thesis will contribute to the increasing literature on PAH and its struggle, filling a gap regarding the relationship of the movement with the law. A further element of the originality of this research is that it also focuses on how PAH changed in the last five years to adapt to a new context in which housing precarity is linked not only with mortgage-related problems but also with rent- and squatting-related problems. Moreover, it considers the

changes in PAH's relationship with a political system that has radically transformed in the last decade. More generally, this thesis contributes to the literature on urban mobilizations and housing policies in times of crisis and austerity (SqEK 2013 and 2018; Di Feliceantonio 2016; Grazioli and Caciagli 2018; Lancione 2018; Fierro 2018; Domaradzka 2018; Annunziata and Rivas 2018; Palomera 2018; Rolnik 2019).

The objective of this thesis is not to provide a final answer to the question of how urban social movements can respond to housing precarity or to suggest a set of instructions or strategies to use in urban activism. The analysis developed in this thesis focuses on the specific case study of PAH Barcelona, in a specific space-time context, which is the housing crisis that has been affecting Spain since 2008. Being aware of these limits, I aim to provide a modest but significant and original contribution by examining urban housing precarity in Spain and, in particular, in Barcelona, investigating not only its causes and dramatic consequences, but also the possibilities and strategies to resist it developed both by grassroots social movements and municipal institutions. I do this through an immersion in the daily struggles of PAH Barcelona. In the next section I illustrate my methodology as well as the difficulties and challenges that I faced and how I have dealt with them.

Methodology:

I spent more than two years doing fieldwork within PAH Barcelona. During this time, I used ethnographic methods such as direct participant observation (Balziger and Lambelet 2014) and activist ethnography (Hale 2006; Juris and Khanasabish 2013) to understand better the internal dynamics of the movement and its organization and structure. It was necessary to be part of the daily life and activities of the group (Guber 2001), observe, listen, take notes (Nicholas 2013), and also get involved (Hammersley and Atkinson 2007). In this sense, I performed 'observant participation' rather than participant observation (Valenzuela-Fuentes 2018; Fierro, 2018). Changing the order of the terms underlines a more significant personal engagement, one that is not limited to neutral observation.

Participatory Action-Research (Fals Borda 1985; Villasante 2006; Greenwood 2007) and Activist or Militant Research (Malo et al. 2004; Fuster 2009; Cox and Flesher 2009) emerged as research methods to make the role and involvement of both the researcher and the people and groups investigated clearer (Martinez and Lorenzi 2012). In Activist Research, a particular form of Participatory Action-Research, the researcher is meant to produce a kind of knowledge that emerges from the group through empathy. Moreover, it is essential to be involved, to share through synergy and to contribute to the group's political practices (Zamosc 1992). Martinez and observe that:

researching from within and with activists, means to merge and to share knowledge – even critically and conflictively. This involves that the production of knowledge is closely connected with the sharing of knowledge. (Martinez and Lorenzi 2012, 168)

Researching ‘with a social movement instead of about it is the most important objective of an activist research perspective’ (Fierro, 2018, 8) and should make the development of common analytical tools and practices possible (Hale 2006; Salvini 2013). Co-produced knowledge can be useful for movements and organizations not just in terms of analysis but also in terms of organization (Malo de Molina 2006 and 2007). I started my activist research within PAH with the premise that distinguishing between the subject that investigates and the object that is investigated helps to maintain the hegemonic bases of the contemporary world (Haraway 1995). This approach meant I was faced with a series of challenges, questions and doubts that accompanied me during my time here and also contributed to the development of my methods.

Distance and language.

The first challenge was logistical: - my institution and workplace as an academic, Kent Law School, was in Canterbury, in the UK, while PAH, where I am engaged as a researcher and activist, is located in Barcelona. Activist research and the use of ethnographic methods such as observant participation require extensive, even daily, presence within the movement (Beaud and Weber 2010). As Emperador Badimon (2017) explains, referring to a case study of PAH Barcelona, distance and the intermittent presence of the researcher within the movement can make it challenging to build a 'trust relationship' and contribute to the activities as an 'activist', and can cause frustration and discomfort at an emotional level. This problem was most acute in the first two years of my PhD, for during my third year I was mainly based in Barcelona. To minimize the problem of distance, during the first two years of the PhD I spent several months in Barcelona (from May to September) and in the period I was based in Canterbury I travelled to Barcelona when possible to attend important meetings or mobilizations⁴. Moreover, despite the distance, I remained updated and in contact with PAH Barcelona and was directly involved via email, Telegram⁵ groups, Skype and Mumble⁶ calls with some specific PAH work commissions. PAH Barcelona makes heavy use of a variety of social networks, and the use of

⁴ During the first year of my PhD, I went to Barcelona to take part in the presentation of the report 'Exclusión Residencial en el mundo local: Informe de la crisis hipotecaria en Barcelona (2013 – 2016)'. During my second year, I went to Barcelona for ten days to take part in the last phase of the campaign, when PAH presented the Housing Law to the Spanish Parliament. I attended, in particular, a meeting organized by the local commission of PAH Barcelona, and participated in a national demonstration organized in Madrid.

⁵ Telegram is a messaging application for mobile phones, computers and other devices, considered particularly secure in terms of privacy. It allows people to send, receive and share documents, videos and photos. www.telegram.org

⁶ Mumble is an open-source, low-latency, high-quality voice chat software similar to Skype, but more effective in hosting chats with a lot of people. www.mumble.info

these (in some cases new or recent) communication tools in daily activities allowed me to maintain a link with the movement despite the distance. Nevertheless, this form of participation is palliative. It does not allow the same level of involvement or participation during these periods, mainly because I felt less legitimate in expressing my opinion or taking a position in a debate due to the impossibility of following it up and contributing effectively to the movement's daily work and activities. During my fieldwork, I also faced the challenge of language. My level of Spanish allowed me to participate without any problems in all the activities of PAH Barcelona. However, being Italian doing fieldwork in a context in which Catalan is also used, and writing my thesis in English, has often proved overwhelming and energy-consuming. Due to the presence of migrants at PAH Barcelona, the language spoken is Spanish. However, in other contexts (e.g., institutional meetings and negotiations, meetings with other social movements or actors) Catalan was often the language used. I can read and understand Catalan, but I am not able to speak it, and this represented a limit to my ability to participate actively in some circumstances.

My double identity.

The other relevant challenge for me, especially in the periods I spent in Barcelona, was to maintain an equilibrium between my activism, i.e., participation in PAH's activities, and my research, particularly managing and organising my workload. The daily activity of PAH Barcelona includes two weekly assemblies on Monday and Tuesday, stopping evictions, accompanying affected people to their negotiations with banks or public administration, communicating, organizing actions and mobilizations, and developing long-term campaigns. It is frenetic and overwhelming, and people who can take on some of this work are always needed. This situation often created a dilemma. As an activist living in Barcelona without a fixed working time, I could have continuously participated in these activities, helping when and where there was a need. As a researcher, this contributed to my understanding of the Spanish context and my analysis of PAH. On the other hand, as a researcher with a three-year funded PhD, I also had to work consistently on my thesis. Finding an equilibrium in terms of workload and planning was difficult, and often resulted in work overload. To manage this situation, I decided to focus on contributing in particular to specific work commissions of PAH Barcelona. I decided which ones by identifying what my most effective contribution to the movement could be in terms of the knowledge I would be able to co-produce.

Methods and contribution to PAH Barcelona

As discussed, it was difficult to manage my double identity as a researcher and activist during the periods I spent in Barcelona doing my fieldwork, and I often felt that I was not doing enough for

PAH. My more extensive contribution to the movement during these years has been my active participation in the weekly assemblies every Monday and Tuesday, the stop evictions campaign, and many actions and mobilizations organized by PAH Barcelona. Moreover, I participated in some specific work commissions, and it is in those spaces that I contributed the most as a researcher and activist.

The ‘Pahrañoia Commission’: internal databases and public reports.

When I arrived at PAH Barcelona, I joined the Pahrañoia Commission that created, updated, and analysed a database of all the cases of affected people who came to PAH. The goal was to produce public reports⁷ on the consequences of the housing crisis through the development of independent data and information. PAH used this data to strengthen the counter-narrative it offered on the housing crisis and to put pressure on the public administration and social services. A parallel objective is to follow up on the cases of the affected people who came to PAH Barcelona. First, I worked with the other members of the commission in the organization and data analysis of the report entitled ‘Exclusión Residencial en el mundo local: Informe de la crisis hipotecaria en Barcelona (2013 – 2016)’⁸. This report analysed 957 cases of people who came to PAH Barcelona with mortgage problems between 2013 and 2016. All of these people filled out a questionnaire on their situation when they first arrived at PAH Barcelona. The data was updated during the negotiation process and each person was contacted by phone in 2016 for a final update of the database. The quantitative analysis of this database sheds light on the demographic profile of people who came to PAH Barcelona, the features of their mortgage contracts, their objectives during the negotiations, and the results. The data from this report is used in chapter four of this thesis.

Second, in 2017, I contributed to the development of a new questionnaire designed by PAH Barcelona in collaboration with Observatori de Drets Econòmics, Socials i Culturals (ODESC), Enginyeria Sense Fronteres (ESF), Alianza contra la Pobreza Energética (APE) and Agència de Salut Pública de Barcelona (ASPB)⁹. This questionnaire concerned the evolution of the housing-related problems of those who came to PAH. It included a specific set of questions for those affected by rent problems

⁷ To deal with the lack of data regarding the consequences of the housing crisis on the affected people, several public reports have been developed by PAH in collaboration with other actors. These are:
2013 – ‘Emergencia habitacional en el estado español: la crisis de las ejecuciones hipotecarias y los desalojos desde una perspectiva de derechos humanos’: <http://observatoridesc.org/ca/node/4302>

2015 - ‘Emergència habitacional a Catalunya. Impacte de la crisi hipotecària en el dret a la salut i els drets dels infants’: <http://observatoridesc.org/ca/node/4309>

⁸ 2016 – ‘Exclusió n Residencial en el mundo local: Informe de la crisis hipotecaria en Barcelona (2013 – 2016)’. Report available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2016/11/Informe-exclusi%C3%B3n-residencial-en-el-mundo-local.pdf>

⁹ ODESC is an NGO that works on human rights, ESF is Engineers Without Borders, APE is a social movement concerned with energetic poverty and ASPB is the Barcelona Agency of Public Health.

and for those who were squatting. The new database also included a set of questions developed by Alianza contra la Pobreza Energética (APE) regarding energy poverty and by Agència de Salut Pública de Barcelona (ASPB) regarding the effect of housing-related problems on health. The questionnaire had 247 questions which people answered when they first came to PAH Barcelona or APE. Every Monday during the welcome assembly, members of the Pahranoia Commission (including me when I was in Barcelona) and other volunteers gave the questionnaire to the newcomers at the assembly. In the context of this work, I interviewed dozens of affected people who turned to PAH with a considerable variety of housing-related problems, personal situations, needs and objectives. Although these interviews have not been used directly for this thesis, they contributed to my analysis, especially as it relates to PAH's development over the last three years. Preliminary reports¹⁰ using this database were published in 2018, and the final report has been published in 2020¹¹. The data from these reports is used in Chapter Five of this thesis. All of these reports have been or will be presented in official meetings attended by the press, members of public administrations and social services, and other organizations and social movements. Then they are made available online on the website of all of the organizations involved. Since these reports cover only those people who turned to PAH Barcelona with housing-related problems, we must be cautious in generalizing from the information in these reports to everyone affected by the housing crisis. Nonetheless this does not invalidate the analysis regarding those who have contacted PAH, and in particular PAH Barcelona. Both these reports represent an original and methodologically reliable tool for considering the consequences of the mortgage crisis on affected people, providing a new set of data and changing perspective from a merely quantitative analysis of the number of evictions and repossessions produced by the INE¹² and CDPJ¹³. My work with the Pahranoia commission was not only a way to develop and collect quantitative data about and for the movement, but also my main contribution as an activist to PAH Barcelona.

Fieldwork.

During my research, I participated in other work commissions such as the Talks Commission, which organizes the participation of PAH Barcelona members in public events, workshops and talks. I also

¹⁰ 2018 - 'Radiografies de la situació del dret a l'habitatge, la pobresa energètica i el seu impacte en la salut a Barcelona'. Report I: <https://pahbarcelona.org/wp-content/uploads/2018/03/Estudi-Salut-ODESC-alta.pdf>
Report II: <https://pahbarcelona.org/wp-content/uploads/2018/10/Estudi-Genere-ASPB-ODESC-ESF->
Report III: <https://i2.wp.com/pahbarcelona.org/wp-content/uploads/2018/11/Estudi-Salut-ASPB-ODESC-ESF-APE-PAH-baja.jpg?ssl=1>

¹¹ 2020- 'Emergència habitacional, pobresa energètica i salut: Informe sobre la inseguretat residencial a Barcelona 2017-2020': <https://pahbarcelona.org/es/presentamos-el-informe-emergencia-habitacional-pobreza-energetica-y-salud-inseguridad-residencial-en-barcelona-2017-2020/>

¹² INE – Instituto Nacional de Estadística (National Institute of Statistics).

¹³ CDPJ – Consejo del Poder Judicial (General Council of the Judiciary).

got involved in the Housing Law Commission, which is a national commission working on developing proposals to change the Spanish legal framework on housing and the development of public policies at different institutional levels. Because people from PAH branches all across Spain participate in this commission, it works mainly through an email list, a dedicated Telegram group, and a weekly virtual assembly on Mumble. I also collaborated with the International Commission, mainly when there was a need for translation from English, Italian or French to Spanish, or vice versa. In the spring of 2019, I participated in the development and organization of PAH Barcelona’s campaign related to the municipal elections held on 26 May 2019. In Table 1 below, I provide an indicative resume of these activities, including a brief description of how I participated.

Table 1: Fieldwork activities

Activity/commission	Indicative amount/time	Participation
Pahranoia Commission	Since my arrival at PAH	As an active member, I participated in all the activities of this commission, as well as being included in the email list and telegram group.
Housing Law Commission	September 2017 onwards	Active member: I participate in virtual meetings and in the development and organization of the campaigns, as well as being included in the email list and telegram group.
Talks Commission	September 2018 onwards	Active member: I have participated in around 20 public events including conferences, workshops, and presentations.
International Commission	Since my arrival at PAH	I collaborated when needed on translations and attended various events representing PAH Barcelona
Welcome Assembly	Every Monday when I was in Barcelona	I interview newcomers to administer the intake questionnaire, incorporate the data into PAH Barcelona’s database, keep the database up-to-date and participate in the assembly

Coordination Assembly	Every Monday I was in Barcelona since my arrival at PAH	I participate in the coordination assembly as well as being included in the email list and telegram group.
Catalan Assembly	Attended in July 2018 and May 2019	I participated as a member of PAH Barcelona
National Assembly	February 2019	As a member of PAH Barcelona, I helped organize the 25 th national assembly held in Barcelona
Stop Evictions actions	Since my arrival at PAH	I participated in dozens of ‘stop evictions’ actions.
Bank occupations	Since my arrival at PAH	I have participated in dozens of bank occupations
Actions/mobilizations	Since my arrival at PAH	I participated in dozens of actions and mobilizations, contributing to their organization
Workshops	Since my arrival at PAH	I have participated in about a dozen internal workshops organized by PAH Barcelona on different issues
Celebrations/Fund raising events	Since my arrival at PAH	I participated in several celebrations such as the Christmas lunch and the PAH birthday in February and events such as concerts, parties, lunch/dinner/barbeques organized to celebrate particular victories and raise funds

My participation in these work commissions, actions and mobilizations, as well as in other activities, and the notes I took during my fieldwork (Hammersley and Atkinson 2007; Bleaud and Weber 2010), has given me the background needed to understand how PAH works and is structured. It has been a *conditio sine qua non* for the development of my empathy and synergy with the movement, and consequently, for the analysis presented in this thesis. Last but not least, being part of the movement and meeting fellow members of PAH at least every Monday and Tuesday for the weekly assemblies contributed to my understanding of the Spanish housing crisis and its consequences, and my empowerment both as an activist and a researcher. My participation in PAH's activities continually

fed and enriched my reflections and helped me to escape the feelings of isolation so common among those writing their doctoral thesis.

Semi-structured interviews and in-depth interviews.

The quantitative analysis of the reports used in chapters four and five will be integrated with my notes from my fieldwork and with extracts from a series of 20 semi-structured interviews and in-depth interviews (Della Porta 2014). The people interviewed are all, or have been, members of PAH Barcelona, and in many cases, have themselves been affected by housing-related problems. I met them during my fieldwork in Barcelona, some in the welcome assembly and others during PAH actions. I tried to take into account their demographic profile (gender, age, country of origin) and also the typology of their housing-related problems (mortgage, rent, squatting), in order to avoid over- or under-representation. However, it is crucial to note that PAH assemblies do not have a homogeneous composition and that PAH Barcelona is not necessarily representative of all of the branches of the movement. A further criterion that I used was involvement in PAH activities. In chapters six and seven, in particular, I use interview (listed in Table 2) extracts with PAH activists who were or had been spokespeople for PAH Barcelona or a specific PAH campaign. My interlocutors were participants of PAH who have faced dispossession and evictions. Many of them were in a precarious economic condition and thus were often in contact with social services. Among its other activities, PAH organizes nonviolent civil disobedience actions. Thus, I always asked the people interviewed if they wanted to remain anonymous, and when they did, I used a pseudonym. When I interviewed people affected by housing-related problems about their case, I used the life-histories method (Della Porta, 2014) to reconstruct not only their arrival at PAH but also the premises and causes of their problems. In the majority of these cases, I did a main long interview (around two hours), then, over the following years, kept myself updated about their cases and the eventual solutions. In many cases, especially with key actors in the movement (e.g., spokespersons), I did more than one interview due to reasons of time and agenda, but also to keep track of new relevant facts during the period under investigation (e.g., approvals of new laws or the organizations of new campaigns).

Table 2: List of interviews.

Name or pseudonym	Age	Country of origin	Housing-related problem	Involvement in PAH/ Role	Issues discussed
Dounia	59	Honduras	Mortgage	She is involved in the finance commission of PAH Barcelona, and for a while,	Dounia explained to me in detail her mortgage-related

				was responsible for the merchandising of PAH Barcelona.	problem and her involvement in PAH.
Maria	63	Colombia	Mortgage	She is part of the communication commission of PAH Barcelona and also an activist in APE - Alianza contra la Pobreza Energética	Maria explained to me in detail the mortgage-related problem that, at some point, pushed her to come back to Colombia, and her involvement in PAH.
Wilson	41	Ecuador	Mortgage	He is always present at the actions promoted by PAH Barcelona, often assuming the role of 'empapelar' – which means sticking poster on bank buildings.	Wilson illustrated to me his case in which the property of his house was sold to Blackstone.
Francisco	60	Spain	Mortgage / Rent	He participates, representing PAH Barcelona, in many coordination spaces with other social movements or entities in Barcelona. As he works for a print shop, he manages the printing of the materials for the platform (leaflets, posters etc.).	Francisco explained that he is one of the people that, after having signed for a dación en pago ¹⁴ and a social rent some years ago, recently had the problem of renovating this contract.
Juanjo Ramón	47	Spain	Mortgage	He works in social media and runs all the social media of PAH Barcelona. He is also a member of the PAH communication commission at the national level. He is the representative of PAH Barcelona in the national coordination commission, and he is also engaged in the Housing Law Commission. During the national assembly held in Barcelona in February 2019, he was chosen to be one of the six PAH spokespersons at the national level.	He spoke to me about his case and his involvement in PAH at the local, Catalan, level and at the national level. He contributed to my understanding of the structure of PAH beyond the local branch. We discussed the presence of PAH on social and traditional media.
Ahinoa	41	Spain	Mortgage	She participates in the Catalan commission for actions.	She explained to me how in her case her parents were also affected because they were guarantors.

¹⁴ The dación en pago is the cancellation of the debt by handing back the mortgaged house's property to the bank.

Magda	52	Spain	Mortgage	She is one of the most well-known negotiators within PAH Barcelona. She ran the group of those affected by UCI (a bank) for years, dealing with dozens of negotiations.	She spoke to me about her case and the negotiations with banks.
Lucia Delgado	36	Spain		She is one of the founders of PAH, and currently spokesperson of PAH Barcelona. She is involved in dozens of commissions and all the main campaigns developed by PAH, both at the national and local levels.	We had four interviews which took place at different times. We spoke about the beginning of the platform and its development. We had two specific interviews regarding the ILP ¹⁵ Campaigns and the Catalan law 24/2015.
José Antonio	66	Spain	Mortgage	He is one of the most long-standing activists of PAH Barcelona. He first turned to the movement during the spring of 2009. He coordinated de facto the Stop Eviction Commission of PAH Barcelona.	He illustrated to me his case and how the Stop Evictions Commission works. We also discussed the transformation of PAH and its protocol for actions in recent years.
John	44	USA	Mortgage/rent	He is one of the activists that leads the 'rent group' during the welcome assembly. He is a member of the Obra Social Commission.	He explained his case to me and we discussed evictions and the Obra Social Commission.
Nadia	30	Algeria	Rent	She attends many of the evictions in the city centre.	She explained her case to me. She had to face several evictions, including one 'open eviction' (without a date) that was the first of this kind to be stopped in Barcelona.
Karima	51	Algeria	Rent/squatting	She is living with her family in Aragò 477, a building in which PAH occupied 7 apartments in 2017.	She illustrated to me her case and we discussed Aragò 477.
Milena	36	Spain	Rent/squatting	She is living in an occupied apartment. She is member of the Obra Social Commission	She explained her case to me.
Carlos Macías	35	Spain		Former spokesperson of PAH and PAH Barcelona. He participated in the	I had several informal chats and two formal interviews with Carlos.

¹⁵ ILP: Iniciativa Legislativa Popular (Popular Legislative Initiative).

				<p>campaigns and negotiations to change the housing legal framework at the national and Catalan level.</p> <p>Now he works as a housing advisor for the Municipal Government of Barcelona en Comú.</p>	<p>During the first one, when he was spokesperson of PAH, he answered my questions regarding the campaigns in support of the ILP and in particular regarding the Catalan ILP. In the second interview, when he had left PAH and was already working for the municipal administration, we discussed the municipal housing policies of the BeC Government.</p>
Luis Sanmartin	31	Spain		<p>He did his PhD in Anthropology on PAH and has been particularly active in the commissions and campaigns of PAH to change the legal framework on housing. He was a spokesperson of the Ley Vivienda ('PAH Housing Law') campaign.</p>	<p>We had a 'double-interview' in which I asked him about his involvement within PAH Barcelona and vice versa. He explained to me some details of the campaign to change the legal framework on housing.</p>
Santi Mas De Xaxàs Faus	47	Spain		<p>He participates in many of the commissions of PAH Barcelona and the International commission of PAH. He is a spokesperson of PAH Barcelona.</p>	<p>We had two interviews. The first one was about Blackstone and the international campaign promoted by PAH and the second-one was on the '30% measure'. We also discussed more generally about the transformation of PAH Barcelona and its relationship with the BeC Government.</p>
Gala Pin	39	Spain		<p>She contributed to the creation of the virtual structure and social media profiles of PAH at the local and national level. Between 2015 and 2019, she became the councillor of Barcelona in Common (BeC) responsible for the district of</p>	<p>We spoke about her experience at PAH and in the municipal administration of BeC.</p>

				Ciudad Vella ¹⁶ and the participation policies.	
Xavier Farré	42	Spain		He is the technical advisor for Barcelona in common (BeC) in Sants-Montjuïc, one of the ten districts of Barcelona.	He explained to me the case of a building located at 37 Leiva Street in which tanteo de retracto was used for the first time by the municipal administration to buy the entire building.
Susana Ordóñez Ramírez	46	Spain	Mortgage	For many years she has been one of the most active 'negotiators' and leaders of PAH Barcelona. She works for UCER since 2016, a new social service created by the municipal administration to negotiate in the case of evictions.	She explained to me her case and how UCER has been created and works.
Jaime Palomera	38	Spain	Rent	He is a researcher at IGOP, a member of La Hidra Cooperativa and spokesperson of the Sindicato de Llogater, the Barcelona's Tenant Union.	I interviewed Jaime because the Sindicato is one of the new social movements that emerged in recent years in Barcelona to deal with rent-related problems in particular. We discussed the housing crisis, the rent bubble, and also the similarities and differences between Sindicato and PAH.

These people, their histories and experiences, and the extracts of their interviews will integrate into and drive the analysis I have developed on PAH, its strategies and development. This qualitative analysis will complete the quantitative analysis developed, starting from the reports carried out by PAH Barcelona. The combination of these two methodological approaches strengthens this thesis. As many people within PAH Barcelona have been fully aware of my research work and in some cases directly contributing, my dissemination plan to share and discuss the results of my thesis is an important part of my research.

¹⁶ The district of Ciutat Vella, literally 'old city' is the central district of Barcelona.

Dissemination of the results of this thesis.

To share and discuss this thesis, I will provide a copy of it to PAH and organize a public workshop at PAH Barcelona in which I will present the findings of my research (in Spanish) and then participate in a discussion about them with the members of PAH Barcelona who are present. This kind of practice is not new within PAH Barcelona because many researchers from different countries and faculties have spent time doing fieldwork with them and getting involved in movement activities. Since 2017, a mailing list has been set up that includes many researchers who have worked with and written about PAH, which we developed to create a virtual space for sharing our work, ideas, and any issues we encountered. In 2018, this group agreed to work together on a book project that will include a dozen essays by researchers and activists on a range of PAH-related topics. The book, entitled '*La PAH, 10 años de Lucha por el Derecho a la Vivienda*' (PAH, 10 years of struggles for the right to housing), that is currently in the process of publication.

Along with contributing a chapter linked to my thesis that focuses on PAH's double strategy of challenging and changing the law, I co-coordinated the whole project. The idea for this book emerged from our shared perception of the need to contribute to the knowledge of PAH beyond our research projects, theses, and articles (which are often English) through a collective open-access, Spanish-language text. All money earned from this project will be donated to PAH.

Structure of the thesis:

Theory

The first chapter of this thesis provides the theoretical framework to investigate how social movements are affected by the spread of precarity and how they respond to it. First, I consider how the concepts of precarity, precariousness, and precarization are essential for describing the contemporary reality of labour and life for many people around the world. Then, by taking into account the literature on social movement, I analyse the identity of people who mobilize and their reasons as well as the resources social movements need to organize and their relationship with the political system. In light of this analysis, I investigate the changes in identity and reasons for people to mobilize in the age of precarity and possible evolutions in terms of strategies and resources used. This analysis provides the theoretical framework for investigating who is affected by housing precarity, particularly in Barcelona, why they have turned to PAH Barcelona, and how PAH has mobilized, considering in particular its changing relationship with the legal framework and the political system.

Context

Chapter two considers the local, political and legal context in which urban housing precarity has grown in Barcelona and Spain. Firstly, I analyse the transformation of the Spanish political system, considering, in particular, the end of the bipartisanism that characterised and sustained the Spanish political system since the end of Franco's dictatorship. This analysis of the political context will enable an understanding of PAH's campaigns to change the legal framework on housing and its relationship with the political system. Secondly, I consider the local context through a critical analysis of the Barcelona Model of urban development and its problematic consequences which I describe as a pre-making of urban housing precarity in Barcelona. This analysis is necessary for also understanding the urban context of Barcelona in terms of governance, and provides the basis for chapter seven's focus on how, between 2015 and 2019, the municipal government led by Barcelona en Comú - BeC ('Barcelona in Common') faced housing and gentrification-related problems, considering its strategies and their impact and limits. Thirdly I focus on the right to housing as developed in international, European, and Spanish legal frameworks. This analysis is necessary for investigating the process of precarization of the right to housing in Spain, and both the limits and the potential of the right to housing in a context of crisis and austerity.

Chapter three investigates the causes (pre-making), the effects (in-making) of housing precarity in Spain and the institutional and legal response to the housing crisis. First, I analyse how the right to housing in Spain has been historically subordinated to the use of the housing sector as leverage of economic growth. The features of the so-called Spanish Model with its triangular relationship between housing, touristic and financial sectors and the promotion of housing bubbles are considered as the pre-make of housing precarity in Spain. Second, I consider the mortgage crisis which started in 2008, and the more recent rent bubble as the symptoms of housing precarity in Spain. Third, I take in account the main legal reforms approved at a national and regional level in order to deal with the housing crisis. I argue that in Spain, despite the theoretical (and constitutional) recognition of the right to housing, there has been a precarization of this right that affects an increasing number of people.

Empirical research – The case study of PAH Barcelona

‘Challenging the law.’

The third part (chapters four and five) of this thesis focuses on the consequences and lived experiences of the precarization of the right to housing in Spain. Using PAH Barcelona as a case study I investigate how urban social movements emerged and responded to this process by challenging the law and promoting campaigns of civil disobedience to find solutions to the problems of the affected people. Chapter four considers how PAH organized in response to the consequences of the housing crisis. The chapter analyses the period 2009-2016 in which the majority of people affected that turned to the Platform had problems linked to the unaffordability of their mortgages. This chapter focuses on the two main weekly assemblies and the different work commissions. In addition, it analyses how PAH 'challenged the law' developing a set of strategies and campaigns based on civil disobedience. After a brief introduction to PAH's three main campaigns ('Stop evictions' 'direct negotiations' and 'Obra Social'), strategies and protocols of action, as well as the results of the direct negotiations promoted between affected people and banks, are investigated. By taking into account the identity and reasons of the people who turned to PAH, I will argue that the first necessity, and also one of the biggest successes of the movement, has been to overcome the feelings of loneliness, shame, and fear, by promoting a process of collective awareness and empowerment. PAH reframed the housing crisis using civil disobedience and involving people in daily mobilizations. From a crisis based on the premise of personal debt, a social movement, that is also a community in which people gradually ceased to be passive victims and became activists, has been created.

Chapter five, considering the period 2017-2020, investigates the transformation of the problems linked to housing beyond the mortgage crisis and how the spread of new typologies of housing-related problems produced significant changes in the composition of PAH Barcelona's weekly assemblies, political practices, and strategies. By considering the two campaigns of Stop Evictions and Obra Social, I focus on how PAH Barcelona developed new strategies, protocols of action, and alliances in response to these new problems. Through this analysis, I argue that the movement has been able to adapt its political practices in this mutated context and un-make the urban housing precarity (Lancione 2018) experienced by people who are squatting or having rent-related problems. By doing so, the movement has been able to guarantee the empowerment of the affected people and to find a solution to their needs as well as the ability to reframe the housing crisis through a new counternarrative, which is changing according to the new context.

‘Changing the law.’

The fourth part of the thesis (chapters six and seven) investigates the strategy and proposals developed by PAH to change the law and provide structural solutions to housing precarity.

Chapter six, drawing on political opportunity theory, focuses on how PAH developed its campaigns to change the legal framework on housing by using a rights-based approach. The platform not only adapted its strategies accordingly to the changes of the Spanish political system but also contributed to its transformation. The chapter analyses the ILP (Popular Legislative Initiative) proposed by PAH at the national level in 2012, the ILP presented to the Catalan Parliament in 2015 that gave rise to the Catalan Law 24/2015 and the ‘Ley Vivienda’ (Housing Law) proposed by PAH and registered by several parties in the Spanish Parliament in 2018. Since each of these proposals is closely interwoven with the relationship between the movement and the institutional and political system at the national and regional levels, I consider the effects of the political system's configuration on PAH's proposals along with the strategies and campaigns developed by the movement. Through this analysis, I argue that PAH, thanks to its mobilizations and campaigns, has achieved relevant changes in the legal framework on housing, particularly at the local level. Furthermore, through its right to housing discourse, it has also radically changed the narrative of the crisis and the Spanish housing model, thus contributing to the recent evolution of the Spanish political system.

Chapter seven focuses on how, between 2015 and 2019, the municipal government led by ‘Barcelona en Comú’ - BeC (Barcelona in Common) faced housing and gentrification-related problems, considering the main policies adopted in these fields, their impact, and limits. Analysing these municipal policies and the strategies and the alliances and strategies developed by PAH Barcelona at the local level, I argue that the combined action of urban social movements and municipal Government of Barcelona en Comú (BeC) is developing an 'alternative Barcelona model, oriented towards a radical right to housing. Through a rights-based approach, the focus is moving from the needs of markets, profit, and economic growth to the needs of those affected by housing precarity and gentrification.

In the concluding chapter, I discuss the results, implications and limits of this thesis which contributes to the debates and literature about social movements, strategies, and results of urban mobilizations in a time of crisis, precarity and austerity. It illustrated the causes and effects of housing precarity in Spain and, in particular, in Barcelona. Through the case study of PAH Barcelona, it provides an analysis of how PAH responded to the housing crisis, reframing narratives of individual failure through a counternarrative which appeal to the right to housing and on a double strategy that challenged and changed the law. Answering my research questions there emerged four main issues

which are relevant beyond my case study. First the complexity and mutability of contemporary housing precarity. Second the necessity for urban social movements to involve affected people in the process of awareness and empowerment to counteract the lack of social solidarity and the consequent disempowerment, stress, and anxiety. Third, the necessity to give substance to a right to housing discourse by combining legal and extra-legal strategies. Fourth, the potential for new relationships to develop between urban social movements, progressive parties and governments giving rise to the possibility, even in the neoliberal context, to develop public policies that might realise a radical right to housing. Overall, I summarise how answering the three sub-questions related to my main research question, this thesis provides insights on each one of these issues. I also reflect on the limits of my thesis and propose possible further research.

1. Social movements in a time of precarity.

Introduction.

Housing precarity is the result of a long-term process of the precarization of the right to housing. Indeed, despite the recognition of the right to housing in several international treaties, processes of commodification, deregulation, privatization and financialization, in parallel with a general dismantling of welfare state systems, have jeopardized access to housing (Madden and Marcuse 2016, Carr, Edgeworth, and Hunter 2018, Rolnik 2019). In the following chapters, I use the concepts of housing precarity and the precarization of the right to housing to analyse the housing crisis that has affected Spain since 2008. Through the case study of PAH Barcelona, I also investigate how urban social movements have organized to respond to this crisis.

Before proceeding with this analysis, I consider how precarity influences social movements. The literature on social movements is extensive, and means drawing on disciplines including sociology, psychology, economics and political science. Summarizing the richness and complexity that has emerged from decades of research and theory is not a simple undertaking. In this chapter I have chosen to focus on how two key areas related to collective action and social movements are influenced by the spread of precarity: first, the identity and motivations of those mobilizing; and, second, their use of resources and strategies.

The first section of the chapter considers how the concepts of precarity, precariousness, and precarization emerged as essential theoretical tools for describing the contemporary reality of labour and life for many people around the world. The second section considers the identity of people who mobilize and their reasons for this. The third focuses on the resources social movements need to organize and mobilize, and on their relationship with the political system. In light of this threefold analysis, the fourth section analyses the changes in identity and reasons for people to mobilize in the age of precarity and the possible evolutions in terms of strategies and resources mobilized. Through my case study, this analysis provides the theoretical framework for investigating who is affected by housing precarity, particularly in Barcelona, why they have turned to PAH Barcelona, and how PAH has mobilized, considering in particular its relationship with the legal framework and the political system.

1. 1 Precarity, precariousness, and precarization.

1.1.1 Neoliberal globalization and precarity.

The last two decades have seen a growing interest in the concept of precarity. Although it initially focused on labour conditions, the concept of precariousness has also begun to be used to describe an ontological condition (Buttler 2009), and precarization, a governmental process (Lorey 2015).

In many states a consequence of the downsizing of the welfare state is the shift towards a system with less of a social safety net and more based on individual responsibility, which means that ‘personal failure is generally attributed to personal failings, and the victim is all too often blamed.’ (Harvey 2005, 76). At the same time, the neoliberal state continues to actively intervene in order to promote privatization, liberalization, and deregulation (Della Porta 2017) and to produce regulatory frameworks that advantage corporations and repress eventual forms of collective action against corporate power (Harvey 2005). In neoliberalism, the process of capitalist accumulation no longer occurs through the growth of production, but rather through what Harvey calls accumulation by dispossession. The first form of accumulation by dispossession is linked to the privatization and commodification of public utilities, institutions and welfare provisions. Other features of accumulation by dispossession include the financialization of the economy through deregulation, the ways in which crises are managed, and the redistributive role of states (Harvey 2005). Hardt and Negri (2019) argue that accumulation by dispossession also occurs through new enclosures of the commons and the extraction of wealth from the land and public infrastructures. Therefore, precarity can be seen as a product of neoliberalism and globalization both on a global and an urban scale.

Neoliberal globalization has caused increasing international competition, which, through the transformation of the labour market, has displaced an increasing proportion of the risks related to production onto workers (Standing 2011). Focusing on the global North, Breman (2013) explains how each economic crisis since the 1970s has exacerbated the conditions of labour and weakened trade unions and labour organization. The increasing precarity of work more often affects people entering the labour market for the first time, where they must accept certain types of contracts, with fewer guarantees, no paid holidays, no sick days, and no pension contributions. Nevertheless, many elderly workers are also increasingly affected by the consequences of the economic crisis that often overlap with the long-term effect of deindustrialization. These processes were accelerated by the Global Financial Crisis that began in 2008 (Standing, 2011).

Since the late 1990s, the term ‘precarity’ and the adjective ‘precarious’, have been increasingly used in the everyday life of urban societies, particularly in Europe. They address not only the casualization

of employment but also the broader consequences of the impossibility of predicting the future and, more generally, the insecurity of life. Precarity emerged not only as a ‘condition’ but also as a ‘mobilisation tool’ for those experiencing it (Waite 2009), which was employed by social justice movements, activists and others envisioning alternatives to capitalism (Jørgensen 2016). As a result, these terms have been increasingly discussed first in European and later in Anglo-Saxon academic debates. Precarity has been extended to refer to an existential condition in which labour insecurity affects the ability to plan for the future, to access housing, healthcare, and credit, as well as social and affective relationships (Neilson and Rossiter 2005). However, several authors have criticized the idea of precarity as a recent and geographically circumscribed phenomenon (Mitropoulos 2005; Munck 2013). Indeed, where Fordism is considered the exception, precarity emerges as the norm of capitalism (Neilson and Rossiter 2008), which in turn enables a broader perspective in terms of time and space, which refuses the north Atlantic perspective (Munck 2013). Therefore, precarity cannot be understood as a new label which substitutes the industrial proletariat, as proposed by Standing (2011) through the concept of precariat, as a Weberian ideal type indicating a growing socio-economic group. Indeed, as stated by Mitropoulos:

The experience of regular, full-time, long-term employment which characterized the most visible, mediated aspects of Fordism is an exception in capitalist history. That presupposed vast amounts of unpaid domestic labour by women and hyper-exploited labour in the colonies. This labour also underpinned the smooth distinction between work and leisure for the Fordist factory worker. The enclosures and looting of what was once contained as the Third World and the affective, unpaid labour of women allowed for the consumerist, affective “humanisation” and protectionism of what was always a small part of the Fordist working class (Mitropoulos 2005, 4).

Furthermore, the present regime, defined as globalizing financialized capitalism, is characterized by the double organization of social reproduction: ‘commodified for those who can pay for it and privatized for those who cannot, as some in the second category provide care work in return for (low) wages for those in the first.’ (Fraser 2016, 112).

Social reproduction, work, and life in the contemporary world are increasingly intertwined and often overlap. There is no a model of precarious worker. As a consequence, it is necessary to conceptually and materially distinguish the working practices of different figures affected by precarity, such as creative workers, undocumented migrants, and female care-workers and the definition of who is precarious becomes more nuanced. (Neilson and Rossiter 2005).

1.1.2 Precariousness and precarization.

To gain a broader understanding of its implications, precarity needs to be understood in a wider context and analysed as a profoundly different experience, not limited just to labour. Indeed, as stated by Casas-Cortés (2014, 220): ‘production and reproduction are so interwoven that it is no longer possible to speak just about precarious labour, we must speak rather about precarious life.’ This suggests that the concept of precariousness, as proposed and developed by Judith Butler (2009, is fundamental. For Butler, precariousness is an ontological condition linked with the fact that every living being risks being eliminated or getting injured. This concept includes the role of relations. As Butler states:

‘Precariousness implies living socially, that is, the fact that one's life is always in some sense in the hands of the other. It implies exposure both to those we know and to those we do not know; a dependency on people we know, or barely know, or know not at all.’ (Butler 2009, 14)

Nevertheless, this ontological condition does not mean that precarity affects people in the same way. Social and political institutions try to reduce the risk connected to precariousness but not always in an equal way. The minimization of precarity for some is obtained through its maximization for others. As such, although everyone's life is related to precariousness, some people are more affected by precarity than others. For this reason, it is important to analyse how institutions and organizations act to deal with precariousness through domination. Building on the work of Butler, Lorey (2011) identified some dimensions linked to the term ‘precarious’. She considers precariousness as a:

dimension of an existential common of living beings; it involves an ineluctable endangerment of bodies that cannot be prevented, not only because they are mortal, but also specifically because they are social. Precariousness as precarious “being with” is a condition of every life, which is evident in historically and geographically very different variations. (Lorey 2011, 1)

In this vein, precarity represents the consequence or effect of the human effort to deal with precariousness through political, social, and legal acts. Therefore, precarization emerges as a process that produces precarious subjects (precarity as a condition) but also as a governmental instrument that deals with precariousness intended as an ontological condition of insecurity and as people’s principal preoccupation.

One of the main consequences of precarization as a process is people’s increasing individualization and isolation. Precarization is directly linked with the Foucauldian concept of governmentality and

refers to the mode of government that emerged in the industrial capitalist society that is intrinsically linked with the idea of self-determination. Nowadays, not only is precarization generalized in post-Fordist societies, but it increasingly represents a powerful tool of neoliberal governance based on a pervasive sense of insecurity which isolates and individualizes subjects. It is a process that goes beyond labour conditions and affects the whole existence of those who experience this sense of insecurity.

However, precarity is also increasingly a space of resistance and an organizational tool in political struggles promoted by social movements and by those affected by its various consequences (Foti 2004, Casas-Cortés 2014, Jørgensen 2016). Indeed, looking beyond the definition of precarity as a labour condition, the term precariat can be replaced by the urban struggles and organizing processes described by Harvey (2012) or by the concept of multitude coined by Hardt and Negri (2000 and 2004). Indeed, in their recent article for the twentieth anniversary of ‘Empire’ (2000) Hardt and Negri (2019) affirm that the concept of precarity, with its twofold meaning, can help to understand the transition from classes to the multitude. The first meaning of precarity, articulated in Europe and conceived in terms of labour relations, speaks the language of the working class. The second meaning of precarity describes an ontological condition and governmental process. It contributes to understanding how economic, social, and juridical changes are increasing the level of insecurity for many people like women, trans people, gay and lesbian populations, people of colour, migrants, the disabled and others subordinated groups. This meaning contributes to an intersectional understanding of precarity.

Before I investigate how social movements are affected by precarity and how they might organize in response to it, the next section considers how key theories of social movements identify the factors that promote mobilisation and suggest which people are more prone to be involved in social movements. It also examines how social movements organize and the relationships of these movements with their corresponding political systems.

1.2 Who mobilises and why?

The second section of this chapter focuses on how different theories analyse two fundamental issues in understanding collective action and social movements: who mobilizes and why.

1.2.1 Collective Behaviour Theories

All the theories included in the wider category of ‘collective behaviour’ analyse collective action through the lens of shared social frustration, seeing frustrated desires and aspirations as the spark for mobilization. This approach was initially adopted to explain collective behaviour – not just social

movements, but also riots, rebellions and revolutions (Snow and Oliver 1995). In mass society theory, social conflict, which can take different forms, is seen as the product of Durkheimian ‘anomie’ related to the industrialization processes that lead to the destabilization of identity. Those who mobilize are described as isolated people who find it difficult to integrate into society. The resulting feeling of marginalization and alienation is seen as the main reason pushing people to participate in social movements (McAdam 1982). One of the central elements of collective behaviour theories is the concept of ‘structural strain’. Ambiguities, deprivations, conflicts and discrepancies are the main typologies of structural strain, and the starting point of collective behaviour (Smelser 1963).

The spectrum of analysis has been extended to also include the role of beliefs and ideologies and how they spread. In this sense, the concept of ‘generalized beliefs’ (Smelser 1963) can be matched to what Turner and Killan (1957) call the ‘emergent norm’. They coined this phrase to highlight the role of representation in explaining collective behaviours. Collective action is no longer seen as just the result of alienation, marginalization and consequently frustration. To develop collective action, a shared language is necessary to enable the creation of a meaning and a way to convey it, identifying ‘enemies’ and demands that refer to specific values.

The idea of discontent and frustration, or strain, is taken up by Gurr (1970) through the notion of ‘relative deprivation’ which describes a tension between the values individuals hold and those they believe they ought to hold. These values can, for example, be understood as salary and social position, but also as symbolic elements such as prestige and fame. This feeling of deprivation can result in episodes of collective violence. Relative deprivation is defined as actors’ ‘perception of discrepancy between their value expectations and their value capabilities’ (Gurr 2010, 23). Deprivation here is a relative concept because it implies a comparative logic. An individual’s motivation to mobilise and participate in social movement thus depends on the intensity of her feelings of relative deprivation. Nevertheless, mobilization is neither inevitable nor automatic. Instead, it is necessary to consider the symbolic or cognitive mediations capable of turning frustration into mobilization.

There are limits to the ‘collective behaviour’ approach that must be considered. First, the difficulty in defining and analysing the concepts of frustration, strain and deprivation may result in the risk of using these concepts tautologically, i.e. proving the existence of frustration through the emergence of mobilization, which in turn is explained by the existence of frustration. Second, care must be taken when considering the transition from experiencing structural strain or relative deprivation to actually mobilizing, as it is not automatic. It is essential to consider the factors that give rise to mobilizations and to distinguish correlation from causation. Another problematic aspect becomes evident when considering the identity of people who are more disposed to mobilize. According to collective

behaviour theory, those affected by marginalization, alienation and isolation respond to these feelings spontaneously, with collective actions that are often violent and apparently lacking a specific goal. The risk of such a vision is that it belittles the rationality behind an individual's participation in collective action.

1.2.2 Rational Action Theory

Rational action theory was inspired by the concept of *Homo economicus* developed by the economist Mancur Olson (1966), who used a cost-benefit analysis to explain peoples' willingness to mobilise collectively, starting from individual calculations. Olson's analysis starts from a paradox whereby groups of people who can act together in order to achieve a goal that is in their rational interest do not always chose to do so. Olson explains this through the individualistic and rational approach of people who act as free riders. In large groups, the free rider will benefit from any improvement in conditions without having taken part in the action. Thus, the most rational choice would be not to act and yet still enjoy the eventual benefits obtained through collective action. However, if every individual rationally decided to act this way, collective action would be impossible. Olson's solution is twofold. On the one hand, there is coercion that can push and even force people to act in a specific way. On the other, groups can adopt 'selective incentives' that motivate individual participation by either decreasing the cost of the desired action or raising the cost of non-action.

In the 1980s, Olson's approach, including the concept of *homo economicus*, was adopted by exponents of rational action theory. The incorporation of the assumptions of game theory and the acknowledgement that individuals also consider the actions of others in their decision-making, introduced a social dimension that better combined the set of possible costs or benefits on which individual choice is based (Marwell and Oliver 1984). The main argument of rational action theory is that 'individuals choose the action that is least costly and most beneficial for them' (Opp 2009, 11). Furthermore, the decision to take part in collective action is reached only after rationally considering information on costs and possible outcomes (Snow and Oliver 1995). Emotional risks, costs and benefits can also be included in the rational decision process (Oberschall 1994; Jasper 2011).

The criticism of Olson's theory developed by Gunnar Trumbull (2012) challenges the point that diffuse interests are difficult to organize and consequently less influential in policy production. In this sense, the structural effects of market and political institutions on the ability to influence regulatory policies and the importance of legitimacy and coalitions are both underestimated by Olson (Trumbull 2012).

According to rational action theory, individuals rationally calculate the costs and benefits of their potential mobilization by considering the incentives and coercion present. Thus, mobilization is justified if the individual concludes that collective action may provide an advantageous outcome. Olson and rational action theory more generally have the merit of granting rationality to individuals who act in the context of groups or organizations – not just social movements, but more broadly. However, the use of an approach based largely on analogies with the functioning of markets risks presenting the decision-making mechanism that leads to collective action as one that is ‘objective’ and ‘mathematical’, when it may be neither of those things.

1.2.3 New Social Movements

The theory of new social movements was developed in Europe in the 1970s. Its main exponents include Touraine (1978, 1980), Inglehart (1977), Melucci (1978) Kriesi, Koopmans, Duyvendack and Giugni (1995). In the wake of the wave of mobilizations occurred in the USA and Europe in the second half of the 1960s, new and crucial social issues emerged, including feminism, pacifism and environmentalism, and student, civil rights, regionalist and anti-institutional movements. The new social movements mobilizing around these new issues joined the traditional labour movement whose core issue was class conflict. They differed from traditional movements, symbolically represented by labour and trade unionism, in three key aspects.

Firstly, in terms of structure and organizational forms, the new social movements preferred more decentralized and horizontal structures that gave individual participants greater autonomy. As stated by Della Porta et al. (2017, 18): ‘New Social movements challenged in fact what they saw as a hierarchical model of relations between movement and parties, calling for a more horizontal relationship.’ These movements often mobilized around a single issue, (for example the anti-nuclear movement). Additionally, they used innovative forms of protest including sit-ins, temporary or symbolic occupations and hunger strikes (Kriesi et al. 1995).

Secondly, their relationships with the political system and institutions were different. The conquest of power and institutions that had created the close relationship between mass-parties and trade unions, left room to construct spaces autonomous from the state and the institutional system.

Thirdly, the reasons for protests and mobilization were new. Traditional movements had mobilized for reasons related to the (re)distribution of wealth and resources and for greater access to decision-making processes and institutional systems. The new social movements mobilized instead around issues related to social control and individual autonomy (Kriesi et al. 1995). The necessity that bodies,

desires, nature and private life be autonomous from the calculating and quantitative rationality of modern capitalism became central (Melucci 1996).

The class-based consciousness typical of the labour movement blurred with connected, overlapping and multiple identities which became a central factor in the new mobilizations. This led to the suggestion of a dichotomy between ‘strategy oriented’ and ‘identity oriented’ social movements (Touraine 1981; Cohen 1983) in order to underline the emergence of movements less interested in economic redistribution or policy change. Since the majority of people in Western societies can satisfy their basic material needs, their demands for participation, autonomy and quality of life are more about qualitative issues (Inglehart 1977). The priority of the identity-oriented social movements became the contestation of the existing cultural system of values and beliefs (Melucci 1980 and 1989; Touraine 1981; Cohen 1983). Due to an increase in education, people were less willing to delegate decisions and to conform to highly hierarchical systems. In particular, younger cohorts endorsed post-materialist values such as concerns for freedom and self-actualization (Inglehart 1977, 1981 and 1990). As a consequence, it appears that the people who decide to mobilise belong to a (new) middle class (Inglehart 1977; Melucci 1980; Offe 1985; Kriesi 1989; Della Porta 2015) with identities that are multiple, less rigid and overlapping. They endorse post-materialist values and ask for more autonomy and a different way of participating in social movements; they tackle new issues, for example problems related to the environment, peace and civil rights. The New Social Movement theories addressed the mobilizations that started in the 1960s, expanding their investigatory focus to include the roles of identity, culture and autonomy and to look at mobilizations in which the labour movement was no longer central. However, it is important to note that researchers studying new social movements focused mainly on mobilizations in ‘western democracies’ and in a specific time-frame, suggesting possible limits to this approach.

1.2.4 Framing, narrative and emotions.

People mobilize for different reasons linked either to their material condition or to their identity. According to framing theory (Snow et al. 1986; Snow and Benford 1988, 1992; Klandermans 1992, Gamson and Meyer 1996; Benford and Snow 2000) sustained involvement in social movements requires ‘framing’, a symbolic mediation and an attribution of meaning that involves the participant but also other actors such as elites, the media and antagonists. As Benford and Snow observe, (2000, 615):

Collective action frames are constructed in part as movement adherents negotiate a shared understanding of some problematic condition or situation they define as in need of change, make attributions regarding who or what is to blame, articulate an alternative set of

arrangements, and urge others to act in concert to affect change. (Benford and Snow 2000, 615).

They identify three typologies of framing that can overlap. First, the diagnostic framing that provides the explanation of the causes and the individuation of reasons and responsible for a social problem; second, the prognostic framing that formulates the objectives and the strategies to achieve them and find a solution to the social problem identified; and, third the motivational framing that justifies the choice of taking part in collective action (Snow and Benford 1988). Key factors in fostering the participation in social movements are also emotions (Della Porta and Giugni 2013; Jasper 1998 and 2011; Goodwin, Jasper, & Polletta 2000 and 2001), the use of narrative and the creation of new collective identities (Polletta 1998; Polletta et al 2011; Polletta, Jasper & Goodwin 2009; Hunt, Benford and Snow 2013).

This section focused on identifying who decides to take part in collective action in general, and social movements particularly, and what their reasons behind this involvement might be. The next section considers resources and strategies used by social movements.

1.3. Social Movements and mobilizations: resources, strategies and relations.

Having considered different possible reasons why people mobilize and who these people might be, I will now look at how social movements are structured and organized, and the strategies they use. I ask what kinds of relationships can exist between social movements and political systems, drawing on resource mobilization and political opportunity theories to address these issues.

1.3.1 Resource Mobilization

During the 1970s in the United States, the works of Obershall (1973), Tilly (1976), McCarthy and Zald (1977), Kerbo (1982) and Jenkins (1983) inspired a new paradigm for analysing social movements: resource mobilization theory. In the 1980s, this paradigm was the key reference in social movement studies. Although initially the theory continued the ‘economic’ approach of rational action theory, the focus gradually shifted toward the politics of social movements, with a particular emphasis on social movements’ ability to mobilise. The central analytical question was no longer why or which groups of people mobilize, but rather how and with what results.

As a result, the role of psychology, emotions and individual calculations became less important as a justification for mobilization. The focus moved from the micro level of individual choices to the macro level of the structures that either facilitate or obstruct the success of a potential mobilization.

The idea of collective action as an automatic response to a condition of strain and grievance came to be seen as problematic. By ignoring the context in which mobilization develops, the collective behaviour approach had introduced a kind of automatic relationship between strain and behaviour (McAdam 1982) that does not always exist, as demonstrated by several empirical cases (McCarthy and Zald 1977). Furthermore, grievances can be found in almost any context, but mobilization only occurs when the politics are right and there is the capacity for and possibility of collecting and organizing the needed resources (Kerbo 1982; Jenkins 1983). According to Buechler (2004, 51, 52), resource mobilization theory proposes four main critiques of theories of collective behaviour. It rejects the inclusion of social movements in the broad category of collective behaviour, claiming that a specific field of research is needed; it analyses social movements as structured and even institutionalized organizations; it considers the people who decide to mobilise as rational actors who are 'at least as rational as those who study them' (Schwartz 1976, 135); it focuses on the political dimension, not the psychological and emotional aspect of social movements.

In terms of results, the possibility of a social movement achieving its goals depends on the type and amount of resources available. Resources can be categorized and defined in many ways. They can include the number of adherents and constituents, the ability to mobilise money, the identity links within the movement, and the ability to influence social and institutional decision makers. For example, in their analysis of the social movements addressing homelessness in the United States, Cress and Snow (1996) identify four main categories of resources: moral, material, informational and human. These macro categories largely overlap with the five types of resources – moral, cultural, socio-organizational, human and material – proposed by Edwards and McCarthy (2004). Moral resources include legitimacy, solidarity support, sympathetic support, and celebrity support (Snow 1979; Cress and Snow 1996). Cultural resources are related to specific practical skills and technical know-how, like the ability to organize a protest event or a press conference, or knowing how to use the Internet and social media tools to communicate online. In this sense cultural resources are central in the production of frames, and in the diffusion of ideas. The main social organizational resources are infrastructures, social networks and organizations, while human resources include labour, experience, leadership, expertise and skills. Finally, material resources cover financial and physical capital such as money, properties, equipment and supplies. (Edwards and McCarthy 2004, 125-128). Another concept that describes different strategies social movements use to achieve their goals is 'repertoires of contention' which also takes into consideration a movement's relationships with institutions and other groups (Tilly 1978 and 1995; Tarrow 1998).

Resource mobilization theory represents an authentic paradigm shift within the study of social movements. Through a critique of the theories of collective behaviour the focus moves – maintaining a link with rational choice theory – to how Social Movement Organizations (SMO) mobilize resources to obtain their goals. Tilly’s analysis in particular (1975, 1978 and 1995), began to also consider relationships with institutions, political systems and long-term structural social, economic and political changes. Tilly summarises:

The extent of a group's collective action is a function of 1) the extent of its shared interests (advantages and disadvantages likely to result from interactions with other groups) 2) the intensity of its organization (the extent of common identity and unifying structure among its members) and 3) its mobilization (the amount of resources under its collective control). Soon I will add repression, power, and opportunity/threat to those determinants of a group's collective action’ (Tilly 1978, 50).

This definition of a ‘group’s collective action’ showcases the main arguments of resource mobilization and prefigures the importance of external factors such as power, opportunities and threats that are at the core of political opportunity theory. Indeed, Tilly’s work can be considered with regard to both of these theories.

1.3.2 Political Opportunity.

Resource mobilization theory tackled gaps in previous theories by examining the effects of structural elements on the success of social movements, as well as the resources (moral, material, economic and organizational) that groups needed to mobilise. In the 1980s, the analysis of social movements moved to include the way the political process affects the rise and success of mobilizations. The relationship between social movements and the corresponding political and institutional systems, as well as the factors that mutually influenced both, became central (Eisinger, 1973; McAdam 1982; Tarrow 1989 and 2011; Kiltshelt 1989; Kriesi 2004).

One of the main arguments of political opportunity theory is that the outcome of a social mobilization directly depends on the degree of openness or receptivity of the political system in which it develops. The more open a political system, the greater the chance of success. A second variable capable of influencing a mobilization’s outcome is the degree of stability of political alliances and the presence or absence of divisions within elites. When there are more political alliances and stable relations among elites, social movements have less ability to leverage any divisions or phases of tightened electoral competition to achieve their goals. The relationship between social movements and the political system can also be analysed as a political process that involves different actors operating in

a specific context or framework. In this sense, three variables influence the political process framework: structures, power configuration and interaction context (Della Porta 1996; Kriesi 2004).

In terms of structure, the degree of openness of the political system depends on the level of centralization and the functional separation of state powers. The more power is diffuse, whether through territorial decentralization (for example in federal states or where legal pluralism and a division of power according to the principle of subsidiarity are in place), or a rigid separation of functions (legislative, executive, judicial), the more open the political system will be. Other characteristics of an open political system are a proportional electoral system and the presence of numerous parties. The role of public services is also important. The greater the resources managed and the greater the level of internal coordination and professionalization, the lower the openness of public services (Kriesi 2004). One of the merits of political opportunity theories is that they consider social movements as actors behaving within the political system via a series of processes and interactions. Thus, it makes sense that the research focus also moves to the interactions and relationships between these different actors. The first fundamental distinction is between authorities (institutional actors, decision-makers, political systems, police, etc) and social movements that intend to challenge these authorities (Kriesi 2004; Tarrow 2011).

In the context of the political process, there are three main categories of actors. Social movements and their potential allies are the protagonists. Allies can be in the political system and society in general (policymakers, public authorities, political parties, interest groups, the media and other related movements). The antagonists are the adversaries such as public authorities (depending on their attitude towards the social movements and their proposals), repressive agents and, possibly, counter-movements. The bystanders are those not directly involved in a specific issue related to the demands of social movement (Kriesi 2004, 74). In terms of interaction, the attitude of the authorities towards the social movements and their demands can be exclusive or integrative. If the movement's demands are oriented towards confrontation and repression, the authorities will adopt an exclusive approach. If the demands are aimed at facilitating dialogue with the 'challengers' – and in some cases even assimilating some of their demands and proposals – then the approach will be integrative (Koopmans and Kriesi 1995). At one extreme, the authorities may react completely negatively, moving to repress mobilizations. At the other, the authorities may want to encourage or reward collective action and will thus facilitate and support mobilizations.

In summary, political opportunity theory emphasizes the role played by the political system and the relations between social movements and the political process. The focus moves beyond the resources necessary for collective action – without forgetting them – and explores the political context:

considering the electoral and party system; the degree of state centralization and legal pluralism; the interactions of different actors and the attitudes of the authorities (Tarrow 1989 and 2011; McAdam 1982; McAdam, Tarrow and Tilly 2001; Kitschelt 1986; Kriesi 2004). The aim is to understand how these structural, cultural and political variables influence collective action, and what the likelihood is of social movements reaching their goals. Nevertheless, it can be argued that not all social movements act to influence or change the political process (Goodwin and Jasper 1999). Social movements can be completely disinterested in – or at least more autonomous from – political dynamics such as the formulation of proposals, policies or alternative programs. The core activity and goals of a social movement can also be oriented towards identity (Cohen 1985; Rucht 1988) or counter-culture (Touraine 1981; Cohen 1983), or towards the construction of a space of autonomy, as argued by the theorists of new social movements (Kriesi et al. 1995; Melucci 1980 and 1989).

One possible limit of political opportunity theory is that it has mainly been developed and used in the context of Western democracies (Kriesi 2004). Furthermore, the presence of supranational political opportunity, especially in Europe, must be taken into account (Imig and Tarrow 2001). Nonetheless, this approach can be particularly useful in analysing the effects of social movements on the production of public policy (Meyer and Tarrow 1998; Giugni 1998; Giugni et al. 1998). I will use political opportunity theory to analyse the relationship between PAH Barcelona and the political system in Spain, especially the reciprocal influences between this social movement and the legal framework and production of housing policies nationally and locally.

This section focused on how social movements mobilize using different typologies of resources and the relationship they have with the political process. The resources mobilization approach that emerged in the 1970s represented a paradigm change within the field of social movement research. The rupture with theories of collective behaviour is clear. The focus of this approach – although still influenced by rational action theory – moved to the resources necessary for collective action. Different models have considered the categories of moral, material, organizational, cultural and human resources that represent a *sine qua non* for all types of mobilization. From this new paradigm, political opportunity theory was developed in order to focus on the relation between social movements and the political process. The models developed by Kitschelt (1986) and Kriesi (2004) describe the different variables of the political system that can influence the strategies, objectives and success of a social movement. Thus, the degree of openness of the political system, the attitude of the different actors and their interactions became central issues in the analysis of social movements.

1.4. The effects of neoliberalism and precarity on social Movements.

Having considered the factors that influence and structure mobilisation this section focuses on how social movements might be affected by the spread of precarity.

I draw on the theories discussed earlier and particularly on research by Della Porta (2015 and 2017) and Della Porta et al. (2015 and 2017) on social movements mobilizing against austerity and precarity. My aim is to analyse the hypotheses concerning the transformation of those social movements that emerged in the aftermath of the 2008 Global Financial Crisis. I consider the possible effects of precarity, first at the micro level, in terms of the identity of the people who mobilize and their reasons, and then at the macro level, in terms of the structures, strategies, goals and relationships developed by social movements.

1.4.1 Identities and reasons of those who mobilise in times of precarity.

Integrating resource mobilization, rational action and political opportunity theories, collective action can be explained by the availability of resources necessary to mobilise and the possibility of influencing the political system. When these conditions are satisfied, it will be sensible for a rational actor to invest in collective action. Della Porta suggests:

The presence of mobilizable resources as well as the opening of political opportunities explains collective mobilization and its forms, as rational activists tend to invest in collective action when their effort seems worthwhile. (Della Porta 2015, 5)

This needs to be understood in the context of the long-term evolution of capitalism and the general affirmation of neoliberalism (Della Porta 2015). According to different authors, the process of precarization is related to labour market evolution caused by the socio-economic and political transformation of capitalism (Marazzi 2010; Fumagalli and Mezzadra 2010). Precarization and precarity are caused by the invasion or ‘colonisation’ by market forces (i.e. commodity, financial, labour, and real estate markets) of different aspects of life (Della Porta et al. 2015). This process has sped up since the Global Financial Crisis. The link between neoliberalism and the spread of precarity, underlined by most of the literature discussed in the first section (Lorey 2015; Standing 2011; Nieslon and Rossiter 2005 and 2008; Lorey 2011), sheds light on the relationship between precarity and precarization and collective action and social movements.

In a context of accumulation by dispossession, traditional forms of mobilisation appear to lose their effectiveness and must be rethought. Rights-based mobilizations and the promotion and (re)construction of networks and solidarity relations may be better able to challenge growing individualization. As argued by Harvey:

Dispossession is fragmented and particular—a privatization here, an environmental degradation there, a financial crisis of indebtedness somewhere else. It is hard to oppose all of this specificity and particularity without appeal to universal principles. Dispossession entails the loss of rights. Hence the turn to a universalistic rhetoric of human rights, dignity, sustainable ecological practices, environmental rights, and the like, as the basis for a unified oppositional politics Harvey (2005, 179).

From the perspective of social relations, neoliberalism also attacks forms of solidarity and social organization, seeing them as potential threats to the accumulation of capital based on the individualization and atomization of workers. Work seems to be gradually losing its collective nature, a process Castells (1996, 265) has defined as the ‘individualization of labour.’ Workers’ organizations – unions and other social movements – that played a decisive role in mobilizing for workers' rights during what is often called the thirty glorious years (of post-World-War-II reconstruction) are increasingly perceived as a problem or threat, and are under attack (Harvey 2005).

As discussed in section two, new social movement theories have interpreted the changes in the social structure linked to the affirmation of neoliberalism as unfavourable to mobilisation based on traditional class cleavages. In Fordist capitalism, workers, sharing the same experience of work and often also the same lifestyle, tended to develop a class consciousness and therefore a shared identity. Post-Fordist work in a globalized market is characterized instead by the decentralization and de-localization of production, thanks to the development of automation and the reduction of transport costs. Furthermore, the industrial labour force shrank and the number of workers employed in services – in both the public and private sectors – grew (Castells 1996). These processes were accompanied by the increase of migration internationally, and the growth of poverty, unemployment, job insecurity and precarity. The relationships between people who share the same job or live in the same community are weaker and less stable because precarious people change jobs frequently. As Della Porta and Diani (2006, 39) point out:

The sense of general instability has been further reinforced by the growth of individual mobility, principally horizontal, and thus more people tend to change jobs several times in the course of one’s life – whether out of choice or out of necessity. At the same time the multiplication of roles and of professions and of the related stratification, and the (re)emergence of ethnicity and gender-based lines of fragmentation within socio economic groups have made it more difficult to identify specific social categories. (Della Porta and Diani 2006, 39)

Within the context of neoliberal globalization, the number of people excluded from citizenship (and the rights formally connected to it) has grown. This can be linked to migration, to precarious access to work and to 'proletarianization' and the consequent marginalization of formerly middle-class people. But as a consequence of these processes, new forms of collective action and social movements are emerging at the urban level, taking on issues linked to relations within the local community, rather than being based where production takes place (Castells 1983).

Returning to the issues of identity and the reasons people mobilize, one might expect that the subjects most likely to mobilise in contemporary society are those most affected by precarity, the consequences of the Global Financial Crisis and the austerity measures approved by many governments. This seems to be confirmed in the work of Della Porta:

While some research indicated that the social bases of left-wing protest had shifted from the working-class labour movement to the new middle classes, anti-austerity protests brought attention back to the mobilization of those who suffered the most from neoliberal globalization. Sometimes called the 'multitude' or the 'precariat', those protesting against austerity represented new coalitions of various classes and social groups that perceived themselves as the losers in neoliberal development and its subsequent crisis. Precariousness is certainly a social and cultural condition experienced by many movement activists (Della Porta 2017, 460).

In terms of identity, it is more difficult to identify just one category of people at the core of the new wave of mobilisation. In many of the works that addresses the issue of precarity, migrants emerge as particularly affected by precariousness, understood both as a labour and an existential condition.

Following Mezzadra (2001), migrants who put their lives in danger in order to migrate despite the risk connected to migration, especially if illegal, are challenging not only the system of border control, but the limits of capital's control. Moreover, the practical affirmation of the freedom and right of movement may be useful as a starting point for claiming other freedoms and rights (Hardt and Negri 2019). The migrant becomes a central figure in helping us to understand not only the process of precarization but also the possible strategies and struggles for responding to it (Jørgensen 2016). Migrants' lives are the object of a system of borders (Mezzadra and Neilson 2013), which is an instrument of governmental precarization to control the labour force. At the same time, their action of trespassing this border is an act of political agency in the modes of precarization.

Migrants are affected by a double- (Standing 2011) or hyper-precarity (Lewis et al 2014) linked to labour conditions but also to legal status and to difficulties in accessing citizenship rights in host

countries (Fudge 2012). In this sense, a precarity of place exists (Banky 2015) linked to the anxiety of being expelled or forced to leave. Nevertheless, migrants are not just ‘victims’ of precarity, on the contrary they can be a central agent of organization, mobilization and resistance (Jørgensen 2016). This insight is useful in my case study of PAH, as migrants have played, from the beginning, a central role in the structuring and development of the movement.

Young people are also particularly affected by precarity, both in terms of labour and as an existential condition linked to the impossibility of planning for the future and for accessing housing, credit and healthcare. Young people have in recent years mobilized against the spread and increase of precarity, especially in the aftermath of the Global Financial Crisis (Della Porta 2015; Bensky and Langman 2013; and Calvo 2013). The process of precarization affects other categories of people, often belonging to an increasingly impoverished middle class (e.g. those that are unemployed and/or indebted).

Mayer (2013) underlines how these processes influence urban social movements in Europe and North America. Urban social movements can be considered as: agents of change on the urban scale (Castells 1972) that are mobilized around issues linked to consumption, identity and political self-determination (Castells 1983); or as social movements with a specific focus on the urban environment, intended as the sum of the ‘built environment, the social fabric of the city, and the local political process’ (Pruijt 2007,1).

Questioning ‘cradle to grave’ welfare regimes, urban austerity and the diffusion of precarity have contributed to a return of issues such as unemployment or housing-related problems in the agenda of social movements both at state and local levels. In this context, urban social movements are considered as one relevant actor in resistance to the processes of urban neoliberalization in its various forms (Blanco, Salazar and Bianchi 2019).

Mayer identified several categories of activists:

- radical autonomous, anarchist and alternative groups and various leftist organizations;
- middle-class urbanites who seek to defend the quality of life to which they are accustomed;
- disparate groups that share a precarious existence, whether in the informal sector, in the creative industries or among college students;
- artists and other creative professionals which may cut across these backgrounds;
- frequently, local environmental groups that fight problematic energy, climate or development policies;

- and finally, although in Europe up to now rarely present, the marginalized, the excluded, the oppressed and people of color (Mayer (2013, 11).

Mayer (2013, 14) affirms that the distinction between the '(racialized) global proletariat and progressive or radical (often middle-class-based) activists' if not yet disappearing is at least recognized and taken into account. The empirical chapters of this thesis illustrate how this distinction does not exist within PAH Barcelona, as people affected by different forms of (housing) precarity share daily struggles with 'moral activists', who are people not directly affected, for example, by mortgage or rent problems.

1.4.2 Organization of Social Movements and their relationship to the political system in times of precarity

In Europe, the reaction of many governments to the financial and economic crisis which emerged in 2008 consisted essentially of austerity measures meant to reduce expenditure. Thus, in the same period that the crisis began to generate massive unemployment (especially in southern Europe), there were fewer public resources available to alleviate the social consequences of the crisis. The anti-austerity movement mobilized against the neoliberal model which had showed its most ruthless face during and after the crisis. Nevertheless, the crisis was not just economic, social and financial. In many countries, 'grievance' and 'frustration' were also caused by a crisis of legitimacy of the political system. (Della Porta 2015).

'Lo llaman democracia y no lo es' ('They call it democracy, but it is not') or *'No nos representan nadie'* ('No one represents us') were among the most widely used slogans of the 15M movement in Spain. These slogans effectively summarized the widespread sentiment of mistrust of an entire political class, including the centre-left or social-democratic parties that the subordinate classes and the labour movement had traditionally supported in post-war Europe. As Della Porta points out:

Beginning with Iceland in 2008, and then forcefully in Egypt, Tunisia, Spain, Greece, and Portugal, outrage was raised by the corruption of the political class, with protesters condemning bribes in a concrete sense, as well as the privileges granted to lobbies and the collusion of interests between public institution and economic (often financial) powers (Della Porta 2015, 3).

This means that mobilisations against austerity are in fact extremely political; by no means are they solely about the material problems of precarization. They offer a powerful criticism of the political system which is seen as not only responsible for the situation, but often corrupt as well.

Another variable (discussed above) considered central to the rise and development of social movements is the availability and potential for the mobilisation of resources (McCarthy and Zald 1977; Edwards and McCarthy 2004; Kriesi 1996). Those movements that mobilized recently have had less access to the resources traditionally used by the social movements because these resources have been attacked, weakened and in some case destroyed by neoliberalism (Della Porta 2015). For example, the existence of networks is key to involving as many people as possible in mobilisations (Tilly 1978; McAdam 1986). Hence, in a context in which not only workers, but also citizens/consumers are increasingly isolated in a ‘liquid society’ – where traditional sources of solidarity between individuals are under attack and weakened (Bauman 2007) – it is more difficult to find or create these essential networks. However, the social movements that emerged in the last decade have access to other kind of technological resources that can address this trend. Indeed, as explained by several authors (Gerbaudo 2012; Castells 2013; Alcazan et al. 2012), the internet and online social networks provide powerful tools for the communication, organization and coordination of social movements. Cyberspace provides a continuous space for social movements to debate and deliberate, and is complementary to physical urban space (Castells 2013). Furthermore, through new technologies, social movements are able to reach and communicate with more people, by-passing traditional networks.

Della Porta et al. (2015), reflect upon the preconditions for the mobilisation of precarious people. Firstly, there needs to be the possibility of overcoming the stigma of their status and the building of new individual and collective identities. Secondly, an ability to provide visibility to collective action through the dramatization of their precarious condition is required, alongside the transformation of ‘desperation in outrage’ through the creation of a frame of injustice. Thirdly, there needs to be the capacity to organize. Mobilisations of the precarious are more likely to be effective if they are disruptive at a material or symbolic level. The forms of protest deployed are often innovative compared to traditional ones, developing mainly outside the industrial environment (Piven and Cloward 2000). Fourthly, there needs to be the ability, through organization and mobilisation, to open opportunities at the political institutional level. For these new typologies of mobilisation, the involvement and solidarity of the local community and other social movements and the ability to achieve media coverage are central. This support from social movements and organizations is necessary to compensate for the lack of ‘material and symbolic resources of the precarious constituency’ (Della Porta et al. 2015, 17).

According to political opportunity theory, social movements are influenced by the level of openness of the political system in terms of the opportunities that system gives for mobilisation and the chances

of success (Kitshelt 1986; Kriesi 2004; Tarrow 2011). In the neoliberal context, states and local governments are facing a legitimacy crisis linked to a diminished ability to reduce social inequalities and to alleviate the consequences of the Global Financial Crisis. Again, long-term processes of privatization, liberalization, and deregulation are mainly responsible for this lowered capacity. Moreover, the financialization of the economy, increasing indebtedness and international commitments limit institutions' ability to respond adequately to citizen demands (Della Porta 2015). Finally, in many cases, the crisis of legitimacy of the political system is also linked to cases of corruption involving national and local governments.

To sum up, in a neoliberal context, people affected by precarity and the material consequences of the economic crisis and austerity measures should be the most likely to mobilise. Precarization, however, produces individualization, atomization, loneliness, anxiety and fear that weaken the networks and collective identities that have traditionally been central to the organization and mobilisation of social movements. Furthermore, a lower possibility of accessing and influencing the political arena and mistrust for a political system which has lower governance competences and tools, represent other obstacles to the rise and success of social movements.

Conclusion

From the analysis developed in the first section of this chapter, precarity emerges not only as a feature of the contemporary organization of work but also as a life condition produced by a neoliberal governmental process. Indeed, as stated by Lorey:

Precarization is not an exception, it is rather the rule. It is spreading in those areas that were long considered secure. It has become an instrument of governance, at the same time, a basis for capitalist accumulation that serves social regulation and control. Precarization means more than insecure jobs, more than lack of security given by waged employment. By way of insecurity and danger it embraces the whole of existence, the body, mode of subjectivation Lorey (2015, 1).

The second and third sections considered the issue of identity and people's reasons for taking part in collective action and social movements, the necessary resources for mobilization, and the relationship between social movements and the political process. The last section looked at how the development of neoliberalism and the diffusion of precarity are affecting the identity and reasoning of people who mobilize and how they are influencing social movement strategies. The analysis developed can thus help formulate new hypotheses about the evolution of social movements in the age of precarity. These hypotheses differ in some ways from previous theories on social movements.

Firstly, on the issue of identity and reasons for mobilizing, it seems that there is a return to more material reasons for choosing to take part in a collective action. People affected by precarity and precarization, whether the young, migrants or members of an impoverished middle class, should be more prone to getting involved in social movements. This return of material issues to the centre of decisions about mobilisation seems to contradict, at least in part, the theories of new social movements. These reasons can be associated with both rational choice theory and the more emotional narrative linked to frustration and deprivation.

Secondly, regarding the way movements are organized and resources mobilized, social movements in recent years have less access to pre-existing networks. They are based less on collective and structured identities. Precarization produces individualism and isolation that play a significant role in the weakening of traditional networks and collective identities. These processes seem counterbalanced, at least partially, by the ability to use the internet and virtual social networks.

Thirdly, looking at the relationship between social movements and political systems, it can be argued that the mistrust of political parties and representative institutions makes the relationship between social movements and the political system more complex and conflictual. Movements may be warier of, and less willing to dialogue with, institutions. At the same time, the authorities – feeling threatened because of their crisis of legitimacy – could close themselves off and choose the path of repression.

The empirical chapters of this thesis focus on the case study of Barcelona PAH to verify these hypotheses. Chapters four and five investigate the identity and the reasons behind the choice of PAH activists to mobilize and the resources they used. Chapters six and seven consider PAH's relationship with the political system and the legal framework at the national and local levels. In terms of identity and reasons, I argue that some of those who mobilize with PAH are directly affected by precarity and austerity policies and hope to solve their problems (affected activists applying a cost/benefit calculation). Others mobilize not only to organize and support affected people but because they hope to bring long-term change to the system (moral activists). Considering the identity of those who mobilize, and assuming that young people and migrants are particularly affected by precarity, I look at their presence in PAH mobilizations and their role in the development and strategies of PAH. I also consider the evolution of the profile of activists concerned with different housing-related problems, including mortgage, rent, and squatting.

Regarding organization, structure, and relations with the political system, I argue that PAH's priority, at least initially, was overcoming the feelings of loneliness, isolation, fear and guilt of people affected by mortgage problems. PAH has pursued this objective by empowering and building awareness of

the people affected – in some cases transforming them from ‘affected’ to ‘moral’ activists. The creation of a counter-narrative of the housing crisis has been central in this process. The first daily and grassroots response to un-make housing precarity (Lancione 2018) has been developed by ‘challenging’ the law, promoting direct negotiations between affected people and banks, stopping evictions, and using squats to provide alternative housing to evicted families. Moreover, despite the mistrust of the political system, PAH developed a strategy to ‘change the law’ in order to provide structural solutions to problems related to housing precarity. To achieve this objective, PAH first confronted and challenged, and then negotiated with, the political system, influencing and contributing to changing it. Before moving onto the analysis of the case study of PAH Barcelona, the next chapter will focus on the context in which the Platform has developed its action. It considers the Spanish political system and its evolution, the specificities and the consequences of the so-called ‘Barcelona Model’, and how the right to housing is included in the Spanish legal framework.

2. An evolving context: Institutional politics and the right to housing in Spain, Catalonia and Barcelona.

Introduction.

PAH's struggle with people dispossessed from the right to housing, the subject matter of this thesis, forms part of a broader political and legal context which is in constant and often radical transformation. Part of that broader context is the spread of housing precarity, which needs to be situated in the specificities of the Spanish political system and its legal framework on housing. The first section of this chapter focuses on the changes in the Spanish political system, considering, in particular, the end of the 'imperfect bipartisanism' that characterised the Spanish political system from the end of Franco's dictatorship until the GFC. It unravelled in parallel with the (re)emergence of territorial tensions, particularly the explosion of the Catalan independence and the attempts at re-centralization by the conservative central government of Partido Popular – PP. This analysis provides the necessary background regarding the political context in which PAH developed its mobilizations. In Chapter Six, drawing on political opportunity theory (Tarrow 1989 and 2011; Kriesi 2004; McAdam 1982; McAdam, Tarrow and Tilly 2001; Kitschelt 1986), I will focus on how the changes in the political context opened up new political opportunities for the PAH and how the movement in turn contributed to changing the Spanish political system.

The second section focuses on the local context through a critical analysis of the Barcelona model considering it as the 'pre-making' of urban housing precarity in Barcelona as the result of long-term processes of urban renovation, a massive increase in tourism, and the creation of a 'Barcelona brand' that put the city on the international map. This analysis is necessary for understanding the urban context of Barcelona, also in terms of governance, and provides the basis for Chapter Seven's focus on how, between 2015 and 2019, the municipal government led by Barcelona en Comú - BeC ('Barcelona in Common') faced housing and gentrification-related problems, considering its strategies and their impact and limits.

The third section of this chapter focuses on the right to housing as developed in international, European, and Spanish legal frameworks. This analysis is necessary for investigating the process of precarization of the right to housing in Spain. This provides the background for Chapter Three, which

considers how the right to housing was subordinated to the growth and economic development through the ‘Spanish model’. However, as I will consider in the following chapters, the right to housing provided a legal and political tool which was successfully used by PAH in its struggle. Therefore, the analysis developed in the third section is necessary for investigating both the limits and the potential of the right to housing in a context of crisis and austerity.

2.1 The evolution of the Spanish political system.

2.1.1 Thirty years of political stability.

Since the end of the Francoist regime, the return of the monarchy and the approval of the new constitution of 1978, the Spanish political system has been based on a semi-bipartisan party system. The Spanish State is organized into Municipalities, Provinces, and seventeen Regional Governments (Comunidades Autónomas) with various levels of autonomy and extensive powers and competences¹⁷. In this context of territorial decentralization, the corrected proportional electoral system worked to limit the number of parties preventing the fragmentation of the political system. Electoral competition has traditionally been rooted in two main cleavages: right/left and centre/periphery. This system guaranteed political stability, being based on the centrality of first the UCD (Unión de Centro Democrático) and then the PP (Partido Popular), on the right of the political landscape, and the PSOE (Partido Socialista Obrero Español) on the left. Adolfo Suárez (UCD) led the government between 1977 and 1981. He was succeeded by Leopoldo Calvo Sotelo (UCD), who governed up until 1982, when the era of Felipe Gonzales (PSOE) began, leading four socialist governments up until 1996. José Maria Aznar became the first premier of the PP in 1996 and was re-elected in 2000. In 2004, the socialist José Luis Rodríguez Zapatero (PSOE) won the election and was re-elected in 2008. In the autumn of 2011, just few months after the rise of the 15M movement, Mariano Rajoy (PP) obtained the best result ever for the PP. He remained prime minister until June 2018 when his government fell due to a no-confidence vote, and was replaced by Pedro Sanchez (PSOE). Sanchez was reelected prime minister after the elections of 10th November 2019. As this brief summary shows, over the last 40 years just 7 men from 3 parties led the Spanish Government, all but one being re-elected at least once. This political stability was possible because of the strength of the main parties, first the PSOE and the UCD, then the PSOE and the PP, both in terms of vote percentage and of seats obtained in all the elections. From 1977 to 2011, the two main parties combined vote was at least 81% of the total, taking at least 281 seats (corresponding to 80.3% of the

¹⁷ Considering in particular housing policies, article 148 of the Spanish constitution states that: ‘The self-governing Communities may assume competences over town and country planning and housing’.

350 total seats). Another important fact is that several (regional) or provincial parties have maintained a significant role in the Spanish Parliament, obtaining between 7 and 11% of the vote and 24 and 38 seats (Rama 2016 20). Despite Rajoy's (PP) record result in 2011, it was that year that marked the beginning of the end of Spain's traditional political stability.

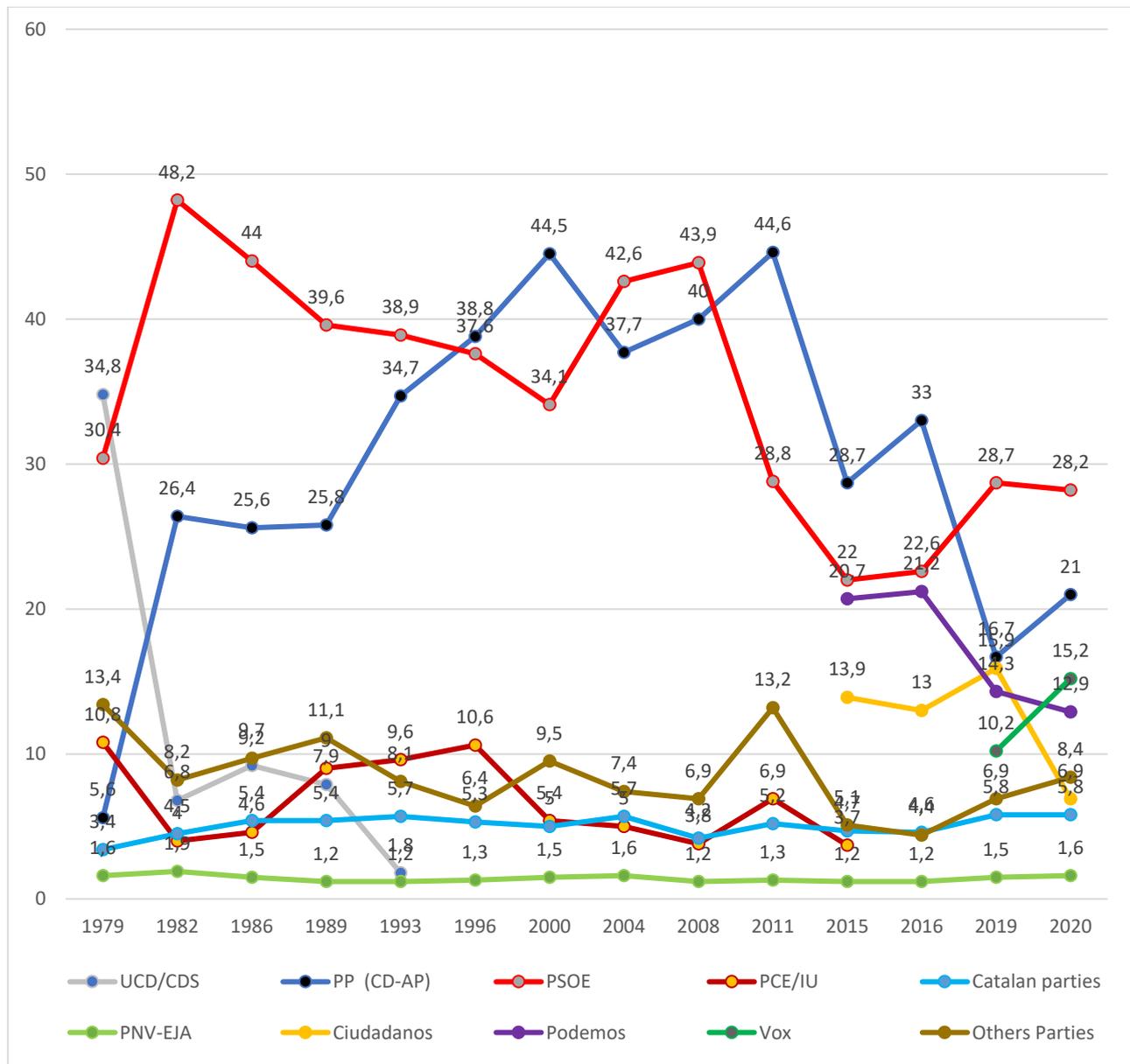


Figure 1: The evolution of the Spanish parties System 1979-2019. Graph drawn by the author. Source: Spanish ministry of Interior.

A similar stability can be seen at a regional government level. In Catalunya, Jordi Puyol, the leader of Convergència i Unió (CIU) - a conservative nationalist party - was president of the Generalitat, the Catalan Government – from the first regional elections in 1980 up until 2003. A centre-left coalition including Partido Socialista Catalano (PSC), Esquerra Republicana de Catalunya (ERC) and

Iniciativa per Catalunya Verds (ICV) won the two following Catalan elections. Pasqual Maragall, a member of PSC and former mayor of Barcelona between 1982 and 1997 became president of the Generalitat between 2003 and 2006. José Mantilla, also from the PSC, led the next Catalan government (2006-2010) supported by the same coalition. Since 2010, Catalan independence has become a central issue in the debates and political programs taking place not only in Catalonia but also at the national level. Artur Mas, leader of the CIU won the election in 2010 and 2012, while Charles Puigdemont, of Partido Demócrata Europeo Catalán (PDeCAT) – a party heir of CIU which had changed its name in the middle of a corruption scandal -, leading a coalition composed of the Catalan pro-independence parties PDeCAT, ERC and Candidatura d'Unitat Popular (CUP, an anti-capitalist Catalan Party), became president of the Generalitat in 2016 with the announced objective of holding a referendum for independence.

At the municipal level, a similar stability was guaranteed by the central role played by the PSC. Indeed, members of the PSC were continuously mayors of Barcelona, often thanks to coalitions with other parties, between 1979 and 2011 (Narcís Serra 1979-1982, Pasqual Maragall 1982-1997, Joan Clos 1997-2006, Jordi Hereau 2006-2011). In 2011, in the context of the economic and political crisis, Xavier Trias (CIU) won the municipal elections in Barcelona, ending the 33-year political hegemony of the PSC (Blanco, Salazar, and Bianchi 2019).

The Catalan independence issue contributed towards changing traditional balances and political alliances not only at local and regional levels, but also at a national level. Nevertheless, Catalan independence was not the only threat to the stability that had characterized the Spanish political system for over four decades. As the consequences of the crisis and austerity began to affect an increasing number of people, a wave of urban mobilizations emerged to challenge the Spanish political system.

2.1.2. 'No one represents us' – The 15M

The 15M movement was the founding event of a new period. It changed the political landscape and climate and reframed the whole public debate to disseminate, in Gramscian terms, an alternative common sense. From a historical point of view, it was not only the biggest social upheaval since the 70s, but also a movement that called into question the institutional order set-up during the post-Franco Transition. (Antentas 2017, 470)

The '15M' movement started mobilizing on 15 May 2011 with demonstrations against the austerity measures Spain had approved in response to the Global Financial Crisis, called by Democracia Real Ya! (Real Democracy Now!). It used slogans such as, 'We are not goods in the hands of politicians

and bankers' (Antentas 2015, 3), *'No one represents us!'* or *'They call it democracy, but it is not!'* or *'they should all leave!'*. 15M accused the political establishment of being corrupt, and responsible for the financial crisis (along with the financial system itself). The demonstrations transformed in the 'acampadas' the main squares of Madrid (Puerta del Sol), Barcelona (Plaça Catalunya) and other cities where, for almost two months, thousands of people gathered every day. The occupation of squares became a distinctive feature of 15M, the most visible of its repertoire of actions (Tilly 1978). The mobilization of 15M arose in with elements of continuity with pre-existing social movements in Spain. The movement for Global Justice and movements for regional independence, mobilization against the war in Iraq and against the Bologna reform of the university system, the labour and anti-austerity movements, cyber-activist groups and PAH can all be considered precursors to 15M, influencing the development of its discourse and political practices. At the same time, 15M contributed to PAH's further development and the mobilizations of the different 'Mareas' (tides) against austerity measures and in defence of public services (Romanos 2013; Flesher Fominaya 2015b; Antentas 2015).

The mobilizations of 15M in 2011 can be considered the first symptom of a wider crisis of regime in Spain. The other stages of this crisis were the 'tides' movements against austerity measures and cuts; the emergence of a mass pro-independence movement in Catalonia; the loss of confidence in the monarchy which culminated in the king's abdication in 2014; and the rise of Podemos in the 2014 European election (Antentas 2017). The crisis of the traditional party system seemed to be confirmed by the 2015 election when Podemos¹⁸ obtained 69 seats in the Spanish Parliament and Ciudadanos - a centre-right, against-independence party until then only present in Catalonia - obtained 40 (Rama 2016, Hernández 2016, Pujol 2017).

2.1.3 'Everything under heaven is in utter chaos; the situation is excellent'. The evolution of the Spanish party system.

Ciudadanos's and Podemos's entry into the Spanish Parliament in 2015 was the most obvious marker of the crisis of the traditional parties, but it was not the first, particularly at the local level. Podemos entered the electoral process for the first time in the European election of 2014, when it won 5 seats. Initially the 15M movement seemed not to consider creating new parties and participating in elections as a priority, but after three years of demonstrations and resistance in the streets and neighborhoods,

¹⁸ It is important to notice that what for reasons of simplicity in this chapter I call Podemos and then Unidas Podemos is a coalition that included different parties: Podemos, Izquierda Unida, En Comu Podem in Catalonia, Compromis in the Valencian Community and en Marea in the Galician community.

the ‘assault on institutions’ became an option for some sectors of the movement (Flesher Fominaya 2015b). As Antentas stated:

‘If ‘they don’t represent us’ then ‘we’ need to represent ourselves, kicking ‘them’ out from institutions through election processes. This was the strategic reasoning that gained strength in social movement milieux (Antentas 2017, 470).

Podemos was created in Madrid in January 2014 by a group of activists from social movements in alliance with the organization Izquierda Anticapitalista (Anticapitalist left). The key to its success has been its ability to combine a critique of traditional parties with the anti-austerity discourse that was one of the 15M’s main influences. Inspired by the populist approach developed by Laclau and Mouffe (2001), Podemos successfully challenged the traditional parties by using the image of the people (the 99%) against the privileged elite (the 1%). Podemos accused both the governing PP and the PSOE of being corrupt and accessories to the crimes of the financial system that caused the crisis. In a context of deep economic crisis and high unemployment, in which the mistrust of the political system increased constantly (Rama 2016), these discourses were particularly effective, as well as it was Podemos’ image as a ‘new’ party opposing old ones.

While polls in 2014 and 2015 predicted even greater success for Podemos, a new party, Ciudadanos, emerged at the national level to compete for the votes of the many electors discouraged by the traditional parties. Ciudadanos already existed in Catalonia, but suddenly benefitted from supporters, particularly from the media and business sectors, who considered it an antidote to Podemos. Ciudadanos shared Podemos’ anti-corruption discourse, but not its critique of the neoliberal agenda; it presented itself (and has been presented by the media) as a centrist party. Led by Albert Rivera, within a few months Ciudadanos found a space in the Spanish political system, competing with Podemos for its novelty and anti-corruption stance (Antentas 2017).

Despite the emergence of Ciudadanos, Podemos won other important victories in the regional and municipal elections of 2015, often thanks to alliances with other, sometimes new, political actors that had emerged from local mobilizations of 15M. Coalitions or citizens platforms that included or were supported by Podemos won the municipal elections in Madrid, Barcelona¹⁹, Saragoza, La Coruña and other important cities, known since then as ‘ciudades del cambio’ - (Cities of change). These victories represent one of the most important successes of those actors, often coming from social movements, who had decided to ‘seize the institutions’ (Castro 2018). Although the general elections of 20th

¹⁹ The case of Barcelona, where the new party Barcelona en Comú won the elections and Ada Colau, former spokesperson of PAH, became mayor is particularly relevant for this thesis and will be considered in deep in Chapter Seven.

December 2015 were a turning point for the Spanish political system due to Podemos and Ciudadanos taking seats in Parliament; the Popular Party, which had 123 seats, and the PSOE with 90 were still the dominant parliamentary parties.

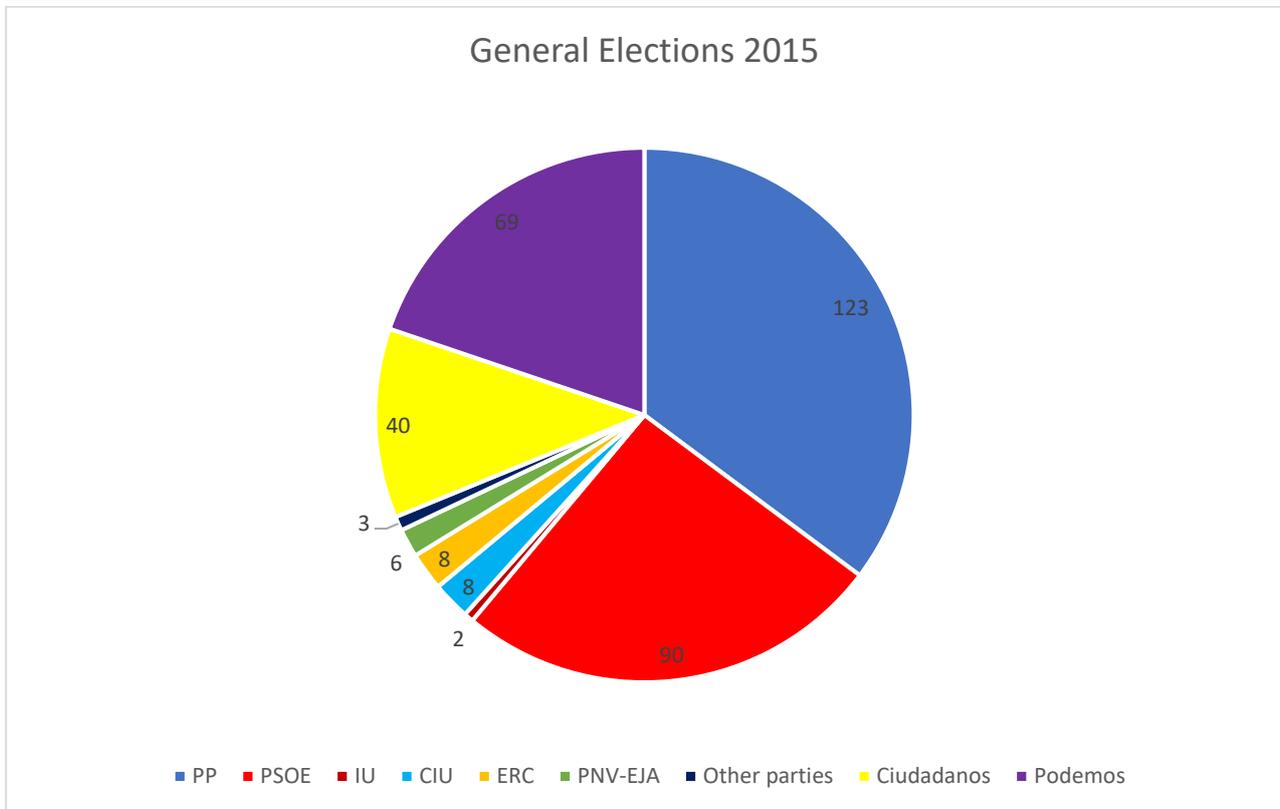


Figure 2: Spanish General Elections of December 2015 results (seats). Graph drawn by the author. Source: Spanish Ministry of the Interior

The most important aspect of this election was that there was no clear majority and that all the other parties refused to support the PP. After six months of impasse in which Pedro Sanchez (PSOE) tried, without success, to obtain the support of Podemos and Ciudadanos to form a majority alternative to PP, new elections were called for June 2016. After the June 2016 election, the situation was similar, with a small increase for the PP (137 seats) to the detriment of Ciudadanos (32 seats), while Unidos Podemos (71 seats), despite its alliance with the IU (Izquierda Unida), failed to overtake the PSOE (85 seats). The new stalemate was solved by a sort of internal ‘coup’ within the PSOE that forced Pedro Sanchez to give up the leadership of the party. Thanks to the abstention of PSOE and Ciudadanos, Mariano Rajoy, the leader of the PP, having a relative parliamentary majority (more votes in favour than against, but not an absolute majority) once again became the prime minister of a minority government.

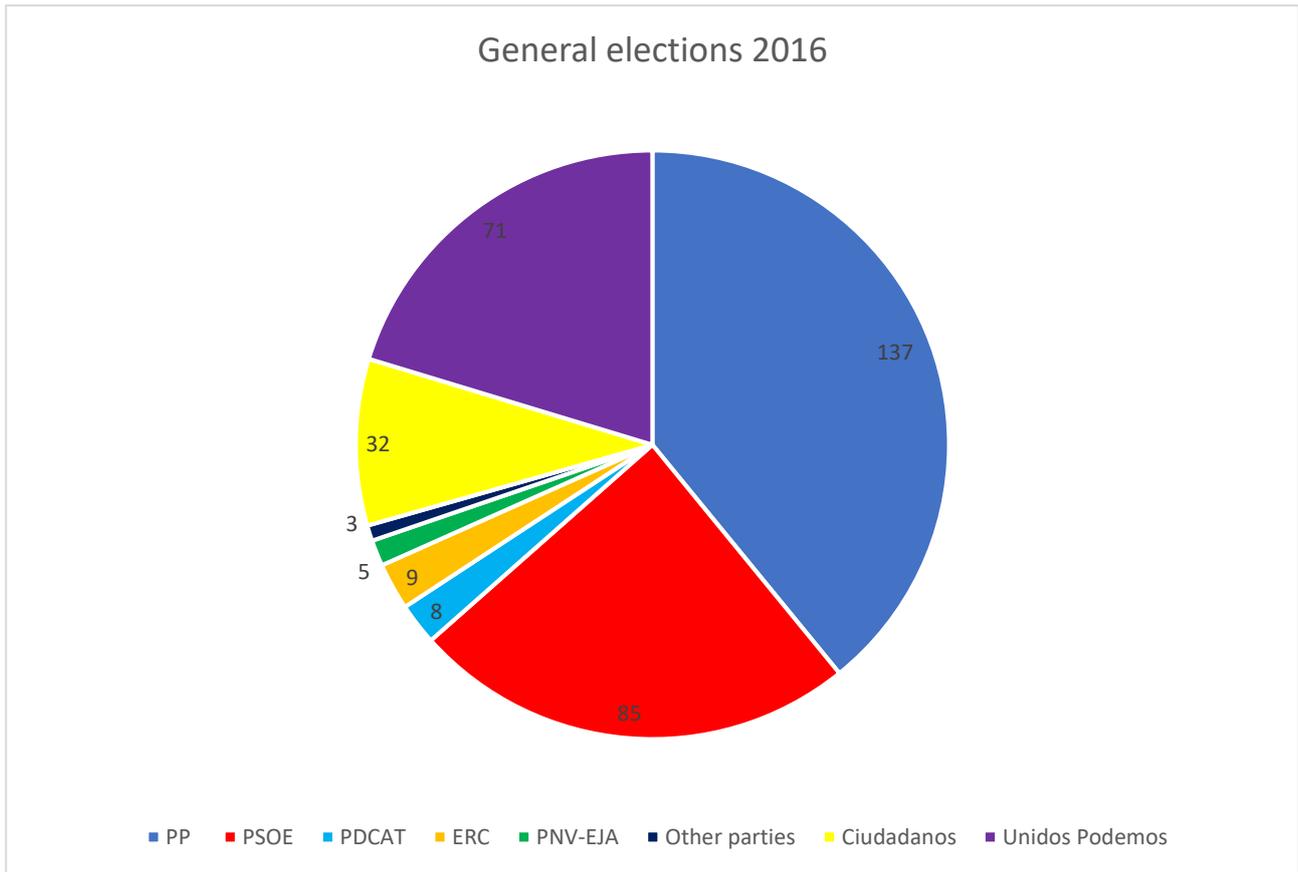


Figure 3: Spanish General Elections of December 2016 results (seats). Graph drawn by the author. Source: Spanish Ministry of the Interior

While the political system managed to avoid a third election in less than one year, tensions continued to rise due to the situation in Catalonia. The tension reached its peak on 1st October 2017, when the Generalitat – the Catalan government - called an independence referendum. The Spanish government declared this referendum illegal and refused to recognize its results. Moreover, thousands of units of the Guardia Civil (the Spanish police) were sent to Catalonia to hinder the referendum process. The police used force, injuring hundreds of people. In the following months, the central government, with the support of Ciudadanos and the PSOE, applied article 155 of the Spanish Constitution to dissolve the Generalitat and suspend Catalan Autonomy²⁰ until new Catalan elections could be called in 2018. Moreover, several people, including the former Vice-President of the Generalitat, were accused of rebellion and arrested, while others, including the former President of the Generalitat, left the country and are now de facto in exile. The so called ‘Process’ - the issue of Catalan independence - which I have summarized extremely briefly here, is particularly controversial and has further exacerbated tensions and crises within the Spanish political system.

²⁰ The Statute that regulate the Catalan self-government.

The instability continued, and reached a new decisive moment on the 1st June 2018, when Rajoy's government fell after a no-confidence vote presented by the PSOE and supported by Podemos, the Catalan parties (ERC and PDeCAT), the Basque countries parties (PNV and Bildu) and a Canary Island party (Coalición Canaria). Following this no-confidence vote, Pedro Sanchez - who, having won the congress of the party had returned to the leadership of the PSOE in 2018 - became the new prime minister. In March 2019, following the failure to approve a new budget due to a lack of agreement with the Catalan parties, new elections were called. PSOE obtained 123 seats and PP obtained 66, continuing the two main parties' decline. Ciudadanos became the third party, with 57 seats, while Podemos lost several seats, ending up with 42. What was new about this election was the electoral success of the far-right party, Vox, which won 24 seats.

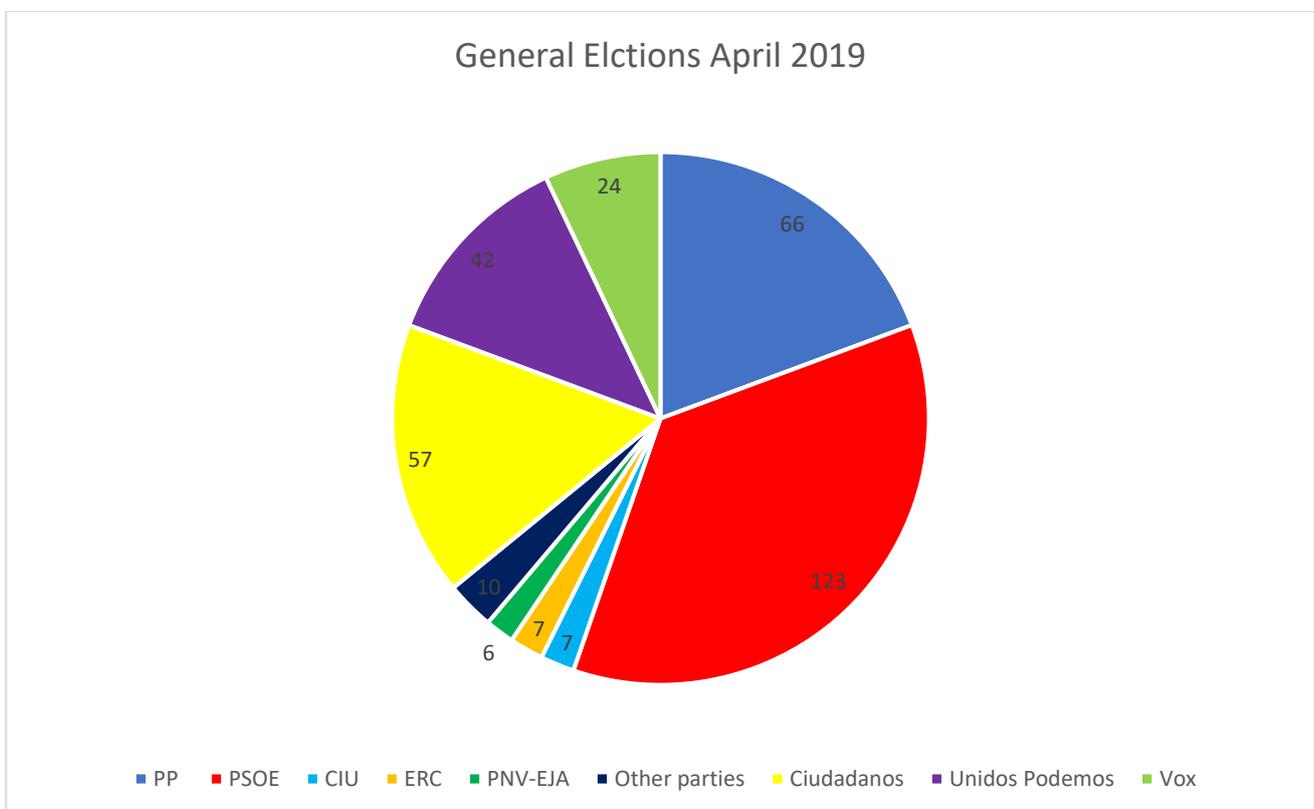


Figure 4: Spanish General Elections of April 2019 results (seats). Graph drawn by the author. Source: Spanish Ministry of the Interior

The rise of Vox²¹ contributed to the polarization of the debate (and thanks to a growth of electoral participation, to the relative victory of the PSOE, perceived as the main barrier to a possible coalition of right wing parties) and to a reconfiguration of the party system into two blocks with PSOE,

²¹ In December 2018, Vox won 12 seats and entered for the first time into the parliament of the Andalusian Community forming a coalition with PP (26 seats) and Ciudadanos (21 seats) that overtook the possible coalition between PSOE (33 seats) and the Podemos local coalition called Adelante Andalusia (17 seats). Juan Marin (PP) became the new president of Andalusia and for the first time since the transition the PSOE lost its traditional stronghold.

Podemos and the regional parties opposed to the center-right and right wing parties that now included Ciudadanos²², PP and Vox.

In the municipal elections of 26th May 2019, Podemos and its local allies lost in many of the cities where they had won in 2015 – the so-called ‘cities of change’. In Madrid and Saragoza the PP won, while in the Galician cities the PSOE won. The only exceptions were Cadiz and Barcelona. In the Catalan capital, despite the narrow victory of the ERC, Barcelona en Comú (BeC), continues to govern the city thanks to its coalition with the PSC. Although PSOE and Podemos were allied in several communities and cities, they were unable to agree a coalition at the national level, and a new general election was called for 10th November 2019.

Less than one month before this election, on 15th October 2019, the verdict of the trial of the Catalan independence leaders was announced. The Supreme Court imposed sentences of between 9 and 13 years in jail to the nine Catalan leaders convicted of sedition in the trial. The former vice president of the Generalitat, Oriol Junqueras, faces the highest penalty, 13 years, for the crime of sedition in mediation (when a crime is a necessary means for the commission of another) with embezzlement. The reaction to this verdict in Catalunya was immediate. The same day thousands of people walked to the international airport in el Prat, 10 km from the city, and occupied it until the Catalan Police removed them during the night. Two weeks of riots in different parts of the city as well as a number of peaceful demonstrations followed, putting the Catalan issue once again at the core of mass media and electoral debates.

²² During the Rajoy’s government between 2016 and 2018, and in particular on the Catalan issue, Ciudadanos constantly supported PP moving its political centre of gravity gradually to the right.

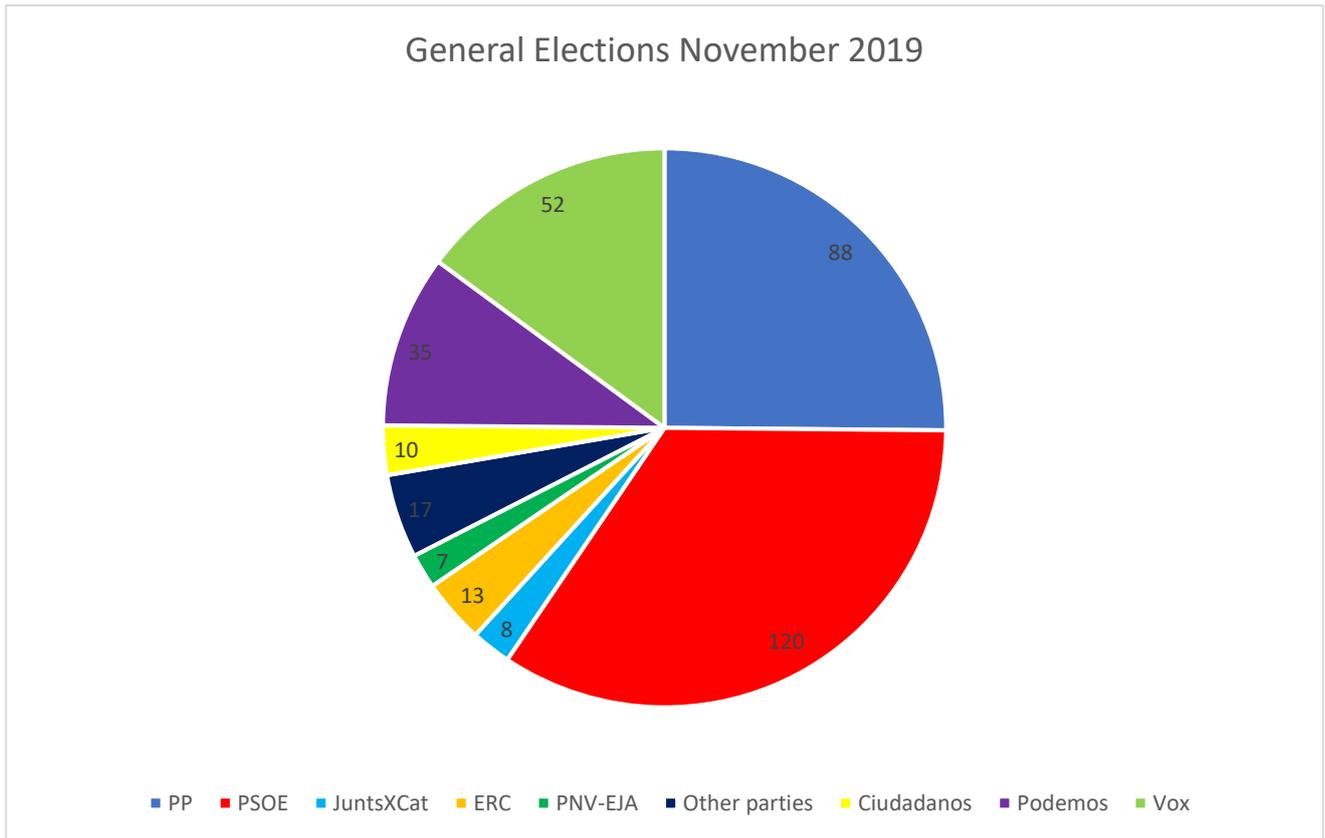


Figure 5: Spanish General Elections of November 2019 results (seats). Graph drawn by the author. Source: Spanish Ministry of the Interior.

In this context the results of the general elections for the two blocks have been similar, with the PSOE having a relative majority of (120 seats). However, to reach the necessary majority in the parliament it would need the votes of Podemos (35 seats) and the regionalist and nationalist parties. The real news in this election were the impressive growth of VOX (52 seats), third behind PP (88 seats), and the collapse of Ciudadanos (10 seats). After just 36 hours, the PSOE and Podemos signed a pre-agreement for a coalition government and on the 8th January 2020, Pedro Sanchez (PSOE) obtained a relative majority in Parliament with 167 votes in favor, 165 against and the crucial abstention of the Catalan pro-independence party ERC (13 seats) and the pro-independence Basque party BILDU (5 seats). He became President of the first coalition government since the end of Franco’s dictatorship. Pablo Iglesias, leader of Podemos, became one of the four vice-presidents of the Government and four members of Podemos became ministers. Despite its decrease in terms of vote and seats, Podemos reached its objective of entering into a coalition government. This seems another step toward the end of traditional Spanish bipartisanship.

As shown in this section, after years of political stability, the rise of the 15M movement in 2011, the explosion of tension regarding the Catalan issue and the appearance of new parties that challenged

the traditional hegemony of the PP and the PSOE have revolutionized the Spanish party system. As stated by Blanco, Salazar, and Bianchi:

After 4 decades of the Franco dictatorship, the new democratic regime established a strongly decentralized political system that conceded a significant political autonomy to the so-called autonomous communities and, to a lesser extent, to the local governments. The context of the economic crisis has rocked this system of territorial organization, triggering the collision between three major forces of change: PP government policies of recentralization; the movement for the independence of Catalonia (one of the 17 autonomous communities with the strongest national identity, whose capital is Barcelona); and the municipalist movement led by the candidacies of change and progressive political forces (Blanco, Salazar, and Bianchi 2019,8).

The generalized crisis of legitimacy of the political system, amplified by the social consequences of the economic crisis, opened ‘windows of political opportunities’ for new parties but also for the social movements. In this sense the case of PAH is emblematic, as we will see in Chapter Six and Seven.

In the next section of this chapter, we will consider the so-called ‘Barcelona Model’ and its consequences to help us to situate this research and to understand the context in which PAH was created and has been developed.

2.2. The ‘Barcelona Model’ as the pre-making of housing precarity in Barcelona.

As explained by Lancione (2018), in order to avoid the risk of considering housing precarity as extraordinary compared to a norm of ‘housing security’, it is necessary to consider not only its dramatic consequences in the domain of the present (in-making) but also the premises and long-term processes and local specificities that make urban housing precarity possible (pre-making).

2.2.1 The ‘Barcelona Model’ and its problematic consequences.

Since the end of 1970s, Barcelona has changed greatly as a result of a series of overlapping processes including urban renovation, the massive increase in tourism, and the creation of a ‘Barcelona brand’ that, especially since the Olympics, has put the city on the international map. Although the recognition of a coherent Barcelona model is disputed, it is possible to trace some consistent features of the city’s development since the end of the Francoist regime (Marshall 2000; Monclus 2003; Degen and Garcia 2012). Different, and previously segregated, areas of Barcelona were connected through the opening

of new public spaces that were meant to create greater social cohesion. The democratization of urban space was also encouraged through festivals and cultural activities (Degen and Garcia 2012). As explained by Blakeley (2005), the City Council, led since 1979 by the socialist major Maragall, adopted a form of governance in which the participation of neighbourhood movements and civil society actors was key (Calavita-Ferrer 2000).

Another central feature of the Barcelona model was the cooperation between the public administration and the private sector and the use of both business and government funding to regenerate the city. When the city won the right to host the 1992 Olympics, the process of urban renovation accelerated. Converting the old industrial port into a leisure area was a major transformation, meaning the city was connected to the sea. Along with the construction of the Olympic village and port and the opening of public beaches, the city was reshaped. The Olympics helped speed up and push forward the process of the tertiarization of the economy - in a context of deindustrialization - particularly through the massive development of tourism.

Tourist sector growth overlapped with the promotion of Barcelona as a cultural capital, as urban regeneration, especially in central neighbourhoods, was linked with the development of cultural strategies and infrastructure, such as festivals, events, museums, civic centres and so on (Salvini, 2018). In terms of governance, the Barcelona model, at least during the socialist governments that ruled the city for 31 years (1979-2011), included or even co-opted (Salvini 2013) some civil society and social movements in the decision-making process. However, in the 1990s, when economic and strategic priorities shifted towards the integration of Barcelona within global markets, this openness was replaced by a more managerial governance style. As explained by Ezaguirre et al. (2018, 430), 'With the internationalisation of Barcelona, private actors got more influence on the council while weakening the capacity of neighbourhood associations to monitor political decisions.'

Amid the wide recognition of the success of Barcelona's urban development (Marshall 1996; Buchanan 1992; McNeill 1999; Ward 2000), there have also been critical evaluations of its results, impacts and consequences (Balibrea 2001; Monclus 2003; Delgado 2007; Arbaci and Tapada-Berteli 2012; Degen and Garcia 2012; Salvini 2013). One criticism focuses on the uneven investment, both qualitatively and quantitatively, in the city of Barcelona and its metropolitan area. The development of the metropolitan area has been more chaotic than in the city, with less attention paid to the centrality and quality of public space, and it has put pressure on the public transport system (Muñoz 2008). The division between the city of Barcelona as an internationally renowned example of the Mediterranean urban good life and its metropolitan residential area has widened in recent decades.

Other criticisms emerge when looking at the development of Barcelona's neighbourhoods. Arbaci and Tapada-Berteli (2012) focused on the results of Special Plans (PERI) implemented in the neighbourhoods of Santa Caterina and Raval to correct the imbalance of private housing, public space and collective services, and to promote social cohesion. The conclusion is that, not only did PERI not reduce inequality among long-term residents, it in fact caused new forms of (state-led) gentrification that affected the entire city. Regarding Barceloneta, one of the neighbourhoods that, since the Olympics, has been particularly involved in urban renovation and increased tourism, Crespi-Vallbona and Mascarilla-Miró (2018) underline the ways gentrification and a new 'tourism-phobia' has affected its residents. Looking at the effects of these changes on the city centre, Arbaci and Tapada-Berteli stated that:

The significant enhancement of consumption spaces, the promotion of tertiary economic activities related primarily to tourism and culture (touristic apartments, five-star hotels, upmarket retail and real estate services) and the fostering of change in housing tenure have triggered a significant increase in rent values for office and retail spaces, and above all for upmarket housing in Ciutat Vella, now the most expensive district of Barcelona for both the rental and owner-occupation markets (Arbaci and Tapada-Berteli 2012, 307).

If we look at the urban renovation projects in the Diagonal del Mar in Poblenou, a once industrial area of the city near the sea, and the creation of the new knowledge-economy-based district Barcelona@22 (Charnok et al. 2014), we see more international private investors and a turning point in the city's reshaping (Mascarell 2007; Delgado 2007, Borja 2010). As Degen and Garcia (2012, 10) put it, 'The outcome of the Diagonal-Mar mega-project was a neighbourhood with exclusive new housing designed for high-income consumers, promoted by private developers worldwide.' In this sense the further liberalization of land promoted at the national level in 1998, and the increasing presence of international real estate funds and developers seems to subordinate the urban transformation of Barcelona to profit rather than to the city's real needs.

Considering the long-term effects of the Barcelona model, Salvini (2013) argues that an economic system based on culture and creative clusters, the precarization of labour and urban redevelopment, caused the expulsion of the poor from the centre. Indeed, it is clear that Barcelona has been undergoing a process of commodification for some time now (Koolhaas 1995, Harvey 2009).

2.2 The growth of tourism and its effects on the access to housing

Barcelona is emblematic of how tourism influences both housing demand and prices and consequently favours gentrification (Cocola-Gant and Pardo 2017; Cocola-Gant 2018; Spirou 2011;

Crespi-Vallbona and Mascarilla-Miró 2018; Blanco-Romero et al. 2018). As stated by Blanco-Romero et al., (2018, 6): ‘In the case of Barcelona, this gentrification dynamic is reinforced by the emergence of “Airbnbification”, which adds pressure by means of a new concept of rental housing that is mostly temporary and aimed at tourists’

As data from the department of statistics of Barcelona show²³, tourism has grown steadily in recent decades. In 1990, 1,732,902 tourists stayed in Barcelona hotels for a total of 3,795,522 nights. In 2000, these numbers were 3,795,522 and 7,777,580 respectively, and in 2010, 7,133,524 and 14,047,396. In 2017, 8,884,550 tourists stayed in Barcelona’s hotels (18,791,180 nights) figures that rise to 12,072,975 (29,724,436 nights) when guesthouses, inns, tourist apartments and homes for tourist use are taken into consideration. Looking at homes for tourist use (HUT) in 2017, we see there were 2,283,332 visitors for a total of 8,563,594 nights, with a total availability of 58,911 beds. Data about homes for tourists are only available from 2013 onwards, and take into consideration only the number of overnight stays, not the number of tourists. When we compare this data with those of hotel overnight stays, we see that the use of dwellings for touristic use has grown rapidly over the last five years.

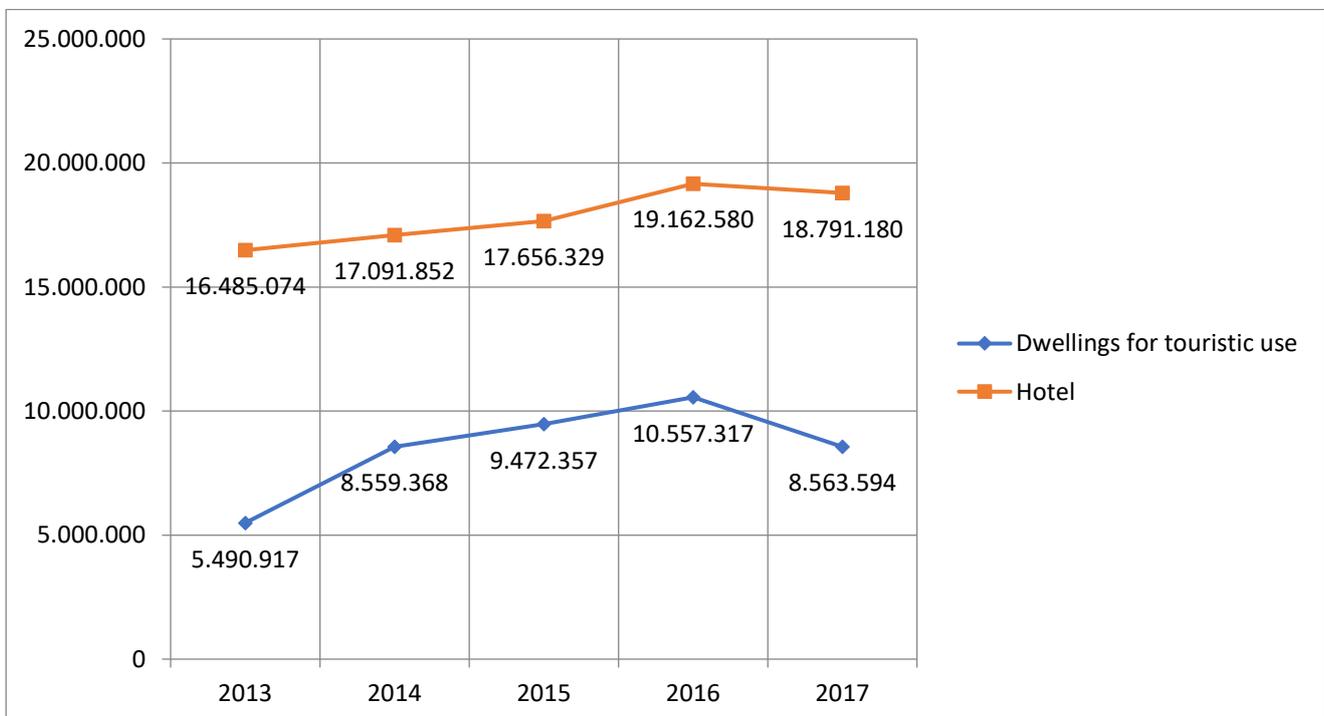


Figure 6: Overnights in hotel and dwelling for touristic use 2013-2017. Graph drawn by the author. Source: department of statistics of Barcelona.

²³ Department of statistics of Barcelona: <http://www.bcn.cat/estadistica/castella/dades/anuari/cap13/index.htm>

A report on the impact of houses for tourism on the housing market²⁴ shows that in Barcelona 15,881 houses were used for tourism (HUT), corresponding to 7,7% of the 205,912 rental houses and reaching 15% or more in some neighbourhoods (e.g. 15,9% in Sagrada Familia, 15,2% in Poble Sec, 15% in Diagonal Mar, 14,8 in l'Antiga Esquerra de l'Eixample and 14% in Poblenou). Moreover, the report shows that homeowners can make between 2 and 2.5 times more money by renting their houses to tourists than by putting them on the normal rental market, a fact that has contributed to increased rents, especially in the last few years and in the city centre.

The data presented by the Statistic Centre of Barcelona²⁵ shows that average monthly rent grew steadily from 2000 to 2008. Then, as a consequence of the mortgage and housing crisis, it decreased until 2015, when it started increasing again.

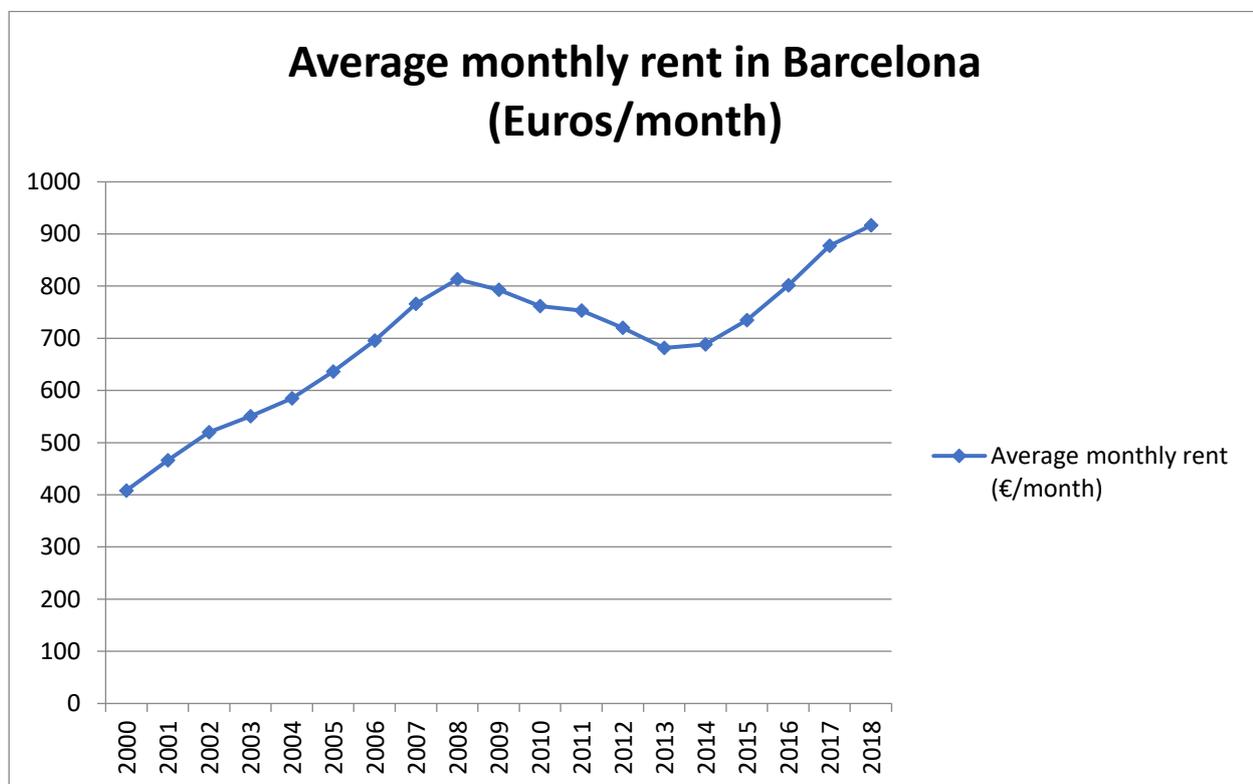


Figure 7: Average monthly rent in the period 2000-2017. Graph drawn by the author. Source: department of statistics of Barcelona.

Other factors have contributed to the rent bubble in Barcelona. The lack of social housing, the growth of a ‘floating’ residential population that includes (but is not limited to) tourists, and the increased pressure on the housing market from international investment capital looking for speculative projects

²⁴ The report entitled ‘Pla Estratègic de Turisme de Barcelona 2020 Impacte del lloguer vacacional en el mercat del lloguer residencial de Barcelona’ is available at:

https://ajuntament.barcelona.cat/turisme/sites/default/files/160921_informe_impacte_lloguer_vacacional.pdf

²⁵ Department of statistics of Barcelona: <http://www.bcn.cat/estadistica/castella/dades/index.htm>

push up rent and cause gentrification (Blanco-Romero et al. 2018). Gentrification also connects to the consequences of the Global Financial Crisis and the resulting austerity measures that contributed to increased evictions in many countries. As Annunziata and Lees (2016, 2) show in their analysis of Athens, Madrid and Rome, evictions often occur ‘in gentrifying areas, where speculative behaviours are reinforcing displacement pressures’.

To sum up, the Barcelona model can be seen as a process of accumulation by dispossession (Harvey 2009; Smith 1996) that gentrified Barcelona, led by an alliance between public power and private investors. This caused the rise of housing prices and the reduction of affordable rents that in turn fostered the expulsion of part of the population from the city centre (Delgado 2007, Harvey 2009 Salvini 2013, Crespi-Vallbona and Mascarilla-Miró 2018, Blanco-Romero et al. 2018). These analyses of the Barcelona Model fit into and contribute to broader academic and general debates on gentrification (Marcuse 1985; Lees et al. 2008; Slater 2009; Janoschka 2016; Annunziata and Lees 2016).

Looking at the analytical framework developed by Lancione (2018), the so-called Barcelona Model and its consequences represent the *pre-making* of urban housing precarity in Barcelona. This analysis sets up the context for Chapter Seven of this thesis that will focus on how, between 2015 and 2019, the municipal government led by Barcelona en Comú (BEC) faced housing and gentrification-related problems, and will consider the main policies adopted in these fields, their impacts and their limits. In the final section of this chapter and as a precursor to my investigation of the process of the precarization of the right to housing across Spain, I consider how the right to housing has been developed at an international and European level, and its connection to the Spanish legal framework. This analysis is necessary to investigate the effectiveness of the right to housing in time of crisis and austerity, but also how this concept and its different application in the Spanish, European and International legal framework has been used by PAH as a tool in its mobilizations.

2.3. The right to housing in international, European and Spanish legal frameworks.

In this thesis, I consider the right to housing through a double perspective. Firstly, I want to investigate the practical and daily application of the right to housing concept in a time of crisis and austerity. Therefore, it is necessary to consider how this right has been developed and included in different legal frameworks – International, European and Spanish – considering its application, the mechanisms to enforce it, and their limits. This analysis will allow focusing on the next chapter on the process of precarization of the right to housing in Spain. Secondly, I consider the right to housing as a possible

resource for urban social movements in their struggle to respond to housing precarity. Therefore, focusing on the case study of PAH Barcelona, I investigate how the platform successfully uses a right to housing discourse in its daily struggles.

2.3.1 The Right to Housing in the international legal framework

The Right to housing is set out in Article 25.1 of the Universal Declaration of Human Rights of 1948:

*'Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.'*²⁶

The Universal Declaration of Human Rights does not distinguish between economic, social, cultural, political and civil rights. Therefore, the right to housing should be understood as covering the different needs necessary to have an adequate standard of living. Although the Universal Declaration of Human Rights is theoretically applicable to everyone in the world, there are no binding commitments and it is not enforceable. The concept of the right to housing, as contemplated in article 25.1, influenced the following expressions of the right to housing (Hohmann 2013).

Article 11 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) of 1966 is one of the most explicit legal expressions of the right to housing: *'The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.'*²⁷

The ICESCR includes the progressive realization of Economic, Social and Cultural Rights, as stipulated in the article 2.2:

'Where not already provided for by existing legislative or other measures, each State Party to the present Covenant undertakes to take the necessary steps, in accordance with its constitutional

²⁶ Universal Declaration of Human Rights of 1948 at the article 25.1 http://www.ohchr.org/EN/UDHR/Documents/UDHR_Translations/eng.pdf

²⁷ International Covenant on Economic, Social and Cultural Rights of 1966 - Article 11 <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CESCR.aspx>

*processes and with the provisions of the present Covenant, to adopt such laws or other measures as may be necessary to give effect to the rights recognized in the present Covenant.*²⁸

In 1985, the Committee on Economic, Social, and Cultural Rights (CESCR), composed by 18 independent experts, was created. The Committee's task was to monitor the implementation of the International Covenant on Economic, Social and Cultural Rights by state parties. Among other functions, the Committee prepared reports with recommendations to Member States and developed and specified the different rights recognized in the Covenant through the General Comments. The concise definition of the right to adequate housing in Article 11 is complemented by General Comment Number 4 and General Comment Number 7 that describe the content and limit of this right, the kind of protection that it provides, and the obligations that the States Parties have (Sánchez 2016). In General Comment Number 4²⁹ the features of the adequate right to housing are grouped into seven categories: legal security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location and cultural adequacy. General Comment N.7 of 1997 focuses on Forced Evictions. Section 11 explains that:

*'Whereas some evictions may be justifiable, such as in the case of persistent non- payment of rent or of damage to rented property without any reasonable cause, it is incumbent upon the relevant authorities to ensure that they are carried out in a manner warranted by a law which is compatible with the Covenant and that all the legal recourses and remedies are available to those affected.'*³⁰

Sánchez (2016) argues that the eviction of an individual or a family in the context of a mortgage enforcement proceeding without an appropriate form of judicial protection would be prohibited. General Comment Number 7 also lists procedural protections that have to be provided by the State Parties prior to evictions. Moreover, in section 16, the general comment states that:

'Those Evictions should not result in individuals being rendered homeless or vulnerable to the violation of other human rights. Where those affected are unable to provide for themselves, the State party must take all appropriate measures, to the maximum of its available resources, to ensure that

²⁸ International Covenant on Economic, Social and Cultural Rights of 1966 - Article 2.2

<http://www.ohchr.org/EN/ProfessionalInterest/Pages/CESCR.aspx>

²⁹ CESCR General Comment No. 4 - 1991: The Right to Adequate Housing (Art. 11.1)

<http://www.refworld.org/docid/47a7079a1.html>

³⁰ CESCR General Comment No. 7 - 1997: The right to adequate housing (Art.11.1): forced evictions – section 11

<http://www.refworld.org/docid/47a70799d.html>

*adequate alternative housing, resettlement or access to productive land, as the case may be, is available.*³¹

The CESCR introduces positive obligations for states to protect individuals from forced evictions, especially if this would result in homelessness. Furthermore, General Comment Number 3 states that states must make every effort, subject to available resources, to fulfil the rights recognized by the Covenant, giving priority to the most vulnerable groups, protecting them also before possible abuses committed by privates' entities.³² Once again, the main problem is that the CESCR's General Comments are not enforceable. According to Hohmann, (2013, 31-32), there are three main criticisms of the concept of the right to housing developed within the CESCR's General Comments. First, the main focus is on the economic implications of the right to housing, linked to the concept of its progressive realisation. This means there is an underestimation of the social and cultural aspects of the right. Second, the interpretation of CESCR of the right to housing encourages a central role for the state. At the same time, the complexity of the seven elements listed and the lack of clarity on what can be claimed before a court, can disempower people suffering violations of their right to housing. Third, the right to housing is isolated from other human rights, as well as inequality and discrimination issues. Emblematic in this sense are: the lack of intervention on issues of security of tenure and ownership; the tension between property rights and the right to housing; the link with issues around gender; and the right of freedom of movement in a globalized world.

Despite these criticisms, the General Comments of CESCR contributed to the creation of a consensus on the definition and content of the right to housing. In 2008 the General Assembly of the United Nations adopted the Optional Protocol to the ICESCR. As explained by Sánchez:

This Optional Protocol creates a communication procedure for individual complaints against alleged violations of the economic, social and cultural rights set forth in the ICESCR by a State Party. The Committee on Economic, Social and Cultural Rights (CESCR) is tasked with examining these communications and rendering its decision ("views") on whether a violation has taken place. (Sánchez 2016, 321)

Spain has been involved in two cases concerning the Optional Protocol. No. 2/2014, *I.D.G. v. Spain*³³, tackles a violation of the right to housing in the context of mortgage foreclosure proceedings concluding that I.D.G could not be evicted due process guarantees being in place, and ordering the

³¹ CESCR General Comment No. 7 - 1997: The right to adequate housing (Art.11.1): forced evictions – section 15
<http://www.refworld.org/docid/47a70799d.html>

³² CESCR General Comment No. 3 - 1990: The Nature of States Parties' Obligations (Art.2.1)
<http://www.refworld.org/pdfid/4538838e10.pdf>

³³ Committee ESCR, *I.D.G. v. Spain*, Communication No. 2/2014, 13 October 2015 (E/C12/55/D/2/2014).

government to cover her legal costs. The case reminded to the Spanish government its obligations to guarantee access to remedy, to provide adequate notification, and to give procedural protections in cases of foreclosure. No. 5/2015, *M.B.D. and others v. Spain*³⁴ concerns the eviction of a tenant's family with two children, leaving them without suitable alternative accommodation. As underlined by Sánchez (2016), the Committee, emphasising that evictions should not render individuals or families homeless, concluded that the eviction constituted a violation of the family's right to adequate housing. The Committee also recommended that the Spanish Government should develop and enforce a comprehensive plan to guarantee the right to housing of low-income groups. Both these cases are consequences of the housing crisis that has affected Spain since 2008. Through the Optional Protocol and these two cases the CESCR directly intervened in favour of Spanish citizens whose right to housing was undermined and, in doing so, urged upon the Spanish Government the necessity of correcting its legal framework and policies related to housing.³⁵ After Communication No 5/2015, a monitoring group was created, comprising several civil society organisations active in the protection of the right to housing. The monitoring group has made it clear that the measures undertaken to date by the Spanish government to respond to Communication No 5/2015 are insufficient and inadequate.³⁶

2.3.2 The right to housing in the European legal framework.

The European Convention on Human Rights and Fundamental Freedoms (ECHRFF), agreed by member states in 1950 and implemented in 1953, recognizes certain civil and political rights that fall within the jurisdiction of the Council of Europe. Within this framework, individuals can apply directly to the European Court of Human Rights against state members of the Council of Europe. The most concrete link to the right to housing in the ECHRFF is Article 8:

Everyone has the right to respect for his private and family life, his home, and his correspondence. There shall be no interference by a public authority with the exercise of this right except such as is in accordance with the law and is necessary in a democratic society in the interests of national

³⁴ Committee ESCR, *M.B.D and others v. Spain*, Communication No. 5/2015, 5 July 2017, available at: https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=E/C.12/61/D/5/2015&Lang=en

³⁵ For a complete analysis of the Communication 2/2014 and 5/2015 see: 'The UN Committee on Economic, Social and Cultural Rights' Decision in *I.D.G. v. Spain: the right to housing and mortgage foreclosures*' (2016) and 'The CESCR Decision in *M.B.D. et al. v. Spain: Evictions without suitable alternative accommodation*' (2017) of Juan Carlos Benito Sánchez.

³⁶ See the press release of the monitoring group dated 8/2/2018 (https://www.feantsa.org/download/press-release-monitoring-group-cescr_final8752163148268550128.pdf) and the full report realised in March 2018 (<http://www.housingrightswatch.org/sites/default/files/Alegaciones%20grupo%20monitoreo%20MAR18.pdf>)

security, public safety or the economic wellbeing of the country, for the prevention of disorder or crime, for the protection of health or morals, or for the protection of the rights and freedoms of others.

The jurisprudence developed around Article 8 underlines the physical, social and emotional attachments between a human being and their home, and, through the ECHR, in some cases established positive obligations on States to recognise elements related to the right to housing. Nevertheless, as Hohmann observes (2013, 70), ‘Article 8 remains a long way from providing for a right to housing itself.’ The European Social Charter (ESC) of 1961, revised in 1996 (RESC), recognizes economic, social, and cultural rights. The right to housing is directly treated in Article 31:

With a view to ensuring the effective exercise of the right to housing, the Parties undertake to take measures designed:

- 1. To promote access to housing of an adequate standard;*
- 2. To prevent and reduce homelessness with a view to its gradual elimination;*
- 3. To make the price of housing accessible to those without adequate resources³⁷*

The European Committee of Social Rights (ECSR) was created to monitor the conformity of State Parties with the provisions of the European Social Charter. Nevertheless, there is a lack of direct enforcement mechanisms of the rights included in the RESC, and ‘no court is available to adjudicate claims arising from the rights in the Charter’ (Hohmann 2013, 50). While the European Committee of Social Rights regularly produces country reports providing recommendations, its focus is the general application of the RESC and not specific cases. Spain has signed but not ratified the Revised European Social Charter of 1996. The European Union does not have direct competence on housing, which is a prerogative of States.

Nevertheless, the EU has competences related to the housing sector, including: fighting exclusion or discrimination; improving the energy efficiency of buildings; and granting consumer protection. Later in this chapter, I consider how, through consumer protection rights, the Court of Justice of the European Union (CJEU) treated several preliminary questions raised by Spanish judges. They doubted the compatibility of Spanish mortgage law with EU legislation on consumer rights. In the sphere of the European Union, housing rights are enshrined in the Charter of Fundamental Rights of the European Union (2000), which became legally binding with the treaty of Lisbon in 2009. The Charter of Fundamental Rights of the European Union does not explicitly mention the Right to

³⁷ European Social Charter (Revised), Article 31 – “Right to housing”, <http://www.refworld.org/pdfid/3ae6b3678.pdf>

Housing. However, in Article 34.4, the right to Social and Housing Assistance is recognized by the Union:

*'In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices'*³⁸.

Despite not referring explicitly to the right to housing, Article 7, guaranteeing the right to respect to a private family, and Article 47, guaranteeing the right to remedy and fair trial³⁹, are increasingly exerting an influence in the European legal framework on housing, in particular in relation to repossession, foreclosure and eviction proceedings. Casla (2016) has suggested there could be effective interventions in the Spanish legal framework in order to change the foreclosure procedure not through invoking the right to housing, but through the right to a private and family life and the right to a fair trial⁴⁰.

2.3.3 The right to housing in the Spanish legal framework

Article 47 of the Spanish Constitution guarantees Spanish citizens the right to adequate housing. However, this right is not included in the chapter of the Spanish Constitution regarding the rights and freedom of citizens, but in the chapter concerning the principles that *'shall guide legislation, judicial practice and actions by the public authorities.'*⁴¹

The Spanish Constitutional Court⁴² has made clear that the right to enjoy decent and adequate housing should be considered as a principle that should guide social and economic policies on housing and not as a right which is effectively exercisable by citizens in the courts. Nasarre (2017) argues that at the international level, neither in Article 25 of the Universal Declaration of Human Rights, nor in Article 11 of the International Covenant on Economic, Social and Cultural Rights of 1966 is the right to housing recognized as an enforceable right. Such a right would be exercisable in the courts and

³⁸ European Union charter of Fundamental Rights - Article 34.3 "Social security and social assistance"
http://www.europarl.europa.eu/charter/pdf/text_en.pdf

³⁹ European Union charter of Fundamental Rights – Article 7: 'Everyone has the right to respect for his or her private and family life, home and communications.' and Article 47: 'Everyone whose rights and freedoms guaranteed by the law of the Union are violated has the right to an effective remedy before a tribunal in compliance with the conditions laid down in this Article. Everyone is entitled to a fair and public hearing within a reasonable time by an independent and impartial tribunal previously established by law. Everyone shall have the possibility of being advised, defended, and represented. Legal aid shall be made available to those who lack sufficient resources in so far as such aid is necessary to ensure effective access to justice.' http://www.europarl.europa.eu/charter/pdf/text_en.pdf

⁴⁰ See ECJ, Case C-169/14, Sánchez Morcillo v. BBVA, Judgment of 17 July 2014.

⁴¹ Art 53 (3) of Spanish Constitution: <https://www.boe.es/legislacion/documentos/ConstitucionINGLES.pdf>

⁴² Sentence 152/1988 of the Spanish Constitutional Court, available at: <http://hj.tribunalconstitucional.es/es/Resolucion/Show/1093>

would give direct and specific responsibilities to public administrations. He also points out that there is potential recognition of the right to housing as an enforceable right in the Revised European Social Charter adopted in 1996, but notes that Spain never ratified this revised version. Finally, he questions whether the policies and the laws approved in order to promote ownership as the principal means for accessing housing, and the further ‘flexibilization’ of the rental market through Law 4/2013⁴³, - comply with the constitutional mandate of Article 47 of the Spanish Constitution.

Other authors are more explicitly critical of the interpretation by the Spanish Constitutional Court. According to Ponce (2017), Article 47 of the Spanish Constitution introduces an enforceable right that implies responsibility on the legislator to set up the necessary means to determine its application, scope, and extension. The enforceability of this constitutional right depends, according to López (2010), on the legislative development produced on housing. Other authors like Maguregui (2015) and Tornos (2017) take a position closer to the Constitutional Court. However, they recognize the existence of an enforceable right in recent Basque housing legislation⁴⁴. Quintia (2017), in his analysis of the reforms of housing legislation promoted by several regional governments since 2013 and of the responses of central government and the Constitutional Court, argues that the regional governments developed a more precise concept of the right to housing as an enforceable right in these reforms. Nevertheless, the central government, led by the Popular Party (PP) between 2012 and June 2018, filed a constitutional appeal against all these regional laws, causing automatically their suspension.

To sum up, there are competing readings of Article 47 and the enforceability of the right to adequate housing. To understand the readings, it is necessary to consider the issue of the centralization (or decentralization) of the Spanish state and how this affects the right to housing. According to Article 148 of the Spanish Constitution: ‘The self-governing Communities may assume competences over town and country planning and housing’⁴⁵.

Starting in 2004, the regional governments of Valencia, Catalonia, the Balearic Islands, Aragon, Andalusia, and Castilla y Leon promoted proceedings to reform their Statutes of Autonomy following the powers assigned to them for this purpose. Various articles in the Statutes of Spanish regions recognize the right to housing. In Catalonia, in 2007, the Catalan Law 18/2007⁴⁶ on the right to

⁴³ The text of Law 4/2013 is available at:

<https://www.boe.es/buscar/doc.php?id=BOE-A-2013-5941>

⁴⁴ The text of the Law 3/2015 of Basque Country is available at: https://www.boe.es/diario_boe/txt.php?id=BOE-A-2015-7802

⁴⁵ Article 148 of Spanish Constitution: <https://www.boe.es/legislacion/documentos/ConstitucionINGLES.pdf>

⁴⁶ The full text of the Catalan Law 18/2007 is available at: <https://www.boe.es/buscar/doc.php?id=BOE-A-2008-3657>

housing was approved. This law is particularly significant because it introduced, in Article 6, the possibility of public intervention before the ordinary courts. It introduced the compulsory renting out of dwellings left empty without reason for more than two years, as well as fines on landlords (Casla 2016). This moved Catalan legislature forward in terms of an enforceable right to housing.

To sum up, the international, European, and Spanish legal frameworks include the right to housing in several ways and through different tools and courts. So, one should expect the enjoyment of this right to be guaranteed to everyone in Spain. Nonetheless, as I argue in the next chapter, in Spain, a long-term process of precarization of the right to housing contributed to the spread of housing precarity and jeopardized the effectiveness and the same meaning of right to housing.

Conclusion

This chapter has set out the legal and political contexts important for this thesis. First, PAH emerged in 2009, at a point when after thirty years of stability the political system was at the edge of radical changes. Building on political opportunity theory, Chapters Six and Seven will take into account how the changes in the political system analysed in this chapter influenced the PAH's strategies. PAH was not only a passive beneficiary of change, but, with its strategies and campaigns, also contributed to the transformation of the Spanish political system.

Second, looking at the local and urban level it emerges that the so-called Barcelona model developed after the end of the Franco dictatorship profoundly transformed and reshaped the city, representing the pre-making of housing precarity in Barcelona. Despite the importance of the Barcelona model as the premise for housing precarity at the local level, it is necessary to also consider the long-term processes that caused the precarization of the right to housing in Spain.

Third, the last section of this chapter, which considers how the right to housing has been developed at the international and European levels and included in the Spanish legal framework, sets up the premises for investigating how, despite the theoretical recognition of the right to housing, a relevant part of Spanish society has been deeply affected by housing precarity. Therefore, the next chapter investigates how the right to housing in Spain has been historically subordinated to the use of the housing sector as a leverage of economic growth. The mortgage crisis started in 2008, and the more recent rent bubble emerge as the symptoms of housing precarity in Spain.

3. Pre-making and in-making housing precarity: The precarization of the right to housing in Spain.

Introduction.

Since 2008 hundreds of thousands of people have seen their constitutional right to housing undermined by Spain's economic crisis. According to official data, between 2008 and 2019, 770,074 mortgage repossessions and 684,385 evictions occurred in Spain. This demonstrates that in Spain, any notion of a right to housing was illusory and its application ineffective as it could not be sustained. The failure of the right to housing in Spain corroborates critical arguments on human rights and their enforcement. So, for instance, critical Marxist scholars argue that human rights depoliticize, naturalize, and consolidate market relations and structural inequalities within capitalist society. Furthermore, the rising hegemony of human rights discourse over the last decades overlaps with the development of neoliberalism (Marks 2011; Moyn 2014). Building on a Foucauldian approach, human rights, by individualising and atomizing their subjects instead of enhancing forms of collective resistance to state power, promote the further expansion of disciplinary power. Brown (1995) for instance expresses scepticism about the 'emancipatory potential' of human rights in contesting the status quo and forms of power that, in contrast, have been strengthened by the language of human rights. This critique reveals the main paradox of human rights that is the distance between its universal language and its local effects and lived realities. Despite the importance of critical human rights analysis, my concern is with the lived realities of housing precarity and their relationship with the right to housing. Therefore, in this chapter I investigate the causes (pre-making) and the effects (in-making) of housing precarity in Spain.

I argue that despite the theoretical recognition of the right to housing in the Spanish legal framework, there has been a precarization of this right that affects an increasing number of people. The first symptom of the precarization of the right to housing in Spain, closely linked to the Global Financial Crisis, was the mortgage crisis and its consequences, while the second and more recent symptom is the rent bubble. The social consequences of these processes in terms of evictions, mortgage repossessions and increasing difficulties in access to affordable housing, represent the in-making of housing precarity (Lancione 2018) and overlap with the long-term effects of urban-transformations, the growth of tourism and gentrification related to the Spanish and Barcelona models (pre-making). The law, far from being neutral, has been used to foster the financialization and commodification of housing and to promote homeownership through indebtedness. After the housing bubble burst, the

successive Spanish Governments prioritized the bailout and the reorganization of the financial sector, creating the premises for a new phase of the housing crisis. By making rent contracts more flexible and providing fiscal advantages to international real estate companies - which became one of the main actors in a new wave of accumulation by dispossession - legal reforms related to housing contributed to the financialization of the rental market and the creation of a rent bubble (Vives-Miró 2018; Blanco-Romero et al. 2018). In this context, the right to housing did not protect the affected people, calling into question the meaning of its constitutional recognition and, in particular, its effectiveness.

The first section of this chapter analyses the role that the housing sector has historically played in the economic development of Spain. The triangular relationship between housing, tourism, and financial sectors and the promotion of housing bubbles as the main engine in Spanish economic growth contributed to the housing crisis. Using the categories developed by Lancione (2018), I argue that the Spanish model, and the more local Barcelona model considered in the previous chapter, represent the ‘pre-making’ of housing precarity respectively in Spain and Barcelona. The second section focuses on the Spanish mortgage crisis after the Global Financial Crisis, arguing that it represents the ‘in-making’ of housing precarity. The third section, takes in account the main legal reforms approved at a national and regional level in order to deal with the housing crisis. I argue that some of these reforms, contributing to the financialization of the rental market and to the consequent rent bubble, represent an example of governmental re-making of housing precarity.

3.1. The dream of the Spanish Model: Pre-making housing precarity.

3.1.1 The alliance between construction, tourism and financial sectors.

The contemporary housing crisis and the precarization of the right to housing can be explained by the ‘interweaving historical and economic conditions that ground precarity’ (Lancione 2018, 185). This section focuses on the evolution of the Spanish housing model and its contribution to contemporary housing-related problems, representing the pre-making of housing precarity.

The contemporary Spanish housing model is strongly influenced by two key aspects of the legacy of the Francoist regime (Rodríguez and Espinoza (2018). The first is the ‘culture of ownership’ it promotes: the best way to access housing is through homeownership. The expansion of homeownership, at the expense of renting, was a priority during the Franco dictatorship, and in successive governments (Rodríguez and Espinoza 2018, López and Rodríguez 2010). Emblematic of this orientation is the famous 1957 phrase of Arrese, Franco’s housing minister: *‘Queremos un país de propietarios, no de proletarios’* (We want a country of proprietors, not proletarians). This political commitment and its translation into policy reshaped housing access in Spain.

In 1950, more than 50% of the population across Spain rented, with close to 90% in big cities such as Madrid and Barcelona. The percentage of property ownership has continuously increased over the following sixty years, stabilizing at around 80% before the Global Financial Crisis. This was the long-term result of the housing policies promoted by the successive governments. As Palomera put it:

Until the beginning of the 1960s, there had been a construction policy of social housing districts with units for rent that were publicly owned. However, the great urban expansion carried out by the Francoist government, embodied in the Housing Plan 1961–76 and supported by the Plans for Social and Economic Development implied a break with the preceding policies. The aim of this plan, a true flagship of the *desarrollismo* period, was to build new residential developments for the working classes with a preponderance of state-subsidized housing (it represented 66% of the total, whereas private homes amounted to 34%). But the most crucial aspect is that most of these new flats could be privately owned (Palomera 2013, 5).

This resulted in the inclusion of many state-subsidized flats in the private market and to the privatization of a high percentage of social housing (Lopez and Rodriguez 2011). As a result, according to the last official Population and Housing Census⁴⁷ of 2011, social housing represents just 1,1% of the entire housing sector (Casla 2016).

The second legacy of the Francoist housing model is the centrality of the construction, tourist and financial sectors as the main motor of economic growth. The growth of tourism overlapped with the increasing availability of foreign capital investment through the constant development of the construction sector, especially in the coastal regions (Rodríguez and Espinoza 2018). The result of this relationship between tourism, construction and the financial sector has been economic development mainly based on a secondary accumulation circuit. According to Harvey (2004), a secondary accumulation circuit results from the growth of the housing sector associated with big infrastructural projects that immobilize massive amounts of capital. This model is characterized by growth based on housing construction associated with an artificial and constant increase in housing prices that cause housing bubbles. When a bubble bursts, the consequences are not limited to the housing sector, but generally affect a wider portion of the economy.

⁴⁷ 'Population and Housing Censuses 2011: Buildings and dwellings' - Instituto Nacional de Estadísticas (INE) Press Release of 18 April 2013, http://www.ine.es/en/prensa/np775_en.pdf.

Spain has had three housing bubbles: 1970-1973, 1985-1992 and 1997-2007 (Rodríguez and Espinoza 2018). The first housing bubble developed between 1970 and 1973, and was fuelled by the emergence of tourism together with demographic growth. The construction of houses reached almost 400,000 units per year, and at the same time, high demand meant that the price of housing rose significantly. The 'oil crisis' represented the beginning of the end of this period of economic growth, and unemployment started to rise steadily. The second housing bubble started in 1986 with the entry of Spain into the CEE Economic European Community, which gave the country a privileged position in attracting international capital for investments, often in the tourist sector. European institutions gave substantial subsidies to Spain. Money granted through Europe's Cohesion Fund made up around 1% of the country's GDP between 1986 and 2004 (Rodríguez and Espinoza 2018). Debt started to play a decisive role in this model, through the deregulation and liberalization of credit typologies in 1987. The third housing bubble developed between 1997 and 2007. It was based on the intensified financialization of the economy and the increasingly generalized use of credit and indebtedness.

Several authors used the concept of 'wellbeing effect' to explain this (Brenner 2009; Lopez and Rodríguez 2011; Rodríguez and Espinoza 2018). According to Brenner (2009), the wellbeing effect is related to an 'asset-price Keynesianism' that combines housing and financial bubbles with growth in consumption through an increasing level of family indebtedness. Debt is used to acquire financial goods and houses that, in the context of generalized price growth, will increase their value. For López and Rodríguez:

Asset-price Keynesianism, together with the mechanisms linking increased value of private assets to the growth of internal private consumption, enables us to explain the relative success of the Spanish economy during this period. Its motor lay precisely in the so-called 'wealth effects' generated by growth in the value of households' financial and property assets. So long as this continued to increase, it could sustain a double 'virtuous circle' of rising aggregate demand and financial profits, without raising wages or public spending. (López and Rodríguez 2011, 10)

In Spain, this mechanism contributed to an increase in housing prices - more than 180% between 1998 and 2008 - as well as financial benefits. However, it also produced an increase in the level of family indebtedness. The boom of mortgage securitization pushed the mortgage debt to GDP ratio from 23% to 62% (Palomera 2013). Since Franco's regime, the main way to promote access to housing in Spain has been through homeownership, rather than through renting or social housing. Moreover, especially in recent decades, access to homeownership has been increasingly linked to the housing and construction bubbles and to a growth in the indebtedness of families. This created

conditions for a dramatic ‘mortgage crisis’. In the next section I focus on the role played by the state, and the shared consensus within the post-dictatorship political system.

3.1.2 The state role. A bipartisan consensus.

This model of development worked thanks to the collaboration of the oligarchies of the financial and construction sectors and public administration. The role of the state in 'lubricating the different parts of the property circuit to maintain a permanently increasing housing supply' (López and Rodríguez 2011, 3) has been central. Since the change of regime, the Spanish political system has been based on the alternation of power between two parties: the PSOE – Partido Socialista Obrero Español (1982-96; 2004-2012 and from 2018) and the PP – Partido Popular (1996-2004 and 2012-2018). Both supported the Spanish Model (López and Rodríguez 2011; Rodríguez and Espinoza 2018) and the necessary changes in the legal framework.

The Laws 40/1964, 2/1985, and 29/1994, which liberalised the urban rental market, making contracts more flexible and reducing tenants' rights, contributed to making renting less attractive (Palomera 2013). At the same time, Laws 2/1981 and 19/1992 promoted the liberalization of the mortgage market and the expansion of mortgage credit. The land Law 6/1998 introduced the possibility of urbanizing any land without specific protection. As stated by Vives-Miró, this law:

determined the value of land – in the case of expropriation or the use of a bank or savings bank for a mortgage – according to the uses and intensities that its development could permit in the future and not according to that determined by the reality at the particular moment. In other words, the projected urban rent would be considered before the land had actually been developed (Vives-Miró 2018, 1926).

In other words, the projected urban rent would be considered before the land had actually been developed, thus enhancing the financial value of the land.

These legal reforms intervening on rent and mortgage regulations created the premises for the subsequent housing boom and bubbles. Another central factor in the 'valorisation' of land has been the huge infrastructure development plans in which local administrations at different levels collaborated with the private sector, often in a competitive logic towards investments within the Spanish State itself (Rodríguez and Espinoza 2018). According to López and Rodríguez (2011), Regional governments and municipalities used their power over urban development to become the leading promoters and advertisers of a growth that was often poorly planned and had substantial

environmental consequences. The consensus on this model was translated into similar policies on housing at national, regional and local levels (López and Rodríguez 2011). The state, including central government but also public administration at the regional and local level, as seen in the previous chapter through the example of Barcelona, actively intervened to foster this model. The Spanish case demonstrates how, despite neoliberal discourses stressing the need to reduce the role of the state, processes of financialization and commodification of housing require a deepening of interventions by public powers (Sanmartin 2019; Romero 2010).

3.1.3 The dream of homeownership: the race to mortgage loans.

Prior to the Global Financial Crisis, Spain experienced an important phase of economic development. The decade between 1997-2007 saw strongly positive macroeconomic data on growth and unemployment. The Spanish GDP growth rate never fell below a level of 3% of growth while the unemployment rate, which in 1997 was 21.1%, dropped to 10.7% in 2001, and then, more slowly, to 8.4% in 2007⁴⁸. Economic growth and the decrease in the unemployment rate were largely influenced by the construction industry. It is estimated that between 1997 and 2007, 6.6 million homes were built while housing prices rose by 220%. (López and Rodríguez 2010). According to World Bank data, more than 5 million jobs were created.

From the 1960s to the early 1990s, there were always around 13 million jobs in Spain. In 2007 the number of jobs in Spain was 20.6 million. This impressive increase was linked to demographic growth in which migration played a decisive role (Casellas and Salas 2017). According to INE, during the decade 1997-2008, the foreign-born population grew by 6 million people. Migrants joined the job market mainly with precarious and low paid jobs in the construction, agriculture and domestic work sectors. According to López and Rodríguez (2011 20), it was migrants, along with the young people born in the post-Franco baby boom who ‘stimulated and sustained the final years of the cycle: Spanish ‘subprimes’ consisted in granting at least a million mortgages to a vulnerable segment of society between 2003 and 2007’. I will examine the extent to which migrants and young people have been particularly affected by the consequences of the mortgage crisis in the next chapter.

The decade between 1998 and 2007, was a ‘golden age’ of easy access to mortgage loans and credit. Together the financial and housing sectors and the political system created a common narrative of widespread wellbeing. Obtaining a mortgage to buy a home, even one that lasted for decades, was not only the best way to access housing, but also a safe investment for the future (Casellas and Sala 2017; D’Adda, Delgado and Sala 2018). This shared narrative was based on the premise that housing

⁴⁸ Source: World Bank Data

demand would continue to grow, and thus the value of homes would continue to increase. The housing bubble contributed to the artificial creation of wealth and consumption, increasing the level of indebtedness (Murray 2015; López and Rodríguez 2010; Sornette and Woodard 2009).

Between 1998 and 2007, according to INE, 8,969,909 mortgages were granted in Spain. In the same period, the average debt to buy a home increased from 55% to 130% of disposable family income. The average loan amount increased to 149,007 euros, from 50,786 euros and the average time of repayment increased from 19 to 28 years (Colau and Alemany 2012). The run to mortgage loans included low and middle-class consumers in financial circuits (Rolnik 2019), producing a further financialization of housing. Between 2003 and 2007, there was an average of 1,187,115 mortgages per year, and a total of 5,935,777 mortgages agreed. In the same period, around one million migrants accessed homeownership through mortgage loans contributing to the prolongation of the housing bubble (Palomera 2013). Migrants and low-income families were finally ‘included’ and integrated into the Spanish dream of homeownership. However, this inclusion was neither cheap nor risk-free. Often, access to a mortgage loan was costly, and the contracts hid volatile interest rates or unfair legal clauses (Palomera 2013; Suárez 2014). As Di Feliceantonio and Aalbers pointed out:

Yet as these groups and places are not simply included in homeownership, but typically locked into expensive mortgage loans on which they may default, this creates even more opportunities to profit. Defaulting on a loan can be made easy and expensive (e.g., through teaser rates or balloon payments) (Di Feliceantonio and Aalbers 2018, 138).

The conditions of these mortgage loans were established unilaterally by the banks, which had a privileged position from which to negotiate (Rodríguez and Espinoza 2018). This asymmetry produced unfavourable conditions of access for precarious people. The result is that, unlike the rest of Europe, in Spain, there is an inverse correlation between levels of income and indebtedness (Vives-Miró 2018).

Following Lazzarato (2012) and Graber (2012), it becomes clear how debt has been used to extend and make exercisable the process of homeownership, creating the ‘indebted man’. Indebtedness often generates feelings of anxiety and moral responsibility to comply with repayment schedules. When problems occur, these feelings often become shame and guilt. Therefore, debt emerges as a mechanism of biopolitical governmentality (Lazzarato 2012), that in Spain contributed to the spread of housing precarity.

To sum up, the Spanish model based on a vision of housing as a tool of economic growth through an alliance between construction, tourism and the financial sector, seemed for a long time like a

wonderful dream. It led to stable economic growth, the reduction of unemployment, the integration into the economy of millions of migrants, access to housing as future owners for millions of people who took on a mortgage, and a generalized diffusion of wellbeing and optimism about the future. But it was just a dream. The awakening revealed the reality of the economic and financial crisis and a marked growth in unemployment that soon meant that many people had no means to repay their debts. The Spanish model, fostering the financialization and commodification of housing, represents the pre-making of housing precarity in Spain. The mortgage crisis which began in 2008, with its wave of mortgage repossessions and evictions, represents the first symptom as well as the in-making of housing precarity.

3.2. A nightmare awakening: The housing crisis as the in-making of housing precarity.

3.2.1 The end of the dream: The burst of the housing bubble and the mortgage crisis.

It was in 2008, when the consequences of the Global Financial Crisis became evident in Spain, that the dream roughly ended. The awakening showed the reality of the economic crisis and a huge growth in unemployment, meaning many people could no longer repay their debts. A wave of mortgage repossessions and evictions became one of the most dramatic consequences of the crisis in Spain. In 2007, the first signs of the incoming burst of the housing bubble started to become evident. The consequences of the UK housing bubble affected British second homeowners and, consequently, the development and the construction sector on the Mediterranean coast. In 2008 financial and economic difficulties caused a decrease in house-buying, and an increase in interest rates. As López and Rodríguez (2011, 21) explain: ‘by the end of 2008 there were a million of unsold homes on the market, while household indebtedness had risen to 84% of GDP.’

It was just the beginning of the recessive phase of the ‘Spanish model’. The panic on the international markets caused immediate problems in the credit system and badly affected the Spanish economy, which was particularly dependent on the housing and construction sectors and massively over-indebted. Between 2007 and 2008, the trend that had characterized the previous decade began to change. Unemployment rates started to grow, only stopping in 2013, when it reached its peak of 26.9%. López and Rodríguez argue that:

The virtuous circle of asset-price Keynesianism had gone into reverse, generating a severe ‘poverty effect’ which, together with the contraction of credit, drastically reduced private consumption. Owing to the high proportion of employees on short-term and temporary contracts, businesses were able to reduce their workforce quickly and at very little cost in

response to falling demand, which was in turn further depressed by rising unemployment (López and Rodríguez 2011, 21)

Growth in unemployment and the consequences of the crisis particularly affected people in precarious work.

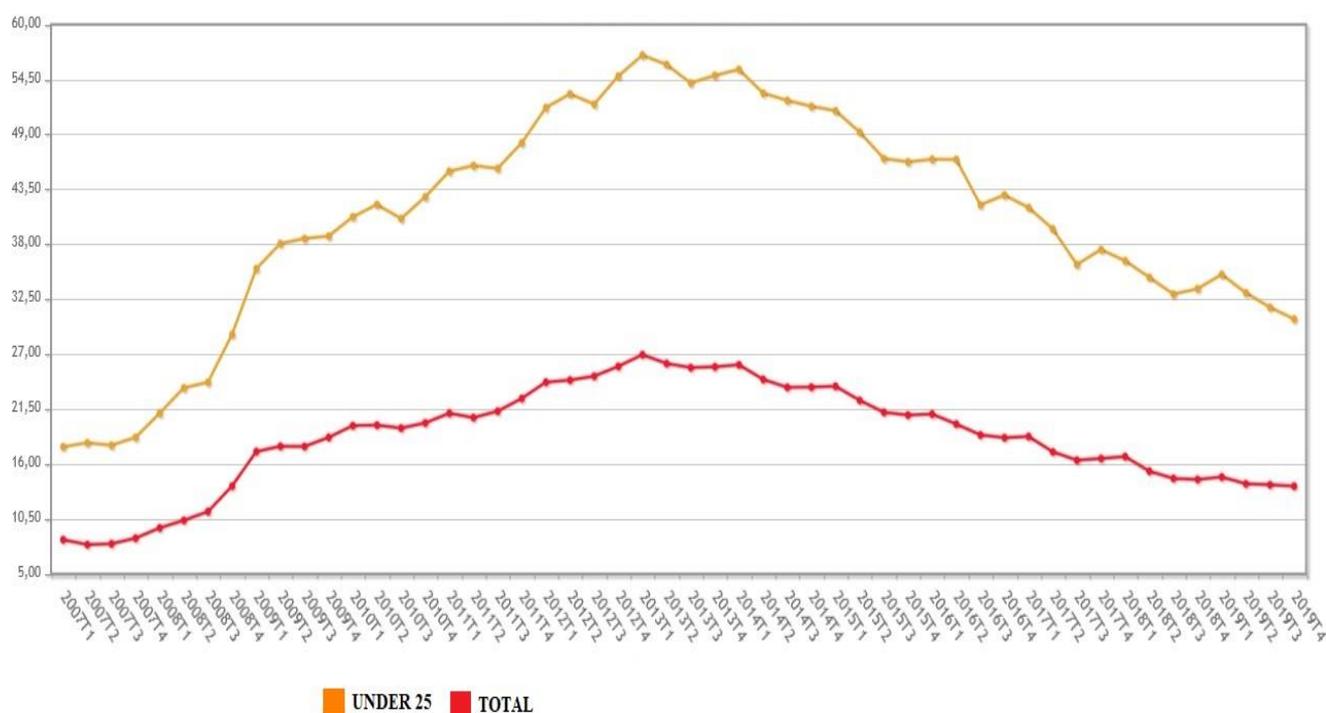


Figure 8: Unemployment rate in Spain 2008-2019. Source INE.

In the context of the housing crash, hundreds of thousands of people faced increasing difficulties in paying their monthly mortgage instalments. Compared with the rest of Europe, mortgage regulation in Spain overprotects creditors, who, in the vast majority of cases, are banks. According to Spanish law, at that time, if only one payment was missed the bank could start mortgage enforcement procedures. If the mortgaged house is the primary residence and no bidders take part in the auction, the creditor could have the property for an amount equivalent to seventy percent of the property’s value. Moreover, if this sum does not cover the original debt plus the interest and costs of judicial proceedings, the debtor would remain, along with their guarantors, liable for the debt, which would be taken from their wages and any other present and future properties. Because housing prices had fallen drastically, bank repossessions through auctions rarely raised sufficient funds to clear the outstanding mortgage debt. Consequently, many families risked not only to be evicted, but also to be left in considerable debt.

As shown in Figure 9, which is based on the data of CGPJ (Consejo General del Poder Judicial), mortgage repossessions in Spain, Catalonia and the Barcelona province, increased dramatically and steadily from 2008 until 2013 and then decreased, reaching levels similar to the ones preceding the crisis in 2017. Between 2008 and 2019, 770,074 mortgage repossessions occurred in Spain, of which 151, 227 were in Catalonia, and 92,193 were in Barcelona province.

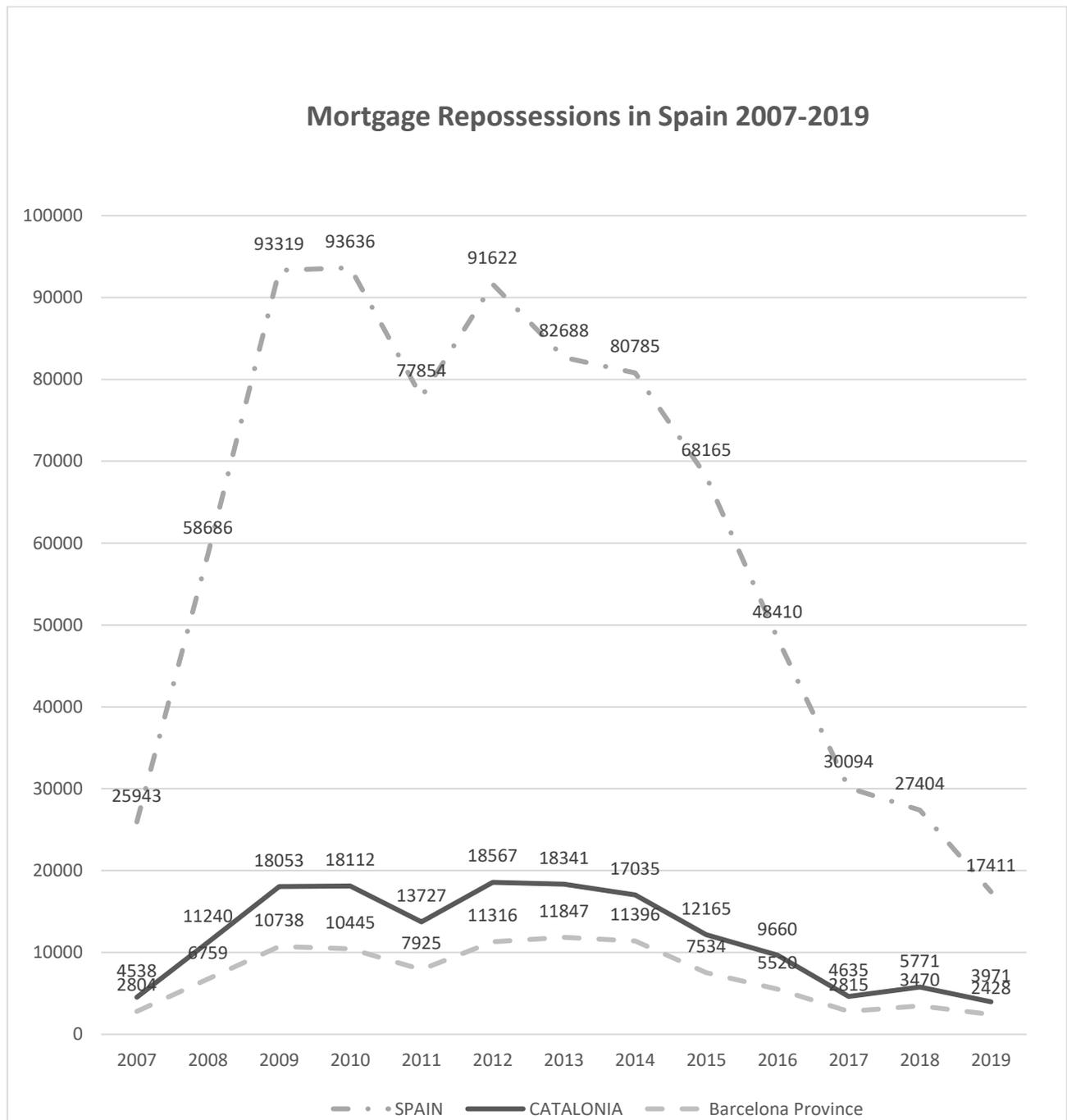


Figure 9: Mortgage Repossessions in Spain, Catalonia and Barcelona Province 2007-2019. Graph drawn by the author. Source: CGPJ.

In order to analyse the evolution of the number of evictions, I will use the data of the Consejo del Poder Judicial. Unfortunately, since the data of the CGPJ on evictions is only available from 2008 onwards, I cannot use it to analyse the pre-crisis period. I first analyse the data on evictions related to the period 2008-2012. As explained by Méndez, Abad, and Plaza (2014), CGPJ data from after 2013 takes into consideration the reason for each eviction, making a distinction between evictions linked to mortgages, rent or other problems. This data, which is more accurate, is analysed in the next section.

In 2008, 27,251 eviction proceedings started. This number increased sharply and continuously up to 2012 in which 70,257 proceedings were started. In total, between 2008 and 2012, 244,278 evictions occurred. The mortgage crisis was just the beginning of a wider housing crisis that mutated over the years, and which also affected one of the other main ways to access housing: rent.

3.2.2 In-making housing precarity 2.0: Banks, bail-out, austerity and the rent bubble.

In the aftermath of the crisis, successive Spanish Governments prioritized national economic stability and rescuing banks, while at the same time applying draconian austerity measures (Casellas and Sala 2017). In 2008, the FROB (Fondo de Reestructuración Ordenada Bancaria), which is the Spanish Executive Resolution Authority, was created, with an initial budget of nine billion euros - later increased by another 6 billion euros in 2012 - in order to manage the restructuring of the financial and credit system, promoting the merger of banks (Rodríguez and Espinoza 2018). From 2010, as a result of pressure from European institutions, austerity measures were added to the objective of bank rescue. This resulted in the dismantling of social programmes through increasing budget cuts and wage, benefit and pension cuts (López and Rodríguez 2011).

In 2012, Spain requested and obtained credit of up to 100 billion euros from the European Union to rescue and reorganize its financial and banking systems. A Memorandum of Understanding (MoU) signed by the Spanish Government in July 2012 with its European partners led to the creation, in November 2012, of the SAREB - Sociedad de Gestión de Activos Procedentes de la Reestructuración Bancaria. Its objective was to: *'help clean up the Spanish financial sector and, in particular, the banks that became financially distressed as a result of their excessive exposure to the real estate sector.'*⁴⁹

As underlined by Casla (2016), the result of financial 'detoxification' was SAREB becoming the owner of 80,000 homes that were previously acquired by financial institutions through mortgage

⁴⁹ Source: Sareb web site - https://www.sareb.es/en_US/about-us/who-we-are/about-us

SAREB received more or less 200,000 assets valued at 50,781 million of euro of which 80% developer loans and 20% real estate assets.

repossessions. Neither SAREB nor the Government used these empty homes to respond to the mortgage crisis.

According to the data collected by the Bank of Spain in the report on the financial and banking crisis, ‘Informe sobre la crisis financier y bancaria en España 2008-2014’⁵⁰, 76,410 million euros were used to support the financial sector. This money has been mobilized through the FROB (56,803 million Euros) and the FGDEC - El Fondo de Garantía de Depósitos de Entidades de Crédito - that was created in 2011 and funded by private financial entities (19,607 million of Euros). These rescue funds were used to support several banks. Through the FROB, Bankia received 22,424 million euros to avoid bankruptcy, Catalunya Banc, later acquired by BBVA, received 12,052 million euros, and Banco de Valencia, acquired by Caixabank, received 5,498 million euros.

According to the same report, only 4,139 million euros, corresponding to 5,4% of the total used, have been recovered. The Bank of Spain estimated that 12,198 million more euros would be recovered in the coming years. It is estimated that 79,3% of the total, corresponding to 60,613 million euros - 39,542 million euros of FROB and 21,071 of FGDEC - will never be recovered. As Vives-Miró explains:

The bank rescue followed two different lines of action: ‘bankarization’, with the merging, absorption or direct conversion of the old savings banks, and sanitizing, through which financial entities received help to rid themselves of toxic property assets (Vives-Miró 2018, 1929).

The result of ‘bankarization’ has been the socialization of losses through the injection of public money and the reduction of the number of banking entities from forty-five to eleven, in which four - Santander, BBVA, La Caixa and Bankia - are leading the new banking system. This ‘sanitization’ through SAREB provides further public aid to banks. Indeed, in addition to the public aid directly received, there was also money spent via SAREB to buy the assets of banks at higher prices than the market rate. In contrast, assets owned by SAREB were later sold to real estate funds, at prices that were often lower than the market rate. Moreover, the right to retraction⁵¹ both for mortgaged owners and public administrations was often denied, which meant the de facto subsidizing of real estate fund businesses that started to invest in the Spanish housing sector (Vives-Miró 2018).

⁵⁰ The full report is available on the website of Bank of Spain: https://www.bde.es/f/webbde/GAP/Secciones/SalaPrensa/InformacionInteres/ReestructuracionSectorFinanciero/Arc/Fic/InformeCrisis_Completo_web.pdf

⁵¹ The right to retraction - ‘Tanteo de Retracto’ is a legal instrument in force in Catalonia that gives public administration a preferential acquisition right on repossessed dwellings or buildings.

According to the report ‘Spain, Financial Sector Reform – Final Progress Report’, published by the IMF⁵², SAREB bought 200,000 toxic assets from Spanish banks, including 76,000 empty dwellings and 61,000 loans linked to already existing properties, at 47% of their original value. Later, by selling large amounts of housing stock, SAREB became one of the main actors to give global real estate funds access to the Spanish housing market (Berglund 2017). While the financial system was bailed out, the budget dedicated to housing started to decrease steadily from 2009. In 2017, the budget dedicated to housing was 34% of its value in 2008, corresponding to 0,04% of Spanish GDP⁵³.

3.2.3. SOCMIS and ‘vulture funds’: New actors for a new speculative phase.

The response of the Spanish political system to the economic and housing crisis was not limited to the banks' bailout and the adoption of austerity measures. In 2009, the central government, led at the time by the Socialist Party (PSOE), created the SOCIMIS - Sociedades Cotizadas Anónimas del Mercado Inmobiliario - through Law 11/2009. SOCIMIS are a Spanish version of the Real Estate Investment Trusts that emerged in the United States in the 1960s as limited liability companies which operated and invested in the rental market (Vives-Miró 2018). In Spain, the excuse of an underdeveloped rental market was used - increasing the flexibility of the regulatory framework and by granting tax discounts - to attract global capital and revitalize the housing sector through the financialization of rents (Rodríguez and Espinoza 2018). Due to these policies, currently, Spain has the world’s second highest number of Real Estate Investment Trusts - SOCIMIS⁵⁴.

In tourist cities like Barcelona, which have been particularly affected by rent increases, often the business of SOCIMIS and real estate funds is oriented towards the acquisition of entire buildings to be refurbished and rented on the tourist rental market (Blanco-Romero et al 2018). Rent increases overlap with the ‘tourism bubble’, thus fostering gentrification processes (Cocola-Gant 2018) that particularly affect those in the lower and middle classes who cannot afford rent growth and are thus threatened with eviction. SAREB, along with other Spanish banks, sold some of their properties (which often came from repossessions) to SOCMIS and international real estate actors, also known as ‘vulture funds’ as a result of their highly speculative behaviour (e.g., Blackstone or Cerberus). As stated by Berglund:

⁵² IMF (2014), Spain: Financial Sector Reform – Final Progress Report. Washington, DC: International Monetary Fund. Available from: <http://www.imf.org/external/pubs/ft/scr/2014/cr1459.pdf> [accessed 5 March 2019].

⁵³ The data on the general state budget are available at:

<http://www.sepg.pap.minhfp.gob.es/sitios/sepg/es-ES/Presupuestos/Estadisticas/Paginas/Estadisticas.aspx>

⁵⁴ https://elpais.com/economia/2019/03/25/actualidad/1553537169_582242.html

Blackstone and other vulture funds are drivers as well as beneficiaries of austerity. They are using Sareb and the restructuring of Spanish banking as part of the austerity reforms to buy large amounts of land and property at discounted prices with the expectation of being able to extract wealth from future buyers or tenants in those properties whilst profiting from new financial products. These new forms of securities also open Spanish real estate up in a new way for wider investment by global finance capital (Berglund 2017, 7).

One example of this trend is the biggest real estate operation in Spain which had two of the main Spanish banks and Blackstone as protagonists. In June 2017 Banco Santander acquired Banco Popular for the symbolic price of 1 euro. Later, Banco Santander sold 51% of Banco Popular toxic real estate assets to Blackstone for 5.1 billion euros, while the estimated value of this stock, including land, credits and dwellings was estimated at around 30 billion euros (Rodriguez and Espinoza 2018). In Catalonia, after the mergers of different banks and the creation of Catalunya Caixa through a public bailout at a cost of 12.6 billion euros (Vives-Miró and Gutierrez 2017), first, the international fund Blackstone acquired its bankrupt estate stock, valued at 6.5 billion euros, for 3.6 billion euros (Rolnick 2019), and then BBVA acquired Catalunya Caixa for a sum of 1.2 billion euros. Another example of how real estate companies are involved in the new Spanish housing market, is Blackstone's acquisition of 1,860 units of social housing from the municipality of Madrid in 2013⁵⁵. This sale aggravated the effects of the housing crisis, causing the eviction of many families that were living in these dwellings.

In March 2019 the UN Special Rapporteur on the Right to Housing, Leilani Farha, accused Blackstone of having contributed to the housing crisis through its highly speculative policies of rent inflation and aggressive evictions, addressing letters to six governments - including Spain - particularly affected by the presence and behavior of Blackstone.⁵⁶

To sum up, despite the problems created by the economic crisis and the burst of the mortgage bubble, after having benefited from a generous public bailout, the banking system again played a central role in this new context often selling its toxic assets to other, often international, actors. Although cycles of the devaluation and reconfiguration of built space are not new, the biggest novelty in this new rent

⁵⁵ On 27th December 2018, Ana Botella, a former Mayor of Madrid for the PP, and seven members of her staff, were convicted of having sold this stock of public housing at a price lower than the market price, depriving the municipality of more than 22 million euros. On 17th July 2019 this sentence was overturned by the 'Tribunal de Cuentas' (Court of Auditors) by two votes to one (the two judges who voted in favour were appointed by PP). See: https://elpais.com/politica/2019/07/17/actualidad/1563319874_469890.html

⁵⁶ <https://www.theguardian.com/us-news/2019/mar/26/blackstone-group-accused-global-housing-crisis-un>

bubble was the increasing relevance of international investors, which further transformed the Spanish housing market.

3.3. Reforms of the housing legal framework: Responding to the crisis or re-making housing precarity?

3.3.1 Liberalization, deregulation and flexibilization: The financialization of rents.

As we seen above, the bursting of the mortgage bubble and the resulting housing crisis affected a significant section of Spanish society. Despite decades in which the narrative was that paying rent was a 'way to throw money away' and a second class housing solution, in a context of crisis, unemployment and austerity, access to housing through a mortgage loan became less attractive and less affordable, and many families turned to the rental market as their only option. According to the Spanish Statistical Office (INE) the population renting increased from 7% in 2007, to 22.7% in 2017 (Blanco- Romero et al 2018).

In 2013, the government led by Mariano Rajoy, leader of the conservative Popular Party, approved Law 4/2013 that made the Urban Lease Law more flexible in order to develop the Spanish rental market, once again at the cost of tenants' rights. This law introduced so-called 'fast eviction' - 'desahucio express' - for rent default, the reduction of rental contracts to three years, and the termination of different forms of rent support, such as that for young people. The increased flexibility, deregulation and financialization of the rental market was another tool for creating new business opportunities for international real estate investors and the banks that own a considerable number of properties, often as a result of repossession (Rodriguez and Espinoza 2018; Vives-Miró 2018). These processes have resulted in a dramatic increase in rent costs, especially in those areas most affected by mass tourism and gentrification.

As explained during an interview by Jaime Palomera, researcher and spokesperson of Barcelona's renters' union:

'In Spain, housing policies were historically oriented to the commodification of housing, providing a way to access people's savings. However, in this new phase, housing has been converted into a financial asset not only through the traditional market of mortgages but also through the financialization of rents. In this sense, Spain is at the forefront.'

Despite the importance of the increase in tourism, other factors also contributed to the Spanish rent bubble. The structural lack of social housing, the growth of a floating residential population, and the increased pressure on the housing market from international investment capital looking for speculative projects also pushed up rents and fostered gentrification (Blanco-Romero et al. 2018). In

Spain, there is no official data regarding the increase in rents on a national scale. However, the Bank of Spain estimated that rent costs increased of around 50% between 2013 and 2019⁵⁷.

3.3.2 The new wave of rent-related evictions.

Rent increases made it difficult for many families to continue to pay their rent, and often led to their eviction. Since 2013, data from Consejo General del Poder Judicial⁵⁸ has included reasons for evictions. As shown in Table 3, the majority were linked to rent-related problems.

Table 3: Reasons for evictions in Spain 2013-2019. Table developed by the author using the data of Consejo del Poder Judicial

Year	Total number of evictions	Mortgage-related evictions	Percentage	Rent-related evictions	Percentage	Others	Percentage
2013	67,189	25,811	38%	38,141	57%	3,237	5%
2014	68,091	28,877	42%	36,044	53%	3,170	5%
2015	67,359	29,225	43%	35,677	53%	2,457	4%
2016	63,037	26,397	42%	34,193	54%	2,447	4%
2017	60,754	22,330	37%	35,666	59%	2,758	5%
2018	59,671	18,945	32%	37,285	62%	3,441	6%
2019	54,006	14,193	26%	34,467	64%	3,346	6%

As Jaime Palomera explains:

‘The official data on evictions do not count the so-called ‘invisible evictions’, that are those cases in which tenants are forced to leave the house at the end of their contract because they cannot afford the rent increase proposed by the landlords. In many cases, people leave their homes without having received an eviction order. However, this remains a form of eviction.’

⁵⁷ See: David López-Rodríguez and María de los Llanos Matea (2019) EVOLUCIÓN RECIENTE DEL MERCADO DEL ALQUILER DE VIVIENDA EN ESPAÑA, BANCO DE ESPAÑA, ARTÍCULOS ANALÍTICOS 3/2019.

⁵⁸ www.poderjudicial.es/cgpi/es/Poder_Judicial

Blanco- Romero et al. use the term ‘rent bubble’ to describe the financialization of the rental market and its social consequences:

We use the term bubble for the rising prices of housing rental, not only from the point of view of a feasible speculative process when trade in an asset at a price or price range strongly exceeds the asset’s intrinsic value that are typical of finance capitalism; but we also widen the sense of bubble to the social struggle associated with the incarceration of housing rents. (...) The housing rental prices’ rise accentuates the segregation between neighbourhoods, alters their original identity, deteriorates their social cohesion and commodifies public spaces. (Blanco-Romero et al. 2018, 2).

I argue that the rent bubble is the second step of the housing crisis after the mortgage bubble burst in 2008, and the second symptom of housing precarity in Spain. Indeed, as revealed by Eurostat EU-SILC (European Survey on Income and Living Conditions) in 2017 (Eurostat 2017), 41% of households in private rental housing in Spain are at risk of poverty or social exclusion (Pareja-Eastaway and Sánchez-Martínez 2016). The historical deficit of public social housing in Spain - around 2.5% of total dwellings - represents a significant problem.

From Figure 10 we can see that between 2008 and 2012 evictions grew steadily, between 2013 and 2015 evictions stabilized, and then since 2016, there has been a decrease in which different trends can be observed. While mortgage-related evictions from 2015 to 2019 have halved, rent-related evictions remained stable, increasing their relative proportion of the total number of evictions. In 2015, mortgage-related evictions represented 43% of the total, while rent-related evictions represented 53%. By 2019, mortgage-related evictions represented just 26% of the total and rent-related evictions, almost 68%.

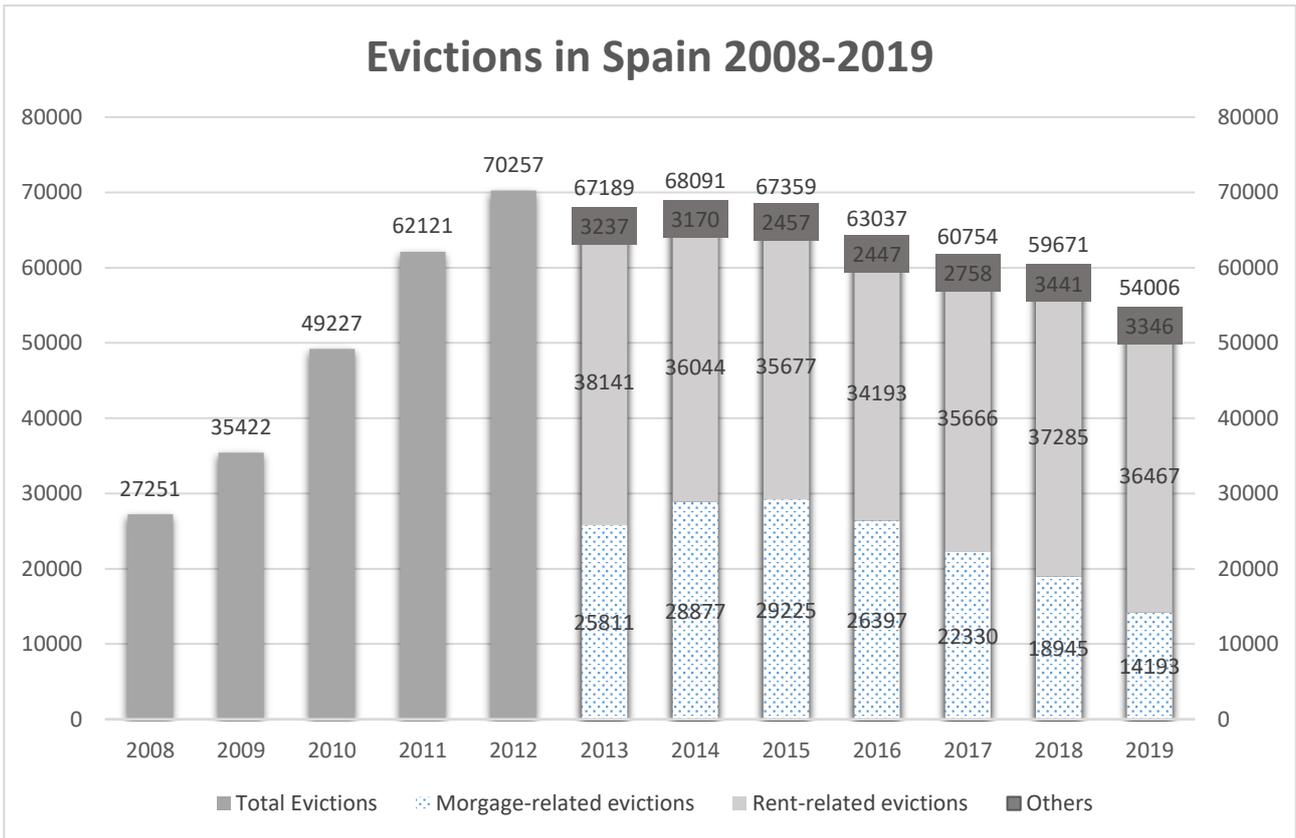


Figure 10: Evictions in Spain 2008-2019, Graph drawn by the author. Source: CGPJ.

From 2013 onwards, data on evictions in Barcelona is also available. As shown in Figure 11, in Barcelona as early as 2013 the majority of evictions (84%) were linked to rent issues.

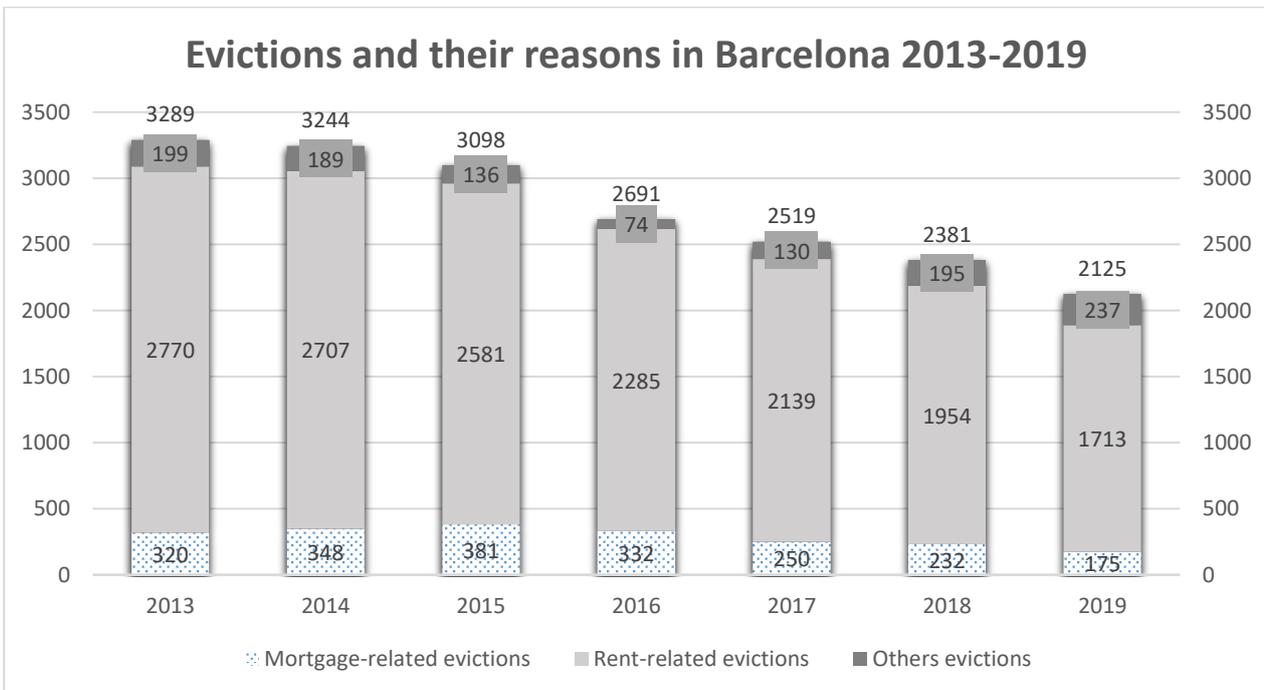


Figure 11: Evictions in Barcelona and their reasons in 2013-2019. Graph drawn by the author. Source: CGPJ.

Like the mortgage crisis, the rent bubble is closely linked with processes of the financialization and commodification of housing. The central government fostered these processes by deregulating and introducing greater flexibility in the rental market in particular through the creation of SOCMIS and the reform of the urban lease law with Law 4/2013.

The consequences of the precarization of the right to housing are affecting people and the urban space unevenly. Various studies have focused on the relationship between the increase in tourism, gentrification and dispossessions through mortgage repossessions and evictions (Gutiérrez and Delclòs 2016, Gutiérrez and Domènech 2017, Sala 2018). These studies indicate how banks that were bailed out acquired a significant number of houses through mortgage repossessions, becoming relevant housing landlords. In Barcelona, spatial and geographic analysis regarding mortgage repossessions and evictions shows how the housing crisis more deeply impacted upon the most precarious neighbourhoods. Recent literature has found greater impacts of the housing crisis directly correlate with lower levels of income and higher levels of unemployment (Sala 2018, Gutiérrez and Domènech 2018).

Working-class and peripheral neighbourhoods like Nou Barris, Sant Andreu, and Ciudad Meridiana, but also central neighbourhoods with a high presence of migrants and affected by gentrification like Raval, have the higher number of evictions and mortgage repossessions. On the other hand, in Poblenou and Sant Martí (neighbourhoods that as discussed in the previous chapter were reshaped through the Diagonal megaproject and the creation of the 22@ technology district), despite a high ratio of mortgage risk due to a significant number of mortgaged properties, the impact of evictions and mortgage repossessions has been lower due to the medium-high socio-economic profile of these new residents. Migrants, precarious people, the over-indebted working and middle classes that were most impacted by the consequences of the economic crisis and austerity measures, have also been most affected by the housing crisis (Palomera 2013; Suárez 2014; D'Adda, Delgado and Sala 2018).

3.3.3 The (different) response to the housing crisis of central and regional governments.

In 2008, when the issue of over-indebtedness and the mortgage crisis started to be perceived as a social problem, the socialist led government, with Law 1975/2008, approved a moratorium on the official credit institute which implied of up to a 500 euros discount of part of monthly mortgage repayments. In subsequent years, due to growing pressure exerted by social movements on the one hand and by international and European institutions on the other, the conservative government led by the PP also put in place various other measures in response to the mortgage crisis.

In 2012, Law 6/2012, known as the Code of Good Practice (Codigo de Buenas Practicas), established mechanisms for debt restructuring and for making mortgage repossession procedures more flexible. However, financial institutions could choose whether or not to adhere to this code. Furthermore, accessing this support was highly conditional (Di Felicianantonio and Aalbers 2018). For example, to be eligible for a dación en pago, that is the cancellation of the debt by handing back the mortgaged house's property to the bank, a family had to fulfil all of these requirements:

- The mortgage had to be on their first and only house;
- They had to have a total income lower than 19,000 euros, including taxes, per year;
- They had to have suffered during the previous four years from circumstances that put the family at severe risk of poverty and exclusion. (i.e. a single parent family with two children; a large family; a family member with a severe disability; or a child under three-years-old).
- They had to spend more than 40-50% of their income on the mortgage payment.
- If the mortgage had guarantors, they also had to fulfil all of those requirements.

According to the report carried out by the commission created to monitor the results of the code, between 2012 and 2017, 104,208 demands were presented. Of these, 52,356 were successful. This number represents just 7,2% of the 725,259 repossession proceedings registered between 2008 and 2017 according to CGPJ data.⁵⁹

In the same year, Law 27/2012 was approved to stop evictions related to mortgage repossession proceedings for vulnerable families. Di Felicianantonio and Aalbers point out that:

Again, the parameters were highly restrictive in terms of household composition (e.g., families with very young children or people with a handicap) and income levels (household income under €19,200) Di Felicianantonio and Aalbers (2018, 145).

This law also created the Social Housing Fund to expand social housing stock. Initially, the Social Housing Fund was comprised of 5,891 empty dwellings made voluntarily available by banks. This number increased during subsequent years to 9,866. In order to evaluate the scope of the Social Housing Fund and its effectiveness, it is useful to remember that, according to the last Population and Housing Census available, there were 3.44 million empty dwellings in Spain in 2011. Moreover, according to Casla (2016), 18.5% of the houses built during the construction boom remain empty.

⁵⁹ The report of 2017 is available at:

http://www.mineco.gob.es/stfls/mineco/economia/ficheros/XI_Informe_cumplimiento_CBP.pdf

Law 1/2013 arose in order to comply with the STJUE of 24th March 2013 and to respond to growing pressure from social movements. It introduced the suspension of mortgage repossession proceedings for families that were at risk of social exclusion. There was a turning point with the sentence C-415/11 of the Court of Justice of the European Union, which ruled that Spanish Mortgage Law infringed the European Union's 1993 directive on consumer protection, Unfair Terms in Consumer Contracts (93/13EEC). As explained by Casellas and Salas:

The sentence was based on the fact that the bank had initiated foreclosure proceedings after just one failure to pay an installment and provided for an abusive default interest rate. The ruling has since applied to all eviction cases, but does not work retroactively. (Casellas and Salas 2017, 2).

In 2015, through Law 1/2015 and then Law 25/2015, mechanisms of 'second chance' were introduced for debtors, and efforts to find extrajudicial agreements between debtors and banks became mandatory. In 2017, Law 4/2017 extended the moratorium on eviction for vulnerable families until May 2020, making the criteria to access to this measure more flexible. In particular, families with minors (and not only children under three years old) or one or more people with disabilities, or serious illnesses, or who were victims of gender violence, started to be considered vulnerable. The prerequisite of having exhausted unemployment benefits was also eliminated as a requirement for suspending evictions.

The PP's conservative central government approved the majority of these laws, often in response to the challenge of social movements – as I will argue in Chapter Six – or to comply with the requirements of European justice on issues related to the mortgage crisis. Various governments, following their prerogatives and driven by the dramatic consequences of the housing crisis and the pressure exerted by social movements, from 2013 onwards, approved new regional housing laws⁶⁰. Quintia (2017) argues that, through these laws, the regional administrations configured the right to housing as an exercisable right. They introduced two innovative elements into the Spanish legal framework: the right not to be evicted from one's habitual residence and the responsibility of public authorities to provide the effective and material access to housing. They also introduced different mechanisms to effectively grant the right to housing based on the social function of housing. Through the use of different tools, it became possible for public administrations to sanction owners of empty dwellings and, in some cases, even enable their temporary expropriation. In other cases, as in the

⁶⁰ These laws are Law 6/2013 of Andalusia, Law 24/2013 of Navarra, Law 2/2014 of Canarias, Law 3/2015 of Euskadi/Basque country, Law 24/2015 of Catalonia, Law 10/2016 of Aragón, Law 2/2017 of Valencia and the law 2/2017 of Extremadura.

Catalan Law 24/2015⁶¹, the law introduced an obligation for the ‘grandes tenedores’ – major landlords – to offer a social rent – ‘alquiler social’ – to vulnerable families at risk of being evicted. The concept of ‘grandes tenedores’ includes legal persons who acquired a home through a repossession proceeding after the 30th April of 2008, financial entities, investment funds, and all legal entities that owned a living area of more than 1,250 square metres (Quintia 2017). The objective of these mechanisms was to avoid the evictions of vulnerable families and thus prevent their social exclusion.

The central government, led between 2012 and 2018 by the PP, filed a constitutional appeal against all of these regional laws, causing their suspension. The Spanish Constitutional Court first deliberated on the Law of Andalusia in the sentence 93/2015.⁶² Through this sentence, the Constitutional Court affirmed that the State has the prerogative of defining the extension of the public intervention needed to protect people in a vulnerable position as a result of the mortgage market. However, the State prevented regional governments from using their prerogatives to affect the mortgage market. Thus, the regional governments could not introduce a level of social protection higher than the one established by the State. According to Quintia (2017), this implies the subordination of the right to housing to the needs of the mortgage market. It can be argued that there are two different and partially conflicting conceptions of the right to housing within the Spanish legal framework. The central government and the Constitutional Court, at least until now, conceive the right to housing as a principle that should guide and inspire the development of policies. At the same time, several regional governments have developed laws that support a concept of the right to housing as an exercisable right. This conflict is also related to the broader tension between centralization and decentralization that historically characterizes the relationship between the Spanish State and the regional governments (especially, but not exclusively, with Catalonia and Euskadi). During 2018, the Spanish Constitutional Court also deliberated on the regional housing laws of Valencia, Navarra, Euskadi and Extremadura. After the fall of the government led by Mariano Rajoy in June 2018, the socialist led government led by Pedro Sanchez reached an agreement with the Catalan government to withdraw the appeal to the Constitutional Court regarding Catalan Law 24/2015. Although the new sentences deliberated by the Constitutional Courts in some cases seemed to confirm the analysis developed by Quintia (2017), there were also some openings (e.g. on the possibilities of using empty dwellings in order to guarantee the social function of housing).

⁶¹ The changes in the legal framework on housing, and in particular the Catalan law 24/2015, promoted by PAH, are analysed in Chapter Six.

⁶² The sentence 93/2015 of the Spanish Constitutional Court is available at https://www.boe.es/diario_boe/txt.php?id=BOE-A-2015-6831

To sum up, three considerations emerge from the analysis of the legal response of Spanish governments to the housing crisis. First, the legal reforms approved by the central governments to deal with the mortgage crisis provided only partial solutions for a small percentage of the affected people due to the very stringent requirements for accessing the measures. Second, by blocking every housing law developed at the autonomic level through the filing of a constitutional appeal, the conservative central government precluded, at least temporarily, any improvement in the legal framework concerning housing. Third, whilst the mortgage crisis was reaching its peak, legal reforms, by making rent contracts more flexible and providing fiscal advantages to international real estate companies, created the premises for the rent bubble and for re-making urban housing precarity.

Conclusion.

This chapter focused on the process of the precarization of the right to housing in Spain. The analysis sheds light on how the housing sector has historically played a central role in the economic development of Spain through the so-called Spanish model. This model was supported by the public administration, from central government to the municipalities, and the Spanish political system. As a consequence, a dominant and shared narrative on the security and advantage of accessing homeownership through credit encouraged millions of people to activate a mortgage loan, increasing their level of indebtedness. The growth and spread of over-indebtedness contributed to the housing crisis that exploded in the aftermath of the Global Financial Crisis. The Spanish model emerges as the pre-making of housing precarity in Spain along with the Barcelona model at the local level. The waves of repossessions and evictions related to the mortgage crisis and the rent bubble represent the material consequences of a long-term process of precarization of the right to housing and the in-making of housing precarity in Spain. These material consequences often also have an emotional impact on the people affected, causing feelings such as desperation, stress and anxiety, jeopardizing their ability to find a solution to their problems. The next chapter shows how, for PAH, dealing with these feelings and including affected people in the process of collective awareness and empowerment has been one of its biggest challenges and successes.

The analysis of the legal reforms approved by the central government questions their adequacy as responses to the mortgage and housing crisis. Furthermore, through the flexibilization of rent contracts and by providing fiscal advantages for SOCIMIs, these legal reforms contributed to re-making of housing precarity that materialized with the rent bubble.

From 2013, various new laws on housing were approved by several regional governments, often as a consequence of the pressure exerted by social movements to respond to the housing crisis. These laws

shared an interpretation of the right to housing as an exercisable right and set up mechanisms to enforce it. Nevertheless, the central government, led between 2012 and 2018 by the conservative Popular Party, filed an appeal against all of these laws, causing their suspension. Despite several attempts made by the European Court of Justice and the Committee ESCR to intervene to defend the right to housing in Spain⁶³, these interventions, at least up to now, have not been able to promote structural changes in the Spanish legal framework. This failure seems to confirm many of the criticisms of human rights and their effectiveness (Brown 1995; Douzinas 2010; Marks 2011; Moyn 2014). However, I argue in the following chapters that the right to housing played a central role in the strategies developed and used by social movements to respond to the housing crisis in Spain. Focusing on the case study of PAH Barcelona, I illustrate how the movement developed a double strategy of challenging and changing the law. The right to housing was central to both of these strategies. On the one hand, it contributes to building a counternarrative on the housing crisis and to legitimizing the illegal practices used by the movement to support affected people. On the other hand, it is used by PAH as a legal tool and as a demand in order to challenge the political system to change housing policies and the legal framework that enforces them.

⁶³ See in particular:

- Committee ESCR, I.D.G. v. Spain, Communication No. 2/2014, 13 October 2015
- Committee ESCR, M.B.D and others v. Spain, Communication No. 5/2015, 5 July 2017
- European Court of Justice (ECJ), Case C-415/11, Mohamed Aziz v. Catalunya Caixa, Judgment of 14 March 2013.
- European Court of Justice (ECJ), Case C-169/14, Sánchez Morcillo v. BBVA, Judgment of 17 July 2014.

4. PAH: Un-making housing precarity through empowerment and negotiations.

Introduction.

Since 2008 mortgage repossessions and evictions in Spain have combined with the social consequences of growing unemployment and austerity measures, to increase experiences of housing precarity. The report, *Exclusion and Social Development in Spain 2019*⁶⁴ by Fundación Foessa made clear that whilst levels of housing exclusion have returned to pre-crisis levels, economic pressure on the most vulnerable households has not been alleviated. Those who rent their homes are particularly impacted, for instance, young people, migrants and a large number of single-parent families. Several researches investigated how the lack of decent and adequate housing affects health, children's educational development and achievements, and employment prospects (Nova et al. 2014, Vasquez-Vera et al. 2016, Vasquez-Vera 2019). Furthermore, as D'Adda, Delgado, and Sala (2018, 293) argue: mortgage repossessions and evictions caused to the affected people 'a mixture of despair, helplessness, shame, and guilt that often resulted in depression, family crises and, in the most dramatic cases, even suicide'. These are examples of the residential alienation described by Madden and Marcuse (2016) as a consequence of the housing crisis.

It is in this context, that in 2009, PAH, the 'Platform of People Affected by Mortgages' was established in Barcelona to provide grassroots activist support to people at risk of losing their homes through mortgage default. This chapter focuses on how PAH was created and structured to respond to the consequences of the mortgage crisis that exploded in Spain after 2008 and how it sought to 'un-make' urban housing precarity (Lancione 2018). In a time when social solidarity had been fragmented PAH was faced with the challenge of creating cohesion and was willing to mobilize by starting from the individual problem of personal indebtedness.

This chapter analyses the period 2009-2016 in which the majority of those affected had problems linked to the mortgage crisis. In the following chapter, I will consider how housing-related problems have mutated since 2016 (with an increasing involvement of people who are squatting or affected by rent problems), and consequently how the platform have responded adapting its strategies.

⁶⁴ The report is available at: https://caritas-web.s3.amazonaws.com/main-files/uploads/sites/16/2019/05/Informe_FOESSA-2019-completo.pdf

In this chapter, I argue that the primary requirement and one of the most significant successes of the movement has been to overcome feelings of loneliness, shame and fear, through the promotion of collective awareness and empowerment. By reframing the mortgage crisis, using civil disobedience, and involving people in daily mobilizations in defence of the right to housing, from a crisis based on individual personal debt PAH created a social movement that was also a community in which affected people gradually became activists.

The first section of this chapter considers how the movement structured and organized through assemblies and work commissions, and investigates the identity of those affected by the mortgage crisis who turned to the PAH. I concentrate particularly on the presence and role of migrants, in part through hearing some of their stories. The second section investigates the reasons of people chose to mobilize with PAH and the links with the economic crisis, debt and the spread of housing precarity. The third section focuses on how PAH 'challenged the law', developing a set of strategies and law reform campaigns based on civil disobedience.

4.1 The 'Platform of People Affected by Mortgages'- PAH

4.1.1 Collective advice and assemblies as a key for the empowerment of affected people

In February 2009, a group of activists in Barcelona with a background in housing struggles created PAH. The platform grew out of the previous experiences of other social movements involved in the struggle for the right to housing, such as 'V de Vivienda' (Mir, França, Macías y Veciana 2013; Di Felicenatonio 2017; Santos 2019; Sanmartin 2019).

Whilst the internal organization of PAH Barcelona is not representative of all the branches of PAH in Spain there are some standard principles or 'red lines' established by the movement during its first years that have to be accepted by all the new branches. These red lines mean that PAH:

- is free;
- is '*apartidista*' – independent from political parties;
- uses the method of collective advice through assemblies;
- uses peaceful civil disobedience as a political practice.

Lucia Delgado is one of the six founders of PAH, and currently one of the two spokespersons of PAH Barcelona. She explained that these red lines were developed after the mobilizations of 15M in 2011 when the majority of new branches of PAH were created, first in Catalonia and then across Spain.

PAH Barcelona runs every week two main assemblies every week, which are open to everyone. The ‘welcome assembly’ on Monday at 6pm is the first contact with PAH for many affected people ⁶⁵. At the beginning of the meeting there is a brief presentation that contextualizes the movement within the mortgage and housing crisis in Spain. Activists introduce the objectives, the political practices, and the campaigns developed over the years. In the second part, experienced activists explain the three stages of mortgage enforcement procedures and how to negotiate with the banks. In the last part of the assembly, affected people present their cases, and the people attending the assembly, the most experienced in particular, try to give them advice by sharing their cases and the strategies they used during their negotiations with the bank (D’Adda, Delgado and Sala 2018).

The ‘coordination assembly,’ every Tuesday at 6pm, is the space in which PAH develops its strategies, discusses campaigns and organizes political actions or demonstrations. One or two people have the task of ‘facilitating’ the assembly, coordinating the agenda and the debate, trying to promote a consensus. The participants express consent to or dissent with the various proposals by silently raising and shaking their hands in the air if they agree or by crossing their arms if they disagree. This system allows everyone to instantly and objectively detect if there is consensus in support of a proposal or not. The last part of this assembly is dedicated to the urgent eviction cases and affected people can, when required, ask to be accompanied to a negotiation with the bank by other people, often including by long-standing activists.

⁶⁵ Here I describe the structure of the welcome assembly in the first phase of PAH, from 2009 until 2016 when there was a huge majority of people affected by mortgage problems. As since then this situation changed, the structure of the welcome assembly also transformed. I will focus on these evolutions in the next chapter.



Image 1: PAH Barcelona ‘welcome assembly’. Source: PAH Barcelona social media.

4.1.2. PAH work commissions

Apart from the assemblies, the daily activities of PAH are carried on by different commissions, which are open to everyone. Every commission independently decides how to organize its work:

- The ‘Welcome Commission’ is responsible for organizing and handling the welcome assembly every Monday;
- The ‘Stop Evictions Commission’ takes note of all the evictions programmed for the week and handles negotiations with the public administration and property owners in order to suspend them. In cases where an eviction is not suspended through negotiation, the commission organizes actions to directly block the eviction ‘at the door’ by gathering as many people as possible;
- The ‘Obra Social Commission’ organizes the squatting of empty houses owned by banks or real estate companies;

- The ‘Communication Commission’ is in charge of all the internal and external communications of the branch. It runs the various social networks and websites used by the branch, manages the contacts with the press, and supports all the other commissions when they need media and social media coverage (for example, for an action or to stop an eviction);
- The ‘Legal Commission’ supports negotiations with the banks on the basis of legal analysis, either of contract or mortgage law. This commission also works together with the ‘ILP Commission’ and ‘Housing Law Commission’ on the development of law reform proposals and the development of public policies at different institutional levels;
- The ‘Action Commission’ organizes activism and/or demonstrations for specific campaigns or to put pressure on a bank or the public administration. Often these actions are coordinated with other Catalan branches of PAH;
- The ‘Talks Commission’ organises the participation of members of PAH Barcelona in public events, workshops, and talks;
- The ‘Pahranopia Commission’ created, and now updates and analyses a database of affected people involved in PAH, to produce public reports detailing the consequences of the housing crisis;
- The ‘Finance Commission’ runs PAH’s finances and organizes fundraising activities such as selling campaign t-shirts, and organizing social events or parties;
- The ‘Party and Entertainment Commission’ organize events and parties to celebrate anniversaries or victories for the movement.

Members of PAH Barcelona are part of the Catalan Commission and the National Commission that coordinate the activities among the different branches of PAH. Around once a month a Catalan assembly is organized. The National Assembly is organized every three or four months. These assemblies, organized in different locations each time, are the forum in which the more than 200 PAHs physically meet, share information and experiences, develop common strategies and organize political campaigns and joint actions. Finally, at the national level, the International Commission manages PAH’s contacts with other social movements and organizations fighting for the right to housing in other countries.

4.1.3 Identity: Who turns to PAH?

When the housing bubble burst in Spain in 2008, hundreds of thousands of people who lost their, often precarious, jobs struggled to make their mortgage payments. (López and Rodríguez 2011).

Many families were at risk not only of losing their homes but of being left with a huge debt burden. Those most affected were the middle and working classes (Rodríguez and Espinoza 2018) and those with precarious jobs, particularly young people and migrants (López and Rodríguez 2011).

PAH Barcelona and Observatori DESC published several reports, based on questionnaires responded by people who turned to PAH, to shed light on the consequences of the housing crisis. Here I consider two reports. The first-one is entitled 'Emergencia habitacional en el estado español: la crisis de las ejecuciones hipotecarias y los desalojos desde una perspectiva de derechos humanos', ('Report 2013')⁶⁶. The second is 'Exclusión Residencial en el mundo local: Informe de la crisis hipotecaria en Barcelona (2013 – 2016)' ⁶⁷, ('Report 2016'). Both reports include quantitative data that are useful to analyse the identity of people affected by the mortgage crisis and which turned to PAH.

The hypothesis that young people are most likely to be affected by the housing crisis is not confirmed in the case of PAH. According to Report 2013, the average age of the 11,561 respondents was 51. According to Report 2016, more than the 68% of people who turned to PAH Barcelona between 2013 and 2016 were between 35 and 55 years old, 8% were under 35 years old, and 17% were over 56 years old. The mortgage crisis seems to have affected fewer people under 35. However, PAH also includes 'moral activists' who become involved in PAH Barcelona without being affected by mortgage problems. All six founders of PAH were young people who rented their homes, and were not affected by the mortgage crisis (Santos 2019). The presence of young moral activists in the daily activities of PAH Barcelona is confirmed by my fieldwork and observant participation in assemblies and actions. What emerges from the interviews is that the families of affected people also suffered the consequence of their housing-related problems. According to the two reports⁶⁸, 15% (14%) of respondents were living alone, 23% (24%) with another person, and more than 60% (62%) with at least two other people. More than 50% (62%) of the families considered include at least one minor, and 20% (13%) at least one person aged 65 or over.

When I first entered the headquarters of PAH Barcelona, the presence of migrants, particularly from Latin-America, was immediately evident. During my participant observation in the assemblies and actions of PAH Barcelona, I confirmed this impression. I interviewed Dounia, Maria, and Wilson to

⁶⁶ 2013 – 'Emergencia habitacional en el estado español: la crisis de las ejecuciones hipotecarias y los desalojos desde una perspectiva de derechos humanos'. Report available at: <http://observatoridesc.org/ca/node/4302>

⁶⁷ 2016 – 'Exclusión Residencial en el mundo local: Informe de la crisis hipotecaria en Barcelona (2013 – 2016)'. Report available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2016/11/Informe-exclusi%C3%B3n-residencial-en-el-mundo-local.pdf>

⁶⁸ The first data is taken from Report 2013, while the data in brackets is taken from Report 2016.

explore how migrants were particularly affected by the mortgage crisis, and how they have played and continue to play a central role in the development of PAH strategies and daily activities.

4.1.4 Dounia

Dounia is 57 years old. She is from Honduras, and she has lived in Spain for more than 30 years. She has one son who is 28 years old, and two daughters of 26 and 16 years, respectively. When she arrived in Spain, she worked for many years for a supermarket chain. Then she worked as a hairdresser until she lost her job because of the crisis. In the last 12 years, she has worked caring for an older woman, earning 400 euros cash in hand each month. For the last six months, she has also worked in a nursing home with an on-call, zero-hour contract. She has lived for the last 27 years in the same house. Initially, she was a tenant, but in 2005, with her ex-husband, she decided to buy the house. They had a mortgage loan of 237,000 euros with Bankia.

'We had to pay 1,600 euros every month, but combining my salary with that of my husbands was not a problem. This house is where I raised my children and was meant to be my legacy for them. Sadly, it has been my legacy for Bankia.'

In 2011 a friend suggested that Dounia go to PAH.

'The problems with the house created a lot of tension and contributed to my husband and me separating. He decided to go back to Honduras. Now he has two sons, and he is still living there. He signed a document in which he delegated to me the authority to decide about the house. Thus, when I arrived at PAH, I started to negotiate with the bank.'

In 2017, after many years of negotiation and thanks to the support of PAH Barcelona, Dounia signed a total dación en pago of 276,000 euros with a monthly social rent of 50 euros for five years.

'My problem was working cash in hand and therefore ending up without an income, and I had to sign a clause in which at the end of 5 years of the rent contract I would have to leave the house...I tried to negotiate about this for a long time, but the bank refused any other option.'

4.1.5 Maria

Maria is not only someone affected by mortgage problems who turned to PAH but is also one of its most committed activists. She is always present at the meetings and actions of PAH Barcelona, and she participates as an activist in the APE - Alianza contra la Pobreza Energética, a movement founded in 2012 fighting the disconnections of water, gas and electricity. I decided to interview Maria after listening to a summary of her story during a welcome meeting. She is 62 years-old, she is Colombian but has lived in Barcelona since 1977. She worked in perfumery, and in 1998 she took out a mortgage

loan to buy a small apartment. In 2006 she decided to move to a bigger house with her partner, so she took out a 'bridge mortgage', a new mortgage loan to move house, using an already mortgaged house as security.

'I had to pay only 25,000 euros, and the small apartment would have been mine, but I accepted this new mortgage, which was 300,000 euros. Unfortunately, it was the pinnacle of the housing bubble, and I could not imagine what would have happened with the economic crisis.'

Maria activated her second mortgage, with UCI - Union of Credito Inmobiliario, which she defines as the 'financial junk' of Santander. It seems that UCI specialized in giving mortgages to migrants, often with few protections.

'In my case, UCI had inflated the value of my apartment that was worth 50,000 euros in order to cover a higher percentage of the new mortgage. The bank granted us one year to sell the small apartment and, in this way, reduce our debt. However, during this period, the housing bubble had burst, and it was therefore impossible to sell my old apartment. The apartment that I had bought for 50.000 euros, and that UCI had valued at 130,000 euro in the new mortgage, was valued at 15,000 euros by the market.'

In 2011 Maria was unemployed, and also split up with her partner. With no other options, Maria returned to Colombia.

'The stress and the problems with the house created huge tension with my partner... I left Barcelona to go to Colombia in December 2012, after 36 years. I spent the last year selling all the furniture in the apartment and everything I had there because I did not want to leave anything to the bank. However, I was not happy in Colombia. After a couple of months, I saw in the social media a video⁶⁹ of Ada Colau, the spoke-person of PAH, intervening in a Parliamentary debate and calling bankers criminals, so I started to investigate on the web, and I discovered PAH.... I returned to Barcelona on October 20th 2013, and on October 22nd, I attended my first welcome assembly. I was very motivated, and wanted to get the dación en pago. I started to participate in all the activities of PAH. I was convinced that attending all meetings and actions was the best way to learn from the other cases and be more prepared for my negotiation. I was unemployed, I did not have much to do, and I like fighting to change things that are wrong.'

⁶⁹ The video that Maria is talking about can be found here: https://www.youtube.com/watch?v=E_5LZJstTyA

In April 2015, after one and a half years of negotiation with UCI, Maria signed for a total dación en pago with a social rent of 100 euros for four years in her bigger house.

'On the one hand I'm happy because I no longer have to worry about being evicted from my home: I really wanted to get out of this nightmare and live more peacefully, but on the other hand I regret having lost both the apartments.'

Now she lives with 436 euro of benefits, and in the next few months, she will have to renegotiate with the bank for a new rent contract.

4.1.6 Wilson

Wilson is Ecuadorian, he is 41 years old and has lived in Barcelona since 2002. I decided to interview him because his mortgage is one of those that was bought by the real estate fund Blackstone. He explained to me that there was a lot of work when he arrived in Spain and that only three weeks after he arrived, he found a job as a plumber. In 2006, after having flat shared with five other people, he decided to buy a house with a friend through a mortgage loan.

'At that time, we both had jobs and were paying 250 euros rent each month. To access a mortgage, it was only necessary to demonstrate that we had an employment contract, so we signed a mortgage contract with Caixa Girona. The monthly repayment was 1,200 euros, and the bank assured us this would not change. Nevertheless, after only a few months, the monthly repayment increased to 1,300 and later 1,400 euros. It was an effort, but we were still managing to pay, but the real problems started when I lost my job. I was in Ecuador for my holidays, and when I came back my employer told me that there was less work than before and he could no longer employ me on a formal contract. However, he offered me casual work, cash in hand. I did not want to continue working for him without a contract and insurance, but I had no alternative. I was living in Spain and could not ask for help from my family, nor could I stay without working. I accepted, but each month it was harder to pay the mortgage repayment.'

When the friend with whom Wilson had shared the purchase of the house also lost her job, the situation became untenable.

'For a few months we continued to pay, but it became increasingly complicated, and so in May 2012 we decided to stop repaying our debt. The bank started sending us papers to claim the debt and started calling us every week. I did not know anything about the mortgage enforcement procedure. So, I lived with the worry of going home to find an eviction order or even the police enforcing the eviction.'

Wilson tried to negotiate with the bank to obtain a dación en pago with social rent.

'I was going to my bank quite often, but it was difficult even to meet the person responsible for my case. Every time they told me that if I wanted a meeting, it was necessary to make an appointment beforehand. Everything changed when I went to the bank for the first time accompanied by PAH comrades. We did not have to wait. We arrived at the bank and immediately met the person responsible for my case.'

As Wilson explains, 'acompañamientos', the accompaniment, in which other PAH activists go with the affected people, is particularly important for getting the bank's attention. In August 2014, while the negotiation with the bank was going on, Wilson received notification that his house was to be auctioned.

'We organized action with the PAH, occupying the local branch of my bank. At the same time, my public defender filed an appeal to the court to avoid the auction. Luckily, the judge decided to postpone the auction for one year because there was a negotiation with the bank and due to unfair terms in the contract.'

A few months later, after BBVA - Banco Bilbao Vizcaya Argentaria - bought Caixa Catalunya, Wilson's mortgage loan was 311,000 euros, and was bought by the US real estate fund Blackstone for less than 58,000 euros. As Wilson explains, the negotiation continued but with increasing difficulties.

'Clearly, it's more complex to negotiate with Blackstone. With Caixa Catalunya, or even with BBVA, we know how to apply pressure. For several years, PAH has organized actions and occupations of their offices to unblock the most complicated situations. Blackstone has no offices in Barcelona, there is their 'bunker'⁷⁰ in El Prat, and we have organized mobilizations there, but it's not the same thing. However, thanks to the international campaign against Blackstone⁷¹, we managed to open a channel of communication with them. Soon they offered us a dación in pago with a social rent, but we did not accept.'

⁷⁰ The bunker is the nickname of Blackstone headquarters in Barcelona, which is in the city's industrial area, close to the airport.

⁷¹ The first international campaign organized by PAH in collaboration with other movements was in March 2015. Coordinated protests and actions against Blackstone were organized across Spain but also in London, New York, and San Francisco.



Image 2: Campaign Blackstone evicts. Source: PAH Barcelona social media.

Wilson explained to me that accepting the *dación en pago* at that time would have been a big mistake. His friend had found a new job and was earning about 1,000 euros each month. Thus, they changed objective and started to ask to Anticipa - the society registered by Blackstone in Spain - for a 'quita', that is the cancellation of part of the debt, in order to be able to continue to pay back the mortgage and keep the house. At that time the debt was 311,500 euros. After some months, Anticipa made the first proposal: a quita of 174,000 euros with a monthly mortgage repayment of 502 euros.

'I was already happy. After many years hearing just a no as an answer, that was the first interesting proposal. However, the comrades at PAH suggested that I negotiate a bigger quita, and I did. They

first proposed a new quita of 190,000 euros, and then, after some months, a quita of 201,000 euros. We accepted and signed in October 2017.'

After this quita Wilson and his friend's remaining debt was 110,000 euros, and the new monthly mortgage repayment 580 euros. The length of the mortgage was reduced by 12 years, so they will finish paying in 2037. This case was one of the first and only cases in which Anticipa gave this kind of solution.

I asked Wilson why they were so successful. First, he said he didn't know exactly, but he insisted on the fact that he never stopped putting pressure on Anticipa, suspending two more auctions thanks to PAH's help. Finally, he explained to me that, through his lawyer, he denounced Anticipa for many abusive clauses in their contracts, which probably helped in the negotiation process.

4.1.7 Migrants at the core of PAH.

Dounia, Wilson, and Maria, like the majority of migrants who turned to PAH because of mortgage problems, are long-term migrants who arrived in Spain many years ago and who worked regularly, albeit with precarious jobs, when they decided to buy a house through a mortgage loan. Buying a property was for them a further step towards their integration in Spanish society. As emerged in Maria's case, the positive narrative regarding homeownership contributed to her choice to get a mortgage loan. One underestimated consequence of the mortgage crisis was the return of long-term migrants to their countries of origin. The debt burden and the risk of facing an eviction overlapped with the consequences of economic crisis, precarity and unemployment, pushing many migrants, such as Maria and Dounia's ex-husband, to return to their countries of origin.

Both reports 2013 and 2016 confirm that migrants have been particularly affected by the mortgage crisis. Report 2013 shows that 82% of respondents were born in Spain, 18% were migrants, of which 4% born in Ecuador, 2% in Colombia, and 2% in Argentina. However, even amongst people with Spanish nationality, there was a significant proportion of people with double nationality of Hispanic-American origin, corresponding to 10% of interviewees. The consistent presence of migrants, especially from Latin America, emerges even more strongly in Report 2016. 23% of the people who turned to PAH Barcelona between 2013 and 2016 were of Ecuadorian origin, 7% were Peruvian, 7% Colombian, and 14% migrants from different nationalities. Suárez referring to Ecuadorian migrants that turned to PAH state that:

The PAH allowed them to see themselves beyond old narratives of proprietorships the best way of "becoming someone" as Rodrigo once put it - and instead allowed them to become part of a broader collective where they were not migrants or debtors or low-skill laborers, but

compañeras, members of the same social movement for the right to housing (Suárez 2017, 275).

Migrants have not only been particularly affected by the economic and mortgage crisis, but since the very beginning have also played a central role in the development of PAH assemblies, strategies and mobilizations. Indeed, having fewer possibilities to ask for money from families and relatives, migrants stopped paying their mortgage payments more quickly and turned to PAH earlier. The presence of many migrants is the main reason for which, within PAH Barcelona, the language used is Spanish and not Catalan. It also contributes to creating a community where racist and xenophobic behaviors are not tolerated, as explained every Monday at the beginning of the welcome assembly.

4.2 Reasons to mobilize with PAH: The economic and mortgage crisis.

The mortgage crisis and its consequences did not affect only migrants, but a wider section of Spanish society, including people with precarious jobs and people from the middle class that were very soon affected by the growth of unemployment. I interviewed Francisco and Juanjo because their cases are emblematic of the link between the economic crisis, indebtedness and housing precarity.

4.2.1 Francisco

Francisco is 60 years old and works for cash in hand for a print shop. Generally, he earns about 1,100 euros a month, but he can earn as little as 500 euros when there is less work. Since 1993 Francisco has managed the family business, another print shop. The house where he lived with his wife, and the two sons – now 31 and 27 years old – was his. To finance his business, Francisco obtained a loan from Caixa Girona using his house as security.

'When the crisis arrived, many of the company's customers stopped paying. Some closed, others disappeared, so we began to have difficulties. Of the six people working, we kept only two people on, and eventually I had to close the company. I had to pay 1,900 euros a month for mortgage credit, and it was more difficult every month. I had a debt of about 160,000 euros to the bank, and I could not pay, so I tried to sell the house. I didn't know where we would live, but I didn't want to continue to have this debt.'

In 2011, Francisco put his house up for sale to pay off the debt with the bank, but although he got some offers his bank refused them because they did not cover the total debt. In 2013 Francisco arrived at PAH.

'One day, I was walking in the center, and I saw people from PAH who were collecting signatures for the ILP⁷². I talked to them, and a few days later, I went to my first welcome assembly. I have worked a lot my whole life just to live decently. However, at that moment, I simply couldn't continue to pay my debts. I was ashamed. Arriving at PAH helped me to free myself from this feeling of guilt. Finally, I understood that it was not my fault because I did all I could. PAH changes your attitude, so I decided that I would not sell the house and that I would fight to obtain a dación en pago with social rent (Alquiler social)⁷³.

Like most of the affected people, Francisco also organized different actions during his negotiations to obtain better conditions. He spent more than two years negotiating with the bank. During this time, thanks to the actions organized with PAH Barcelona, he stopped the auction of his house on four separate occasions. The bank offered him a total dación en pago and a social rent of 260 euros for three years.

'When I explained my case and this proposal to the assembly, many people suggested that I negotiate further to obtain the same social rent but renewable for another three years. I tried to negotiate for lower social rent, but the bank told me that I would have to move to another place if I wanted a lower rent. I was separated from my ex, and my daughter and my son decided to stay with me. Thus, I decided to accept the 260 euros to remain in our house and in 2015 I signed.'

I asked Francisco if he could afford this rent.

'Now, I can. I had tough moments when I was not working or working less, but I always paid the social rent, and I always take care of my sons, however, sometimes, I could only eat bread. Now, both my daughter and my son live alone, so I have to pay less for supplies, and I am more careful about reducing my consumption.'

4.2.2 Juanjo

Juanjo is a veteran of PAH, and is 47 years old. He works in social media, and now runs all the social media of PAH Barcelona. He is also a member of the PAH Communication Commission at the national level. He is the representative of PAH Barcelona in the National Coordination Commission, and he is also engaged in the 'Housing Law Commission.' At the National Assembly held in Barcelona

⁷² ILP: Popular Legislative Initiative (Iniciativa Legislativa Popular). Francisco refers to the ILP on housing promoted by PAH and other actors between 2012 and 2013. I focus on this ILP and the other proposal developed by PAH to change the legal framework on housing in Chapter Six.

⁷³ The dación en pago is the cancellation of the debt by handing back the property of the mortgaged house to the bank. Alquiler social is a rent contract that permits the affected person to stay in the mortgaged house paying an affordable rent even after the bank has repossessed the house.

in February 2019, he was chosen to be one of the six spokespersons of PAH. He bought the house where he lives, together with his former partner, in 1998, with a mortgage of 13 million pesetas (corresponding to about 80,000 euros) over a 25-year term with Caixabank. In 2000, he started to work with his partner's father in the construction sector, and his salary almost tripled. In 2005, when the father of his partner died, he took over the construction company. A few months later, he separated from his partner. They decided to take out another mortgage in order to give half of the value of the house to his partner. At this time, the house's value had doubled because of the housing bubble, so he took out a new mortgage loan with Catalunya Bank. The monthly repayment increased to 900 euros.

'It was not a problem to pay, because the construction company was going well. I had four employees, and after having to pay them, and all the other costs, I earned about 5,000 euro each month.'

The problems for Juanjo arrived in 2008 when the economic crisis hit the Spanish economy. The construction sector was particularly badly affected.

At the beginning of the crisis, while Zapatero⁷⁴ said that Spain was going well despite the international context, we started to have problems. 99% of my company's work was just with one promoter, and he started to pay me with promissory notes. Soon, in order to be able to pay my employees, I had to cash in these promissory notes before the regular deadline of three months. To do this, I had to pay a percentage (of the promissory note) to the promoter's bank, which was BBVA.'

This vicious circle of debts became unsustainable. When the promoter did not pay its debts, BBVA reclaimed the money of the promissory notes to Juanjo, and in the summer of 2008 he had to ask them for a loan of 40,000 euros.

'In October of the same year, I closed the company. I had to pay 900 euros each month for the monthly mortgage repayment and 500 euros for the debt with BBVA. In November, I started to work in a railway maintenance company, earning about 1,400 euros. However, the Euribor⁷⁵ increased twice in a few months, and consequently, the mortgage repayment grew to 1,450 euros.'

In 2009 Juanjo started to receive calls from the bank threatening to start foreclosure proceedings.

'I was working almost 14 hours per day in order to try to pay my debts. I asked my parents for money. I used my grandparents' savings, but it was never enough.'

⁷⁴ José Luis Rodríguez Zapatero, form the PSOE – Partido Socialista Obrero Español, Spanish prime minister between 2004 and 2011.

⁷⁵ Euro Interbank Offered Rate (Euribor)

Catalunya Caixa proposed a *carencia*⁷⁶ that he accepted. He took out a new mortgage loan, which consolidated debt with BBVA and all the outstanding monthly repayments. The monthly repayment decreased to 700 euros for five years, but the mortgage was extended to 40 years. For a couple of years, Juanjo and his partner had difficulty paying because he changed jobs several times and remained unemployed for many months. In July 2011, two days after the birth of his child, he lost his job again.

'Luckily, I found another job in Nissan. After working a lot of extra hours, I was earning 3000 euros for some months, so I could cover the unpaid monthly repayments. Nevertheless, this was temporary. After seven months, the company did not renew my work contract.'

In 2012, Catalunya Caixa called, telling him that, since he was not paying, the only option was a *dación en pago*.

'It was a Monday. I spoke to my cousin, who at that time was working for Bankia, about this proposal, and he suggested I go to the PAH. At that time in the welcome assembly, there were probably about 200 people every week. In the beginning, it was weird because the dynamic was strange, and I didn't know many technical terms. I still remember that the sentence that remained in my mind was, "Here we won't solve your problem for you, but we will give you the tools and the support to do it by yourself".'

Some months later, as happened in the case of Wilson, Blackstone-Anticipa bought Juanjo's mortgage loan. He continued to negotiate for several years and, finally, he reached an agreement.

'The first time I was ready to sign, Anticipa sent me the agreement two days before. The night before we realized that they had introduced a clause that said they could sell the house after the auction, invalidating the social rent contract. So, I didn't sign it.'

Thanks to action at the 'bunker' organized in June, Juanjo signed an extra-judicial agreement in September 2018, which means that following the auction of the house, Anticipa would erase all of his debt. They will also sign a social rent contract according to the rent law that will be in place at the time of signing. Juanjo hopes that when the auction happens, the law on rent will be better than the current law.

4.2.3 Crisis, debt and housing precarity

⁷⁶ *Carencia* is the reduction of the monthly mortgage repayment for some years. The unpaid part of every month is automatically added to the outstanding debt, increasing it or causing a prolongation in the length of the mortgage loan.

The case of Juanjo and Francisco are symptomatic of how the mortgage crisis affected not only people with precarious jobs but, because of the wider economic crisis, also people belonging to the middle-classes. Juanjo and Francisco, like Maria, Wilson, and Dunia, fell into the trap of over-indebtedness. According to the Report 2013 and 2016, more than half of affected people signed their mortgages between 2005 and 2007, at the height of the housing bubble. The mortgage loans signed after 2008 represent just 13% of total cases in Report 2013 and 7% in Report 2016. The majority of these loans were for longer than 25 years.

17.3% of respondents in 2013 declared that the amount of the mortgage loan was less than 100,000 euros, 45% between 100,000 and 200,000 euros, and 34.2% over 200.000 euros. In Report 2016, this percentage was about 60%. Consequently, in most of the cases (when the mortgage loan was more than 200.000 euros), the Code of Good Banking Practices approved by the Government through Law 6/2012 to respond to the consequences of the mortgage crisis was not applicable. In Report 2013, 35.6% of respondents said that there was at least one guarantor in the mortgage contract. In Report 2016, this number reached 60.5%. In both reports, the majority of guarantors were a member of the family. The presence in the mortgage contract of at least one guarantor means it is impossible to access the Code of Good Banking Practices. Moreover, in cases of problems with repayments, the guarantors are also responsible for the debt, and are therefore also directly affected.

Both reports confirm the link between the economic crisis, the growth of unemployment and precarity, and the difficulties for the affected people in paying their monthly mortgage repayments. According to the data of Report 2013, 44.9% of respondents declared they were unemployed, 25.7 % without benefits, and 19% receiving some benefits. Only 22.5% of the affected people had a fixed-term contract, and 10.6% a permanent one. 6.2% were retired. As emerges from the data in Report 2016, the affected people that turned to PAH Barcelona between 2013 and 2016 had difficulties in paying their mortgage for different overlapping reasons. Unemployment (68.1%) emerges as one of the main reasons, together with increases in the mortgage repayment (43.1%). Familiar problems such as separation and divorce (22.3%) or illness (3.4%) also contributed.

Report 2016 indicates that for the majority of those who attended PAH, their total monthly net income was less than 1,200 euros, and 10% of the families had no income at all. As stated by D'Adda, Delgado, and Sala, referring to Figure 12:

The most important consideration that emerges from this comparison is that more than half of the families (54 per cent) do not have sufficient income to pay the monthly mortgage. In 24.8 per cent of the cases, by paying the monthly mortgage payment, the family would retain less

than € 400, which is obviously not enough to meet the basic needs of an entire family (D’Adda, Delgado, and Sala 2018, 310).

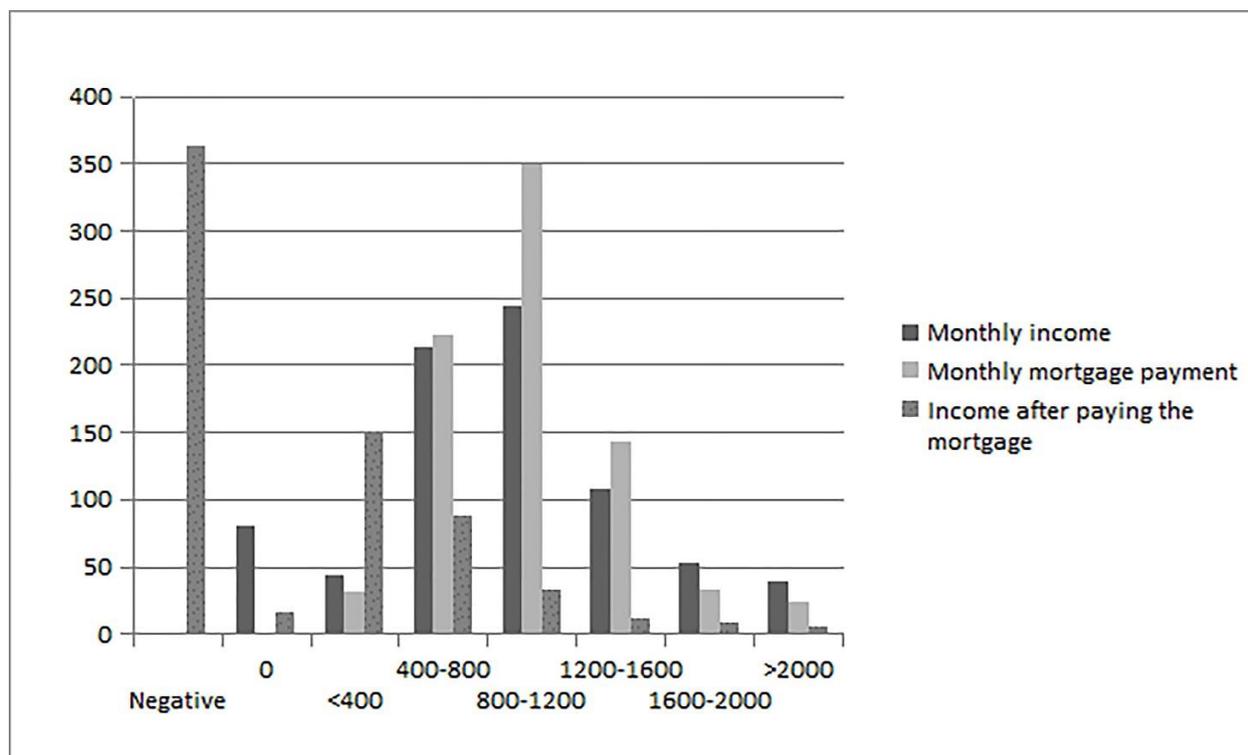


Figure 12: Total monthly income of the family, monthly mortgage repayments and income after paying the mortgage – Source: D’Adda, Delgado and Sala (2018)

What emerges from the interviews and Reports 2013 and 2016 is that many affected people decided to turn to PAH because of their mortgage-related problems that, in turn, were often related to unemployment, precarity and over-indebtedness. This seems to confirm that, in times of precarity, there is a return of material reasons behind decision to mobilize.

4.3 Challenging the law: Individual negotiations between affected people and banks.

4.3.1 ‘You are not a criminal and you are not alone’: A collective empowerment process to overcome the feelings of guilt, shame and desperation.

PAH’s priority is to help affected people overcome feelings of isolation, fear, and guilt that they often experience when they first approach the assemblies (Colau and Alemany 2012, Mangot 2013). A negative impact of the mortgage and housing-related problems on health emerges from several studies (Vásquez-Vera et al. 2016 and Vásquez-Vera 2019) and is confirmed by Report 2016. When they

arrived at PAH Barcelona, 17.8% of respondents suffered from insomnia, 33% depression and 49.5% anxiety. In 11% of cases, mortgage-related problems also caused family problems. All the people I interviewed confirmed that they came to PAH because they did not know how to manage their situation.

In many cases, they were desperate and scared. However, getting involved in the daily activities of PAH and following the weekly assemblies, the majority of people overcame these feelings and started to fight to solve their case. Despite the affected people who turn to PAH having different personal and familial situations and a wide range of objectives, it is possible to identify some common needs and corresponding strategies:

1. To look for solutions in connection with debt and access to housing;
2. To deal with the risk of eviction;
3. To find alternative housing solutions in the case the eviction succeeds.

PAH developed three different campaigns that directly involved the affected people in dealing with each of these housing-related problems. All of these campaigns imply peaceful civil disobedient action, contribute to the process of empowerment and to the transformation' from affected people to activists', and all of them can be considered to be 'challenging the law'. They include:

1. Creating protocols, 'useful documents,' and shared strategies for use in direct negotiations between affected people and banks in order to find solutions to the debt and housing problems beyond the Spanish Mortgage Law.
2. Stopping evictions by gathering as many people as possible at the front door of the household threatened with eviction, thus using a form of peaceful, passive resistance if the police arrive to carry out the eviction;
3. When the available tools (negotiating with the owners, putting pressure on the administration and social services to provide alternative solutions, etc.) don't work, PAH, via the Obra Social Commission, promotes the occupation of an empty dwelling owned by banks in order to rehouse evicted families. PAH uses the Spanish term 'recuperación,' which I translate as 'repossession from below,' rather than 'ocupación' (squatting).

Although PAH developed all of these campaigns in parallel, in this chapter, for reasons of space and clarity, I focus only on the direct negotiations between affected people and banks. I analyse the Stop Evictions Campaign and the Obra Social Campaign in the next chapter.

4.3.2 Direct negotiations between affected people and banks.

PAH supported thousands of direct negotiations between affected people and the owners of their houses - generally banks. Through collective advice within the assemblies, listening to the experiences and the strategies used by experienced activists who had already solved their mortgage-related problems and using ‘useful documents’⁷⁷ and the ‘green book’⁷⁸ developed by PAH, affected people were gradually enabled to lead their own negotiations. This process of empowerment and awareness was neither immediate nor easy, and, especially at the beginning, banks used numerous strategies such as the *carencia* to convince people in difficulty to continue to pay their mortgage. During collective advice sessions experienced activists insisted repeatedly that in order to start a negotiation with the bank it was necessary to stop paying.

When affected people arrive at PAH for the first time, their circumstances are quite different. According to the data summarized in Figure 13, 75.8% had stopped paying their mortgage but only 23% had received enforcement documents. 13.4% were still paying but with difficulty. In 7.4% of cases mortgaged houses had already been auctioned, and 3.7% of affected people had received eviction orders.

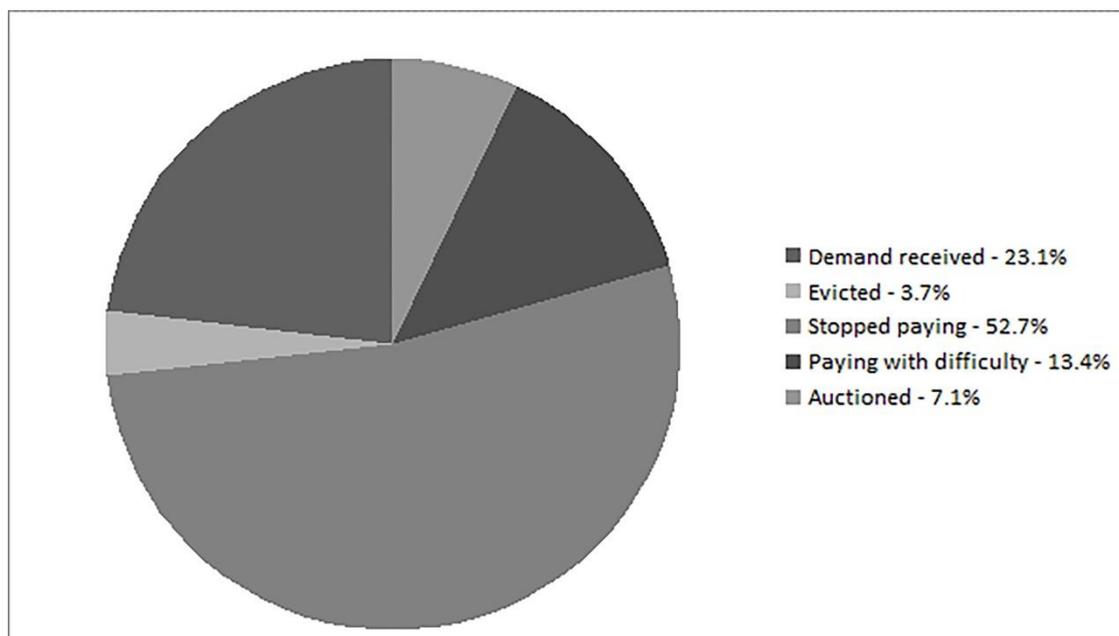


Figure 13: Situation on arrival at PAH Barcelona. Source: D’Adda, Delgado and Sala (2018)

⁷⁷A set of ‘useful documents’ to use during negotiations or to avoid evictions has been created by PAH during the years. <https://afectadosporlahipototeca.com/documentos-utiles/>

⁷⁸ The PAH Green Book is and handbook that briefly summarizes what PAH is and how it works, and gives some suggestions on how to manage the negotiation process at each stage (D’Adda, Delgado, Sala, 2018). It is available on the PAH website ‘Afectados por la Hipoteca’ :

www.afectadosporlahipototeca.com/wp-content/uploads/2014/01/LibroVerde-PAH-32.pdf

During each assembly, experienced activists insist on the importance of being clear about objectives as not all the cases are the same, so solutions may be different. The objectives are also dependent on the stage of mortgage enforcement proceedings. If affected people decide that they cannot afford to pay back the debt, then the main objective is ‘dación en pago’, which is the cancellation of the debt by handing back the property to the bank. If the bank has already repossessed the house through an auction, the main objective becomes the ‘condonación de la deuda’, the cancellation of the remaining debt. If there is a possibility of continuing to pay, perhaps a lower amount, then the objective is a renegotiation of the mortgage contract often through a ‘quita’, which is the partial cancellation of the debt.

In most cases in which the main objective is the dación en pago or the condonación, the affected people also want to remain in the mortgaged house paying a social rent (‘Alquiler social’). According to both reports (2013 and 2016), the majority of affected people wanted a dación en pago (75% and 80%) or a condonación (33.8% and 14%). Social rent was an objective in 50.4% and 53% of cases.

4.3.3 Escalating actions: How to put pressure on the banks.

Thanks to the direct negotiations promoted by PAH, people find different solutions to their cases, such as a dación en pago with a social rent in the cases of Dounia, Maria and Francisco, or renegotiation of the mortgage contract in Wilson’s case. When a bank refuses to negotiate, action is required to increase pressure on the bank, forcing it to accept the demands of the affected people. This can be basic, with only the affected people going to their bank wearing PAH’s green t-shirts in order to speak with the responsible bank employee and negotiate a solution. The next level in this escalation is an accompaniment, in which the affected people go to the bank with a small group of other PAH activists, often including some experienced activists with more expertise in negotiations. If the negotiation is not going anywhere, PAH’s local branch can organize the temporary occupation of a bank's office. During this action, while some people stay inside, other people paste posters and photos on the walls of the bank, explaining the reasons for the protest. Damaging the bank's image is the most effective way of applying pressure during a negotiation.

Often affected people speak about their case to the press in front of the bank. The attitude is always peaceful, and in many cases there is music and people dance. Technically the bank is open, and clients can enter normally but often banks decide to close for the day. Recently these actions end in the late morning or early afternoon, generally having obtained a date for a new meeting to continue the negotiations in the following days or weeks. During the early years of PAH demonstrations, when

banks were less prone to negotiate, the occupation continued until the evening or even through the night. When the bank requested it, mossos d'esquadra - the Catalan police - arrived to remove occupiers before nightfall. In those cases, PAH activists remained seated inside the bank, chanting slogans and songs, and peacefully waiting to be physically removed from the bank office one by one. Generally, the activists were identified by the police and in some cases, charged.



Image 3: Police removing PAH Barcelona activists from a BBVA office temporary occupied.
Source: PAH social media.

On some occasions, coordinated actions were promoted at Catalan⁷⁹ or even national level, occupying numerous bank offices across all of Spain on the same day⁸⁰. To focus on the negotiation process and its challenges and difficulties, I interviewed Ahinoa and Magda.

4.3.4 Ahinoa

Ahinoa is 41 years old. In 2005, while she was working in a sales company, she bought a house in Terrassa (a town close to Barcelona) where she lived with her partner until 2011 when they separated,

⁷⁹ Example of action organized by Catalans PAH in Barcelona, on 21/06/2013 https://www.youtube.com/watch?v=4c_A2IZDWhY

⁸⁰ One of the biggest coordinated actions at national level was the occupation of 54 BBVA bank offices on 24/3/2014: https://elpais.com/ccaa/2014/03/24/catalunya/1395676086_351829.html

just a few months before the birth of their daughter. Her mortgage loan, of 147,000 euros for 35 years, was with BBVA. Ahinoa's negotiation was particularly hard because it involved her parents as guarantors. The bank, BBVA, proposed a dación en pago to Ahinoa early on. The problem was that they wanted to leave part of her debt with her parents.

'First, they proposed a dación en pago to me but leaving a 'mochilla'⁸¹ of 79,000 euros with my parents. We refused. I did not care about losing my house in Terrassa because my daughter and I were already living at my parents' place in Barcelona. However, we wanted to leave them without any debt. People from BBVA were even calling my parents during the night to put pressure on them and threaten them. This attitude affected my mother's health.'

In December 2014, Ahinoa's mother had a stroke, and according to Ahinoa, the stress caused by the mortgage problems played a decisive role. After several actions, the negotiation continued for a few months and BBVA offered new agreements with a lower debt on her parents. First 45,000 and then 15,000 euros. In summer 2015, they agreed to sign without any remaining debt. However, BBVA did not send the agreement until the day before the signature.

I remember that it was a Thursday. We were supposed to sign on Friday. When I read the agreements, I saw that there was still a mochilla of 20,000 euros on my parents. I was furious. After an hour, there were 30 people from PAH Barcelona occupying the office of BBVA. They called me, asking me to leave the bank. I answered that we would leave only after they had sent a new agreement, without mochilla, to PAH Barcelona's email address. We signed the following Tuesday.

Ahinoa signed a total dación en pago without any mochilla on her parents. She then left the keys of her house with PAH's Obra Social Commission in Terrassa who occupied it even before the arrival of the BBVA officials.

4.3.5 Magda

Magda is 52 years old and cooks for an industrial catering company. She had a house in Badalona (a town close to Barcelona) for which she had a mortgage loan with an outstanding debt of 90,000 euros. After she divorced in 2006, she decided to buy another house with her new partner. This new house was still under construction. After estimating the value of the house in Badalona at 258,000 euros, the real estate/promoter company suggested they sell it and cover the difference for the new house with a new mortgage loan of about 80,000 euros.

⁸¹ Literally, 'mochilla' means a bag. This word is what the affected people use for the part of the debt that the bank does not want to cancel.

'I put the house in Badalona on sale in 2006, but three times, having received offers from three different couples, the banks did not give them a loan to buy my house. When the moment to sign came in 2007, despite having already paid 70.000 euros for the new house, we could not afford the new mortgage loan. However, the promoter put us in contact with UCI. We had a meeting with a guy that introduced himself as an employee of Bank Santander, and who proposed a bridge mortgage. We accepted a mortgage loan of 418,000 euros, over 35 years, hoping to sell the house in Badalona as soon as possible.'

Like Maria, Magda also confirmed the bad reputation of UCI.

'UCI sold mortgage loans that were literally unpayable, with a lot of abusive clauses... they always imposed the IRPH⁸², they also granted a lot of mortgage loans to migrants, even to people that did not know each other, through using the practice of crossing guarantees or including family members as guarantors. This behavior towards migrants was not exclusive to UCI. I remember that, before the crisis, some banks and housing promoters were offering 'special mortgage' loans for migrants.'

The practice of crossing guarantees allowed families that otherwise would not have been able to access mortgage credit to get mortgage loans. Through this practice, any grantor who signed the contract grants for the other. In many cases these contracts involved migrants who barely knew each other, or didn't even know each other at all. As explained by Palomera:

Unlike young Spanish buyers, migrants had no relatives with a property of their own who could act as guarantors. To bypass this obstacle, banks and estate agencies encouraged potential buyers to tell their relatives or friends to get a mortgage too, and buy an apartment. The idea, then, was to get both parties to buy their new apartments and use them as mutual guarantors. This practice, (..) was supposedly forbidden, but bankers could sidestep the soft regulation of the Bank of Spain if they were able to close the mutual transaction in less than a month. Whenever a potential buyer refused to encourage their relatives to take part in this form of fictitious endorsement, agents attempted to get random buyers to guarantee each other, often without them actually knowing (Palomera 2013, 11).

Magda did not lose her job, but she had difficulties due to a decrease in her salary and the impossibility of selling her house in Badalona.

'For the first two years of the new mortgage loan, we had to pay just 600 euros, but the house in Badalona was still for sale, and no-one bought it. After two years, we realized that the mortgage loan

⁸² IRPH is one typology of interest rate, and one of the most common abusive clauses

instead of decreasing, reached 450,000 euros because all the interest that had not been paid in those two years was now part of the debt. Consequently, the mortgage repayment at that time increased by 1,200 euros. At the same time, due to the economic crisis, both my partner and I lost around 30% of our salaries.'

As Magda is one of the most experienced and appreciated "negotiators" within PAH Barcelona⁸³, I asked her what is most important for a successful negotiation and how it impacts the relationship with banks.

'The most important thing when you negotiate, both for yourself or if you accompany a comrade, is to have the situations very clear in your mind, what is written on the contract, and what the objectives are. You have to try to run the negotiation. The bank workers are very clever, and often they try to confuse you, make you dizzy, in order to persuade the affected people to accept what they want. Maybe it is just 50 euros more in social rent. For the bank its not a big difference, but for some people, those fifty euros a month make a huge difference. The problem is that when you sit on a negotiation table in front of a bank employee in a suit, you feel intimidated. You feel scared. At that moment, it is important to be aware that you are not guilty and not alone. In this sense, the fact that other people from PAH are there is fundamental for avoiding panic.'

Magda explained to me that after many years, PAH is now recognized as a legitimate interlocutor by the banks and is often able to suspend an eviction or an auction by sending an email or calling by phone. Nevertheless, this is the result of many years of hard struggles, of hundreds of hours spent in negotiations for many single cases, and many actions to put pressure on the banks.

'One of the tools that we have is to "remind" them of the banks' responsibilities in causing the crisis, for example, by putting abusive clauses in contracts. Now, after many years we know each other, and so this is less necessary. We share a sort of common premise, and the banks recognize our discourse and demands, but at the beginning it was very difficult. With UCI, we did not even have an office to go to. Just a phone number to call. Thanks to the struggle of PAH, we force them to put physical offices in Barcelona, and for a period, we met with them every week to negotiate all pending cases. Sometimes we spent 4 hours meeting, often with a tens atmosphere, but always based on reciprocal respect.'

Magda and her partner signed an extra-official agreement with UCI in 2016 that included a partial dación en pago regarding the house in Badalona, and a quita. The remaining debt is about 150,000

⁸³ In November 2018 she organized a workshop on negotiation, and she will manage another one at the National Assembly in February 2019

euros. They also agreed on a fixed interest rate of 0,85% for five years, paying 516 euros each month. After this, they can convert the IRPH interest tax to the Euribor or negotiate a new agreement with the bank.

4.6 Negotiation solutions.

What emerges from all my semi-structured interviews is how many affected people spend several years negotiating with their banks and finding different solutions for their cases. Report 2016 analysed the results of the direct negotiations promoted by PAH for the first time.

The majority of the respondents (57%) found some kind of solution regarding their mortgage-related debt. Of the solved cases, 68% (39% of the total cases) got a total dación en pago and 12% (7% of total cases) a partial one. In 11% of cases (6% of total cases), the solution was a condonación de la deuda and in 8% of cases (4.7% of total cases) a renegotiation of the contract. Moreover, 27% of respondents also signed for a social rent and continued to live in the same house.

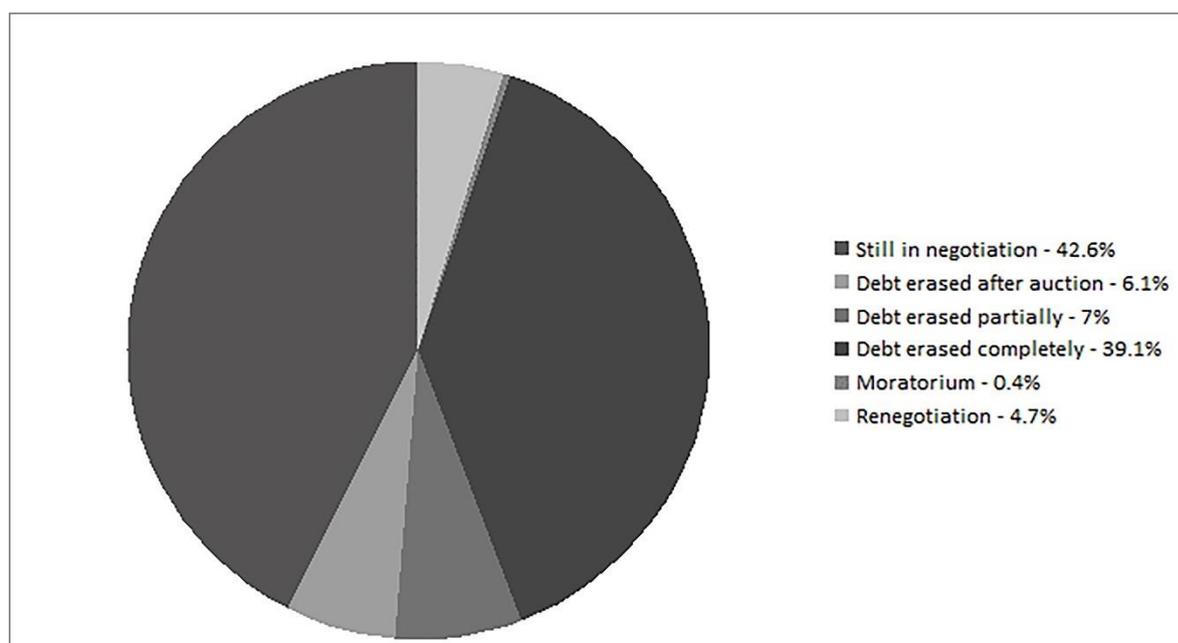


Figure 14: Negotiation results regarding debt. Source: D’Adda, Delgado, Sala, (2018, 312).

The majority of negotiations were effective. Affected people's debt problems were solved, and in many cases so were their housing problems. Report 2016 illustrated that, during the negotiations, in just 11.1% of cases an auction was started and was suspended in 38.25 of the cases Evictions were started in just 4.3% of cases, being suspended in 43.3% of cases. These negotiations, as well as the political actions and practices developed and used challenge the Spanish legal framework on housing, forcing the banks to give solutions such as the dación en pago or social rent that are not granted by any Spanish law.

Moreover, there are other outcomes linked to these negotiations that are important to this thesis. Affected people, rather than being atomized and individual victims of the mortgage crisis, became empowered, contributing to PAH's development and growth. As emerged from the interviews, all the people interviewed are continuing their activism with PAH, with different degrees of engagement, also after having 'closed' their cases. The fact that many people that turned to PAH because they were 'affected' at the beginning, then stay on as activists, counters the purely cost/benefit arguments behind the choice of people to mobilize. PAH has created not only a counter-narrative on the crisis but also a new collective identity that overcomes the individualization and atomization typical of precarity (Lorey 2011 and 2015), through its response to a mortgage crisis based on the premise of individual debt. In this sense, the words of Magda, Francisco, and Juanjo are significant.

Magda:

'In the context of the crisis, so many families risked losing their houses. I felt that the priority was to help those families. I felt as if I was privileged. Despite the difficulties with the work. Despite the need to ask for money from my parents. Despite the risk of ending up on the street (homeless), our situation was less critical than many other families without work, with minors or old people to look after.'

Juanjo:

'When I saw that there were entire families affected, with cases in which they risked losing two houses because the parents were guarantors, I thought that my case compared to the others was simple. This pushed me to get involved and also to try to help other families.'

Francisco:

'PAH helps you not only in terms of negotiations and strategy but also in emotional terms. You arrive devastated with this sense of shame and guilt, thinking: 'what did I do that was so wrong to make me lose everything?'. Then you see that there are other people in the same situation, and you understand that it is not your fault, and also you get involved in solving your case but also in helping others.'

The sharing of a space of mutual help such as PAH assemblies and mobilizations gives people a sense of perspective and enables empathy towards other people who are in a similar or even worse situation. This meant people who had never mobilized before started getting deeply involved in a social movement like PAH, practicing civil disobedience on a daily basis.

Conclusion.

This chapter, through quantitative data and extracts from semi-structured interviews, investigated who turned to PAH and why. What emerges is that migrants, especially long-term migrants from Latin-America, were particularly affected by the mortgage crisis. Moreover, Report 2013 shows an over-representation of migrants in the group of people who had already received mortgage procedure execution orders. Indeed 35.7% of migrants, compared with 24.9% of people born in Spain, received these orders. A similar trend concerns evictions. According to Report 2013, evictions affected 9.2% of migrants, and just 6.8% of people born in Spain. The data confirms the work of Suárez (2014), Díaz-Serrano and Raya (2014) and Palomera (2013) that underlines how the particular condition of being a migrant caused over-exposure to the consequences of the mortgage crisis. What emerges more generally is that many of the people who turned to PAH were unemployed or had precarious work, and had monthly incomes that were insufficient to pay their monthly mortgage repayments. However, the extracts of the semi-structured interviews show that all the people interviewed had enough income to afford the monthly repayments when they signed their mortgage contract. The overlapping effects of the economic and mortgage crisis were central factors in people having difficulties making mortgage repayments.

This decision of people of turning to PAH can be linked with an individual cost/benefit calculation and the hope of finding support and a solution to their problems. From this analysis we can see the return of material reasons linked to the consequences of housing precarity behind the choice to mobilize. Many affected people decided to remain in PAH after having solved their problems. This long-term change in the attitude of the affected people that transformed them from affected to activists is possible thanks to the empowerment process promoted during the assemblies through collective advice and by the sharing of experiences such as demonstrations, negotiations and direct actions (Mangot 2013; De Weerd and García 2015; Casellas and Sala 2017; D'Adda, Delgado and Sala 2018; Santos 2019). Moreover, the length of time needed for a mortgage repossession proceeding, as well as the fact that many people turned to PAH being unemployed, facilitated their long-term implication in PAH weekly assemblies and mobilizations. The reframing and creation of a counternarrative on the mortgage crisis and over-indebtedness represented the premises for the use of different campaigns of peaceful civil disobedience - direct negotiations, the Stop Evictions Campaign and the Obra Social campaign - that appealed to the defense of the right to housing beyond the existing Spanish legal framework on housing (García Lamarca 2017b; Di Feliceantonio 2017; Martínez 2018). In a context of crisis and austerity PAH successfully used a right to housing discourse as a source of legitimacy

for its counternarrative on the crisis and for its campaigns of civil disobedience (Maciás 2015 and 2017).

The direct negotiations between affected people and banks promoted by PAH have been effective in most cases. They have contributed to finding solutions for the people affected by mortgage problems, such as *dación en pago* and social rent, that are not contemplated by any Spanish law. These negotiations can be considered as a possible tool to un-make housing precarity (Lancione 2018) in the context of the mortgage crisis.

As I have shown in Chapter Three, the dramatic growth of rent costs and evictions due to an inability to pay them, and the multiplication of residential squats are emerging as the second symptom of housing precarity in Spain. Chapter Five investigates how PAH adapted its strategies and protocols to respond to the mutation of the problems linked to the right to housing beyond the mortgage crisis. It focuses on how the appearance of new typologies of housing-related problems produced significant changes in the composition of PAH Barcelona's weekly assemblies. Moreover, it also analyses the other campaigns of civil disobedience developed by PAH – the Stop Evictions Campaign and the *Obra Social* Campaign.

5. Beyond the mortgage crisis: The transformation of PAH Barcelona.

Introduction.

The mortgage crisis was only the first symptom of a wider precarization of the right to housing in Spain. From 2015 the housing crisis evolved - an increasing number of people were adversely affected by problems associated with renting and squatting. The mortgage crisis pushed many people to turn to rent as an alternative way to access housing. Moreover, due to the overlapping of the economic and housing crises, many vulnerable people found themselves in the condition of being unable to pay either their mortgage repayment or their rent. In many cases, the only solution was squatting.

This chapter investigates the mutation of problems linked to the right to housing beyond the mortgage crisis, considering the impact of the spread of new typologies of housing-related problems on PAH Barcelona, in particular on its weekly assemblies, political practices and strategies. I argue that the movement has been able to adapt its political practices in this changed context and to un-make the urban housing precarity (Lancione 2018) experienced by people who are squatting or having rent-related problems.

The first section in this chapter investigates how the identity of people who turned to PAH Barcelona and their housing-related problems changed and how the welcome assembly transformed to respond to these changes. The second section uses extracts of semi-structured interviews with people affected by rent-related problems and of long-standing activists to analyse how PAH Barcelona responded to their needs considering in particular the Stop evictions Campaign. The third section analyses how the Obra Social Campaign innovated to adapt to Barcelona's new housing context.

5.1. The transformation of PAH Barcelona. The new composition of the welcome assembly and the Stop Evictions Campaign.

As I argued in Chapter three, the rent bubble represents the second phase of the housing crisis that started in Spain with the bursting of the mortgage bubble in 2008. Increased rents affected the section of society that had not accessed housing through homeownership together with the many people who had difficulties with their mortgages.

Once again, migrants, people with precarious jobs, and a significant portion of the urban middle-classes are threatened by eviction and expulsion from their neighbourhoods. The overlapping effects

of the economic crisis, the following austerity measures, the mortgage crisis, and the more recent rent bubble reduced the possibility for many families of accessing housing through ownership and rent. The rent bubble represents a further precarization of the right to housing in Spain and a re-making (Lancione 2018) of housing precarity through a reorganization of the financial and banking system, the introduction of legal reforms that increased the flexibility of the rental market and at the same time the opposition of the central government led by the PP to any reform of the legal framework on housing promoted by social movements and regional governments.

5.1.1 Identity: Who turns to PAH in the new housing context?

The composition of PAH Barcelona's assemblies reflects the changing nature of the housing-related problems faced by affected people. Since 2015, the number of people who have turned to the movement with rent-related or squatting problems has constantly increased. To monitor the cases of the newcomers and to produce independent data about the housing crisis, PAH Barcelona developed a questionnaire (in collaboration with other organizations⁸⁴) with 247 questions that included specific sets of questions for those affected by mortgage and rent problems and those who were squatting. Between June 2017 and January 2020, volunteers administered the questionnaire to 415 newcomers to the PAH and APE assemblies. Then, between February and April 2020, volunteers contacted the respondents by phone to ask follow-up questions. 254 people responded. The quantitative analysis of the data is included in the report 'Emergència habitacional, pobresa energètica i salut: Informe sobre la inseguretat residencial a Barcelona 2017-2020'⁸⁵, ('Residential emergency, energetic poverty and health: report on residential insecurity in Barcelona 2017-2020, from now on 'Report 2020'). The data shows that:

43.8% had rental problems, 26.2% had mortgage-related problems, and 29.9% were squatting. 69.9% of the respondents were women, and 30.1% men. This is a significant increase in the number of women from Report 2016 when 52.1% of respondents were women and 47.9% men.

25% of the newcomers are under 39 years old, more than 58% are between 40 and 59 years old, and 16% are over 60 years old.

⁸⁴ The questionnaire was developed by PAH Barcelona in collaboration with Observatori de Drets Econòmics, Socials i Culturals (ODESC), Enginyeria Sense Fronteres (ESF), Alianza contra la Pobreza Energètica (APE) and Agència de Salut Pública de Barcelona (ASPB).

⁸⁵ The full report is available at:

<https://pahbarcelona.org/wp-content/uploads/2020/07/Informe-Emergencia-Habitacional-Pobresa-Energetica-Salut-Barcelona-2017-2020-CAT.pdf>

Table 4 below shows the relationship between the age of the respondent and the typologies of housing-related problems.

Table 4: Age and typology of housing-related problems.

Age	Rent-related problems	Mortgage-related problems	Squatting-related problems
70 or more	4,9%	6,3%	0,9%
61-70	11,7%	12,5%	4,5%
51-60	35,8%	35,4%	13,4%
41-50	28,4%	35,4%	26,8%
31-40	16,1%	10,4%	34,8%
Under 30	3,1%	0,0%	19,6%
Percentage on the total	44%	26%	30%

32% of newcomers were born in Spain, compared with 52% in Report 2016. 49% came from Latin America (14% from Ecuador, 8% from Peru, 6% from Colombia and the Dominican Republic, and 4% from Bolivia), 3% from another European Union country, 9% from Morocco and 5% from another country. 87% of the migrants arrived in Spain before 2009, 56% also had European citizenship, 28% had residence permits, and 16% had no legal entitlements to remain in Spain.

21% of respondents lived alone. 28% of the households were composed of single-parent families, of which 91% were women with children. 81% of the families had minors, with 338 minors in total in affected households. 8.1% of families included a minor, 41.4% included two minors, 18.6% three, and 11.8% four. In 9% of the households, there was one person over the age of 65 and two over the age of 65 in 4.8% of households. In 24.3% of households, there were also dependent people. In terms of employment status, 24.9% of newcomers were unemployed without benefits, 19.1% were unemployed and received some benefit, 7.9% were retired, and 30.7% worked.

The net total monthly income was, on average, 820 euros, while in the previous report of 2016, it was 939 euros per month. 7% of newcomers had no income, 12% had an income lower than 400 euros, 38% had an income of between 401 and 800 euros, 25% between 801 euros and 1,200 euros and 18% had an income of more than 1,200 euros a month. The vast majority of people, 84%, experienced difficulty meeting household expenses (39% report great difficulty, 31% reported difficulty and 14% reported some difficulty). 35% had rent or mortgage debt.

When correlating the data concerning total monthly income with housing expenses (rent or mortgage repayment) it emerged that if people paid their rent, 38.7% would be left with no money, 30.3% with less than 400 euros, 19.3% with between 400 and 800 euros, and 11.4% with more than 800 euros. If people paid their mortgage repayments, 61.5% would be left without money, 19.2% with less than 400 euros, 13.2 % with between 400 and 800 euros, and 6% with more than 800 euros.

This data confirms that the housing crisis continues to affect many vulnerable families (e.g. single mothers), as well as migrants and people who are unemployed or who have precarious jobs. To deal with this new situation, PAH had to reinvent itself, applying an approach of 'trial and error' to adapt its practices and strategies. Below I will focus on the main changes related to the welcome assembly, the Stop Eviction Campaign and the Obra Social Campaign respectively.

5.1.2 The new welcome assembly.

As I showed in Chapter Four, the welcome assembly is at the heart of PAH: for many affected people it is their first encounter with the movement. In Barcelona the structure of the welcome assembly has been more or less the same for many years. However, since 2016, the composition of the welcome assembly has gradually evolved, with a growing presence of people with problems linked to rent or squatting.

As a result, the welcome assembly has become gradually less effective. In particular, the second part of the assembly, when activists explained the different stages of the mortgage enforcement procedure and the strategies and possibilities linked to each phase, was becoming less relevant. A second problem was that it was becoming impossible to give voice to and collectively advise all of the people who were at imminent risk of eviction or in need of accompaniment. As the number of people arriving with rent or occupation problems started to increase, so did the number of evictions that the movement had to respond to. Evictions of squatters or renters were much faster than those related to mortgage default, and as a result of PAH interventions and practices, the number of evictions of mortgage defaulters had become quite low⁸⁶.

To answer these new needs the Welcome Commission developed a new structure for the assembly. The first part did not change. Experienced activists continue to explain that PAH is a social movement engaged in the struggle for the right to housing, open to everyone, free and independent from parties. Activists continue to introduce the main demands and campaigns and different working commissions.

⁸⁶ An eviction was launched in just 4.3% of cases, being suspended in 43.3% of cases. This data shows the effectiveness in preventing evictions and auctions of the direct negotiations promoted by PAH (D'Adda, Delgado and Sala, 2018).

The most significant difference in this first part is a shift in the narrative which previously focused on the mortgage crisis and now describes a broader housing crisis and the infringement of the right to housing that included different forms of housing precarity linked to the mortgage crisis, the rent bubble and the lack of social housing.

The more relevant change to the welcome assembly in PAH Barcelona has occurred in the second part of the meeting in which people are now split into three different groups according to their problems: mortgage, rent and squatting. Every group focuses on the cases that the affected people present. This allows more people to speak. Experienced activists lead the discussions, presenting the different protocols, the useful documents and the strategies for dealing with different situations. The awareness and empowerment process, previously developed by the assembly as a whole, now initially occurs within the three groups, focusing on the specific and different needs of the affected people. The development of this new structure was neither immediate nor uncontroversial. It was the subject of discussions in the welcome commission for several months. One of the main concerns was that people would know only the stories, cases, and strategies used by the members of their group and would have neither knowledge of, nor empathy for, people affected by different housing problems. The risk was that three different and 'impermeable' sub-groups of affected people would emerge, undermining the feeling of being part of the same movement, the so-called '*PHamily*' and also undermining people's willingness to mobilize in support of other affected people – both key factors in the success of PAH, and strategies that had played an important part in creating an effective social movement in precarious times.

To prevent these risks, the three different groups gather for the third part of the welcome assembly. The affected people explain to the entire assembly the most urgent of each of the group's cases, such as cases where an eviction is imminent or accompaniments are needed, and the whole assembly then provides further collective advice. In this way, all the people, regardless of their problems, listen to different cases and can empathize with others. This change in the welcome assembly is just the tip of the iceberg in a bigger work for the creation of specific new protocols of action and useful documents regarding renting and squatting. This work also required the renewal of PAH Barcelona's website, with sections dedicated to each typology of housing problem⁸⁷.

⁸⁷ The web site of PAH Barcelona: <https://pahbarcelona.org/es>

5.1.3 The Stop Evictions Campaign: *'We are going to stop this eviction!'*

One of the needs that first emerged during the assemblies was to develop a strategy to respond to the wave of evictions following mortgage defaults. Despite its importance, it took more than 18 months from the creation of PAH in February 2009 before the first attempt to stop an eviction took place. As Lucia Delgado, one of the six founders of PAH, and now a spokesperson of PAH Barcelona, explained, during the first two years, the main priority for PAH was to gain collective knowledge of Spanish mortgage law and the broader housing context and to provide emotional support to the affected people that turned to PAH.

'In the beginning, every assembly was a collective learning process... people were arriving from everywhere, not only from Catalunya, to listen and to learn strategies and tips to solve their cases. There were not the conditions to try to stop an eviction in the street, even less so through civil disobedience. People were ashamed and scared. They barely spoke about their problems in front of each other.'

However, the long-term work of empowerment and collective awareness and the personal need to stop the evictions of the many affected people created the circumstances needed to attempt to physically stop an eviction for the first time.

'In November 2010, Luis, a man living in Bisbal, a town two hours by car from Barcelona, said during the assembly that he and his family were ready to try to stop their eviction. So, we rented an old bus from a friend, and we went to Bisbal to support Luis. Everyone had a role, exactly as it is now. Ada⁸⁸ was staying with Luis, Adrià⁸⁹ was in charge of speaking with the police and the representative of the judiciary. The rest of us stayed in front of the door to physically block access. Everything needed to go well, we had to stop the eviction in a peaceful way to demonstrate that it was possible to physically stop an eviction practicing civil disobedience. We recorded and documented everything, and the impact on the press and the media was huge.⁹⁰ That was our first victory.'

From the first and successful effort to stop an eviction, PAH activists read and explained to police and judicial officers: Article 47 of the Spanish Constitution, Article 25 of the Universal Declaration of Human Rights, Article 11 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) and General Comment number 7 of ICESCR on forced evictions (Sanmartín 2019). From the beginning, PAH included a reframing of the housing crisis in its strategies, using a right to housing

⁸⁸ Ada Colau, one of the founders of PAH and former spokesperson of the movement. Since 2015 she has been the mayor of Barcelona.

⁸⁹ Adrià Alemany, one of the founders of PAH.

⁹⁰ The video made by PAH in this first attempt to stop an eviction is available on <https://www.youtube.com/watch?v=FwrPYc1Uzwg>

discourse that helped legitimate practices that may have been illegal, such as stopping an eviction. PAH's argument is that in a context of the systemic violation of human rights, these practices and campaigns provided the only way of self-guaranteeing the right to housing.

PAH developed a protocol for the Stop Evictions Campaign to provide other PAHs, social movements and neighbourhood organizations a basis on which to replicate this practice of civil disobedience. Moreover, thanks to its presence in traditional media and social networks, PAH succeeded in making the problem of eviction visible, and, more importantly, to show that through organizing it was possible to stop them. The Stop Evictions Campaign confirms that new virtual spaces provide new kinds of resources to social movements. PAH uses these tools to coordinate, organize and communicate but also to reach a wider audience, overlapping, and sometimes by-passing, the traditional networks available to social movements (Gerbaudo 2012; Castells 2013; Alcazan et al. 2012).

As Santi, the other spokesperson of PAH Barcelona, explained to me: *'the work on the social networks, and presence in mass media has always been a central objective of PAH and a way to make the consequences of the housing crisis visible and to legitimize our demands. The direct involvement of the affected people makes our message clearer and more effective.'*

In 2011 the Stop Eviction Campaign expanded, becoming stronger thanks to the 15M movement, with many neighbourhood assemblies getting involved in campaigns and often organizing new PAH chapters across Spain (Romanos 2014). Since the first Stop Evictions action in 2010, PAH stopped thousands of evictions all over Spain. I interviewed José Antonio to analyse how the Stop Eviction Campaign works and how it evolved in recent years as a consequence of the rent bubble.

5.1.4 Jose Antonio.

Jose Antonio is Spanish, and is 66 years old. He is one of the most experienced of PAH's activists as he turned to the movement during the spring of 2009. At the end of 2007, having lost his job in a big company, he started to have problems paying his mortgage. During his first year at PAH, while negotiating with the bank *Crédite Agricole*, he suspended the auction of his house for the first time. Thanks to his brother's help, he started paying his mortgage repayments again every month, moving from one precarious job to another.

'I was working a lot for very little money, I was working a lot of overtime to cover all my costs, and I did not have the time to continue coming to the PAH assemblies. Despite all my efforts in 2012, when my contract ended, I was unemployed again, and it is even more difficult to find a job when you are

59 years old. Soon I stopped paying my mortgage again, and in 2014 I went back to PAH. I suspended four more auctions, and finally, in 2016, I renegotiated my mortgage loan with the bank. Since then, I've been paying 430 euros each month, which I can afford with my retirement pension, but I still have 12 years before I own the house.'

I decided to interview Jose Antonio because he is one of the most engaged activists in the Stop Eviction Commission. Every Monday, during the welcome assembly, he goes to the offices behind the main room in PAH headquarters with people who have an eviction scheduled and notes down the details of their situation. Then the Stop Eviction Commission uses this information to try to suspend the eviction by negotiating with the property owner and eventually with the public administration.

'When the owner is a bank, and the eviction is related to a mortgage, we already have an open channel to negotiate. Consequently, in 99% of these cases, we can suspend the eviction before the date, and the negotiation usually continues to obtain social rent. However, if the property belongs to a small owner or a vulture fund, the negotiation is much more complex. In these cases, it is even more important that the affected people involve social services and the public administration in the negotiation and eventually find an alternative housing solution. In many cases, when a small owner is involved, social services offer to help the affected families pay their debts and help with the rent. Nevertheless, the owners often do not accept it because they see the possibility of renting in the free market at a higher price. The number of people arriving at the welcome assembly with evictions related to squatting has also increased in recent years. It is normal. If the public administration does not provide housing alternatives to vulnerable families, they cannot become homeless and are forced to squat.'

When the eviction is not suspended before the due date, PAH launches a social network call and other movements and neighbourhood organizations come together to stop the eviction at the front door. Affected people, their families and friends, PAH activists and neighbours gather in front of the door of the house and try to stop the eviction physically and peacefully, negotiating with the judiciary officers, the owner and social services. As stated by Martinez:

The Stop Evictions Campaign entailed not only the risk of being removed, beaten, and arrested by the police but also criminal charges for obstructing court injunctions. The context of the economic crisis contributed to this framing as much as the spread of the PAH's discourse. The outlook of radicalism usually attached to direct actions, even those strictly adherent to nonviolent civil disobedience principles, was largely compensated for by images of evicted individuals and families, many of them with young children, elderly people or ill relatives,

who had been offered no compassion or policy measures to house them. Dramatic scenarios of people shouting, crying, hugging, barricading front doors and sitting in before being quashed by riot police sparked widespread solidarity. (Martinez 2018, 9).

This form of civil disobedience enables the practical and effective resistance to evictions, which are the most dramatic consequence of the housing crisis in Spain. As Jose Antonio explained to me:

'We try to negotiate for a suspension, especially if there are minors involved. We appeal to Article 47 of the Constitution and the sentences of the European Union and the UN. In general, it is important to gather as many people as possible and to obtain the solidarity of the neighbourhood. Indeed, the more people there are, the more difficult it is for the police to execute the eviction. Usually, there are just a couple of police officers, the judiciary officers, representatives of social services, and, here in Barcelona, members of the SIPHO⁹¹.'

In the majority of cases, the judicial officers suspend the eviction. When they decide to go through with it, people remain in front of the building door until the riot police arrive and remove them one by one. PAH activists always document their peaceful form of civil disobedience and share videos and interviews through media and social networks to make the violence of evictions visible and to make people aware of the housing crisis. If the eviction is carried out, PAH accompanies the family to social services, usually occupying their offices at least for a few hours until the administration grants an alternative housing solution.

The next section, beginning with the cases of Francisco, John and Nadia focuses on rent-related problems and on how they connect with the Stop Eviction Campaign.

5.2 Reasons to mobilize with PAH: Rent-related problems

Report 2020 shows that, in the majority of cases (59%), the property owners of rented houses are major landlords (in 22% of cases a bank and in 37% a company or legal entity).

31% of respondents have a social rent. A growing number of people who had mortgage problems in the past, and who obtained a *dación en pago* with social rents a few years previously through direct negotiation promoted by PAH, now need to renegotiate their social rent. The case of Francisco that I mentioned in Chapter Four is typical.

⁹¹ Servei d'Intervenció en situacions de Pèrdua de l'Habitatge i/ Ocupacions (SIPHO) is a mediation service created by the Barcelona municipality to provide information, accompaniment and legal advice to the families affected by an eviction process. If it is not possible to reach an agreement to stop the eviction, SIPHO carries out the actions needed to accompany the affected families. I will focus on this service, how it works, and on its results in Chapter Seven.

5.2.1 Francisco

After more than two years negotiating with the bank, in 2015, Francisco signed for a *dación en pago* with a social rent of 260 euros set for three years (plus one year of renewal). In May 2019, this contract expired, and Francisco started new negotiations with the bank to renew his social rent.

'When I signed for the social rent, rents in Barcelona were cheaper than now. Maybe at that time, I could find something for 400 or 500 euros, but now this is impossible, so where can I go? Maibe, I can share a house with other people. If I have no other option, I will, but actually I would prefer not to. Maybe when I retire, I will move outside of Barcelona. You can still find something at a reasonable price in a smaller town, but here it is impossible. Here, only if you get social housing can you consider your problems solved. Otherwise, you always have to negotiate and struggle.'

All of the cases similar to Francisco's that were considered solved when people signed the *dación en pago* and social rent, are now becoming 'new cases'. In the worst cases, the houses where these people live have been sold by banks to 'vulture funds' such as Blackstone, which are less prone than banks to renewing existing social rent contracts.

'During the negotiations, they told me that they could rent my house on the market for 950 euros. I think probably for an even higher price. In the beginning, they wanted a rent of 600 euros, but I couldn't afford this price. In the end, I accepted 450 euros. I will have to pay even more attention to my expenses, but I will stay in my house.'

Francisco signed a new social rent contract for seven years in August 2019 that cost him 450 euros each month.

5.2.2 John

John is a 44-year-old man. He is from San Francisco. He arrived in Spain in 2000 and lives in Barcelona with his daughter aged 13, a dog and a cat. In 2005 he bought a house with his ex-partner outside Barcelona, taking a mortgage loan. The initial mortgage monthly repayment increased rapidly from 560 to more than 1000 euros, and in 2007 they were no longer able to pay. They decided to sell the house, and a friend of his took over their mortgage loan. John arrived at PAH Barcelona in November 2017 because at that time he had a rent-related eviction.

'I found Obra Social's manual about recuperaciones on the PAH website, and I was interested. Due to a sharp decrease in earning caused by health problems, I started to have problems paying the rent. I was working cash in hand as a trainer in a gym, earning 1,200 euros each month, and with this

money I was paying 700 euros rent and all the other expenses for me and my daughter. When my salary decreased to 500 euros, I wasn't able to pay my rent any longer. I also had health problems. I was dizzy and stressed because of that situation. At that time, I could afford a maximum of 250 euros for rent, and it is impossible to find anything in Barcelona at this price, especially with a daughter, a dog and a cat. However, the landlord, a small owner, preferred to wait for the end of the contract and start the procedure to evict us.'

John stopped two evictions. The first he stopped through presenting the 704 model⁹² that allowed the action to be postponed. The second was stopped at the front door with PAH. Although John achieved everything necessary to get social housing through the Emergency Committee⁹³, social services workers explained to him that there was a waiting list and that he had to wait at least nine or ten months before getting housed. A few weeks later he went and asked again. He was told that he had to wait for 13 months. In June 2018, he faced his third eviction attempt, and as the landlord was a small owner, after a long debate and in agreement with John, PAH Barcelona assembly decided not to stop this eviction.

'After the eviction, I slept one night in a social service hotel, and then a friend hosted me for a week. Luckily my daughter was not in Barcelona for the summer, so she did not go through this experience. A few days later, social services gave me a subsidy that I had asked for in the months before and confirmed that I would get social housing at the end of the summer. With the money, I rented a room for June and July, and on the 27th of July, I moved into my new apartment. I had social housing sooner not because of the eviction, but because I told them that I would also accept a one-bedroom apartment. It is 36 square metres with a room where my daughter stays, and I sleep in the living room. Also, we are farther away from the centre than where we were living before, but I pay 150 euros with a three-year renewable contract, so I'm happy.'

John became of the activists that leads the rent group during the welcome assembly, and he is also a member of the Obra Social Commission. He is one of the many affected people that, having been empowered, became an activist remaining with PAH after his case had been solved.

'The sentence that impressed me during the first assembly was that if you get involved with PAH, you will never be alone. This feeling helped me a lot, and going to PAH changed my attitude completely

⁹² The 704 model is used to ask the judiciary for a suspension of the eviction for several reasons. It is available at <https://afectadosporlahipoteca.com/documentos-utiles/#aplazamiento-lanzamiento-704>

⁹³ The Emergency Committee is a service of the Consorci de l'habitatge de Barcelona, a public institution composed by the Barcelona City Council and the Generalitat, and created to develop and manage public housing in Barcelona. The Emergency Committee meets monthly to evaluate new cases proposed by the social services and provides (according to a series of criteria) social housing to vulnerable people or families at risk of residential exclusion or evictions. Consorci de l'Habitatge de Barcelona: http://www.bcn.cat/consorcihabitatge/es/suport_emergencia_social.html

and also my perspective... You think that your housing problems are your fault. That it is just your problem as an individual, and from this perspective, you can't see a possible solution, because you can't deal with all of that on your own. I was so stressed. Within PAH, you see that there are structural reasons behind the housing crisis, and you can share your problems with other people. If the problem is shared, also the solution will be shared. When PAH helped me to stop my second eviction it gave me three more months. Even more importantly, I saw that the mobilization was working, and I started to see a possible solution. After my eviction, people from PAH also helped me to take care of my pets for a while. I found that the journey with social services to get social rent or public housing was difficult and stressful, and it was important not to be alone. Now I stay in PAH to help other people that have similar problems.'

John's case demonstrates particular features of the new housing context and PAH's responses. First, many affected people have to stop multiple evictions in a relatively short time period. Second, involving the social services in the negotiations to stop the eviction and to find alternative housing solutions takes on increasing importance, and reveals the problem of the waiting list of the Barcelona Emergency Committee. Third, the decision of PAH Barcelona to not stop John's final eviction reflects a political debate and the choice of the movement regarding evictions that involve 'small owners'. The protocol developed by PAH in these cases is to stop the first eviction only. This gives affected people more time, and then PAH puts pressure on social services to rehouse affected families.

5.2.3 Nadia

Nadia is 30 years old, she is from Algeria, and has lived in Spain for many years. She lives with her husband and their two daughters, one is ten years old with a disability, and the other is eight years old.

I interviewed Nadia because her case typifies different aspects of the new phase of the struggle for PAH. Nadia's family's housing problems started in 2014. In 2013 they rented an apartment without knowing it was illegally occupied. The people who rented it out were not the owners, and after some months, she and her family were evicted.

'This was a shock for my husband and me but especially for my daughters. At that time, I did not know PAH, and when the judiciary officers arrived, we left the house and remained in the street. Habitatge⁹⁴ mistreats us, as if we were criminals, literally saying that those who occupy illegally do not have a right to housing.'

⁹⁴ Habitatge is one of the social services working on housing policies in Barcelona: <https://habitatge.barcelona/ca>

Finally, Nadia got some money through social services and then a PIRMI⁹⁵ and help with rent that allowed them to be housed for a few years. She arrived at PAH Barcelona on January 24th 2017, accompanying a friend who was facing a housing problem. She started attending the evictions and then came to the assemblies on Monday and Tuesday, and after some weeks, she explained her case in the rent group.

'My problem was that, after three years, the rent contract was ending and the owner wanted to increase the rent to 600 euros. Earning a total of 645 euros, we couldn't afford this rent and the other things my family needed. At that time, we already had arrears in our payments for utility bills. One month we were paying the bill for the water, and the other the electricity bill. My aunt was helping us, and we received food from the church. When the contract ended, we stopped paying the rent, and in May, we received an eviction order from the court. July 6th 2017, was the date of the first eviction. However, I was prepared, I went to social services with all the papers, and as we accomplished with all the requirements, we got put on the Emergency Committee waiting list and so the eviction was stopped.'

Although Nadia's family was awarded a social housing through the Emergency Committee, this did not immediately resolve the problem, as, due to a lack of social housing in Barcelona, there is a long waiting list. Many families have to wait several months before accessing social housing. In January 2018, almost six months after their first eviction, Nadia and her family were given notice of another eviction that was also suspended when Nadia presented a social services document to the court certifying that they were still waiting for housing from the Emergency Committee.

'The third eviction was on April 18th, and that time we stopped it at the door thanks to PAH. More than 30 people were blocking my door, so it was quite easy. During the negotiation, the judiciary officers complained about the fact that social services were late assigning social housing and, in the end, told us that the next eviction would be an open one.'

The open eviction is a practice that courts started to use mainly in Barcelona and Catalonia to carry out evictions. Due to the high number of evictions stopped by PAH, other social movements, and neighbourhood organizations, the courts started to authorize evictions without a specific date, with a time frame that could vary from ten days up to a month. The open eviction of Nadia's family was scheduled for between the 15th and 31st of July 2018 and represented a new challenge for PAH

⁹⁵ PIRMI, also known as Renta Mínima de Inserción, is a form of benefit provided by the Generalitat, the Government of Catalonia, to vulnerable families that do not have access to other forms of benefit from the Spanish State.

Barcelona. Indeed, organizing in order to stop an eviction on a specific date is an established practice, but stopping an eviction in a time frame of two weeks is completely different.

'I was stressed, I was not eating, I did not know what to do, but I knew that I wanted to avoid another eviction. I spoke to the rent group and then to the whole assembly, and we decide to organize 'guard shifts' to cover all the 15 days from 8 AM to 3 PM. There were always between 10 and 15 people with me. After 14 days of this torture, they came on the last day, but we were prepared. Over a hundred people were there to stop our eviction: people from PAH Barcelona and other Catalan PAHs, neighbours, friends, and activists from other movements and neighbourhoods. The street, the stairs of the building, and the apartment were full of people. The officers of the court wanted to call the riot police, but in the end, we succeeded in stopping the eviction by signing a document in which we committed to leaving the house before September 3rd. From there, we directly organized an action in the social services office. Finally, at 8 PM, we got a document in which they guaranteed a temporary solution while the social housing of the Emergency Committee was being assigned.'

On 18th August, social services called Nadia confirming that they had assigned them a temporary apartment - piso puente - and four days later, Nadia and her family moved into their new, temporary house. Twenty-seven months after the initial assignment of housing through the Emergency Committee in December 2019, Nadia and her family moved into their new house. They signed a seven-year rent contract of 194 euros per month that will be automatically renewed if they pay regularly.

'I'm very happy because we are back in our neighbourhood, the piso puente was in Trinidad Nova, and as I never changed my daughters' school, we had to take the metro for 40 minutes to go to school and come back. In Trinidad Nova I was just going to the market to buy things and to the bakery. I didn't create new friendships, and I didn't explore the neighbourhood because I knew that it was just a temporary solution.'

The case of Nadia is significant for a number of reasons. First, she suffered several evictions. Second, the apartment where she was living and the entire building belongs to a major landlord who tries to profit through rent increases. Third, she was able to access all the possible forms of support and solutions provided by social services. Fourth, her last eviction was the first open eviction to be stopped in Barcelona. Over the years, PAH has managed to stop thousands of evictions throughout Spain thanks to the Stop Evictions Campaign. In the context of the Spanish housing crisis, every eviction suspended or stopped is a victory (Martinez 2018).



Image 4: Celebrating a ‘Stop Eviction’. Source: PAH Barcelona social media.

Since 2018, PAH Barcelona started to systematically record all the information related to eviction cases. During 2018 and 2019, PAH followed up 474 cases of evictions, of which 68 (14.3%) related to mortgage problems, 243 (51.2%) to rent-related problems, and 161 (34%) to squatting. 23 (4.8%) were cases of open evictions. In 433 cases (91.3%), the eviction was stopped, thanks to PAH’s intervention. In 48.3% of the cases, the eviction was suspended before the date, and in 43%, it was stopped 'at the door.' In 17 cases (3.6%), the eviction went through. The data demonstrates that the Stop Evictions campaign is very effective. Another important finding is that the vast majority of these evictions (85.2%) are related to rent or squatting problems. The data reflects the changes in housing problems of those who arrive at the PAH. In these cases, the eviction procedure is faster, and the negotiation process harder than in mortgage-related cases.

5.3 The Obra Social: ‘No-one will be left homeless in the street!’

When all forms of pressure, including negotiations with the owner and public administrations and social services, prove insufficient to prevent an eviction, the PAH Obra Social Commission is activated. The Obra Social Campaign aims to relocate people who have been evicted through the 'repossession from below' of empty flats or even entire buildings owned by banks (Mangot 2013). As explained by Sanmartin (2019), these two campaigns are effective in communicating in a visual way what the platform does not want (evictions) and wants (evicted people to be rehoused). The red symbol of the Stop Evictions Campaign indicates the objective of stopping the tragedy of evictions represented by a home sinking into the sea. The green symbol of the Obra Social Campaign is a lifebelt that indicates how the campaign is a tool for rescuing people affected by the housing crisis.



Figure 15: The symbols of the Stop Evictions and Obra Social Campaigns. Source: PAH Social Media

Instead of 'ocupación', PAH uses the term 'recuperación' which I translate as 'repossession from below.' This choice is part of the construction of a counter-narrative of the housing crisis and helps the legitimization of the practice. According to the report 'Housing for those who inhabit it. Report on empty Housing in Catalonia'⁹⁶, drawn from a survey answered by 626 people living in an occupied dwelling in Catalonia, an occupied dwelling is seen as more legitimate if it belongs to a bank. In fact,

⁹⁶ 'La vivienda para quien la habita. Informe sobre ocupación de vivienda vacía en Catalunya' available on: https://obrasocialbcn.net/wp-content/uploads/2018/10/Informe_castellano_portada.pdf

in 82% of the cases analysed in this report, the occupied dwellings are owned by banks, real estate subsidiaries of financial institutions, investment funds and large owners. This data is confirmed by Report 2020 which shows that the houses which were already squatted when people came to PAH belong to banks and financial institutions in 60% of cases and major landlords in 18%.

In Spain, squatting is a longstanding practice (Martinez and García 2015). However, the Obra Social Campaign created innovations in this practice. In terms of objectives, the Obra Social Campaign has parallel goals. The first and most immediate is to rehouse evicted families, thus recovering the social function of vacant dwellings. The second is to put pressure both on financial entities and the public administration to force them to negotiate in order to guarantee affected families' right to housing (García Lamarca 2017a, Mir, França, Macias, and Veciana 2013). The third objective is to denounce speculation and the role of the financial sector in the housing crisis in Spain (Di Feliciano 2017). Publicising these 'repossessions from below' through press releases and on media and social networks, is an essential and innovative element of this campaign, different from 'traditional' forms of squatting that are usually hidden.

Another important innovation is that repossessions from below represent a temporary and emergency solution for families without housing alternatives. They provide stability and new tools to start a new negotiation process. People rehoused by the Obra Social of PAH commission immediately declare their willingness to pay a social rent proportional to their income and to negotiate alternative housing solutions, both with owners and the public administration (Martínez 2018). The information regarding the Obra Social Campaign, including the legal implications of illegally occupying a dwelling and the different steps for organising an individual or collective 'recuperación' are summarised in the 'Obra Social Manual'⁹⁷ that as well as other 'useful documents' developed by the movement can be downloaded from the PAH website and used by anyone.

5.3.1 The new 'repossessions from below' of Obra Social.

Since its creation in 2011, the Obra Social Campaign has targeted banks identified as the villain and the main opponent in the mortgage crisis. In the new context, new actors are intervening in the housing sector, so the Obra Social in 2015 started to target entire buildings and dwellings of SAREB through a campaign called 'La SAREB es nuestra' - 'SAREB is ours'⁹⁸. A further development occurred in 2017 when Obra Social Barcelona decided to occupy six empty apartments belonging to

⁹⁷ <https://afectadosporlahipototeca.com/wp-content/uploads/2013/07/MANUAL-OBRA-SOCIAL-WEB-ALTA.pdf>

⁹⁸ <https://afectadosporlahipototeca.com/2015/10/21/la-sareb-es-nuestra/>

Norvet, an international company operating in the housing market in Barcelona. This is how Norvet presents its business:

*'We transform old and derelict buildings into stylish modern homes. We meticulously restore the original elements and maximize interior space, always using the finest craftsmanship, materials, and technologies.'*⁹⁹

The inhabitants of these 'derelict buildings' are often affected because refurbishments imply their expulsion. This process is neither immediate nor does it involve legal formalities; it usually consists of the non-renewal of rent contracts after their expiry. In spring 2017, some of the people living in a building bought by Norvet and located at number 477 Aragó street, leaked information to PAH Barcelona that there were six empty apartments in the building. The Obra Social Commission decided to occupy these apartments and to rehouse six vulnerable families from PAH Barcelona. There are 24 apartments in the building, each at around 45 square metres. Norvet is planning to sell them, once refurbished, at a starting price of 260,000 euros¹⁰⁰.

Lucia, a PAH Barcelona spokesperson, explained that repossessing these six apartments 'from below' represented an opportunity to open a new front in the struggle to defend the right to housing in Barcelona.

'Through the Obra Social Campaign, PAH Barcelona has repossessed two entire buildings in the past, one was the property of a bank and the other belonged to SAREB. The case of Aragó allowed us for the first time to also challenge the international funds that are increasingly investing in Barcelona, buying entire buildings, expelling the families, and selling or renting the apartments for higher and inaccessible prices. Moreover, there was contention regarding the legitimacy of squats. The PDeCAT¹⁰¹ had just presented its proposal to accelerate eviction procedures for squatting cases. Aragó 477 allowed us to reframe the public debate, speaking about the role of real estate companies and vulture funds in the new context, considering (and describing) them as responsible for the expulsion of people from their neighbourhoods. They came here to speculate, sell, or rent to tourists. They foster gentrification, so we have to adapt and find new strategies to resist. The recuperación of these apartments to guarantee the right to housing to vulnerable families that suffered an eviction, and often are waiting for public social housing, is a way to make these problems visible.'

⁹⁹ <https://norvetbcn.com/about-us-2/>

¹⁰⁰ <https://norvetbcn.com/portfolio/arago/>

¹⁰¹ PDeCAT is a conservative and pro-independence Catalan party.

Since 2017, several families have been re-housed in the six apartments occupied by PAH Barcelona in 'Aragó 477'. In many cases, they remained for a few months whilst waiting for social housing from the Emergency Committee, whilst other families are still living there. I interviewed Karima who still lives in Aragó 477 to understand how she gets involved in the Obra Social Campaign, and to find out more about her experience.

5.3.2 Karima

Karima comes from Algeria, moving to Barcelona in 1999. She is 51 years old. She lives with her husband, their 12 year old daughter and 11 year old son. She was employed in a hotel working overtime to earn more money. When the hotel closed after four years, thanks to her savings, she got an indefinite (not temporary) rent contract for a fruit store in the centre of Barcelona, paying 30,000 euros for it. When she had her first child, she stopped working. The fruit store also had a living space, so thanks to the help of her family, Karima invested 45,000 euros in refurbishing it, and lived there.

'We lived for many years in this space that was our house. However, in 2016, when the owner of the store died, his wife started the procedure to evict us. I always thought that having an indefinite rent contract, we could remain there forever, but the law over-protects the owner. They take back the property without paying anything for all the refurbishment that we did.'

Social services told Karima that her family had all the requirements to access public housing, but as they were living in a place that formally was a shop, they could not help them. Karima searched on the web for organizations that could support her and found PAH Barcelona.

'When I arrived, there were so many people...I was ashamed, and I did not speak the first time. I came back, but still, there was not enough time, and I didn't speak. The third time, as my eviction was close, I explained my case, and people in the assembly said that they would help me. My lawyer stopped the first eviction, but after some months, we had another one. Because it was a shop, and the owner was an old woman, stopping this eviction was more complicated. I was desperate. I was imagining my family and me becoming homeless. I didn't trust that normal people could resolve our problems while social services could not. However, one day one person from PAH called me and told me to go to drink a coffee, and when I arrived, he told me that the Obra Social had occupied six apartments in Aragó 477, and one was available for my family if we wanted it. We accepted, and we got the keys. For a couple of days, three or four people from PAH remained with us until the recuperación was made public through a press release.'

Karima explained to me that since 2017 the majority of neighbours renting in Aragó 477 left. In some cases, because their tenancy expired but also sometimes as a consequence of threats exerted by Norvet.

'First, they didn't want to let us make a regular contract for the bills. After a few weeks, the companies cut them, so we connected everything illegally. Sometimes the elevator stopped working. They started to refurbish, but they had to stop for a while as they didn't have permission. Then they put vigilantes at the building entrance and cameras, so they always knew who was coming and going. Once my husband heard some noise, we opened our door, and there were people from the company and a locksmith trying to get into one of the occupied apartments, which was empty for a couple of days because the inhabitant was abroad. Only when I told them that I was going to call the police did they leave. Recently they started to come during the night and open all the anti-okupa doors¹⁰², making a lot noise. They do all these things because they want to force us to leave.'

Thanks to PAH demonstrations and media coverage, in 2017, the Barcelona municipal Government tried to negotiate with Norvet to relocate all the people and vulnerable families living in the building. However, Norvet refused any agreement. In March 2019, only the six families living in the apartments occupied by PAH in 2017 and three families with for-life rent contracts stayed in the building. Norvet started a judicial procedure to evict all of the illegal occupiers.

'They are full of money. They don't care about us and don't want to give us a social rent to stay there. They just want us to leave. I'm earning 800 euros per month with a precarious job. To rent something, you need a permanent job contract, four months of fianza (the bail for the rent contract), and in any case, it is impossible to find an apartment for less than 1000 euros. If they evict us, I will try to get social housing through social services. Otherwise, I will occupy another empty dwelling belonging to a bank. Before, I never imagined myself squatting... when you hear about 'okupas' (people squatting), you always imagine them as criminals. However, when I found myself faced with the prospect of becoming homeless with all my family, I did not hesitate. I don't want to live for free. I want to pay but a fair price that I can afford. I also considered the possibility of going back to my country, but my children were born and raised here, so I decide to stay for them.'

PAH Barcelona started a public campaign in March 2019 to defend the families living in Aragó 477 and to force Norvet and the municipal government to negotiate alternative housing solutions for all the families. Aragó 477 is not an isolated case. Real estate companies have bought several entire buildings. They empty and refurbish them to sell or rent for higher prices. These apartments became

¹⁰² The anti-okupa door is a special door installed to prevent the occupation of empty dwellings.

inaccessible to many, not only vulnerable families but also to people from the middle class, who can no longer afford the rents. Milena's case demonstrates that this is the new frontier of the housing struggle in Barcelona.

5.3.3 Milena

Milena is 36 years old; she is Spanish and grew up with her father in Hospitalet de Llobregat, a city close to Barcelona. At the age of 23, she moved to Barcelona, and for almost 12 years, she shared apartments with others. Although she wanted to live alone, she could not afford to rent a whole apartment by herself.

“I saw my problem always as job precarity rather than access to housing. Doing precarious jobs and with a shitty salary, I could not afford to live alone. I did not look for an apartment on my own because the longest work contract that I had was for one year, so I was afraid of taking this step.”

Now she is unemployed, without benefits and working cash in hand, some nights in a bar, and during the day in a graphic design studio. Since October 2018 she has been squatting an apartment in the Example, close to Sagrada Familia, along with another person. A Catalan woman owned the seven-floor building. When she died, her family decided to sell it to an international company which, according to Milena, seems to practice money laundering. The company immediately sent letters to the tenants before their contracts expired saying that it would not renew them. Milena thinks their objective is clear:

‘What they want to do is to empty everything, refurbish the entire building and put it up for rent or sale at a higher price. There are four apartments on each floor. Now there are five families with for-life rent contracts¹⁰³, four other families with temporary rent contracts, and two occupied apartments. People renting are now paying around 700 or 800 euros. We are four blocks from the Sagrada Familia, so if they refurbish everything, they can easily rent it to tourists or sell it for much more money. The company doesn't want to negotiate anything despite our mobilizations and the Barcelona city government's attempts to mediate. Their strategy is clear. First, expel the residents with temporary rent contracts by waiting for their expiration and then evict us when we are more isolated. From the people with for-life rent contracts, three of them are old women, so they are probably waiting for them to die. Otherwise, they will offer some money for them to leave’.

¹⁰³ For-life contracts were abolished in 1985 through the law 2/1985.

Milena knew some of the people living in this building for many years, and she was supporting their resistance. When a family left, and one of the apartments was left empty, the neighbours suggest she move in, so she did.

'At that time, I was unemployed, and every month it was difficult to pay the 300 euro rent in a friend's shared house. It was also another way to support the struggle of the residents. I didn't overthink the legal consequences. When I get notification of the eviction order, I will manage it. Now I want to be calm and enjoy the fact that finally, I have a house, with a proper window and even a balcony that faces the street for the first time since I've been in Barcelona. I've lived there for five months, and even though I know that sooner or later I will have to leave, having a proper space, with a table, natural light, is helping me a lot, it was like starting on a new path in my life.'

Milena arrived at PAH Barcelona in the autumn of 2018. The residents of the building decided to participate and build alliances with other social movements and organizations engaged in housing struggles.

'We decide to go to learn from, and also share our struggle with, other collectives, so I'm at PAH, other people are going to Sindicat de Llogater¹⁰⁴, others to Oficina de Gracia¹⁰⁵, etc. When I arrived, I spoke in the rent group, not explaining my case, but the building's history. In particular, there was one neighbour who had an eviction due to the expiring of the rent contract scheduled a few weeks later. Ninety people from different movements and organizations, including PAH Barcelona, stopped the eviction at the door.'

Since Milena's arrival, PAH Barcelona has contributed to the prevention of three evictions from the building. However, as Milena explained to me during the last two years, several families gave up the struggle and left the building.

'Some neighbours got another housing solution. Others were tired of paying a lawyer for the trials...every family that leaves represents a defeat and makes our struggle more difficult. Once an apartment is empty, immediately, the owners put anti-okupa doors. In two cases, they put people in to guard the building.'

The cases of Karima and Milena illustrate the increasing presence of real estate companies which are buying entire buildings to empty to then rent to tourists or to sell. 'Repossession from below' resists this process. The cases of Marika and Milena also show how, despite support, many families leave

¹⁰⁴ Sindicat de Llogater is the tenant's union of Barcelona: <https://sindicatdellogateres.org/es/>

¹⁰⁵ Oficina d' habitatge de Gracia is one of many neighborhood organizations struggling for the right to housing in Barcelona: <https://habitatgegracia.wordpress.com/>

after their tenancies expire. As often occurs with the Stop Eviction Campaign, big owners and real estate companies do not want to negotiate alternative solutions even when institutions and social services are involved.

5.4 Solutions, evictions and empowerment in the new context.

Report 2020 illustrates how over a third of people with rent-related problems (36%) have found a solution for which they express a degree of satisfaction on average of 5.4 (on a scale from 1 to 10). The same percentage (36%) of people with mortgage-related problems found a solution, but with a higher degree of satisfaction, on average 6.4. The percentage of those who found solutions drops to 25% in squatting cases, but with a higher degree of satisfaction with those solutions (an average of 7.4).

54 of the 252 respondents to the follow-up questionnaire (22%) received at least one eviction order. Of these, 56% got involved in one eviction, 25% in two, 11% in three, and 4% in more than four. In total, these 54 people had 97 evictions. Twenty-two of them arrived at PAH Barcelona with rent-related problems, nine with mortgage-related problems, and twenty-two with squatting-related problems. In 26 cases, the final eviction took place. In twelve cases, the people evicted were renting, in twelve cases squatting, and in just one case the problem was related to a mortgage. The data provides some insights: first, the majority of people who turned to PAH did not have evictions, thanks to the empowerment process and the negotiations promoted by the movement; second, even when someone received an eviction order, in most cases, the eviction was suspended before the date or stopped at the door, sometimes several times before it was eventually carried out; third, people with squatting-related problems are less likely to find a solution than people with rent- and mortgage-related problems. People squatting are also more often involved in eviction problems, both from receiving an eviction order and getting evicted.

Report 2020 also includes questions regarding participation in PAH (and APE) and an evaluation of the awareness and empowerment process. The majority of the respondents participated in more than fifteen assemblies, and in more than ten actions. 26% took part in more than fifteen accompaniments. 89% thought their participation in these movements allowed them to improve their knowledge about their right to housing. 74% agreed that their participation in PAH contributed to improving their health, and 81% in being calmer and more confident about the possibility of solving their problems. 67% affirmed that getting involved in PAH or APE contributed to expanding their social networks.

Conclusion.

The consequences of the rent bubble particularly affect vulnerable families and migrants just as the mortgage crisis did. In this new context, an increasing number of people who turn to PAH Barcelona are squatting or have rent-related problems, which often places them at higher risk of eviction. To adapt to this new situation, PAH Barcelona used a trial and error procedure to modify several elements of its daily activity.

First, the structure of the welcome assembly changed, especially in the second part, through the splitting of the affected people into three different groups according to the typologies of their housing-related problems. This change allowed them to focus on a higher number of cases and to develop a process of collective advice that fosters empowerment and awareness specific for mortgage, rent, and squatting related issues. The initial and final part of the assembly allows an alternative narrative of the housing crisis to be shared and to create empathy between the people attending the meeting. The feelings of empathy, complicity, and the creation of a community that are one of the bases of the success of PAH in breaking individualism and atomization are further developed during the countless actions, mobilizations and stop evictions action that fill the daily calendar of PAH Barcelona.

Second, the increasing presence of people having squatting and rent problems is causing a growth in the number of evictions that PAH Barcelona has to deal with. Therefore PAH Barcelona strengthened the Stop Evictions Campaign. PAH also created new protocols for actions, and specific useful documents to support people with rent or squatting problems. The other party in the negotiation to stop evictions is also changing, with more cases involving small landlords and real estate companies. Therefore, the involvement of public administration and social services is increasingly important. As we see from the case of Nadia, the 'open eviction' presents a new challenge for PAH. To deal with this practice - that is considered illegal due to the fact a Spanish civil trial requires an eviction date to be indicated – 233 organization and movements created the 'Stop open evictions platform' to denounce it and coordinate their struggle. PAH also created a series of new useful documents for open eviction cases.

Third, the Obra Social Campaign is evolving through its engagement in the 'repossession from below' of empty dwellings and buildings owned by banks in order to rehouse vulnerable families and denounce their behaviour as well as denounce the inaction of the public administration during the mortgage crisis. In the case of Aragó 477, in 2017 the Obra Social decided to occupy six apartments in a building recently bought by Norvet to rehouse vulnerable families and open a new front in the struggle for the right to housing directly involving an international real estate company. After two years, almost all of the other families living in the building had left, and Norvet started the procedure

of evicting the families who were living there through the Obra Social campaign. PAH Barcelona started a mobilization to force Norvet and the municipal administration to negotiate and find a solution for those families. As emerges from the case of Milena, the example of Aragó is not isolated. There are several buildings in Barcelona which share similar forms of struggle and resistance.

What emerges from this chapter is that the housing crisis in Spain has reached a new phase in which the long-term effects of the mortgage crisis that started in 2008 now overlap with and contribute to the rent bubble. As housing precarity is a dynamic process, the forms of resistance and the struggle to un-make housing precarity are also changing. PAH Barcelona is an example of how social movements can adapt to changed contexts. The platform transformed to respond to the new needs of affected people who came to the movement, through modifying and reinventing its political practices and creating new alliances with other social movements and organizations. Thanks to the Stop Evictions and Obra Social Campaigns, using peaceful forms of civil disobedience and challenging the law, PAH has stopped thousands of evictions and rehoused many vulnerable families in empty dwellings belonging to banks and most recently to SAREB and real estate companies. PAH used a right to housing discourse combined with a significant presence in traditional media and social networks, to make visible the social consequences of the mortgage crisis and rent bubble, and to legitimize its illegal practices of resistance. In the categories proposed by Katyal and Peñalver (2010), PAH's practices, which combine actions that are 'expressive' (e.g. occupying banks) with those that are 'acquisitive' (e.g. 'repossessions from below' through the Obra Social Campaign), can be considered to be a form of 'intersectional' lawbreaking. Moreover, PAH activists have also developed proposals to change the Spanish legal framework on housing. This strategy of 'changing the law' does not contradict the strategy of challenging it through civil disobedience campaigns. Rather, by making the consequences of housing precarity visible while providing practical solutions and simultaneously developing parallel proposals for legal changes, the strategies reinforce each other.

The next chapter addresses the relationship between PAH, the Spanish legal framework on housing, and the political system. It analyses how PAH has campaigned for a citizens' legislative initiative – *Iniciativa Legislativa Popular (ILP)* – at the national and regional level and has been pushing for a different more progressive set of formal rights and public policies to guarantee housing rights in Spain.

6. Changing the law from below: PAH's challenge to the Spanish political system.

Introduction.

By promoting empowerment and awareness, building a counter-narrative of the housing crisis and involving thousands of affected people in its massive civil disobedience campaigns, PAH has been able to respond to the consequences of the mortgage crisis and the most recent rent bubble, un-making housing precarity. For more than a decade these campaigns openly challenged the law: stopping evictions, promoting direct negotiations between affected people and banks and rehousing vulnerable families by occupying empty buildings that belonged to banks. From 2011, PAH activists also began working on different proposals aimed at changing the Spanish legal framework by effectively guaranteeing the right to housing. This strategy of *changing the law* overlapped with and has been complementary to campaigns to *challenge the law*, that is, challenging a political system considered complicit in and partly responsible for the housing crisis. PAH's attempts to improve the legal framework on housing have been linked to the recent evolution of the Spanish political system. As shown in chapter one, political opportunity theory focuses on the relationship between social movements and the political system, exploring the effects of the mobilizations on the party system, the degree of state centralization and legal pluralism, the interactions of multiple actors and authorities' attitudes (Kitschelt 1986; McAdam 1982; McAdam, Tarrow and Tilly 2001; Tarrow 1989 and 2011; Kriesi 2004;). One of its main arguments is that social movement mobilizations and strategies are strictly related to the degree of openness of the political system and the stability of alliances. I draw on political opportunity theory in this chapter to focus on how PAH developed its campaigns to change the legal framework by using a rights-based approach that not only adapted in response to the changing Spanish political system but also contributed to these changes. Moreover, I consider the categories developed by Lancione (2018) to analyse how PAH's attempts to change the legal framework can be considered to be a form of grassroots un-making of housing precarity while the response of the political system, at least in a first step, corresponded to a re-making of housing precarity.

The first section of the chapter focuses on the ILP – Popular Legislative Initiative – developed by PAH and other actors in 2012 and presented to the Spanish Parliament in 2013. The second section considers the ILP presented to the Catalan Parliament in 2015 that gave rise to the Catalan Law 24/2015. The effects and the limits of this law are also considered. The third section considers the

Ley Vivienda (Housing Law) proposed by PAH and registered by several parties in the Spanish Parliament in 2018. Since each of these proposals is closely interwoven with the relationship between the movement and the institutional and political system at the national and regional levels, in each section I consider the effects of the political system's configuration on PAH's proposals along with the strategies and campaigns developed by the movement. Through this analysis, I argue that not only has PAH, thanks to its mobilizations and campaigns, achieved relevant changes in the legal framework on housing, particularly at the local level, but that it has also, through its right to housing discourse, radically changed the narrative of the crisis and the Spanish housing model, thus contributing to the recent evolution of the Spanish political system.

6.1 The Popular Legislation Initiative (ILP) and the 'escrache' campaign.

6.1.1 The Popular Legislation Initiative

PAH's first attempt to resolve the problems linked to the mortgage crisis at a legislative level was the ILP (Popular Legislation Initiative) promoted in collaboration with other organizations such as Observatorio Desc, Commissions Obreres de Catalunya, Confederación de Asociaciones Vecinales de Catalunya, Taula del Tercer Sector and Union de Trabajadores de Catalunya. The ILP aimed to introduce mechanisms to make the *dación en pago* automatic and retrospective, to enact a moratorium on evictions for economic reasons and promote social rental housing¹⁰⁶. When this idea was developed, PAH still had a simple structure and was mainly present in Catalonia. As explained by Colau and Alemany (2012), the ILP was therefore an instrument to try to guarantee the *dación en pago* and use it to resolve thousands of cases related to the mortgage crisis. At the same time, it was also a way to structure the movement for the right to housing across Spain through a work plan that allowed the sharing of objectives and a calendar of actions and mobilizations.

The ILP campaign was therefore a challenge and simultaneously an opportunity for PAH. 500,000 signatures are needed to present an ILP in the Spanish parliament, and it was with this in mind that PAH built a network with neighbourhood associations and the Catalan trade unions. In this way the ILP forced the movement to 'go out on the streets', to give visibility to the problems of the mortgage crisis and to create connections and get the interest of the many people who approached them to ask questions and learn more. So, the ILP was a unique opportunity for PAH to reach and involve many affected people (Colau and Alemany 2012), as is clear from the case of Francisco and Juanjo:

¹⁰⁶ The full text of the ILP is available here: https://afectadosporlahipoteca.files.wordpress.com/2010/02/ilp_dacic3b3n-en-pago-retroactiva_moratoria-de-desahucios_alquiler-social.pdf

Francisco: *'One day I was walking in the centre and I saw people from PAH who were collecting signatures for the ILP. I spoke with them and a few days later I went to my first welcome assembly*

Juanjo: *'I had heard about PAH, I had even signed for the ILP at the neighborhood party, but I did not know what the movement was doing, and I never thought about going there...'*

Carlos Macías¹⁰⁷, PAH's former spokesperson, who now works for the municipal government of Barcelona, explained to me that the ILP obliged the movement to create more stable coordinating structures at the Catalan and national level in order to manage the organizational effort required to collect half a million signatures. The development and restructuring of PAH overlapped with the explosion of 15M. The occupations of the main squares of cities and towns spread across all Spain (Antentas 2015) and challenged both of the main parties, the PP and the PSOE, considered responsible for the economic and political crisis shaking Spain. As Romanos (2014) explains, 15M didn't stop when the *acampadas* ended. On the contrary, mobilizations continued in the neighbourhoods by overlapping and often blending with the housing movement:

The period of intense mobilization initiated in May 2011 has facilitated the recruitment of a large number of people into the activities and organizational structure of previously active social movement organizations such as PAH, whilst the indignados movement has adopted the protests against evictions as its own and used its networks to give visibility to the calls for action over the housing problem (Romanos 2014, 3).

The ILP was submitted for the first time in 2011 prior to the general election, but the PSOE government led by Zapatero rejected it, justifying its decision on the basis that a similar ILP had already been submitted by the Eco-pacifist Green party. Thus, as Flesher Fominaya argued:

PAH publicly called for a boycott of the PSOE and the PP, accusing them of bowing down to the banks: the PAH recognises the PSOE and the PP as declared enemies and warns that if the just demands of the PAH are not [met], we will do everything in our power to make sure that no mortgage holder . . . and no one in solidarity with the social drama and alarming housing emergency this country is living through votes for them ever again. (PAH 2011) (Flesher Fominaya 2015a, 472).

PAH's first approach at the institutional level immediately showed that the journey to change the legal framework on housing would be long and full of obstacles. The relationship with the political

¹⁰⁷ In this chapter I use extracts of interviews with Carlos, Lucia, Santi and Luis. All these people are, or have been in the past, PAH spokespersons either at a national level (Carlos) or in Barcelona (Lucia and Santi), or for a specific campaign (PAH Housing Law, in the case of Luis).

parties seemed to be particularly complex and, in this phase, resulted in confrontation. In 2012, after the elections and the withdrawal of the Eco-pacifist Greens' proposal, another ILP process was begun, and it was presented to the Spanish Parliament in 2013 with 1,402,854 signatures, almost triple the number required. This was possible because PAH, through its campaigns and alliances, had succeeded in moving the mortgage crisis and its consequences to the heart of the political debate. Evictions, *dación en pago* and the right to housing were now well-known issues, and PAH's demands and practices were widely recognized as legitimate.

6.1.2 The Escrache Campaign

When the Spanish Parliament were forced to discuss the ILP, only the PP was openly opposed to the proposal on *dación en pago*, while the PSOE now supported it. However, since the PP had an absolute parliamentary majority, it could block the ILP without a debate. The parliamentary debate was scheduled for 12th February 2013. During the run up, PAH organized mobilizations all over the country to pressure the PP to allow debate. This was the first time PAH used the *escrache*, a campaign inspired by Argentinian campaigns in 1995, to indicate to everyone the location of the houses of members of the dictatorship of Jorge Videla who had received a political pardon (Suárez 2019).

As Carlos explained to me: *'The first step of the campaign to put pressure on the PP was sending a public letter inviting representatives of the party to come to a PAH assembly to hear the stories and experiences of people affected by the mortgage crisis. When this direct challenge had no effect, and no representative of the PP participated in any PAH assembly, we decided to go to look for them and explain our demands and reasons in front of their homes, outside their offices or in the streets. Affected people followed PP members with megaphones explaining their experiences living with the risk of losing their homes and being evicted. We decided to use the escrache, a practice created in Latin America, after some comrades who visited PAH showed us how its works'*.

The use of *escrache* made PAH highly visible, however the PP and PSOE, along with the media, strongly criticized the practice, accusing PAH of not respecting privacy and freedom of opinion. These polemics also shifted the attention from the reasons for the protests to their modalities.

The practice of *escrache* also contributed to debates on the meaning of democracy and the form of protests and their legitimacy (Flesher Fominaya 2015a, Di Feliceantonio 2017). PAH was already using openly illegal practices to stop evictions, rehouse vulnerable families through the *Obra Social* and negotiate with the banks, legitimizing them through a right to housing discourse. In its first round in the challenge to the political system PAH for the first time used the controversial practice of *escrache*. As Flesher Fominaya put it:

PAH has engaged in a sustained campaign using the discourse of human rights not only to claim the right to housing but also to justify the use of a particularly controversial protest tactic against individual politicians. This personalising of political responsibility in turn is linked to personalising the impact of austerity measures by highlighting the human drama behind each individual eviction in the *escraches* themselves (Flesher Fominaya 2015a, 480).

The visibility of the ILP and the use of *escrache* contributed to a wider legitimization of PAH demands and political practices. Indeed, in polls conducted by *Metroscopia* for the 'El País'¹⁰⁸ in March 2013, 89% of respondents agreed with the use of *escrache*. A month later, support had fallen but was still high, at 78%.

6.1.3 The withdrawal of the ILP

In practical terms the mobilizations promoted by PAH forced the PP to agree to debate the ILP. Nevertheless, as Lucia told me:

'The PP had absolutely no intention of approving our ILP, so they started to propose a huge amount of amendments. When it became clear that they wanted to completely change the structure and meaning of our proposal we decided to withdraw our ILP in order to avoid any form of instrumentalization.'

The PP's absolute majority allowed it to approve Law 1/2013 Instead of the ILP presented by PAH and other organizations. This enabled it to comply with the decision of 24th March of the European Justice Tribunal 2013 and introduced the suspension of mortgage repossession proceedings for families at risk of social exclusion. As explained in Chapter Three, the Rajoy Government had already approved Law 6/2012, known as 'Codigo de Buenas Practicas', that established mechanisms for debt restructuring and made the repossession procedure more flexible. However, because of the code's restrictions on eligibility, many vulnerable families were excluded¹⁰⁹ and its effects were limited. Law 27/2012, which postponed evictions related to mortgage repossession proceedings,¹¹⁰ and the setting up of the Social Housing Fund to extend social housing stock¹¹¹, were the other measures

¹⁰⁸ The article is available at: https://elpais.com/politica/2013/04/07/actualidad/1365358645_241274.html

¹⁰⁹ In the reports developed by PAH and Observatory Desc, it appears that 34.2% of the respondents reporting in 2013 signed a mortgage loan of over 200,000 euros, while in the 2016 report this percentage was about 60%. In 2013, 35.6% of respondents said that there was at least one person who acted as a guarantor in their mortgage contract. In 2016, this figure reached 60,5%. In both these cases - a mortgage loan higher than 200,000 euros or the presence of guarantors - affected people could not access the Code of Good Banking Practices.

¹¹⁰ The text of Law 27/2012 is available at:

https://www.boe.es/diario_boe/txt.php?id=BOE-A-2012-14115

¹¹¹ The text of Law 1/2013 is available at: <https://www.boe.es/boe/dias/2013/05/15/pdfs/BOE-A-2013-5073.pdf>

implemented in response to the housing crisis. As Martinez (2018, 21) put it, ‘these measures were insufficient and strongly criticized by PAH as “useless, illegal and violating human rights.”’¹¹²

Despite PAH’s critique, the influence of its demands can be seen in many of the measures approved by the PP Government between 2012 and 2013 (Macías 2015 and Martinez 2018). Although PAH’s first attempt at the legislative level did not succeed and the ILP was withdrawn, the effort and relationships developed while gathering signatures contributed not only to the development of PAH, but to public recognition of the social problems at the heart of PAH’s activities. PAH’s demands started to be considered legitimate and became the basis for other proposals at the autonomous and local levels to change the legal framework on housing (Martinez 2018).

The right to housing discourse that contributed to the legitimization of illegal practices used by PAH in its campaigns has also been used to challenge those accused of defending the interests of the banking and financial sectors, disregarding the damage done to the right to housing of hundreds of thousands of people. This has been the core narrative of all the PAH campaigns to change the legal framework on housing. In terms of political opportunity theory (Kitshelt 1986, Tarrow 1989, Kriesi 2004), it can be argued that PAH’s first attempt to change the legal framework on housing demonstrated that the Spanish party system - in which the PP had an absolute parliamentary majority - was completely impermeable to the demands of social movements. As argued by Sanmartin (2019, 222), through the ILP campaign PAH became the main opposition force to the PP Government. Moreover, he explains how the ILP and all the other campaigns contributed to PAH’s growth with new branches appearing across the country and the development of a more sophisticated internal organization through the creation of permanent coordination structures at national and regional level.

Using the categories of Lancione (2018), in this first phase the legislative and political intervention of the PP government corresponded to a re-making of precarity. This happened first by rejecting PAH’s proposals and second by approving rent reform through Law 4/2013, creating the basis for a new phase of speculation on housing which became a rent bubble. Moreover, as mentioned in Chapter Five, in 2015 the PP Government approved new criminal legislation: Law 4/2015, the so-called ‘Ley Mordaza’¹¹³. The sanctions introduced seem to have been created specifically to discourage many of the political practices used by PAH such as the stop eviction and escrache campaigns or the temporary occupation of banks. Despite this, PAH and other housing movements continued using these practices

¹¹²See:<http://afectadosporlahipoteca.com/2013/05/28/respuestpah-a-la-ley-12013-clausulas-abusiva-partido-popular-que-vulnera-derechos-humanos/>

¹¹³ The text of Law 4/2015 is available at: <http://www.boe.es/boe/dias/2015/03/31/pdfs/BOE-A-2015-3442.pdf>

to challenge the law to self-guarantee the right to housing. The PP resistance to PAH proposals to change the legal framework at the national level, forced the platform to reframe its strategy and act at the regional and local level. The next section analyses how PAH's strategy evolved, focusing in particular on the Catalan ILP that gave rise to Catalan Law 24/2015.

6.2 The Catalan ILP and the silent escrache campaign.

6.2.1 'Romper por abajo'- '-To break from below'¹¹⁴. The new strategy of PAH

Aware that changing the law at the state level was impossible because of the PP's opposition to PAH's proposals, the movement modified its strategy to focus on changing the law at the regional level, starting in Catalonia. As Carlos described:

'After the experience with the ILP, we continued the daily mobilizations to stop the evictions and to promote individual negotiations with the banks. We also kept using the escrache, in particular against the PP during the European elections of 2014, but we were aware that in order to solve the problems related to the mortgage crisis and finally see the right to housing guaranteed, we needed structural change in Spanish legislation. So, we began to study the competences of the Regions and Municipalities to see if there was the possibility of putting pressure on other institutional actors, taking advantage of different political balances. We decided to focus on Catalonia, first because PAH had a higher level of organization there, with monthly coordination meetings, and second, because the Catalan legal framework¹¹⁵ was already contemplating the idea of allowing municipalities to fine the owners of housing left empty for more than two years. Hoping to open a breach in the institutional system from below, we decided to start from the municipal level.'

PAH proposed two motions¹¹⁶, first to sanction owners of empty houses and second to enable the repossession by public authorities of empty dwellings owned by banks. Around 200 municipalities voted in support of the proposals (Martinez 2018). Due to the success of the campaign, in summer 2014 the Catalan PAHs started to work on a new ILP. As Carlos explained:

'We couldn't propose the dación en pago, so we developed a proposal for a mechanism that provided second opportunities for debtors... We couldn't propose a moratorium on evictions, but we could mandate landlords to offer a social rent or an alternative housing solution to prevent evictions.'

¹¹⁴ 'Romper por abajo' means 'to break from below' and refers to the necessity to focus and act at the local level to break the institutional blockage exerted by the PP at the national level.

¹¹⁵ Catalan Law 18/2007 on the right to housing.

¹¹⁶ The motions are available at: <https://afectadosporlahipoteca.com/2014/01/03/mocion-pah-vivienda-vacia-multa-bancos/> and <https://afectadosporlahipoteca.com/2014/01/20/mociones-ayuntamientos/>

The work of reshaping the ILP was undertaken by members of different Catalan PAH groups together with Observatori Desc and APE¹¹⁷. After several months in which different proposals were developed and discussed in various assemblies, corrected and reformulated, the final proposal¹¹⁸ was ready. The Catalan ILP included four main proposals corresponding to the three historical demands of PAH (Dación en pago, Stop Eviction and Social Rent) as well as measures to promote social housing and guarantee basic utilities to vulnerable families. Carlos explained to me that there was a long and intense debate within PAH branches and the promoting groups of the ILP about whether to include a proposal about squatting. The final decision was that, unlike other demands and practices included in the ILP, there was not enough consensus internally or societally to include a specific demand regarding squatting. 50,000 signatures are needed to present an ILP to the Catalan Parliament, so during the first months of 2015, PAH organized a campaign. The proposal was timed to be presented to the Catalan Parliament before the municipal elections in May and the regional elections scheduled for autumn 2015. The goal was to put pressure on the Catalan parties involved in electoral campaigns so that they would be more likely to accept the proposal. And, unlike the situation at the national level, where the PP had an absolute parliamentary majority, the situation in the Catalan Parliament was more fluid and less hostile.

¹¹⁷ Alianza contra la Pobreza Energetica – APE is a social movement concerned with energy poverty. <https://pobresaenergetica.es/index.php/ca/>

¹¹⁸ The complete text of the Catalan ILP is available at: <https://ilphabitatge.cat/ca/ilp-mesures-ugents-emergencia-habitacional-pobresa-energetica/>

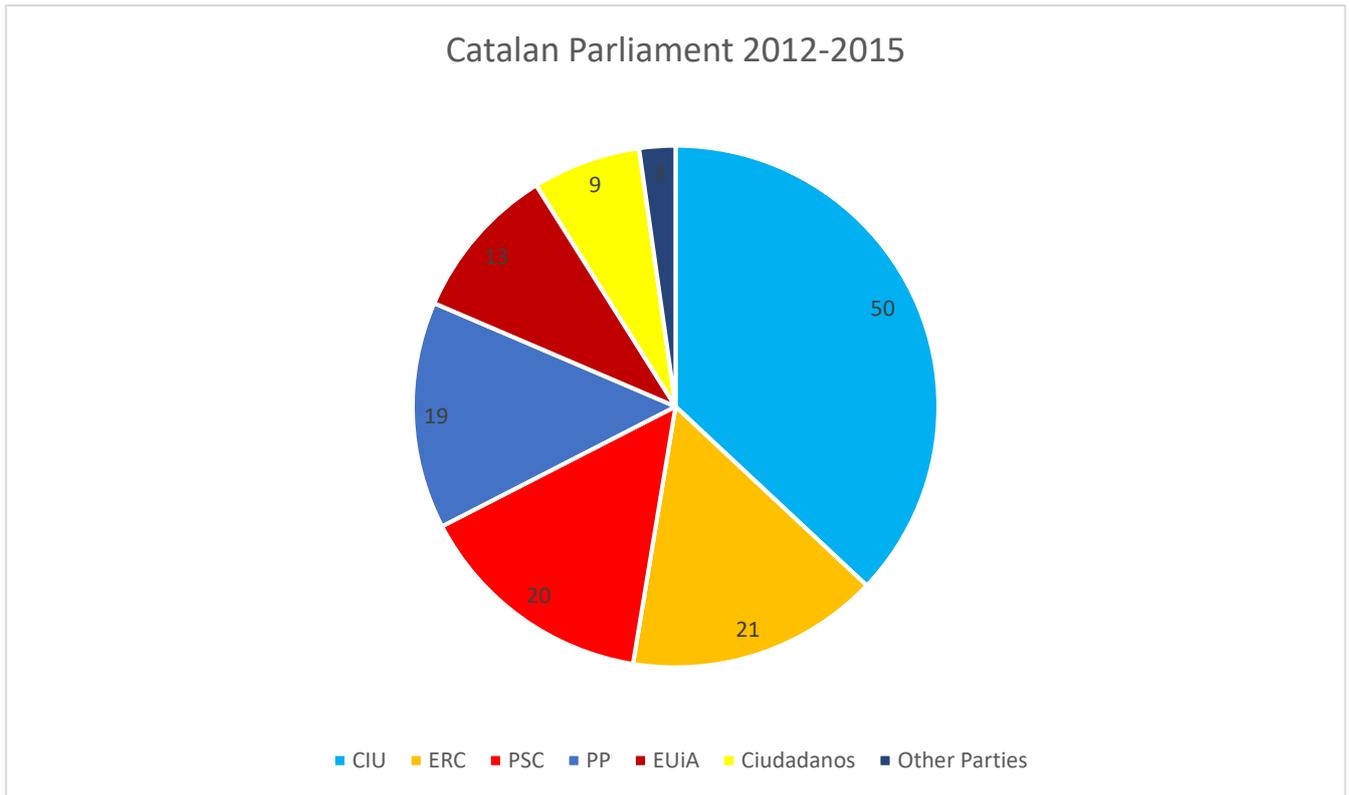


Figure 16: Composition of the Catalan Parliament 2012-2015. Graph drawn by the author. Source: Catalan Parliament

Looking at the party system, the situation in Catalonia, as well as in the Catalan Parliament, was more fluid than at the national level. Convergència i Unió (CIU), the centre-right and pro-independence party led by the President, Artur Mas, had 50 seats; Esquerra Republicana de Catalunya (ERC), a centre-left, pro-Catalan republic party had 21 seats; The Partit Socialista Catalano (PSC), the Catalan ally of PSOE, had 20 seats; PP, 19; and ICV-EUiA, the Catalan version of Izquierda Unida, 13 seats; and CUP, an anti-capitalist and pro-independence party, had 3. Ciudadanos, at the time was represented in the Catalan Parliament with 9 seats. Using the electoral campaign period to put pressure on the parties, PAH aimed to obtain the majority necessary to approve the ILP.

By the end of March 2015 more than 70,000 signatures had been collected, but the campaign continued in order to strengthen the legitimacy of the ILP's demands. Carlos told me that while the campaign to collect more signatures was ongoing, PAH organized a series of meeting with the parties to get them to support both the ILP and its urgent processing in the Catalan Parliament.

'We were aware of two risks. First, that during the parliamentary debate the parties could have made amendments that completely changed the meaning and effectiveness of the measures proposed as happened with the national ILP, and second that with the Catalan elections scheduled for October, there was the serious risk that the ILP would be blocked for months in the amendment process and would expire without approval due to the dissolution of Parliament. So, we asked for an extraordinary

procedure that we justified with the necessity to provide urgent answers to the housing crisis that was affecting Catalunya.'

At the beginning of April, the promoters organized a press conference in which representatives of PSC, ERC, ICV-EUIA, CUP and Ciudadanos expressed their support for the ILP and the urgency of its implementation. CIU supported its urgency but did not wholly agree with the contents, and the PP opposed it. By the end of April, over 143,000 signatures had been collected, and more than 60 Catalan municipalities had voted on a motion presented by PAH to support the Catalan ILP, in many cases with the votes of the local councilors of the CIU and the PP. This created tension within these parties. Nevertheless, both parties continued to oppose the content of the ILP. This meant that despite the support of all the other parties, two votes were still needed for the necessary majority.



Image 5: Communication campaign in support of the Catalan ILP. ‘How will the political parties vote?’. Source. Catalan ILP website.

The sponsors of the ILP then sent an open letter to the parliamentarians of the CIU and the PP to invite them to reconsider their personal positions. The explicit goal of the letter was to appeal to the individual vote of every parliamentarian, while the implicit objective was to foster internal tensions within the PP and the CIU. During May, the campaign in support of the ILP overlapped with the electoral campaign for the municipal elections, so the sponsors decided to put additional pressure on the CIU and the PP by using the *escrache* again.

6.2.2 The 'silent escrache' in support of the Catalan ILP.

The strategy was to expose the similarities of the CIU and the PP by spreading the idea that, since they had the same position on the ILP, they were de facto identical. At that time, Catalan independence was already one of the most important issues in Catalonia, and since the positions of the CIU and the PP on this matter were polar opposites, the CIU did not want to be seen to be aligned with the PP. The main innovation of the silent escrache was the use of green and red round placards as the main tool to communicate, instead of megaphones. When a member of the PP or the CIU had a public event or electoral meeting, PAH and APE activists showed up with their green and red t-shirts and round placards. The red ones had data on the housing crisis and messages such as, '184 evictions per day!', 'Cuts to water, electricity and gas!' and 'Catalonia, leader in evictions!' with the hashtag #CIUPP. The green cards had the proposal and ILP demands such as 'In June it is possible. Approve the ILP!', 'Stop evictions!' and 'Guaranteed basic supplies!' with the hashtag #ILPHabitatge (#ILPhousing).



Image 6: 9th May 2015, Barcelona. Escrache against the CIUPP. Source: website of the ILP campaign.



Image 7: 12th May, Granollers. Escrache against the CIU PP. Source: website of the ILP campaign.

In May 2015, during the first week of the electoral campaign, there were twelve silent escraches in Catalonia against members of the CIU and the PP. Three targeted Artur Mas, the President of the Generalitat. According to Suárez (2019), the use of the circular placards, which became an alternative media, allowed the streets and the squares to be transformed into new spaces of political discussion, encounters and intervention, subverting the traditional separation between politicians and ‘normal people’.

Luis, a researcher with a PhD in Anthropology about PAH, who has been particularly active in PAH’s work to change the legal framework on housing, described the two objectives of the silent escrache:

‘First, performing this practice during the electoral period gave enormous visibility to the campaign because the press and media were usually already in the place where the escrache was happening. The second objective was to avoid tension and repression by the police and to avoid polemics. The previous experience in 2013 of using the escrache created huge arguments with the parties and in the press and social media. It is true that this also gave visibility to our demands, but the risk was that the focus could have moved from our demands to discussion about this practice. The silent escrache avoided this risk and guaranteed our visibility, and the visual communication was effective and even

more powerful because the data and the slogans written on the circular placards spoke for themselves.... This strategy was also innovative at the political level. Indeed, after years in which Pujol¹¹⁹ in Catalonia acted as the right hand of Aznar¹²⁰ in Spain in the application of neoliberal policies and then austerity measures, suddenly, due to the Catalan issue, the CIU and the PP became competitors. Targeting both in the same campaign, for example with the hashtag #CIUPP, to connect them to evictions and the housing crisis, was particularly effective.'

Carlos confirmed that the mobilizations, especially the silent escraches, played a fundamental role during the electoral period in the strategy of the supporters of the ILP. At the municipal elections in May, CIU suffered bad results, particularly in Barcelona, where Ada Colau, former spokesperson of PAH, became the mayor, defeating the outgoing mayor, Xavier Trias from the CIU.

'When we met the representatives of the CIU after the escrache campaign and the negative results they had had in the municipal elections, we immediately understood that something had changed. They started a very paternalistic speech in which they complained about the campaign of escrache and especially the comparison with the PP. However, both the CIU and also the PP finally committed to supporting the emergency procedure to discuss the ILP before the dissolution of the Catalan Parliament scheduled for the end of July. Negotiations moved forward on the ILP proposals and became tighter and more frenetic, with meetings and contact almost every day, especially with the CIU. For us it was fundamental to obtain the support of this party not only for its 50 seats in the Parliament but also because it was the biggest party in Catalonia. Without the CIU's support, there was the risk that it could boycott the application of the law. In one of the first meetings, the CIU representatives literally told us that the party had an 'ideological allergy' to the ILP proposals. We decided to approach the negotiations focusing on the content of the measures and not on any specific words, and this worked. The final document changed, and even improved, however there was a last problem regarding the definition of 'major landlords'. The CIU proposed putting the threshold at 40 empty apartments, around 2,500 square metres, while our proposal was half that, but not necessarily empty. The day before the vote in the Parliament, in another tense meeting, we finally agreed with the CIU that the threshold to be considered a big landlord was to own apartments corresponding in total to at least 1250 square metres, not necessarily empty.'

¹¹⁹ Jordi Pujol, leader of CIU and president of the Generalitat between 1980 and 2003.

¹²⁰ José María Aznar, leader of the PP and Spanish Prime Minister between 1996 and 2004. His first government (1996-2000), which didn't have a parliamentary majority, was supported in Parliament by the Catalan Party CIU and the Basque party PNV.

6.2.3 The Catalan law 24/2015

Thanks to activism and negotiations with the parties, the ILP's proposals were unanimously passed by the Catalan Parliament on 23/7/2015, giving rise to Law 24/2015¹²¹.



Image 8: Celebration for the vote on the Catalan ILP in front of the Catalan Parliament.
Source: PAH Barcelona social media.

The law guaranteed the right to housing in several ways: first, it introduced mechanisms to resolve the over-indebtedness of consumers and measures to avoid evictions that could result in homelessness. Second, it sought to expand public housing stock by introducing the compulsory transfer of empty houses owned by legal entities to the Housing Fund for Rent. This would apply under certain conditions and for a period of 3 years. Third, it introduced mechanisms to guarantee access to basic utilities (water, electricity and gas) for vulnerable households. Catalan Law 24/2015 was the first Spanish law to be approved starting from an ILP promoted by a social movement. It is one of the most advanced autonomous laws in its development of housing as a subjective right and the mechanisms to grant it Quintia (2017). The Catalan Law 24/2015 represented a huge victory for

¹²¹ The text of the Catalan Law 24/2015 is available at: <https://www.boe.es/buscar/doc.php?id=BOE-A-2015-9725>

the Catalan PAHs and the other sponsors, and it inspired similar proposals in other regions. Indeed, regional laws inspired by the Catalan Law 24/2015 were approved in Murcia in May 2016 and in Valencia in January 2017 (Sanmartin 2019, 411). However, as explained in Chapter Four, despite the mobilizations of Catalan PAH branches and the other sponsors during spring 2016, the national government filed an appeal to the Constitutional Court on the 29th April 2016 claiming that some parts of the law were unconstitutional, which led to the suspension of several articles. Despite the success in forcing the Catalan parties to approve the ILP, PAH had to face the PP who were once again determined to prevent any radical change to the legal framework regarding housing. The decision of the PP to appeal the 24/2015 Catalan Law as well as all other regional laws on housing approved since 2013 is linked to the traditional tension between centralization and decentralization that historically characterizes the relationship between the Spanish State and the regions (Comunidades Autónomas), and contributed to increasing this tension in Catalonia. When the Catalan ILP was approved in the summer of 2015 it seemed that finally PAH and its innovative use of the silent *escrache* in the electoral period could force the parties to change. PAH decided to replicate this campaign at a national level during the general elections of 2015. This campaign and its results, as well as its links with the further changes in the political system are discussed in the next section.

6.3 The PAH's Housing Law and the reinstatement of Catalan Law 24/2015.

6.3.1 PAH's Housing law.

In 2015, after the success of the Catalan ILP that led to the approval of Law 24/2015, PAH began a new campaign to pressure political parties during the run-up to the general elections on 20th December that year. Demands to guarantee basic services and the development of the public housing stock were added to the movement's long-standing demands, creating the so-called 'five of PAH' (Dación en pago, affordable rents, stop evictions, social housing and guaranteed basic utilities) (Sala 2016). The objective of this campaign was to pressure the parties to include these five demands in their programs. However, as Luis explained, not everyone agreed: *'The campaign for the five of PAH was less successful than we expected and many PAH branches did not mobilize. The idea of this campaign was to replicate at the national level the strategy used for the Catalan ILP, but it was more difficult because there wasn't a concrete proposal, so the parties could easily agree to our demands because it did not imply a real commitment. I think that many comrades did not mobilize because they simply don't trust the parties, so this campaign didn't seem particularly effective to them. For example, a comrade from Sant Boi'¹²² told me that if we want a commitment from the parties we had to ask for or*

¹²² Sant Boi de Llobregat is a Catalan city.

propose something to which they could only answer yes or no, like a law. This analysis was shared by many people within PAH, so we decide to develop a new proposal, the 'ley vivienda'¹²³ to change the legal framework on housing at the national level. The idea was to extend the measure approved in Catalonia by 24/2015 to the whole country, to go beyond the emergency and introduce elements that could be the basis of a new paradigm on housing. Moreover, a law proposal would force the parties to take a clear position either in favor or against it.'

As shown in the first section, the 2015 general election, when Podemos and Ciudadanos entered Parliament represented a turning point that accelerated the crisis of the traditional parties. However, the stalemate that followed caused new elections to be called for summer 2016. In the meantime, even though it was leading a *gobierno en funciones*¹²⁴ - with limited competences - and despite the mobilizations of PAH, the Rajoy government filed an appeal with the Constitutional Court on 29th April 2016, causing the suspension of several articles of Catalan Law 24/2015. So only a few months after PAH's biggest victory at the institutional and legal level, PP once again moved to thwart PAH demands. Luis saw this as a dramatic blow:

'Historically PAH had to frame every campaign as a victory. This is linked to the fact that the affected people who turn to PAH are already desperate, so the movement has to mobilize them towards hoping and thinking that victories are possible. Demonstrating that 'si se puede'¹²⁵ - that it is possible to stop evictions and obtain dación en pago from the streets, and also obtain victories at the institutional level - has always been key to PAH's success. The suspension of 24/2015 represented an unequivocal defeat, particularly since in the few months the law was in force, it was effective, for example, it prevented around 30,000 cuts in basic utilities.'

The suspension of 24/2015 provided further reasons to develop the proposal of a PAH housing law. As I explained in Chapter five, the context of the housing crisis has evolved in the last few years with the emergence of the rent bubble. In order to address these new housing-related problems, PAH included measures to regulate rents in its new proposal. A PAH commission worked to develop the law, then every PAH assembly discussed the proposal, sending comments and suggestions for changes. After several months, the commission decided to stop this process because the text would be modified anyway during the final amendment process. As Luis said:

¹²³ PAH housing law.

¹²⁴ A 'Gobierno en funciones' (a 'functioning government') is a transitional government with limited competences that has to facilitate the administrative changeover to another government. Usually functioning governments remain in charge for just a few weeks before and after general elections. The functioning government of Rajoy, however, remained in charge for more than 10 months between 2015 and 2016 due to the failure of negotiations to create a new government.

¹²⁵ 'Yes, it is possible' is the most widely used and famous PAH slogan.

'The best option would have been to have the time to create the perfect text, involving every PAH assembly, affected people and other organizations and movements, however, we knew that the text we were going to present would be quite different from the one that eventually would have been approved. The most important thing was not the text of the law itself, but once again opening a political struggle to change the legal framework and provide more tools to the affected people.'

Made in the summer of 2017, the first proposal of the PAH Housing Law¹²⁶ was based on PAH's five main demands and it articulated specific mechanisms to respond to a variety of housing-related problems:

- 1) Dación en pago: cancellation of debt by handing back the property of the mortgaged house to the bank;
- 2) Affordable rents: the regulation of rent prices with a reference index that considers the general population's purchasing power;
- 3) Stop evictions: a moratorium on evictions of the first and only residences of vulnerable families;
- 4) Social housing: to give public administrations the ability to temporarily use houses owned by banks and big landlords that have remained unjustifiably vacant for more than 6 months. The purpose of this measure would be the rehousing of vulnerable families through social rents;
- 5) Guaranteed basic utilities to outlaw supply interruptions in basic utilities (water, gas and electricity) for vulnerable families.

In terms of political opportunity, PAH's strategy was to force the parties to take a clear position on the new housing law. PAH hoped to take advantage of the fact that although PP was still leading a government, there was a possible alternative majority in Parliament. However, to obtain this majority, PAH needed the support of all the parties (PSOE, PODEMOS and all the regionalist parties) except PP and Ciudadanos, which at that time was PP's main partner in terms of parliamentary votes. PAH was working on the first round of meeting with the parties before the registration of the law when there was an explosion of tension caused by the referendum on independence which had taken place in Catalonia on 1st October 2017. Due to the new situation, the PAH commission on the Housing Law proposed postponing the registration of the law. Finally, on the 10th of January 2018, PAH registered the law, which already had the support of Unidos Podemos, PDECat, ERC and Compromís y EH

¹²⁶ The full text is available on: <https://las5delapah.com/texto-legal-ley-viviendapah/>

Bildu¹²⁷, while PSOE had promised that it would vote in favour of discussing the law and present amendments later.

Between October 2017 and January 2018, PAH organized a long-term campaign in support of the proposed law, organizing monthly actions coordinated at the national level on each demand included in the law proposal. Thanks to these campaigns, PAH obtained the support not only of social movements, neighbourhood organizations and unions, but also local governments. However, as Luis describes, there was still a huge obstacle to overcome.

'The work required to organize the campaign, coordinate all the PAH groups and maintain the high level of mobilizations was huge. Every day we spent hours working and debating by telegram and mumble: creating documents and press releases; negotiating with the parties; keeping all branches of PAH updated... When we started this campaign, we did not even know all the procedures required to register and approve a law in Parliament. We discovered all the different steps during the meetings and negotiations with the parties and we learned that the Government could veto the proposal even before Parliament could discuss its admission.'

PAH intensified its campaign in the weeks before PP's possible veto. A delegation of its members visited the European Parliament¹²⁸ to present the Housing Law, already endorsed by the UN Special Rapporteur on Housing, Leilani Farha. As it had with the ILPs, PAH presented the Housing Law as the solution to the housing emergency. Moreover, it framed the PP's possible veto as a matter of democracy, directly attacking the PP for the corruption cases it was involved in and questioning the legitimacy of the Rajoy government.

¹²⁷ <https://las5delapah.com/la-pah-registra-en-el-congreso-una-propuesta-de-ley/>

¹²⁸ <https://las5delapah.com/pahs-housing-law-is-visualised-in-the-european-parliament/>



Image 9: National demonstration of PAH in Madrid, 3-3-2018. ‘A law as safe as home. For the right to adequate housing. #PaHHousingLaw.’ Source: PAH social media

Despite PAH’s campaigns and activism that culminated in a national demonstration in Madrid on 3rd March, the PP Government, with the support of Ciudadanos, vetoed the PAH Housing Law on 20th March 2018.

6.3.2. The change of Government. A new hope for the PAH Housing Law.

On 1st June 2018, the Rajoy’s government fell to a no-confidence vote due to a corruption scandal, and Pedro Sanchez (PSOE) became the new prime minister. In the meantime, following a sentence of the Constitutional Court that had questioned the use of the veto for budgetary reasons, several parties, including PSOE and Unidos Podemos had presented appeals on the veto on all their law proposals, which included the PAH Housing Law. The first effect of the change of government for PAH was that the Housing Law proposal did not get vetoed the second time. During the summer, PAH started to negotiate with the parties again, especially with PSOE, and on 18th September 2018, a narrow majority of the Spanish Parliament accepted the PAH Housing Law for consideration. According to Luis, this was a historic day for PAH.

'When, after a day of uncertainty in which until the very last moment we didn't know if the PNV¹²⁹, which was decisive, had voted in favour, we learnt that the Parliament approved the consideration of the Housing Law, we couldn't hold back the emotions and tears¹³⁰. The fact that a parliament that is subordinated to the interests of banks and financial sectors voted, albeit not definitively, in favour of our law, was absolutely revolutionary. This showed that all the efforts, actions and mobilizations we had organized were not irrelevant; they helped create empowerment and a legitimation of our demands that became perceived as normal and not revolutionary, and this is the key to social change. Being in the streets stopping evictions, rehousing people through the Obra Social, obtaining dación en pago and social rents demonstrated that PAH's demands are not only legitimate but also feasible... For me, the combination of presence in the streets with the institutional challenge was fundamental, because if both strategies succeed, they reinforce each other, and when one fails you still have the other.'

Despite this vote, the road towards definitively approving the law was still long, and it soon became clear that it would not be easy. Indeed, when the amendment phase started, PP and Ciudadanos began to ask to postpone the debate, blocking the discussion of the law week after week until at the end of February the Sanchez Government called for new general elections. This caused the automatic forfeiture of the law. However, thanks to the pressure exerted by PAH with Sindicat de inquilinos y inquilinas – the tenants unions – and other social movements, in March 2019 Sanchez's government approved the decree Law 7/2019¹³¹ that reformed the Law of Urban Leases, including some of the social movements' demands. In particular, the duration of a rental contract was extended to five years if the owner was a physical person, and seven years if it was a legal entity, and the practice of open evictions¹³² was forbidden. Despite some advances, this decree did not include measures to regulate rents and to avoid evictions when there were no alternative housing solutions, PAH therefore considers it insufficient and continues its campaign to promote further changes in the legal framework on housing at a national level.

6.3.3. The reinstatement of Catalan Law 24/2015 and Law 17/2019

The change of government in June 2018 opened a window of political opportunity that PAH used to represent its proposals at the national level. In the same way, at a Catalan level, this window of opportunity was used to revitalise Catalan Law 24/2015, various articles of which had been suspended

¹²⁹ Partido Nacionalista Vasco – Basque Nationalist Party

¹³⁰ In this video you can see the moment that the vote took place: <https://www.youtube.com/watch?v=DOaftKlsW90>

¹³¹ <https://www.boe.es/buscar/doc.php?id=BOE-A-2019-3108>

¹³² See Chapter 5

since 2016¹³³. Lucia explained: *'When Rajoy fell we immediately saw the opportunity to reinstate our law, so the ILP commission started to develop a plan and a roadmap. The political context in Catalonia was still in turmoil due to the independence issue but during the summer the central government and the Generalitat reactivated a bilateral commission¹³⁴. In the context of this new institutional dialogue, the Generalitat publicly asked the Government to withdraw several appeals presented by the PP against Catalan laws, but 24/2015 was not included in the list. So, the first step of our campaign was to ask for a meeting with the Generalitat to ask them to include our law in the negotiations. In the meantime, we organized an action coordinated with all Catalan PAHs in Barcelona in which 300 people occupied the offices of the Consorci de l'habitatge¹³⁵. This powerful action gave us more strength, however the negotiations soon stalled again, so we tried to open a parallel channel with the central government. The turning point was a press conference in front of the Catalan Parliament with many organizations and majors of Catalunya, including many from the PSC. The idea was to reframe the debate, shifting from the 'process'¹³⁶ to the social emergency linked to the housing crisis and on solutions provided by a law that was developed from below and supported by Catalan society.'*

PAH and the other promoters of the ILP organized a campaign that involved dozens of organizations to ask for the revival of Law 24/2015. In their negotiations with parties, they used a document that both the Catalans parties ruling the Generalitat (ERC and Giunts per Catalunya¹³⁷) and PSOE signed in the spring of 2016 during the mobilizations to defend Law 24/2015 from the PP's possible appeal to the Constitutional Court. Through this document signed by all the main parties but the PP, they committed themselves to:

1. Publicly defend Catalan Law 24/2015;
2. Require that the central government not appeal against the law;
3. Withdraw any such appeal if they lead or get involved in a new government;
4. Extend the rights and the measures included in Catalan Law 24/2015 to the whole Spanish state.

¹³³ Due to the appeal presented in 2016 by the PP central government, the Spanish Constitutional Court suspended Articles 2.2, 3, 4, 5 (Sections 1-4 and 9) and 7.

¹³⁴ The first meeting of this commission since 2011 was held in Barcelona on 1st August 2018 https://elpais.com/ccaa/2018/07/31/catalunya/1533032252_373536.html

¹³⁵ Consorci de l'Habitatge de Barcelona: a public institution composed of the Barcelona City Council and the Generalitat, and created to develop and manage public housing in Barcelona. http://www.bcn.cat/consorcihabitatge/es/suport_emergencia_social.html

¹³⁶ The 'process' is a way to refer to the Catalan independence issue.

¹³⁷ Giunts per Catalunya is the party heir of PDeCAT that in turn before was CIU.

Madrid a 20 de abril de 2016

El grupo parlamentario abajo firmante se ha reunido con el Grupo Promotor de la ILP de medidas urgentes para hacer frente a la emergencia habitacional y contra la pobreza energética, la hoy Ley 24/2015, de 29 de julio, de medidas urgentes para afrontar la emergencia en el ámbito de la vivienda y la pobreza del Parlament de Cataluña. Una ley que se ha demostrado útil y eficaz para garantizar el derecho a una vivienda digna.

El grupo parlamentario abajo firmante se compromete a:

1. Defender públicamente la ley 24/2015 y la necesidad de ésta para hacer frente a la emergencia habitacional y contra la pobreza energética.
2. Exigir al Gobierno del Estado que no interponga recurso ante el Tribunal Constitucional, más teniendo en cuenta que se trata de un Gobierno en funciones
3. Desistir y retirar el recurso en el supuesto que el gobierno en funciones lo haya interpuesto ante el Tribunal Constitucional en el caso de formar Gobierno y se compromete a no poner impedimentos para su total desarrollo.
4. Ampliar los derechos que la ley 24/2015 otorga al resto del estado, desarrollando una legislación que incluya dichos derechos.

Firmantes:


LOURDES CIVERO
PORTAVOZ VIVIENDA
DIL


SOL SÁNCHEZ
GP. MIXTO
IZQUIERDA UNIDA -
UNIDAD POPULAR.


PEDRO AZPÍN
G.P. VASCO EAJ-PNV


MAR ROMÁN
PORTAVOZ VIVIENDA.
G.P. PSOE


DAVID BRUZOS
EN TAREJA


Onesimo González
G.P. Ciudadanos

Image 10: Document signed by parties in 2016 in defence of the Catalan Law 24/2015. Source: PAH social media

In November 2018, thanks to the pressure exerted by PAH and other organizations, the central government and the Generalitat signed an agreement to withdraw the appeal regarding Articles 2.2, 5 and 7 of Catalan Law 24/2015. On 22nd February 2019 the Constitutional Court accepted this withdrawal with Sentence 13/2019,¹³⁸ sentencing the constitutionality of the articles involved, and the unconstitutionality of Articles 3 and 4. This represented a new victory for PAH and the other promoters. But it was not a definitive one, as Lucia explained:

'The reinstatement of 24/2015 was a great success for all the Catalan PAHs and, coincidentally, the Constitutional Court published its sentence on the exact day of the tenth anniversary of PAH's creation. However, our work is not finished, we have to push the Generalitat to make this law effective in all its points, to communicate to banks, real estate funds and municipalities that the law is in force again, to organize workshop formation for social service workers... This law is a tool that can help us but the fact that is in force again doesn't mean that it will be automatically and completely applied. For example, the articles that were never suspended have not always been applied, and the situation of the Emergency Committee¹³⁹ is emblematic.'

In June 2018, taking advantage of the change of government at the national level, PAH was able to revive Catalan Law 24/2015, and obtain some advances in the national legal framework through Law 7/2019. In the autumn of 2019, the group that promoted the Catalan ILP in 2015, including the Catalan PAHs, Observatori DESC and APE, succeeded in negotiating a new law on housing with the Catalan Government to improve Catalan Law 24/2015. Catalan Law 17/2019 introduced measures that aim to respond to a housing context that, as we have seen, had deeply evolved since 2015. These improvements included a seven-year renewal for social rents signed under Law 24/2015. Moreover, all new social rents had to respect the national law 7/2019 approved by the government led by PSOE. This means that already existing social rent contracts would last for ten years (3+7). The new social rent contract would last for fourteen years (7+7) when the owner is a major landlord and ten years (5+5) when is a natural person. In response to evictions related to the non-renewal of a rent contract, the requirement for major landlords to offer a social rent would be extended to these cases, and, vulnerable families that, from June 2019, are occupying dwellings, belonging to major landlords are also included. The law also modified the definition of a major landlord, to include natural persons who own more than fifteen homes. Finally, the price of the compulsory transfer of empty dwellings

¹³⁸ https://www.boe.es/diario_boe/txt.php?id=BOE-A-2019-2547

¹³⁹ The 'Emergency Committee' (Mesa de emergencia) a service of the Consorci de l'habitatge de Barcelona, is a public institution composed of the Barcelona City Council and the Generalitat, and created to develop and manage public housing in Barcelona. The Emergency Committee meets monthly to evaluate new cases proposed by the social services and provides (according to a series of criteria) social housing to vulnerable people or families at risk of residential exclusion or evictions.

which are the property of banks and real estate companies to the public administration was set by law at 40% of the price of the officially protected housing (VPO), thus below market level. Despite these victories, the struggle to change the legal framework on housing is not over, and PAH continues its campaign to extend the measures obtained in Catalonia to the rest of Spain.

Conclusion

Looking at the strategy and the campaigns promoted by PAH since 2011 to change the legal framework on housing it is possible to identify three categories of results. First, the ILP campaign, overlapping and crossing with the 15M movement, contributed to the growth of PAH both through the creation of new branches and through the development of coordination structures at the regional and national levels. The challenge to the political system ‘obliged’ PAH to build alliances with other movements and organizations, strengthening their visibility and ability to mobilize the movement. The different campaigns organized to support the ILPs and the PAH Housing Law, and to defend and then revive Catalan Law 24/2015, were opportunities for the local branches of PAH to work and mobilize together. Moreover, by making visible and politicizing *‘individual home evictions as a question of social justice and fundamental human rights that should be protected by international conventions’* (Martinez 2018, 15), these campaigns contributed to reframing the housing crisis and the issue of personal indebtedness, empowering and transforming many affected people into activists. That, along with the campaigns challenging the law analysed in the previous chapters, fostered the development of a shared identity within the movement and projected the image of PAH as an effective and successful movement to the outside. In this sense, all these campaigns contributed to making PAH’s demands visible and legitimate. PAH has involved thousands of affected people in a process of collective empowerment and civil disobedience campaigns to self-guarantee their right to housing. At the same time PAH worked to change the law and provide structural solutions to the housing crisis. This combination of strategies has been one of the keys of PAH’s success. As Santi, put it:

‘We face the emergency, we retake empty houses, we occupy banks to force them to negotiate a solution for the affected people, but we are also propositional, we present laws, we know from our first-hand experience how the laws have to be in order to provide solutions to the housing crisis.’

The movement used the right to housing discourse both to legitimize its illegal practice and to challenge the political system. The case of PAH confirms Fierro’s (2019) argument - drawing on the case of el Movimento dos Trabalhadores sem Teto (MTST) of San Paolo (Brasil) - that a rights discourse can be radically used by social movements combining legal and extra-legal strategies and forms of struggles to challenge the existing hegemonic system. In this sense, as Lucia and Luis

suggest, PAH's attempts to change the law, despite not yet completely successful, have contributed to reframing the housing crisis and to putting the demands of the movement at the core of the public debate on the housing model in Spain.

Second, when looking at the relationship between PAH and the political system, two phases can be identified. In the first phase, when the party system was dominated by the traditional parties PP and PSOE this relationship was mainly confrontational. Between 2010 and 2014, PAH challenged the political system at the national level with the ILP proposal and the controversial *escrache* campaign. Having realised the impossibility of opening a breach at the national level the movement adapted its strategy and focused on the municipal and regional levels, obtaining its first success. The tools to put pressure on the parties also evolved, as demonstrated by the example of the silent *escrache* campaign deployed at the Catalan level during the electoral period in the spring of 2015. Using the different balances of power and systems of alliances and competition at the local level, PAH convinced all the Catalan parties to vote for Law 24/2015. The turning point and the beginning of a new phase in the relations between PAH and the party system can be identified in 2015 when many activists in the housing movements contributed to the creation of new political actors, especially at the local level. As Martinez put it:

The municipal elections of May 2015 represented progress. Many housing and 15M activists became representatives and members of local governments, and this constitutes an unintended outcome for such a nonpartisan organization. Housing activists thus nurtured left populist parties such as Podemos and electoral platforms such as Ahora Madrid, Barcelona en Comú and Marea Atlántica in Galicia. Most often, this new instability within the political elites turned into coalitions between the new parties including housing activists and the PSOE, most notably in Madrid and Barcelona (Martinez 2018, 16).

In this second phase the relationship between PAH and the political system changed slightly, becoming less confrontational, especially at the local level. The irruption of new parties into the political and institutional system, on the one hand created a premise for the greater openness of institutions to the demands of PAH and on the other also posed the question of the autonomy of the movement. The evolution of the relationship with parties and institutions will be further investigated in the next chapter focusing on the specific case of Barcelona.

Third, looking at the changes in the legal frameworks, PAH obtained its biggest success with Catalan Laws 24/2015 and 17/2019. At the national level, the pressure exerted through the campaign for the PAH Housing Law led to the approval of the decree Law 7/2019. However, as mentioned above,

PAH considers this decree to be insufficient and continues to pressure the central government to extend the measures of the Catalan Law 24/2015 to the whole Spanish state, and to promote further and more radical changes in the legal framework on housing, especially introducing measures to guarantee rent control and respond to the rent bubble. As explained by Lucia, Santi and Luis, the changes in the legal framework are perceived as a way of providing more legal tools to affected people, social movements and public administrations, but are not considered as a panacea or a definitive solution. Changing the law is not a definitive victory or solution to the housing crisis. The application of the new measures is not automatic, and there is room for different interpretations (e. g. in Catalonia major landlords sometimes refuse to offer or renew social rent for vulnerable families). Therefore, for PAH, the struggle for the complete enforcement of laws and new public policies is as important as the campaign to change the law.

To conclude, what emerges from chapter is that PAH developed a long-term strategy for changing the legal framework on housing that completed, supported and contributed to legitimizing its illegal practices. PAH's campaigns use structural and legal mechanisms to un-make precarity in a way that complements the campaign of civil disobedience analysed in the fourth and fifth chapter. This strategy of 'changing the law' can be seen to have been developed through a trial and error procedure, responding to the resistance of the PP and the re-making of housing precarity by taking advantage of, and contributing to, changes in equilibrium within the political system in order to open up new political opportunities. Indeed, in 2015, Ada Colau, one of the six founders of PAH and spokesperson of the movement at national level for many years, won the municipal elections in Barcelona to become the new mayor; this case is emblematic of how PAH did not just challenge and influence the political system but contributed to changing it. The next chapter focuses on the relationship between PAH and the new municipal administration of Barcelona en Comú, which put housing policies at the centre of the municipality agenda. The policies on housing proposed by the municipality are analysed as a way to contribute, from the institution, to the un-making of housing precarity.

7. From the movement to municipal administration: Politics and policies for a radical right to housing?

Introduction.

Spain's housing crisis is never over – it simply changes its form. Unaffordable rents caused 84.4% of the 19,347 evictions in Barcelona between 2013 and 2019¹⁴⁰. In Barcelona, renting has become unaffordable because the social consequences of the housing crisis overlapped with the long-term effects of urban transformations caused by the so-called Barcelona model. Drawing on Lancione (2018), I argue that the Barcelona model represents the pre-making of urban housing precarity at the local level.

This chapter looks at how between 2015 and 2019, the municipal government led by Barcelona en Comú responded to housing and gentrification-related problems. Madden and Marcuse (2016) argue that the claim for a radical right to housing can represent a response to this crisis, but only if this goes beyond the mere recognition of a right, and becomes a radical challenge to the current housing system. As they point out 'more than a simple legal claim, a real right to housing needs to take the form of an ongoing effort to democratize and de-commodify housing, and to end the alienation that the existing housing system engenders' (Madden and Marcuse 2016, 197). In the last chapter of their book 'In defense of housing' they formulate a series of proposals or 'potential directions' including the decommodification and de-financialization of housing; the defense and expansion of public housing; the experimentation, innovation, and democratization of housing policies and management to prioritize the needs of inhabitants; and the strengthening and connection of housing movements (Madden and Marcuse 2016).

Starting from these 'potential directions' this chapter analyses how, in a context of crisis, austerity measures and housing precarity, the combined – but autonomous action - of urban social movements¹⁴¹ and later of the municipal government of Barcelona en Comú (BeC) developed activism and municipal policies inspired by and oriented towards a radical right to housing. Through a rights-based approach, the focus moved from the needs of markets, profit, and economic growth to

¹⁴⁰ Data from Consejo General del Poder Judicial

¹⁴¹ It is necessary to underline that PAH is one of the most sophisticated and influential urban social movements active in Barcelona, but that there are also many other organizations and movements engaged in the daily struggle for the right to housing.

the needs of those affected by housing precarity and gentrification. The first section looks at how, between 2015 and 2019, the municipal government led by Barcelona en Comú (BeC) dealt with housing and gentrification-related problems, which could be seen as an institutional un-making of housing precarity. The second section analyses PAH's proposals at the municipal level and its relations with the municipal government of BeC.

7.1. The municipal Government of BeC: an 'institutional un-making' of urban housing precarity.

Lancione categorises institutional strategies to minimize the effects of urban protest, maintain the status quo and atomize the precarious subject as a re-making of precarity. In terms of political opportunity theory (Kitshelt 1986; Tarrow 2011; Kriesi 2004), the Spanish political system was completely impermeable to emerging social movements and their demands, as shown by PAH's first attempt to change the legal framework on housing at the national level. The 2011 mobilizations of 15M in May 2011 were the first step in a journey that led to a revolution in the Spanish political system. With the success of Podemos in the European elections in 2014 and then with the victory of 'citizens' platforms' in Barcelona, Madrid, Zaragoza, Coruna, and other cities (Collado 2015 and 2016; Eizaguirre et al. 2017; Castro 2018), the building blocks were in place for a more radical response.

In the summer of 2014, Barcelona activists created a citizens' platform called 'Guanyem Barcelona' to enable participation in the municipal elections of May 2015. As explained by Castro (2018, 189), 'Many of those who started discussing and building the platform belonged to previously existing movements, such as the PAH, neighborhood associations, free culture activists, etc.' Later, left-wing political parties Podemos, Procés Constituent, Iniciativa per Catalunya-Verds, Esquerra Unida i Alternativa and Equo (Eizaguirre et al. 2017) joined the group that became Barcelona en Comú - 'Barcelona in Common' (BeC).

Many PAH Barcelona activists have decided to take a step toward institutional politics and, since 2014, have been in the foreground of this group of new political actors at both local and national levels. In subsequent years others have entered the public administration of the municipality of Barcelona. All of them, respecting one of the red lines of the movement, left PAH. In this chapter, I use extracts of interviews conducted with some of these people. One is Gala Pin, 39 years old, councillor of Barcelona en Comú responsible for the district of Ciudad Vella¹⁴², and for 'participation

¹⁴² The district of Ciutat Vella, literally 'old city,' is the central district of Barcelona.

policies' between 2015 and 2019. I asked her about her experience at PAH Barcelona and the decision to take part in Barcelona en Comú.

'I arrived formally at PAH in 2012, but I was already involved in the neighbourhood movement of Barcelona, and as social movements are not separate waterproof bodies, I always had an eye on the PAH, and I collaborated before with Ada and Adria. In the platform, I worked mainly on the communication and digital strategy development through a website, a telematic coordination structure at the national level which included a mailing list and Telegram groups, and the development of the Obra Social campaign. I was collaborating in many work commissions at local and national levels. After the mobilizations of 15M that implied a critique and a challenge to the political system, PP won the election again in 2012. After Ada's speech in the congress, she received many proposals to make a 'jump into' the institutional struggle. At that time, we began to have an internal debate, which was really abstract, and had no concrete objective about what institutional politics meant. Many people involved in different social movements and contexts across the country were engaging in similar reflections. Moreover, as activists we did everything we could, we fought the systematic violations of human rights, we promoted both civil disobedience campaigns and proposals to make legal changes, such as the ILP, and still the institutions, which should be at the service of everyone, seemed to be hijacked in the defence of particular interests. The debate on the necessity of intervening in the institutional sphere, and at what level, became in a sense normal due to the institutional blockage exerted by the PP government on PAH proposals. At the end of this internal debate, which lasted months, we decided that we would take this step towards institutional politics at the municipal level because we saw more possibilities of creating a direct collaboration between the institutions and the citizens and civil society. Also, we thought that the possibility of collaborating and co-producing policies with neighbourhoods and social movements, especially in Barcelona, where there is a tradition of urban mobilizations, was higher than at the national level. We decided to take part in the municipal election of 2015 in Barcelona with a new platform that aimed to create alliances with different actors not based on ideological issues but on the needs of people and a political program. Before this platform was officially launched, we took the necessary steps to ensure it did not affect the movement, and Ada stopped being the spokesperson of PAH. It was necessary because, in this new political platform, many people came from social movements, but it was not a platform created directly from them. Moreover, we hypothesized that if we wanted to change things from the institutions and promote new policies, we would need strong, autonomous, and mobilized social movements.'

As emerges from this interview extract, activists that left PAH Barcelona to enter the institutions already had the necessity of maintaining the autonomy of the movement in mind, as well as its ability to criticize and potentially mobilize to put pressure on the municipal government. Barcelona en Comú won the election held on 24th May 2015 with 25% of the vote, gaining 11 municipal councillors out of 41. Ada Colau, former spokesperson of PAH, became Mayor of Barcelona. According to Blanco, Salazar and Bianchi (2019, 9) two main factors explain this victory: ‘the (a) magnitude, complexity, and structural nature of the economic crash of 2008 and (b) long progressive tradition of the city and the historical strength of its urban social movements.’

Since the electoral campaign, housing issues have been central to the discussions and programs of Barcelona en Comú, which has adopted a language and narrative consistent with social movements defending the right to housing and fighting gentrification and touristification.

7.1.1 Policies against gentrification.

Following the election, BeC developed a critical discourse regarding the Barcelona model and its consequences (Blanco, Salazar, Bianchi 2019). The moratorium approved in 2014 on new licences for tourist accommodation was extended by the new government (Blanco-Romero, et al. 2018). In 2016, the City Council approved a Special Tourist Accommodation Plan (PEUAT)¹⁴³ that divided Barcelona into four areas (figure 17). Area 1, which includes the majority of the city centre where there is the greatest density of tourist accommodation, is a negative growth zone. Area 2 is a maintenance zone that caps the existing number of establishments at its current level and forbids them to expand their physical footprint. Area 3 is an expansion area that covers the external parts of the city: here the number of establishments can increase and expand. Area 4 includes three big redevelopment zones where new houses used for tourism (HUT) will be not allowed.

¹⁴³ The text of PEUAT - Plan Especial Urbanístico de Alojamientos Turísticos, is available at: <http://ajuntament.barcelona.cat/pla-allotjaments-turistic/en/>

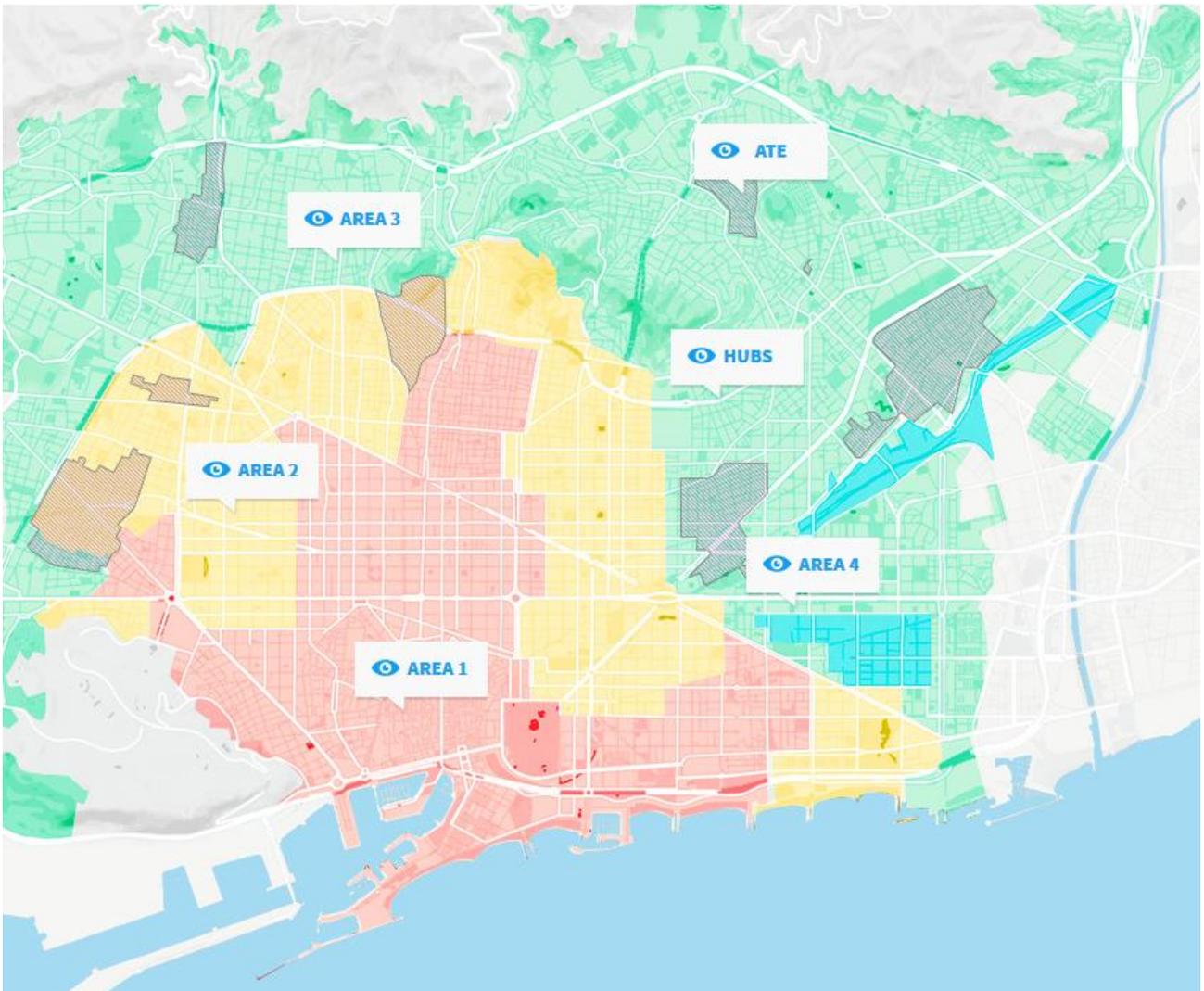


Figure 17: PEUAT. Source: Barcelona City Council 2017.

PEUAT has been controversial. On the one hand, *'the hotelier trade association has filed a judiciary appeal against the PEUAT for them to cease, and they demand the elimination of restrictions imposed on the growth of tourist accommodation in the city'* (Blanco-Romero et al. 2018, 13)¹⁴⁴. On the other, social movements such as ABTS consider the measure only partial because it does not consider the city as a whole and only contains rather than reduces the growth of tourism.

To deal with illegal tourist apartments, the BeC Government raised awareness of illegal apartments¹⁴⁵ and issued fines of up to 600,000 euros for advertising unlicensed tourist apartments on platforms such as Airbnb that *'are considered to have contributed to the rise in rents and to processes of gentrification and touristification'* (Castro 2018, 199).

¹⁴⁴ This appeal has been rejected.

¹⁴⁵ <http://www.fairtourism.barcelona/>

Ciutat Vella is the district of Barcelona most affected by mass tourism and gentrification, so I asked Gala Pin, former councillor of Barcelona en Comú for this district, about the role of lobbies and social movements in developing new policies such as PEUAT.

'Lobbies and economic actors that historically played a central role in the city's governance get angry not only because we developed policies that are questioning their privileges but also because our administration, unlike the previous ones, no longer considered them the only legitimate actors. They used every means, from media campaigns to judicial appeals, to challenge policies to limit tourism or on housing. On these same issues, many of these policies came from proposals that emerged from civil society and urban social movements that, for years, created a narrative on the necessity of regulating tourism and tackling the housing crisis. Without the mobilizations of social movements, it would have been impossible to promote any radical policy such as the PEUAT.'

In May 2018, Airbnb agreed to delete 2,557 advertisements for unlicensed apartments. Moreover, the online platform is required to provide data to the public administration to make investigation processes easier.¹⁴⁶ According to Barcelona city council, from 2016 until July 2018, a team of 100-plus people analysed more than 13,000 adverts on web platforms listing illegal tourist apartments and issued 4,148 dismissal orders. Of these, 2,129 voluntarily stopped their activity and 226 have been sealed off. 5,503 fines have also been imposed, five times more than in the period from 2014 to 2016¹⁴⁷.

7.1.2 Policies in defence of the right to housing.

Along with the adoption of measures to prevent gentrification and limit the use of HUT, BeC prioritized policies to defend the right to housing. The Barcelona government created a housing policy work-group that included members of social movements and collectives. Many of the proposals that emerged are included in the new Housing Plan (Plan de vivienda 2016-2025)¹⁴⁸ approved in 2016. According to this plan, the municipality would invest in housing policies 1.681 billion euros, a 58% increase on the previous plan. The first objective was to prevent social and residential exclusion by providing direct financial support to tenants and more tools for social services. More than 57 million euros have been used to support more than 10,000 tenants.

¹⁴⁶ Barcelona city council. Press release of 29/5/2018: <http://ajuntament.barcelona.cat/premsa/2018/05/29/barcelona-aconsegueix-que-airbnb-retiri-2-577-pisos-illegals-del-seu-web-i-li-exigeix-el-compliment-total-de-la-llei/>

¹⁴⁷ Barcelona city council. Press release of 5-7-2018: <http://ajuntament.barcelona.cat/premsa/wp-content/uploads/2018/07/180705-DOSSIER-Balan%C3%A7-dos-anys-pla-xoc-huts.pdf>

¹⁴⁸ Barcelona city council: Pla pel Dret a l' Habitatge 2016-2025: http://habitatge.barcelona/sites/default/files/documents/pdhh_volum_ii_pla_pel_dret_a_lhabitatge_2016-2025.pdf

A new service called Unit Against Residential Exclusion (Unidad Contra la Exclusión Residencial - UCER)¹⁴⁹ has been created; it *'tries to locate, prevent and solve evictions through negotiations with owners, or by providing financial assistance or other solutions'* (Castro 2018 200).

The creation of UCER and its work to prevent evictions 'on the field' was inspired by PAH's 'Stop Evictions' campaign. To better understand the operation of UCER, I interviewed Susanna, one of the three women that contributed to creating this new service. She was active in PAH Barcelona for a long time, and is another example of an affected person who became an activist. She explained that her and her husband between them were earning around 6000 euros each month. However, when she had her first daughter, they started to have problems because she was fired, and her husband's income started to decrease because of the economic crisis. They had a mortgage with Banco Popular for which they were paying 1000 euros, but suddenly because of onerous clauses, the monthly repayment increased by 1800 euros.

'We used all our savings, and our families gave us money. When we had our second daughter, I was fired again, and we couldn't afford to continue to pay. I read on the web about PAH, and first I went to the platform in Mataró that was small and recently set up so they couldn't help me, so I went to Barcelona, and I found an assembly with 100 people, and where so many were in a much worse situation than mine. For the first weeks, I didn't speak, until at some point during the collective advice someone said that it was possible to present a document to the bank to ask for a dación en pago. I asked for this document, which was still a draft, adapted it, and went to my bank. I went alone and presented this document in which I asked about a dación en pago and social rent for my house for 400 euros, which was the maximum that we could pay at that time. But they told me that they would never accept the dación en pago in my case. They also threatened that they would take my daughters from me if I didn't pay. After this meeting, I was desperate, but I continued going to PAH. Soon Ada proposed that I accompany her during the negotiations. Doing this I learnt a lot. Each time that there was a meeting with Banco Popular, I negotiated for others' cases, never for mine. When they were asking about my case, I always answered that I had already presented a proposal, and I was still waiting for an answer to that. I think that it was therapeutic not to be thinking about my case, and to help others, it was a self-defence strategy, and it worked because I arrived at PAH crying and desperate. Very soon, I was negotiating with bankers angering them. Finally, after several years, I received a call from the bank. They were offering me a dación en pago and social rent at 400 euros

but just for three years because in the meanwhile PP had changed the law on rent contracts. I answered that when I presented my proposal, the rent contract was for 5 years and that I would only accept that. They accepted my original proposal, and I signed in 2013. A few months before the contract expires, I received a communication that Banco Popular had sold the property of the house to Blackstone. My contract expired in December 2018 but was renewed under the same conditions for one more year, and soon I will have to negotiate with them.'

After her case was resolved, Susanna continued to participate in PAH until September 2015 when the new government of BEC put out a public call to create a pilot project for a mediation service for evictions.

'I set up a cooperative with two comrades from PAH Barcelona, and we responded to the call with a proposal in which we adapted what we were doing in the platform for the public administration. We won, so we started this pilot project with the three of us. Our team has grown gradually, and now there are 17 of us, all women. Despite this growth, there are not enough of us to cover the city. Every week we attend more or less 70/80 people that already have a date for their eviction. The first step is a meeting with the person affected to understand what happened, the reasons for the eviction, and to analyse together what resources, private or public, can be used to find a solution, coordinating with the social services. The second step is trying to negotiate with the owner according to the different situations. If the owner is a bank or a big landlord and the eviction is for the non-payment of mortgage or rent, we push for social rent in the same house as required by Law 24/2015. However, cases of squatting, the end of rental contracts, or in which the property belongs to a 'small landlord', are not covered by the law... Cases in which the property belongs to a small landlord are particularly complex so we offer financial support to contribute to the payment of the rent during the time necessary to find an alternative solution. The other option for vulnerable people is to apply to the Emergency Committee. In any case, if there is an eviction, we accompany the affected people throughout the process and in the different steps with social services, providing psychological support and care.'

I asked Susanna how mediation 'at the door' works during the evictions, how her experience now differs from her experience within PAH, and to reflect on the results of this service.

'The first time I had to act on behalf of the administration, it was difficult and strange. I was alone with the family in front of the judiciary officers, the owner, the solicitor, the sawmill, and the mossos (the Catalan police). And this is different from being there with 50 other people, as happens in the platform. In general, the whole negotiation process is different because the local government has

protocols and thresholds that, for example, limit the possibility of damaging the image of a bank. But at the same time, you are representing a public institution, and the other side knows that this municipal government sees the right to housing as a priority. Whether social movements are there or not makes a lot of difference in terms of the probability of stopping an eviction. In most cases, we succeed in obtaining a lot of time before the eviction, but a definitive solution is rare. The most important thing is that we accompany many people who, being disconnected from the movements, would otherwise be completely alone and would suffer much more during this whole process. Sometimes I wonder where I am most useful, if it is here or at PAH, and my answer is that despite the fact that I miss PAH every day, through this service we reach many more people and it is why we are slowly changing, despite the bureaucratic limits, the administration from the inside. PAH inspires this service, it is an adaptation of its practices to the administration, and it would not exist without our previous experience in the platform. Before the creation of this service, nothing was done in the case of evictions. Now we do the job of accompaniment, mediation and attempting to stop evictions at the door. It represents a paradigm change in which the administration provides proactive and thorough support to people at risk of being evicted.'

As illustrated in Table 5, from 2015 to 2017, the UCER handled 4,945 cases and 7,171 evictions¹⁵⁰, finding a solution in 2,723 cases¹⁵¹.

Table 5: Cases and evictions handled and solved by the UCER. Table created by the author.

Year	Cases handled	Evictions handled	Cases solved
2015	1,020	1,092	592
2016	1,574	2,303	769
2017	2,351	3,776	1362
Total	4,945	7,171	2723

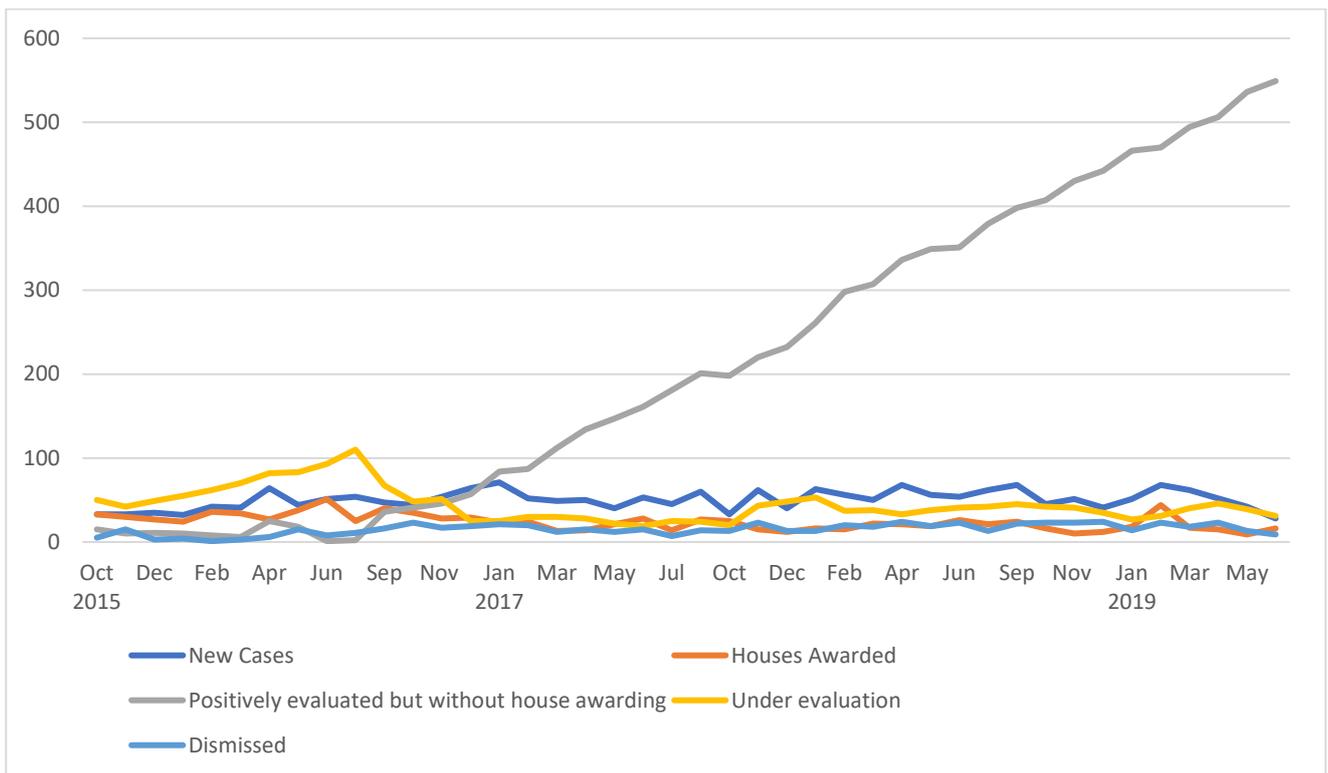
One possible solution to evictions mentioned by Susanna is the Emergency Committee (Mesa de emergència), which is a service provided by the Consorci de l'habitatge de Barcelona¹⁵², a public institution created by Barcelona City Council and the Generalitat to develop and manage public housing in Barcelona. The Emergency Committee meets monthly to evaluate new cases put forward

¹⁵⁰ The difference between the number of cases and the number of evictions handled is due to the fact that people or families may face more than one eviction.

¹⁵¹ Barcelona city council. Press release, 29/5/2018: <http://ajuntament.barcelona.cat/premsa/2018/04/24/la-ucer-es-consolida-baixen-un-22-els-processos-judicials-de-desnonament-i-alhora-lajuntament-augmenta-un-245-latencio-de-lemergencia/>

¹⁵² Consorci de l'Habitatge de Barcelona: http://www.bcn.cat/consorciohabitatge/es/suport_emergencia_social.html

by social services and, according to a series of criteria, provides social housing to vulnerable people or families at risk of residential exclusion or evictions. One of the first changes promoted thanks to pressure from PAH was in 2015, when vulnerable families who were squatting were given the possibility of applying to the Emergency Committee (Sanmartin 2019). From October 2015 to June 2019, the Emergency Committee handled 2,110 new cases, awarding 994 families social housing and evaluating 549 other cases positively without awarding houses due to a lack of availability. Another 663 cases were dismissed. The number of cases that were positively evaluated but were not awarded housing - thus remaining stuck on a waiting list - has constantly increased, reaching in June 2019 at 549 cases. Clearly the Emergency Committee does not have sufficient homes to cover new cases, much less the waiting list, so without radical changes, the number of people and families eligible for social housing but on the waiting list will continue to increase. This shows that the housing crisis and its most virulent symptoms – repossessions and evictions – are still a serious problem in Barcelona.



7.1.3 Changing paradigm. Public construction and strengthening public housing

To deal with this lack of social housing, the *Plan for the Right to Housing*, through using different measures, aims to provide a total of 4,644 units of public housing in the future, an estimated growth of 50% in six years¹⁵⁴.

Another strategy used by the BeC to increase public housing stock while avoiding evictions linked to real estate speculation is the so-called *tanteo de retracto*, which is a legal instrument that gives the public administration preferential acquisition rights on repossessed dwellings or buildings.

To better understand how this mechanism works and has been used I interviewed Xavier Farré a technical advisor for Barcelona en Comú in Sants-Montjuïc, one of the ten districts of Barcelona where *tanteo de retracto* was used for the first time to buy a building located in 37 Lleiva Street.

As Xavier put it:

'37Lleiva Street, is a building that was bought by an investor, a medium housing developer, that during the years of the bubble bought it and emptied it, and after having reformed it, rented 13 apartments. When the housing bubble burst, the developer declared bankruptcy, and BBVA repossessed the building. People living in the building arrived there around 2008/2009, and in 2017 they find out that BBVA had sold it to a real estate fund called Vauras, which had put security to prevent squatters from entering the empty dwellings present in the building. The district of Sants-Montjuïc was contacted by tenants and social movements that were worried about the situation, so we organized the first meeting. At that time, the issue of the rise in rents and gentrification was at the core of the public debate and used by the mass media to attack the BeC government, accused of not doing enough to find solutions to these problems. We verified and we got confirmation that, through Law 11/2015 we could exert tanteo de retracto on the entire building and also that the price of this operation, respected the limits of the municipal government. Therefore, with the support of the tenants and social movements, we decided to buy the building.'

The municipality bought the entire building of Lleiva 37 for 2,75 million euros, arguing that this measure prevented the possible expulsion of the tenants, guaranteeing their right to housing and also challenging gentrification and processes of property speculation¹⁵⁵.

¹⁵⁴ Barcelona city council. Press release of 5/9/2018: <https://ajuntament.barcelona.cat/premsa/2018/09/05/barcelona-te-en-marxa-72-solars-publics-per-construir-hi-4-644-habitatges-assequibles/>

¹⁵⁵ Barcelona city council. Press release of 26/05/2017: <http://ajuntament.barcelona.cat/premsa/2017/05/26/barcelona-compra-ledifici-sencer-dhabitatges-del-carrer-leiva-37-per-aturar-ne-lavenda-a-un-fons-dinversor-i-lexpulsio-dels-inquilins/>

Carlos, former spokesperson of PAH Barcelona, who now works as a housing advisor for the Government of BeC, explained to me that after 37 Lleiva Street, the municipal government increasingly used tanteo de retracto as a tool for increasing the public housing stock. He also highlighted some important limits.

‘Using this tool isn’t easy. Suddenly the administration has a month to decide whether to buy or not, in some cases packages that include hundreds of apartments, and we have to do a whole technical evaluation of the building and verify whether the price respects the criteria. Moreover, I would say that 80% of the dwellings in these buildings are squatted, so social services have to assess whether the families occupying are vulnerable. According to these technical evaluations, we can break the package, and create a more dispersed public housing stock, , avoiding the risk of creating huge blocks of public housing which are separated and segregated. This tool is useful for preventing the expulsion of tenants threatened by speculative processes and to challenge gentrification processes. It also contributes to increasing the public housing stock. However, since the majority of the dwellings are already occupied, that increase only marginally helps to reduce the waiting list of the Emergency Committee.’

Between 2015 and 2019, the City Council bought 531 dwellings in this way, with 251 more planned for the future, at a total expense of more than 70 million euros. This practice seems to be particularly effective in preventing real estate funds from acquiring entire buildings, renovating them, and then renting them out to tourists. To deal with empty dwellings, a building census has been created, and 10,052 empty dwellings have been detected in Barcelona, corresponding to 1.22% of the total housing stock, while the 2011 national housing census estimated that in Barcelona there was 10.9% of empty dwellings¹⁵⁶.

The municipal administration aims to offer private owners ‘the possibility of incorporating their homes into the city’s rental market by granting guarantees on rent payment, facilities and benefits for renovating the dwellings’ (Blanco-Romero et al. 2018, 10). The municipal government has initiated the sanctioning process according to Catalan Law 18/2007¹⁵⁷ for any dwellings that have remained vacant for over two years and are owned by financial entities.

The BeC government also created a specific unit to ensure compliance with the social function of housing, sanctioning illegal conduct with fines of between 90,000 and 900,000 euros. Moreover, the 13,000 protected houses in Barcelona were inspected to verify that they complied with the legal

¹⁵⁶ Report ‘L’habitatge a la metròpoli de Barcelona 2018’. Available at: http://www.ohb.cat/wp-content/uploads/2019/07/Habitatge_metropolis_2018.pdf

¹⁵⁷ The full text of Catalan Law 18/2007: <https://www.boe.es/buscar/doc.php?id=BOE-A-2008-3657>The

requirement for social use. To protect renters, a centre for preventing real estate harassment has been created, and more than 10,000 families benefitted from rent support due to an investment by the municipality of more than 57 million euros, an increase of 82% over the previous mandate. The Provisional Proximity Allocation (APROP) program has been launched as a tool to deal with the emergency and the lack of social housing, aiming to provide temporary housing on vacant plots, reducing construction costs by 50% and time by 30%. Moreover, six cooperative housing projects, with more than one hundred apartments, have been promoted through the transfer of use of land to a third party.

7.2. A new phase in the relationship between social movements and municipal institutions.

As discussed above, rent increases in Barcelona were fuelled by the intensification of mass tourism and gentrification exacerbated by the consequences of the mortgage crisis. Further pressure on rents was caused by the increasing amounts of national and international speculative investment in the city. In response a coalition of social movements – PAH, FAVB,¹⁵⁸ Sindicat de llogaters,¹⁵⁹ Observatori DESC¹⁶⁰ and ABTS¹⁶¹ - presented a motion to the City Council to promote social housing.

7.2.1 The '30% measure' in Barcelona.

I interviewed Santi, one of the two spokespeople of PAH Barcelona, to explain the background to the proposal. As Santi explained to me, the local branch of PAH discussed, during a coordination assembly in 2017, a proposal developed with Observatori DESC¹⁶² to intervene at the municipal level to increase social housing stock.

'Proposing structural changes is in the DNA of PAH as well as pushing all the institutions to do their part in dealing with the housing crisis and to make the private sector co-responsible. The legal framework in which to intervene was the Catalan Housing Law of 2007, which introduced the objective of reaching 15% of housing being social in Catalonia by 2027. To accomplish this objective, the law provides the possibility of identifying areas in which new buildings have to include a percentage of social housing. The assembly accepted the proposal, and a commission started to work on it.'

¹⁵⁸ Federació D'Associacions de Veïns i Veïnes de Barcelona: <https://www.favb.cat/>

¹⁵⁹ The Tenants union of Barcelona: <https://sindicatdellogateres.org/es/>

¹⁶⁰ <http://observatoridesc.org/es>

¹⁶¹ Assembla de barris per un turisme sostenible – Neighbourhood Assembly for a Sustainable Tourism: <https://assembleabarris.wordpress.com/>

¹⁶² <http://observatoridesc.org/es>

Sindicat de llogaters, FAVB and ABTS joined PAH Barcelona and Observatory DESC to collaborate in developing a non-binding motion that was presented to the Municipal Council in February 2018. This motion proposed several measures to increase social housing in Barcelona. First, every new construction or redevelopment of more than 600 square meters had to include 30% of public housing (VPO-Vivienda de Protección Oficial)¹⁶³.

Second, the motion proposes the regulation of tourist accommodation (hotels, youth shelters, and collective temporary accommodation residences) and houses used for tourism (HUT), ensuring that the equivalent of 40% of their area was reserved for public housing. Third, certain areas of the city were to be declared as 'Conservation and Rehabilitation Areas' to prevent construction, housing speculation, gentrification and social exclusion. Fourth, publicly owned empty buildings used for non-residential purposes would be converted into residential buildings. Fifth, a working group in the Social Housing Council of Barcelona would be created to monitor the motion's implementation. None of these proposals required any specific legal changes because they were compatible with the existing legal framework on housing in Catalonia, which was for the most part formulated in Catalan Law 18/2007¹⁶⁴.

As Santi explained to me:

'The strategy of presenting just a motion, that is a declaration of political intention, without any executive obligation, was meant to obtain the greatest support possible by the political parties. Indeed, the majority of them voted for this motion thinking that it would never come to fruition. However, two weeks later we were already asking every party for a meeting to discuss how to make executives the measures included in the motion, at the same time presenting a tight schedule for a final vote in the summer before the beginning of the last year before the municipal elections. Soon we realized that the people in Barcelona en Comú were working on a similar proposal. However, we agreed that we would negotiate with the different parties because if we wanted to have a chance of approving these sets of measures, the proposal would have to come from social movements and be perceived as transversal. Indeed, a similar proposal presented by Barcelona en Comú would never have been voted for by the other parties. Despite this strategy, three days before the vote of the Municipal Council, the media, influenced by construction sector lobbying, started a huge campaign against our proposal, saying that Colau wanted to hold back the development of the city, blocking

¹⁶³ The literal translation of VPO is Officially Protected Housing. VPO allows the acquisition of a dwelling or the construction of housing, or even access to rental properties, according to specific criteria and with a regulated price, and represents the main mechanism for social housing provision in Spain (Pareja-Eastaway and San Martín 1999; Alberdi 2014, Pareja-Eastaway and Sánchez-Martínez, 2016).

¹⁶⁴ The full text of Catalan Law 18/2007 is available at <https://www.boe.es/buscar/doc.php?id=BOE-A-2008-3657>

any construction. The negotiations with the parties became more complex, and the Catalan Socialist Party (PSC – Partido Socialista Catalano) proposed postponing the vote to create a commission of experts to evaluate the economic impact. The final compromise with the PSC was the non-suspension of new licenses - which are usually suspended – until the final approval of the proposed measures.'

On the 18th of June 2018, the City Council voted for the so-called '30% measure' and the other proposals. The 30% measure was meant to be enforced from October 2018. However, as a result of the compromise imposed by the PSC, many construction companies asked for new licenses in the period before implementation, therefore avoiding the obligation of including 30% of VPO.

Despite their different roles, Santi and Carlos agree on the importance of this measure:

Santi: 'I believe that it is a norm that marks a before and after in public housing, not only in Barcelona. It represents a paradigm shift, in which the private sector that has always been untouchable, from now on will have to be jointly responsible. The 30% measure represents an example of virtuous cooperation between the movements and the municipal government that collaborated - also by partially renouncing to its visibility - to carry out the measure.'

Carlos: 'Everyone recognizes that it was possible to approve these measures because the proposal was presented by the social movements that led the negotiations rather than Barcelona en Comú. This measure represents one of the most important victories for housing struggles in recent years in Barcelona, although it has had no immediate results. Many construction companies were waiting to present new licenses the results of the 2019 municipal elections, hoping that BeC would lose and that the next government would change the norm. According to the forecasts of the municipal government, through this measure around 300 VPOs will be created each year.'

What emerges from these extracts is that the 30% measure is considered a clear success of the housing activism of recent years and provides a possible model of productive collaboration between social movements and municipal institutions. The initiative epitomises how the presence of new political actors such as Barcelona en Comú in the institutions opens up new political opportunities (Sribman 2018) and how social movements can become agents of governance (Marti I Puig et al. 2018). The importance of the autonomy of social movements was emphasised in the interviews with Carlos, Susanna and Xavier. Their activism and the pressure they place on the administration act as a necessary counter-balance to pressures exerted by other actors such as financial lobbies. Moreover, these mobilizations open a public debate that often contributes to creating a consensus on proposals that otherwise might be considered too radical, forcing other parties such as the PSC and the ERC to support and vote in favour of new policies like the 30% measure.

7.2.2. The 2019 municipal electoral campaign: How social movement demands became hegemonic.

Despite collaborating on some specific measures with the municipal government, PAH Barcelona did not spare its criticism of the BeC government for failing to do enough to solve the housing emergency. In 2017 PAH Barcelona published a 14-page report¹⁶⁵ which evaluated the first two years of BeC policies on housing, recognizing progress but also making criticisms, in particular regarding the Emergency Committee, the persistently high number of evictions, relocations to hotels and hostels and the lack of public housing infrastructure. In this report, PAH Barcelona proposed strengthening the UCER and the Emergency Committee and investing in public housing stock. Between 2015 and 2019, PAH Barcelona mobilized several times, often along with other Catalan branches of PAH and different social movements, to force the Generalitat and the municipal government into engaging more with the need to find a solution to the emergency housing waiting list and the housing crisis more generally. In the spring of 2019, anticipating the municipal elections, PAH Barcelona decided to again interact with the political system to influence the agenda of the different parties on housing and city issues.

In April 2019, the movement dedicated two coordination assemblies to developing a set of demands to submit to the different parties during the municipal election campaign. First, they listed a series of problems and demands linked to municipal competences. The assembly split into groups based on the interest of the participants on the various issues which emerged, and each group discussed a specific problem and made some proposals. Then they shared the various proposals that emerged with the whole assembly, which brought them together and refined. Once the final proposals were approved, the assembly discussed and decided who would present them, with one directly affected person presenting the problem, drawing on their own experience, and another person presenting PAH's demands. The result of this participatory procedure was the development of eight demands:

1. Protocol for access to the Emergency Committee

Review of the protocol to allow access to those vulnerable families who were still excluded (e.g. people living in commercial premises, or who had experienced a separation process, such as a divorce, with an eviction order that was not in their name).

2. Relocation after eviction

¹⁶⁵ <https://pahbarcelona.org/wp-content/uploads/2018/02/informe-2-a%C3%B1os-ada-colau-pahbcn.pdf>

After an eviction, the destination of those who were evicted should be established and communicated in advance, avoiding the use of hostels, which were not considered an acceptable alternative. The need to fully accomplish with Law 24/2015 was reaffirmed.

3. The Emergency Committee waiting list

Urgent reduction of the waiting period, which in many cases exceeded two years, and the development of an emergency or crisis plan to reduce the waiting list to zero.

4. Increased public housing stock

Development of public housing for indefinite rental, to defend and apply the 30% measure, to accomplish the objective of 15% of housing being public by 2027 as established by the 2007 Catalan Housing Law.

5. Rent

Full compliance with Law 24/2015 and the extension of the Rental Fund.

6. Squatting

Need to facilitate the negotiation of families with landlords to reach social rental agreements and the regularization of basic utilities. Establishment of a municipal community mediation service to resolve conflicts with neighbours; and to develop a data bank regarding squatting.

7. Operation of Social Services and the UCER

Need to unify and coordinate the different social services so as not to duplicate functions and so as to reduce the waiting period for appointments. Reinforcement of the UCER service.

8. Buildings

Individualized tracking of buildings threatened with speculation, with direct intervention from the City Council, streamlining responses to allegations of real estate harassment.

These demands were presented to representatives of the parties' candidates for the municipal elections on Monday 6th May during a welcome assembly. All parties except the PP sent representatives who listened for around three hours to the affected people as they introduced the different problems as well as the related proposals. The parties then had two minutes each to briefly respond¹⁶⁶. PAH sent the demands to all parties, asking them to articulate their responses to every point. Five of the seven

¹⁶⁶<https://pahbarcelona.org/es/la-pah-barcelona-acerca-la-realidad-de-la-vivienda-de-la-ciudad-a-las-candidaturas-municipales/>

parties asked (except PP and Ciudadanos) answered, mostly agreeing with PAH's demands. The platform published a summary of the answers a few days before the elections¹⁶⁷.

Similarly, along with the organizations that proposed the 30% measures, PAH Barcelona contributed to organizing an open meeting on 20th May with all the mayoral candidates to debate housing issues and the city model for Barcelona. During this debate, Ada Colau (BeC), Anna Saliente (CUP), Elsa Artadi (JxCAT), Ernest Maragall (ERC) Laia Bonet (PSC), Josep Bou (PP) and Manuel Valls (Ciudadanos) were asked to discuss three main points:

1. Measures and solutions for eradicating the housing emergency;
2. Structural proposals to deal with the access to housing and to stop the rent bubble;
3. Positions regarding the growth/decrease in tourism in the city and measures to reconcile such a model with a liveable city.

Both the special PAH welcome assembly of Monday, 6th May and the public debate of 20th May demonstrated how PAH and other social movements were influencing the discourse and the programs of the majority of local political parties. Most of the candidates recognized housing and gentrification problems as central during these debates and declared their support for the measures proposed by the social movements.

The municipal elections on 26th May 2019 had a controversial result, leading to the victory of Ernest Maragall, the candidate for the pro-independency party Esquerra Republicana de Catalunya (ERC), who obtained only 5,000 votes more than Ada Colau, leader of Barcelona en Comú and outgoing mayor. The two parties had the same number of councillors, ten out of a total of forty-one. After weeks of negotiations and discussions, Ada Colau was re-elected mayor of Barcelona on 15th June thanks to a coalition with PSC (who had eight councillors) and the controversial support of three councillors elected with the centre-right party Ciudadanos. Even though the municipal government led by Colau now has 18 councillors, it still doesn't have a majority and will still have to build more alliances to approve any measure. The beginning of the legislature was particularly concerned with housing issues. On 21st June, the BEC councillor responsible for housing policies and a former member and founder of PAH Barcelona, Lucia Martin, announced the first expropriation of an empty building belonging to the BBVA Bank. She also announced the first fine of 90,000 euros, under Law 24/2015, for a company that did not offer social rent to a vulnerable family.

¹⁶⁷ <https://pahbarcelona.org/es/los-partidos-responden-a-las-demandas-de-la-pah/>

On 15th of July, a complex negotiation regarding a building property owned by Blackstone in the Raval neighbourhood was concluded positively. Six families that were occupying flats in a building bought by Blackstone in 2018 were threatened with an ‘open eviction’ that could have taken place in the first two weeks of July. Thanks to the mobilization of the neighbourhood and the negotiation that followed, Blackstone agreed for the first time to regulate the situation of the families that were squatting. These families signed a rent contract for 7 years, at 700 euros a month, a price that was below market value. The vulnerable families would pay a sum which corresponded to 30% of their income, and the municipal government would pay the rest. Carlos was involved in this negotiation and explained to me that Blackstone wanted to sell the building to the municipality through the *tanteo de retracto*.

‘When this building was sold to Blackstone, the municipality didn’t use its right to buy the building because the price was higher than our criteria. The negotiation was complex in this case, and I understand that contributing to paying these families’ rent to Blackstone is controversial. However, the fact that a vulture fund for the first time agreed to regularize the situation of families that were squatting is a victory.’

Just a few days later, on 18th July, PAH Barcelona occupied some municipality offices for a day to protest against the conditions in hostels, where most of the families who were evicted had been rehoused. PAH demanded the creation of an institutional committee including the municipal, regional and national governments in order to deal with a situation they considered to be unacceptable. On 22nd July, for the first time, housing policy-makers of these three institutions met a PAH Barcelona delegation and committed to finding a solution as soon as possible for the 600 families living in hostels. These examples show the importance of the autonomy of social movements and the effectiveness of the combined actions of urban protests and institutional action.

Conclusion.

Barcelona can be considered a typical example of the long-term effects of urban transformations on a city. The growth of tourism, gentrification (pre-making) and the consequences of the precarization of the right to housing in terms of evictions and repossessions (in-making), overlap with and reinforce each other. However, in the last decade, Barcelona has also been the epicentre of housing struggles in Spain. First social movements and then the municipal government, independently and each with their own particular strategies and tools, organized to defend the right to housing, proposing new narratives, legal frameworks and housing policies.

The case of Barcelona shows how, at least at the local level, PAH has been able to create a consensus not only on its analysis of the housing crisis and its causes but also on its possible solutions through proposing legal changes and public policies. People affected by different housing problems are involved in the development of public policy proposals through a participative and horizontal process. The same affected people present these proposals directly to the candidates of the main parties. These processes, as well as the mobilizations and the *escrache* campaigns promoted by PAH (Suárez 2019), empower affected people and subvert the traditional separation and hierarchies between politicians and citizens. The case of Barcelona shows how PAH's relationship with the political system evolved from an open confrontation that peaked in the first *escrache* campaign, to forms of negotiation and, in some cases, collaboration, in order to approve some specific measures. One of the results is that, at least at the local level, PAH's demands and proposals on housing are now not only recognized as legitimate but are also becoming hegemonic in the discourses and programs of many parties.

Some limits emerge when we look at the actions of the BeC government. First, between 2015 and 2019, Barcelona en Comú had only 11 city councillors out of a total of 41, meaning it had to negotiate with other parties for every proposal and measure in a political context that was highly fragmented and in constant upheaval around the issue of Catalan independence. A second problem was the role played by other actors that Castro (2018 208) defines as *'influential economic 'shadow powers' and the lobbies and coalition of local elites capable of imposing their agendas on the local government.'* For example, the construction sector lobby tried to block the 30% measure¹⁶⁸, but its final approval shows that the activism of social movements effectively countered this pressure. A third constraint was the limited competence of the municipal administration in key sectors, including housing and tourism. For example, BeC's efforts to guarantee the right to housing clashed with the national legal framework and the Generalitat's lack of investment.

Despite the limits that emerged in the possibilities and results of the BeC Government, some radical change took place, especially on housing and gentrification issues.

Firstly, there is a radical move towards a real recognition and guarantee of the right to housing in terms of language, narrative and engagement. This new attitude is confirmed by the measures adopted to deal with the housing crisis (the UCER, Emergency Committee, expansion of public housing stock, the Plan for the Right to Housing 2016-2025). The measures approved to resist gentrification (PEUAT, measure to limit the HUT etc.) at least limit the impact of mass tourism, a radical move compared with the policies of the former administration.

¹⁶⁸ In February 2019, an administrative appeal to block the measure has been presented.

Secondly, the BeC government has invested financial and human resources as well as political capital in fighting gentrification and defending the right to housing. In a context of austerity, social spending cuts and neoliberal policies, this is not obvious or easy, especially in Barcelona, where the resistance of lobbies, international investors and the housing sector is particularly strong. Moreover, at least up until June 2018, the Barcelona government was acting in a political context in which the central government of the PP was clearly against any decentralisation or changes in the legal framework which would lead to a real recognition of the right to housing.

Third, the government of BeC has opened new spaces of dialogue and participation for citizens, civil society, and social movements. The '30 % proposal' is an interesting example of how social movements can influence the municipality's agenda and effectively counter lobbyists and shadow powers. This argument is shared by Blanco, Salazar, and Bianchi:

The alliance with social movements and organizations is an important strategy used by the government to advance the implementation of its agenda. This alliance strengthens the government in its activity of institutional pressure on upper levels of government, allows it to counteract the pressure received from the actors of the opposition coalition, and provides it with resources and legitimacy for the deployment of public policies (Blanco, Salazar, and Bianchi 2019, 16).

To sum up, the effects of the policies promoted by the municipal government are slow. Their long-term results are linked to external factors such as the possible changes in the Spanish legal framework on housing or changes to the Spanish political system and will have to be further analysed in the future. At present, the overlapping effects of housing precarity and gentrification are still evident in Barcelona, as demonstrated by the Emergency Committee's waiting list, the constant increase of rents, and the number of evictions. In this context, urban social movements engaged in the struggle for the right to housing did not spare their criticism of the inadequacies of the BeC Government.

However, it can be argued that at least the narrative and the policies of housing, thanks to the combined - but autonomous - actions of social movements and Municipal Government, are evolving toward the conceptualization of a radical right to housing and its' potential directions proposed by Madden and Marcuse (2016). It is important to underline that neither the urban mobilizations promoted by PAH nor the municipal policies promoted by the BeC Government are revolutionary. Nevertheless, in an international context in which not only housing but also cities are increasingly commodified and financialized; in a Spanish context in which the housing sector has historically been subordinated to the general economic development contributing to the housing bubble and then crisis that caused a dramatic wave of evictions and mortgage repossessions; and, last but not least, in a

political context in which the traditional main parties always supported the housing model that caused this crisis, the changes occurring in Barcelona are radical.

The focus is moving from the needs of markets, profit, and economic growth to the needs of people affected by housing precarity through a rights-based approach. The grassroots mobilizations and the institutional policies to deal with the housing crisis, to defend and expand social housing and contrast gentrification, represent a real move towards the decommodification and de-financialization of housing (Madden and Marcuse 2016), and, more generally, of the city.

Looking at the concepts proposed by Lancione (2018), the policies on housing promoted by the BeC Government can be considered an attempt of '*institutional un-making*' of urban housing precarity that continued and contributed to the '*un-making*' developed by social movements, reinforcing it.

Conclusion.

'The most important thing is that no government, anywhere, is ever going to ensure the right to housing for all its people voluntarily. That only happens if groups like PAH advocate and compel power to respond to the needs that you are experiencing.'

Philip Alston – UN Special Rapporteur on extreme poverty and human rights, during a meeting with PAH Barcelona on 1st February, 2020¹⁶⁹.

18th June, 2020

'Si se puede, si se puede, si se puede!'. *'Yes, it's possible, yes, it's possible, yes, it's possible!'* As soon as the judiciary officers declare that the eviction is suspended, everyone starts shouting and celebrating. It is a sunny and hot morning at Hospitalet de Llobregat, a city bordering Barcelona. More than two hundred people, including neighbours, PAH activists, tenants' unions and neighbourhood movements have prevented the eviction of Liliana and her children, the first one scheduled since the end of the lockdown. The housing movement has proven its unity and strength, claiming that the 'new normality'¹⁷⁰ cannot imply a return to the hundreds of evictions that used to occur every day throughout Spain before the lockdown in response to the COVID19 pandemic.

I opened this conclusion by linking the UN Special Rapporteur on extreme poverty and human rights quote with the last extract of my fieldwork notes. Together, they represent the various conclusions that emerge from this thesis and illustrate the answer to my research question. By investigating PAH's mobilization and activism in defence of the right to housing in Barcelona and Spain, this thesis contributes to the debates and literature about social movements, the strategies and results of urban mobilizations in a time of crisis, precarity and austerity.

Answering my research question - How can contemporary urban social movements respond to housing precarity? - through the case study of PAH Barcelona this thesis has (a) investigated the

¹⁶⁹Press release and video available at: <https://afectadosporlahipoteca.com/2020/02/03/la-pah-recibe-a-philip-alston-relator-especial-de-la-onu/?fbclid=IwAR1Mys1I177kIVbekXqetbIn-b5pbKq8a4wPNKr9J-QA1XVdAn7djG1VK3Y>

The Spanish version of the full report by the UN Special Rapporteur on extreme poverty and human rights is available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2020/07/Informe-Philip-Alston.pdf>

¹⁷⁰ The 'new normality' – nueva normalidad – is what the Spanish Government called the last of the five phases, each with different levels of restrictions, that characterized the management of the health crisis linked to the Covid19 pandemic.

causes and the effects of contemporary housing precarity in Barcelona and Spain; (b) considered the strategies urban social movements use to respond to housing precarity; and (c) evaluated the effectiveness of the right to housing as a key tool in PAH's response to the housing crisis. The analysis developed to deal with each one of these research objectives has enabled me to identify four main issues which are relevant beyond the PAH Barcelona case-study and in which this thesis contributes. These issues are:

1. The complexity and mutability of contemporary housing precarity and the precarization of the right to housing
2. The necessity for urban social movements to involve affected people in the process of awareness and empowerment to counteract the lack of social solidarity and the consequent isolation, stress, and anxiety;
3. The necessity to give substance to the right to housing discourse by combining legal and extra-legal strategies and reframing the crisis through a counter-narrative;
4. The potential for new relationships to develop between urban social movements and progressive parties and governments giving rise to the possibility, even in the neoliberal context, to develop public policies that might realise a radical right to housing.

In the following sections of this conclusion, I briefly summarise the insights that emerged from the analysis developed in this thesis and how they could contribute to each one of these issues. In the final section I reflect on the limits of my thesis and explore possible further research.

1. The complexity and mutability of contemporary housing precarity and the precarization of the right to housing in Barcelona, Spain and beyond

Investigating the causes and the effects of contemporary housing precarity in Barcelona and Spain I suggested that the theoretical concepts of the 'precarization of the right to housing' and 'housing precarity' would also be very useful for investigating contemporary housing conditions beyond the cases of Barcelona and Spain that are treated in this thesis.

I started from the premise that precarity is both a labour and an ontological condition. Housing precarity has been defined as the increasingly insecure access to housing as a result of the long-term process of precarization of the right to housing in the European context. Despite the recognition of the right to housing in several international and European treaties, processes of commodification, deregulation and financialization, in parallel with a general dismantling of welfare state systems, have made access to housing increasingly insecure. The global economic and financial crisis and the

application of austerity measures that intensified the processes and consequences of urban neoliberalization contributed to the diffusion of housing precarity in different ways according to different contexts. Therefore, the precarization of the right to housing is neither a fixed nor a uniform condition, rather it is a complex and contingent process. To investigate the relationship between this process and the local and the historical, I applied Lancione's concepts (2018) of the pre-making, in-making, un-making and re-making of housing precarity to the Spanish and Barcelona contexts. The so-called 'Barcelona Model' and the 'Spanish Model' – models of neoliberal urban economic growth - emerged respectively as factors that caused housing precarity in Barcelona and Spain. The law, far from being neutral, has been used by the political system to foster the financialization and commodification of housing. The right to housing was subordinated to a vision of the housing sector as one of the main engines of economic growth and urban development. In Barcelona in particular, the social consequences of housing precarity overlap with the long-term effects of urban transformations, the growth of tourism and the process of gentrification. The Global Financial Crisis deepened the social consequences of these long-term processes. The wave of mortgage repossession and evictions related to the mortgage crisis that hit Spain since 2008 represents the first symptom and the in-making, of housing precarity. The more recent rent bubble and its consequences can be considered as the second symptom and the result of a governmental process of re-making housing precarity. As Chapter Three shows, according to official data more than 770,000 mortgage repossession proceedings were began in Spain between 2008 and 2019. In the same period more than 680,000 evictions occurred. Since 2013 the majority of these evictions have been due to rent-related problems. However, so-called 'invisible evictions', those cases where tenants are forced to leave their homes at the end of the contract because they cannot afford the rent increase proposed by the landlords, are not included in this data.

Furthermore, housing precarity also causes what Madden and Marcuse (2016) define as residential alienation: a mix of disempowerment, stress and anxiety that affects people who have housing-related problems. Therefore, it becomes of central importance to respond to the emotional consequences of precarity, and housing precarity specifically, both for affected people and for urban social movements. The analysis developed of PAH Barcelona also illustrates how housing precarity can give birth to spaces of mutual support and resistance, and forms of social mobilization to respond to it.

The concepts of housing precarity and precarization of the right to housing emerge as theoretical tools that could potentially be useful to investigate and understand not only the complexity of contemporary

housing conditions and their material implications, but also their emotional aspects and effects on people's daily life, as well as on forms of housing struggles and mobilizations.

2. Emotions, care, awareness and empowerment: How to counteract the lack of social solidarity and the consequent isolation, stress and anxiety.

In Chapters Four and Five, when looking at the identity of people affected by housing precarity and involved in PAH mobilizations, we can see increasing difficulties in accessing housing, in particular, on migrants and precarious workers and indebted people who are already impacted by the consequences of the economic crisis and the ensuing austerity measures. Many affected people decided to mobilize to solve their housing-related problems, whether by avoiding eviction, solving over-indebtedness or seeking alternative housing solutions through public housing or by squatting. These insights seem to confirm the hypothesis which has emerged from the literature that considers mobilizations in a time of austerity and precarity: a return to mobilizations provoked by material concerns that involve migrants and young people (Della Porta, 2015). Focusing on PAH Barcelona, especially taking into account the first period of mobilizations relating almost exclusively to the mortgage crisis, the presence of young people seems to be less relevant than might have been expected in social movements in time of precarity. However, reflecting upon the changes within the composition of the PAH assemblies and considering also the rise of other housing social movements, is evident how many young people have started to get involved in housing mobilizations in recent years because they were directly affected, for example because of rent problems or because they were squatting. What also emerges from my fieldwork is how the composition of contemporary urban social movements in times of precarity includes 'affected' and 'moral' activists. These categories are also dynamic, and as shown through various cases analysed in this thesis (e.g. Francisco, Susanna, Nadia, José Antonio, John, Ahinoa, Juanjo etc.), many people who were desperate and scared when they arrived at PAH gradually overcame these feelings to become activists who continue to support the movement even after having resolved their personal housing-related problems.

Therefore, through evaluating the strategies urban social movements use to respond to housing precarity this thesis contributes by illustrating how the first necessity and (micro)political practice of PAH has been to overcome the fear, loneliness and guilt of the affected people that turned to the platform. PAH did it by breaking their isolation and individualization through practicing a daily political practice of care (Santos, 2019), but also by involving them in campaigns of civil disobedience to self-guarantee their right to housing, in a process of collective empowerment.

More generally, when looking at the strategies that urban social movements can use in times of crisis, it seems that the promotion of processes of the empowerment of people affected by precarity is a necessary pre-condition for mobilizations. Indeed, in a context of atomization, individualization, loose and nuanced identities, and a lack of traditional forms of social solidarity, if social movements do not work on these emotions, breaking the sense of isolation and overcoming the fear and the fragility that often accompanies people affected by the consequences of precarity, there is a risk that any attempt at mobilization will fail.

3. Reframing the crisis through a counter-narrative and combining legal and extra-legal strategies: How to give substance to the right to housing discourse.

Through analysing the effectiveness of the right to housing as a key tool in PAH's response to the housing crisis this thesis illustrates how the platform effectively used a right to housing discourse to develop its counter-narrative, firstly to legitimize its illegal practices, claims and mobilizations, and secondly, and in parallel, to obtain changes in the legal framework for housing.

In a context of crisis and austerity in which the mass media, the financial sector and the political system blames affected people, accusing them of living beyond their means, PAH imposed a counternarrative, reframing both the housing crisis and the neoliberal processes behind it. PAH promoted campaigns of civil disobedience that responded to the urgent needs of the affected people. The Stop Evictions campaign aims to challenge the most evident and dramatic manifestation of housing precarity: the loss of your home. The direct negotiations with banks, by-passing the Spanish mortgage law, contributed to finding a solution regarding housing and debt. The Obra Social campaign, by promoting repossessions from below, re-houses evicted people while at the same time denouncing the role of the financial and political system in the Spanish housing crisis. These campaigns supported many affected people who decided to challenge the law to find a solution to their different problems by self-guaranteeing their right to housing. PAH uses a right to housing discourse to develop its counter-narrative, reframing the housing crisis as a scam, in which the affected people are no longer guilty but are victims. The platform uses the mass media and new social networks to demonstrate the dramatic consequences of housing precarity (e.g. by documenting evictions). Moreover, through its mobilizations, including the occupation of the offices of banks and of empty houses and the contested escrache campaigns, PAH challenged both the economic and political systems, denouncing their responsibilities in the housing crisis. These processes and the daily and capillary presence of PAH across the whole of Spain contributed to legitimating the movement

and created support for its practice and demands, in some cases preventing, and in others challenging, the backlash of the political system and mass media.

As emerged in Chapters Three and Five, housing precarity and the typology of housing-related problems are a dynamic and mutating condition. People like Francisco or Susanna who three or four years previously had signed up for a *dación en pago* and a social rent as a solution to their mortgage-related problems, are now affected by the rent bubble and by the fact that banks sold the title to their houses to international real estate funds who are less prepared to negotiate. Similarly, stopping an eviction does not provide a definitive solution. Often it is a way to gain more time to continue to negotiate or to search for alternative housing solutions, often through the public administration. Repossessing from below, an empty apartment belonging to a bank or to a real estate company through the *Obra Social* campaign, such as in Marika's case, always carries with it the risk of receiving an eviction order for squatting. Affected people and urban social movements are engaged in a daily, and apparently never-ending, struggle to un-make housing precarity. The evolving nature of housing precarity, as well as its governmental re-making, implies, both for urban social movements and for affected people, the necessity of adapting periodically, updating or even radically changing strategies and protocols.

The need to be flexible and adapt to an evolving context also emerges from the analysis of PAH's campaigns to change the legal framework on housing. PAH developed its strategy of changing the law by taking into account the balance of power and the political opportunities related to the changes within the Spanish political system, adapting its strategy and its approach to the parties according to the different contexts at the national, autonomic and local levels. Through the ILP in 2012 and the *escrache* campaigns, PAH first openly challenged a political system dominated at the national level by PP. Taking advantage of the changing balance of power and systems of alliances and competition at the regional level, PAH forced all the Catalan parties to approve Law 24/2015. The change of government in June 2018 opened up new opportunities for negotiating the withdrawal of the constitutional appeal pending on Catalan Law 24/2015, and for influencing the approval of Law 7/2019 that introduced some improvements related to the rent bubble. Despite the critique of this law as insufficient, as demonstrated by the case of Nadia, affected people are benefiting from the reform on the duration of contracts, with many people signing seven-year rent contracts. This is just an example of how the campaigns to change the law promoted by PAH, often in alliance with other actors, are producing slow but constant improvements in the legal framework on housing, especially at the local level.

Without a doubt, the approval in 2015 of Law 24/2015 in Catalonia, and its reinstatement in 2019, represents PAH's biggest victory in changing the law. But despite such successes, the housing context and the typologies of housing-related problems have rapidly and fundamentally changed in recent years. As demonstrated in Chapter Five, PAH Barcelona has been able to adapt its welcome assembly to the new conditions and to develop new protocols and useful documents to deal with cases of rent, squatting and the renewal of pre-existing social rent (often signed along with a *dación en pago* and considered at that time as a victory and a solution). Furthermore, as illustrated in Chapter Six, the group that promoted the Catalan ILP in 2015, succeeded in negotiating a new law on housing with the Catalan Government to improve the Catalan Law 24/2015. Catalan Law 17/2019 introduces measures that respond to a housing context that, as we have seen, has fundamentally changed since the approval of Law 24/2015. Although in Catalonia PAH has succeeded in changing the law, at the national level the situation is quite different. For this reason, the national commission of PAH that organized the campaign to support the PAH housing law, now renamed the 'Strategy Commission', started working on a new campaign at a national level. Once again, the idea was to take advantage of the new political scenario to put pressure on the coalition government formed by the PSOE and Podemos.

Sanmartin (2019) argues that PAH's campaigns to support the ILP in 2012 and the Catalan ILP in 2015 aimed not only at producing structural legal changes, but also at mobilising the members of the platform and their emotions, creating shared objectives and a collective motivation to achieve them. Mixing the English term 'power' and the name of the platform 'PAH', he proposes the word PAHwer - used daily by members of the movement - to describe a double necessity (which became a double objective) of the movement: the creation of unity within the movement also through the construction of a collective identity, and the increase in the 'power' of the movement intended here as its ability to find solutions (legal or not) to housing-related problems. Sharing this argument, I suggest that all the campaigns developed by PAH, both those that challenge the law and those that change it, follow this logic.

The analysis developed on the double strategy of PAH illustrates how urban social movements can effectively combine legal and extra-legal strategies to give substance to the right to housing discourse. While the campaigns of civil disobedience provide solutions for the urgent housing problems of the affected people that turn to PAH, the campaigns to change the law contributed to creating long-term structural solutions that apply to everyone. By sharing a right to housing discourse, the strategies reinforce one another, and together contribute to reframing the housing crisis in Spain by creating an effective counternarrative on its causes but also on its possible solutions. The impacts, limits and

effectiveness of this combination of strategies (challenging and changing the law and reframing the crisis through a counternarrative) could be analysed in other contexts and urban mobilizations in times of precarity.

4. Urban social movements, progressive parties and municipal institutions: The possibilities of politics and policies for a radical right to housing.

The last chapter of this thesis showed how the influence of PAH in Barcelona had reached the institutional level with the victory of Barcelona en Comú in the 2015 municipal elections. Not only did Ada Colau, the former spokesperson of the platform, become mayor, but also many people with a long history of activism within PAH Barcelona are working for the municipal administration in different sectors related to the development and implementation of housing policies. The transition to institutional politics of many activists who often occupied leading roles in the movement, on the one hand opens up new opportunities for PAH Barcelona to impact local public policies, as demonstrated by the 30% measure. On the other hand, it poses internal problems related to the necessity of reorganizing daily work, and covering the duties undertaken by the people who have left the movement. Moreover, this new political scenario could create internal issues and debates regarding the independence of the movement, especially with regards to the housing policies of the BeC municipal government, and the risk of co-option within a specific political area. This risk has been avoided as demonstrated by several actions and mobilizations organized by PAH Barcelona, often with other organizations, to critique and put pressure on the Municipal Government. The analysis I have developed on the relationship of PAH with the political system at the national and local level illustrates how the movement has been able to adapt its strategies to different political contexts, confronting political institutions and actors, negotiating with them and even collaborating with them on specific measures. The autonomy of contemporary social movements - their ability to maintain independence but also to critique and mobilize - emerges as a key factor in their relationship with the institutional party system.

Considering the politics and policies promoted by BeC during its first mandate (2015-2019), several limits to its impact and effectiveness can be discerned. However, I argue that public policies to defend the right to housing and challenge gentrification developed at the municipal level can be considered as a further step in the un-making of urban housing precarity promoted by PAH. Thus, through the analysis developed in this thesis, I propose to add the concept of the 'institutional un-making' of housing precarity to the categories developed by Lancione (2018), as a possible response of the public administration, alternative to 're-making' of precarity. This doesn't mean that governance necessarily

implies a binary response to housing precarity. Different and also contrasting responses can be put in place at the same time by different public administrations. The Spanish case is emblematic. Many local and regional governments tried to develop policies and laws to guarantee the right to housing and to respond to the housing crisis. At the same time, the central conservative government systematically opposed any radical change in the legal framework and instead contributed to creating the conditions for the rent bubble.

Although neither the urban mobilizations promoted by PAH nor the municipal policies promoted by the BeC Government are revolutionary, I suggest that in the contemporary Spanish housing context, the changes occurring in Barcelona are radical. The combined but autonomous action of urban social movements and municipal institutions to unmake housing precarity can be considered a relevant attempt towards decommodifying and de-financializing housing, and, more generally, the city. The analysis developed through the case study of Barcelona, far from providing a definitive answer, aims to contribute to the debate on what can be considered a radical politics and on the possibilities both for urban social movements and local governments to develop, even in the neoliberal context, mobilizations and public policies oriented towards a radical right to housing.

To sum up, my study of PAH Barcelona fits within the growing literature regarding PAH mobilizations (Colau and Alemany 2012 and 2013; Romanos 2013; Suárez 2014 and 2019; García Lamarca and Kaika 2016; Di Feliceantonio 2017; García Lamarca 2017a; Casellas and Sala 2017; D'Adda, Delgado and Sala 2018; Martínez 2018; Sala 2019; Sanmartin 2019; Santos 2019; D'Adda et al. 2020). By investigating the double strategy of challenging and changing the law, this research fills a gap in the literature regarding the relationship of PAH with the law. My analysis also considered how the platform in Barcelona had to adapt to a new context in which housing precarity is related not only to mortgage-related problems but also to rent and squatting related problems. I also investigated the changing relationship of PAH with a political system that has radically transformed in the last decade, especially in Barcelona. Therefore, this thesis contributes to expanding upon and deepening the analysis of PAH, its strategies and mobilizations. Looking beyond PAH, my research contributes to the literature on urban and housing social movements in times of crisis and austerity (SqEK 2013 and 2018; Di Feliceantonio 2016; Madden and Marcuse 2016; Grazioli and Caciagli 2018; Lancione 2018; Fierro 2018; Domaradzka 2018; Annunziata and Rivas 2018; Palomera 2013 and 2018; Rolnik 2019) and to the literature focusing on the increasing difficulties in access to housing through the concept of precarity (Carr, Edgeworth, and Hunter 2018; Lancione 2018, Muñoz 2018, Blomley 2019).

Further housing struggles and research.

In a context of urban neoliberalism, austerity and precarity, the issues briefly mentioned in this conclusion deserve broader analysis. Aware of the limits of this thesis, I will list them below, exploring the potential direction of further research.

Firstly, for reasons of space, time and uniformity of analysis, this thesis focused only on the case study of PAH and PAH Barcelona in particular. The daily practices of PAH Barcelona are not representative of all of the branches of the movement. However, Barcelona is the place in which the platform was created, structured and developed, and PAH Barcelona exerted and still exerts a leadership role within the movement. Because my fieldwork was situated in Barcelona, I could investigate, from a privileged perspective and from close up, the campaigns to change the law and the relationship with local government in the context in which the movement obtained its best results. If I had studied PAH mobilizations in other contexts, the results of my analysis would have probably been different. Thus, further and comparative investigations of PAH and its struggles across Spain would enrich the literature that focuses on this movement.

Secondly, as illustrated in this thesis, the context changed radically. Trying to keep track of all these changes has been one of the main challenges of my research. In Spain and Barcelona, it was not only housing-related problems, the legal framework and the political system that evolved, but also urban social movements. New relevant actors emerged both at the national and local levels. Tenants' unions, created more or less simultaneously in Barcelona and Madrid, now operate in several Spanish cities and towns, and are playing a central role in the urban struggles to defend people with rent-related problems, and more generally, the right to housing. As explained during the interview with Jaime Palomera, spokesperson for the Barcelona tenants' union, the movement was strongly influenced by PAH in the development of its practices and strategies. Despite the difference in the constituency, which is mainly made up of people affected by rent-related problems who are still paying their rent, the tenants' unions are using similar tactics, such as civil disobedience as a way to self-guarantee the right to housing. As Jaime explained to me, as well as stopping an eviction in 2009 was a form of civil disobedience against the mortgage law, in 2020 refusing to leave an apartment when the landlord wants to increase the rent significantly, is a form of civil disobedience against the urban rental law. In Barcelona, many other urban social movements, neighbours' organizations and unions have been created in recent years. On 16th and 17th November 2019, more than fifty organizations, including the Catalan PAHs, participated in Catalonia's first housing congress to share practices, objectives and organize joint mobilizations. Many of these organizations are free, organized through local assemblies, use collective advice and are stopping evictions. There is generally a good relationship

between PAH Barcelona and the other movements that are active in the city. In some cases, common campaigns have been promoted, such as the platform against open evictions. However, further investigation of the differences and similarities between the PAH and the other housing movements in Barcelona – in terms of internal organization, strategies, relationships with parties and institutions, constituencies and results - would provide useful insights into how, in the same context, a plurality of urban mobilizations and lived experiences of resistance to precarity and neoliberalism can co-exist.

Thirdly, this thesis focused only on the Spanish context in the aftermath of the crisis. Comparative research considering the conditions, causes and effects of housing precarity, as well as the response of urban social movements is needed. At the beginning of my doctoral research, I evaluated the hypothesis of investigating housing precarity and the response of social movements in Spain and Italy. However, for reasons of time, logistics, resources and methodology, I decided to only focus on PAH. At the end of this experience as a researcher, I'm convinced that I made the right decision. At the same time, I now feel ready to undertake comparative research, and would like to continue to investigate how urban social movements respond to housing precarity in other contexts.

Fourthly, while I was finishing this thesis, the health crisis linked to the Covid19 pandemic dramatically showed how access to housing is a fundamental requirement for anyone, highlighted through the slogan 'Stay at Home'. In many countries, including Spain, along with more or less total lockdown measures for health reasons, extraordinary measures related to housing policies were implemented. These measures included moratoriums on evictions, the suspension of mortgage quotas, and in some cases of rents, support for rents through forms of microcredit and extraordinary interventions aimed to help homeless people. Some of these measures correspond to the historical demands of housing movements. Despite these measures, an increasing number of people soon had difficulty paying their mortgage payments or rents, and in several cases urban housing movements have declared rent strikes (Radical Housing Journal Editorial Collective, 2020). Future research should thus investigate the possible and probable impact in terms of housing and urban precarity of the current health crisis linked to the Covid19 pandemic and the ensuing economic crisis. It will be necessary to ascertain whether the measures to guarantee access to housing will be confirmed in the medium and long term, and how effective they will be, as well as how the new context implies new challenges for urban social movements.

To conclude, the analysis developed in this thesis is an attempt to look at urban housing precarity in order to shed light on its causes and dramatic consequences but also on the possibilities and strategies used by grassroots social movements and municipal institutions to resist it. Unfortunately, the housing crisis and the spread of housing precarity are far from over, in Spain as well as elsewhere. Fortunately,

the struggles for the right to housing are also still on-going, in many different ways. Further research could explore whether similar analytical approaches might be useful for other case studies and urban contexts, in Europe and beyond.

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