

– FROM OCCUPYING PLAZAS TO RECUPERATING HOUSING: Insurgent Practices in Spain

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Abstract

Urban insurgencies have spread across the globe like wildfire in recent years. The indignado plaza occupations in Spain are often cited as beacons of popular and wide-spread dissent. This article argues that urban insurgencies with the highest emancipatory potential in Spain today are found in the practices of the housing rights movement—the Plataforma de Afectados por la Hipoteca (PAH, or Platform for Mortgage-affected People)—that mainly entail blocking evictions and occupying empty bank-owned housing. I elaborate on the notion of insurgent practice by examining how insurgency has been considered in relationship to citizenship, planning and public space. I propose insurgent practice as a way of articulating how people attempt to enact equality in everyday life and engage explicitly with socio-spatial and political questions related to an emancipatory democratic politics. Based on a detailed analysis of two of the PAH's insurgent housing practices, I posit that recuperating empty bank-owned housing with and for evicted families has the highest and most significant emancipatory potential, as it disrupts the core dynamics of urban capital accumulation and enacts equality for evicted households by directly contesting financial rent-extraction mechanisms at multiple levels. In closing, I outline some conclusions that emerge from the Spanish housing case and from the concept of insurgent practice and urban politicizing practice in general.

From occupying plazas to recuperating housing: insurgent practices in Spain

From Cairo to Rio, the urban has (re)emerged in recent years as ground zero for insurgent activism across the world. It is no longer merely a site of contentious politics but one of its principal stakes (Brenner, 2013). The rapid spread of urban insurgencies illustrate viscerally that popular discontent with unrepresentative and/or dictatorial rule, coupled with the drive to maintain a globalized political-economic order above all else, is pervasive and contagious. Most insurgencies aim at transforming the current order in which the few continue to benefit at the expense of the many, towards a more just and emancipatory reality for the 99%—one where social, economic and political rights and equality are secured for all, irrespective of one's individual characteristics.

Spanish plaza occupations, in this context, are often cited as beacons of popular and widespread dissent. On 15 May 2011 dozens of cities across Spain erupted as tens of thousands of people took to the streets and, over the days that followed, seized plazas through social networks calling for 'Real democracy NOW!'. With the slogan 'We are not merchandise in the hands of bankers and politicians', the *indignados* (indignants) placed the existing political and financial class at the centre of their critique

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(Antentas *et al.*, 2011). A veritable *#spanishrevolution* appeared to be underway as plazas were occupied for a month and a half in over one hundred cities across the country. A horizontal organizing fabric was collectively woven through assemblies and commissions (Velasco, 2011), creating a new social climate (Fernández-Savater, 2013).

Yet, although the appropriation of central city space, and valuing social life and use value over exchange value, was a powerful gesture, the disruptions were ultimately temporally limited. As one militant noted, ‘the weeks of the [Madrid Puerta del] Sol camp site were an exceptional time, but *to inhabit (habitar)* an exception turns out to be very complicated’ (*ibid.*: n.p.).¹ After much debate, a decision was made in June 2011 to decentralize plaza occupations into autonomous neighbourhood assemblies, which could develop concrete projects. Since its material disarticulation and fragmentation, the concept of the 15M movement has become somewhat problematic (Antentas, 2013). While the continued existence of the 15M movement is geographically highly differentiated across Spain, many activists, such as Gutierrez (2013), argue that the 15M movement’s key success has been building thousands of ‘networked micro-utopian prototypes’ characterized as collective, open and process-based. Others also contend that plaza occupations began questioning absolute truths, thus creating alternative discourses and practices to the hegemonic, dominant one that regards the crisis as everyone’s fault (Vives, 2013).

At the same time, many have depicted 15M as a movement ultimately looking for reform, not rupture (Calvo *et al.*, 2011; Delgado, 2011), as, during plaza occupations, a more socially and politically reformist approach came to prevail over an anti-capitalist one (Aguado Hernández, 2011). Taibo (2013) describes the ‘two souls’ of the 15M movement to depict the tension between these reformist–rupture positions: one that is more citizenship-focused (the recently mobilized) and another that is anti-capitalist (alternative social movements rooted in grassroots democracy and self-management). One of the most serious criticisms from the latter position suggests that the *indignados* never aspired to overthrow the established order but rather aimed to improve it (Colectivo Cul de Sac, 2012). In its quest to include everyone, it emerged as a ‘generic brand’ of democratic civic republicanism that explicitly rejected ideologies, ‘isms’ and political right–left distinctions (Valdivielso, 2012). The disruption focused on ‘real democracy’ and did not target the heart of Spain’s political-economic reality. This reality is explained by Charnock *et al.* (2012: 9) as ‘the inability of the political class to sustain an asset bubble and keep in motion a trajectory of high investment, high growth, and high growth rates of income accruing from the construction boom and the accumulation of [private] debt’.

Debates on the impact of the 15M movement as an emblematic urban insurgency continue to date, as do its relations to new political formations that emerged at national, regional and local levels during 2014 and 2015. My aim here is to not to provide a definitive evaluation; rather, based on the writings of Martínez López and García Bernardos (2012) on the convergence of the 15M and the squatters’ movement, this article seeks to illustrate that today, urban insurgencies in Spain with the greatest emancipatory potential can be found by moving from the *indignado* plaza occupations to the deeply politicizing and political practices of the most highly mobilized movement struggling for housing rights over the past seven years: the Plataforma de Afectados por la Hipoteca (PAH, or Platform for Mortgage-affected People). On the one hand, this makes sense because 15M has played a critical role in feeding into and extending the PAH’s spatial and political practices of insurgency, through blocking evictions, occupying banks to demand debt forgiveness and occupying empty bank-owned housing with and for evicted families. The social reach and legitimacy of the PAH (founded in 2009) skyrocketed after 15M offered its unconditional support to the

1 All translations are my own.

PAH (Atentas, 2013), and it has been fundamental to its expansion across Spain (Colau and Alemany, 2012). On the other hand, housing is one of Spain's most urgent social issues: nearly 600,000 foreclosures took place across Spain from 2008 to 2014 and 378,693 eviction orders have been issued (CGPJ, 2015). Spanish legislation was leaving mortgage-evicted families with a debt for life while, simultaneously, 3.5 million houses were standing empty across the country (INE, 2013).

In this context, I posit that the PAH's insurgent practices have significant emancipatory potential because they enact equality for those who have no part in the dominant system (Rancière, 1999) *and* have the potential for profoundly disrupting the dominant production of space (Lefebvre, 2015) through upsetting the capital accumulation dynamics driving urbanization in Spain (Harvey, 1978; 1985). Insights drawn from the work of Rancière, Lefebvre and Harvey supports an empirical reading of the PAH's insurgent practices in two key ways. First, the majority of people engaging in these practices when I conducted research stopped paying their mortgage largely due to unemployment. Their situation is often compounded by a rise in their monthly mortgage payments, or is a result of illness or splitting up with a partner. When they stop paying, they become defaulters and 'bad debtors'—outcasts (Rancière, 1992) in the eyes of the dominant system, 'the part of those who have no part' (Rancière, 1999: 11) and who are considered less equal than others. This is reflected, on the one hand, in the guilt, shame and fear almost all mortgage-affected people who arrive at the PAH experience, and, on the other hand, in statements by numerous politicians asserting that all 'good' citizens pay their mortgage (see, for example, del Riego and Izquierdo, 2013). As political acts, insurgent practices are key to the *rupture* of the indebted subject and create dynamics where positions and identities are reconstituted; in other words, they are processes of political subjectivation. I use the term 'subjectivation' here to mean 'the enactment of equality—or the handling of a wrong—by people who are together to the extent that they are between' (Rancière, 1992: 60–61), where 'between' refers to not fitting into the 'proper' statuses and identities as defined by the dominant order. Secondly, an understanding of '(social) space as a (social) product' (Lefebvre, 2015: 26), leads to insurgent practices emerging from and directly challenging spaces shaped by the urban process under capitalism (Harvey, 1978). Within a particular historical configuration and a more recent dynamics of legislative liberalization outlined below, the unprecedented inflow of capital pouring into Spain in the late 1990s was a key driver of the country's urbanization tsunami (Fernández Durán, 2006). Homeowners were a critical part of this process, a dynamic now contested by those being dispossessed. Insurgent practices thus result from and contest the logic and social relations underlying the urbanization of capital (Harvey, 1985).

In this light, my article has two aims. I first seek to illustrate how urban insurgencies can be critically engaged through a socio-spatial and political notion of insurgent practice. As a concept, insurgent practice seeks to highlight the role that socio-spatial 'doings' and 'sayings' play in enacting equality, inaugurating the political and disrupting the dominant production of space in order to move towards a more emancipatory order. It is defined through interrogating the body of literature exploring insurgency in planning and urban studies, namely through insurgent citizenship, planning and public space, and by engaging with concepts of the political and political subjectivation (Rancière) and the production of space (Lefebvre). The second aim is to analyse two of the PAH's insurgent practices that address the country's housing emergency: blocking evictions and recuperating empty bank-owned housing. I seek to unpack these two practices to uncover the role they play as acts that create (political) subjects and unsettle the dominant capital-driven production of urban space. I argue that occupying bank-owned housing with and for financially expropriated families with no other housing option has significant emancipatory potential as a political act that disrupts the core dynamics of urban capital accumulation and enacts equality for

evicted households faced with a mortgage debt for life, by directly contesting financial rent-extraction mechanisms on multiple levels.

While there are several studies that examine the PAH from a social movement perspective (see, for example, Mir García *et al.*, 2013; Romanos, 2013; Álvarez de Andrés *et al.*, 2014), the theoretical framework advanced here seeks to provide insights into the relationship between the creation of political subjects and the disruption of urban capital accumulation. The PAH does not only mount sustained challenges through demands, claim making, events and displays of ‘worthiness, unity, numbers and commitment’ (Tarrow and Tilly, 2007: 442), but their practices also challenge the dynamics of (Spanish) capitalism and enact equality. In other words, their practices are not only reactionary but also propositional and, moreover, *materialize* other ways of doing, being and inhabiting. Through exploring these dynamics, I seek to introduce a contextualized urban political and socio-spatial analysis of insurgency into the planning and urban studies literature, to help unpack practices that not only relate to claim making but also to attempts to enact a different order and a new form of politics.

This article draws on eleven months of engaged research (from October 2013 to September 2014) with two local PAH groups in the Barcelona metropolitan region, specifically in Barcelona and in Sabadell, in which I was a participant observer in 85 assemblies and over 30 actions, including occupying banks and blocking evictions. In addition, I conducted 35 semi-structured interviews with PAH members, government officials and technicians and bankers, the majority (23 interviews) with people who had engaged in the PAH as they were unable to pay their mortgage and were facing foreclosure and eviction. It also draws on an extensive document review, including articles and books written by PAH activists. Finally, the article is also informed by an interview conducted with several people in one of PAH Sabadell’s occupied housing blocks, as part of my involvement in a militant research project through the Barcelona Metropolitan Observatory to unpack social struggles and urban commons.²

I develop the previously identified aims in three main sections. The first section elaborates on insurgent practice as a concept that seeks to place an urban political and spatial spotlight on bottom-up responses to interconnected multi-scalar processes that aim at fundamentally unsettling capital-driven urbanization. I briefly define the dominant approaches to insurgency in the urban planning and studies literature from the perspectives of citizenship, planning and public space, followed by a more detailed definition of insurgent practice. The subsequent subsections, which are based on a critique of dominant insurgent-related terms, focus on how the political and spatial focus proposed by insurgent practice is defined in relation to the work of Rancière and Lefebvre, respectively. The second section contextualizes the emergence of the PAH’s insurgent practices, while subsections describe and analyse in more detail two specific practices: blocking evictions and occupying empty bank-owned housing. In the final section, I outline some conclusions that emerge from the Spanish housing case and from the concept of insurgent practice and urban politicizing practice in general.

Elaborating insurgent practice

Three formulations of insurgency have become prominent in the urban planning and urban studies literature in recent decades. The first is Holston’s (1995; 1999) concept of insurgent citizenship, where the term ‘insurgent’ is employed to emphasize ‘the opposition of spaces of citizenship to the modernist spaces that physically dominate

2 The Barcelona Metropolitan Observatory is an autonomous activist research collective and part of the Foundation of the Commons. The project I participated in investigated practices of community defence, care, reappropriation and management in the Barcelona metropolitan area from 2013 to 2014. More information (in Spanish and Catalan) is available at bcncomuns.net (accessed 8 January 2016).

so many cities today' and 'an opposition to the modernist political project that absorbs citizenship into a plan of state building' (Holston, 1999: 157). Holston's work—since carried forth by many researchers in different contexts (see, for example, Pieterse, 2010; Pine, 2010; Earle, 2012; Samaddar, 2012; Butcher and Frediani, 2014)—inspired the second formulation of insurgency, namely, insurgent planning (Sandercock, 1998; 2003), which articulates the emergence of insurgent planning histories towards developing a postmodern utopian planning stream. Sandercock's work, which has been expanded by Friedmann (2002), Miraftab and Wills (2005), Miraftab (2009) and Sweet and Chakars (2010), among others, articulates the emergence of insurgent planning histories to reconceptualize planning history using gender, race, class and other forms of difference as categories of analysis, towards imagining the future differently. Thirdly, there is Hou's (2010) concept of insurgent public space. Hou's edited volume emerged from a community design approach, its aim being to 'imagine a different mode of production in the making of public space, a public and a space that are heterogeneous, fluid and dynamic' (*ibid.*: 13).

In contradistinction to these three formulations, I propose that insurgency can be effectively queried through practice—understood as open, temporally unfolding, connected actions (Schatzki, 2002; 2012)—to engage explicitly with more detailed socio-spatial and political processes around an emancipatory, democratic politics. I define insurgent practice as a collective socio-spatial and political nexus of actions, consisting of both doings and sayings that enact equality and disrupt the dominant production of space, creating possibilities to generate new urban meanings and relations contrary to institutionalized ones and against the interests of dominant powers (for example, the 1%). Equality is enacted by making visible and signalling normalized, and thus invisible, relations of oppression, domination and exploitation and by *staging* equality in contradistinction to these relations that create the rich and the poor. This process itself generates identities not recognized by or in the existing order. The dominant production of space is disrupted by challenging the order of conceptualized space—what Lefebvre calls representations of space—through breaking the socio-spatial codes of behaviour it holds and normalizes; that is, by doing or saying what 'should not' be done or said in given spaces. Fundamental to this is the collective nature of insurgent practice, visible through the material coming together (doings) of bodies in space, for example, through an occupation, as well as through immaterial dynamics (sayings) expressed through sharing knowledge, understanding and affect. As a concept, insurgent practice aims to help us understand more deeply the detailed material and discursive processes of urban insurgencies, operating as an analytical tool to dig deeper into the enactment of equality and disruption of urban capital accumulation processes. The socio-spatial and political focus I propose through insurgent practice is more substantively unpacked through a critique of the three other urban insurgent-related concepts in the subsections that follow.

– From citizenship discourses to a spotlight on the political

To a more or less explicit degree, insurgent citizenship, planning and urban space are rooted in notions of citizenship, a term deeply connected to liberal democratic connotations of *individual* rights, responsibilities and duties that are inherently exclusionary. While Holston's insurgent citizenship in particular seeks to unsettle such an understanding, its conceptual framing does not problematize the relationships inherent in the notion of citizenship itself—for example, issues around immigration and the structural dynamics of urban society and space (Dikeç and Gilbert, 2002), questions of inclusion and exclusion (Balibar, 2003) and the various scales and sites of emergence of citizenship beyond the state (see, for example, Isin, 2002; Ong, 2006; Gordon and Stack, 2007; Isin, 2008). The fact that the elements that 'create' citizenship—rights, entitlement, territoriality, nation—are becoming disarticulated and rearticulated by the

dynamics unleashed by market forces (Ong, 2006) often results in deep-seated systemic oppressions in liberal capitalist democracies as, for example, the economy has become depoliticized and citizen's political choices are circumscribed (Purcell, 2008). Miraftab and Wills (2005) and Miraftab (2009), in their work on insurgent planning, begin to address this complexity, but their general positioning of insurgent citizenship, planning and public space, respectively, vis-à-vis the need for deeper systemic transformation—which addresses current political-economic dynamics and capitalist social relations—that disrupts and moves beyond existing state-society frameworks lacks definition and clarity.

Within this context, the concept of insurgent practice is aligned with Isin and Nielsen's (2008) approach to citizenship that focuses on *acts that produce subjects* and instantiate ways of being that are political—acts that 'create a sense of the possible and of a citizenship that is yet to come' (*ibid.*: 4). Participation in these acts disrupts what Rancière (2001) terms 'the police', which refers broadly to the structure and justification of a social hierarchy as well as to how we perceive ourselves, one another and our world (May, 2010) or to dominant policy arrangements that have 'increasingly reduced the "political" to "policing", to "policymaking" and to managerial consensual governing' (Swyngedouw, 2009: 605). Political subjectivation occurs, in other words, as people 'refuse to be the population' (Foucault, 2007: 66) by disobeying and rejecting the 'rules' and norms that dictate speaking, acting and being a certain way in certain spaces. Such actions furthermore lay bare the limits of institutions and institutional actors that sustain the dominant order, make visible fundamental contradictions that make some people more equal than others, and disrupt processes of urban capital accumulation. Insurgent practices reveal the 'moment of the political', the point where the possibility of a constant or definitive ground dissolves (Marchart, 2007: 155) through a break with the dominant order of policing. Through these practices, equality is actively taken or enacted by the subjects of equality themselves, in contrast to a passive process in which equality is created, preserved or protected by government institutions (May, 2008). Insurgent practices are manifestations of dissensus, 'the making contentious of the givens of a particular situation' (Rancière and Panagia, 2000: 124) and make visible 'the struggle between the rich and the poor' that 'is the *actual* institution of politics itself' (Rancière, 1999: 11, emphasis added). Previously unforeseen paths and possibilities emerge amidst the disruption provoked by insurgent practices; thus, they are not only reactive and resistance-based, but also active and propositional.

The political subjectivation that occurs through struggle and disruption by 'the part of those who have no part' (*ibid.*), that is, those considered less than equal to others, is central. Politics thus consists in transforming the 'police', 'the space of "moving-along" into a space for the appearance of a subject', in making visible that which had no reason to be seen (Rancière, 2001, n.p.). In other words, the political subject is made and remade through contingent, context-specific collective action (Rutland, 2013) that occurs through the subject's engagement in insurgent practices; these practices are thus key elements in the urban political dynamics of social change. Furthermore, these practices make visible a gap between an existing order and other possible arrangements, other possible futures. Insurgent practices thus open undefined, and often uncharted, paths to interrogate the broader liberal-capitalist democratic order, both questioning and reconfiguring it through a collective material and discursive disavowal of rules and norms, laying bare multi-scalar processes and the social relations underlying capitalism.

– A focus on socio-spatial processes

Insurgent citizenship, planning and public space all lack a profound engagement with spatiality, that is, with an exploration of the production of the spaces in question and their relation to processes of capitalist socio-spatial production and

reproduction. None of the insurgent-related terms unpack the dominant public/private-space binary but rather recognize that of state or market control, both of which are twinned corporatist models from which other social configurations are excluded (Bakker, 2007). The exploration of the typology of actions and practices proposed by insurgent public space (Hou, 2010)—including appropriating, reclaiming, pluralizing, transgressing, uncovering and contesting—through twenty cases, barring a handful, does not unpack the political, economic, social or ecological aspects of the spatial production of the sites in question in much analytical detail nor in any integrated fashion. Many cases are place-based art or design projects and are largely descriptive in nature, where space and insurgence are not unpacked conceptually.

Insurgent practice is rooted in understanding social space as a social product (Lefebvre, 2015)—meaning that each society and each mode of production produces a space that serves as a tool of thought and action—and emphasizes the need to ground and historicize the articulation of the material manifestations of specific place-based political, economic and social processes. The shift in urban governance dynamics towards new institutional configurations that fundamentally change the role of the state transforms the production of space. Embedding an understanding of these scalar shifts and dynamics into analysis is fundamental to begin unravelling the (re)production of multiple urban relationships, processes and spaces. Thinking through insurgent practice can thus help repoliticize space, thus transforming and transgressing the symbolic orders of the existing condition and marking a shift from the old to a new situation (Swyngedouw, 2011) and enhance understanding of the historical material dynamics embedded in its production.

Urbanization is driven by representations of space, conceived by professionals as well as technocrats, and is pitted against representational space; both representations of space and representational space are ‘secreted’ by spatial practices (Merrifield, 2002). While Lefebvre (1991) emphasizes that the triad of spatial practice, representations of space and representational space contribute in different ways to the production of space according to their attributes, to society and its mode of production and to the historical period in question, he is never completely clear on the relations in this spatial triad, as these are neither simple nor stable. As Schmid (2008: 43) notes, the three dimensions of the production of space have to be understood as being of equal value: ‘the triple [dialectic] links three moments that are left distinct from each other, without reconciling them in a synthesis—three moments that exist in interaction, in conflict or in alliance with each other’.

Within the context of this spatial triad, I conceive of insurgent practices as disrupting dominant urban socio-spatial relations by prioritizing lived (representational) space and time, as use value, difference and social life are brought to the fore in and through the appropriation of space: ‘use re-emerges sharply at odds with exchange in space, for it implies not “property” but “appropriation”’ (Lefebvre, 2015: 356). Particularly effective insurgent practices hammer into the heart of urban capital accumulation processes (Harvey, 1979; 1985) in a sustained fashion, disrupting processes that are at the core of the production of abstract space and representations of space under capitalism. By confronting the powers that organize space and control urbanization, insurgent practices foil ‘the imposition of homogeneity and transparency everywhere within the purview of power and its established order’ (Lefebvre, 2015: 383). New forms of knowledge, signs, symbols and codes are important here, created through collective processes and practices, alongside physical appropriation, in terms of disrupting the ‘order’ that existing relations of production and power impose. In this way they are political practices that propose non-commodified relations between people and urban space, as they disrupt the consensus held by abstract space—defined as ‘the space of the bourgeoisie and of capitalism’ that ‘depends on consensus more than any space before it’ (*ibid.*: 57)—and by representations of space.

Contextualizing, defining and analysing the PAH's insurgent housing practices

The PAH's insurgent practices emerged as housing was becoming a very real and urgent issue affecting hundreds of thousands of families in Spain since the bust of the housing boom in 2008. While the construction and real-estate sector has been at the heart of processes of capital accumulation in Spain historically (Charnock *et al.*, 2014; Coq-Huelva, 2013), the third real-estate cycle from 1997 to 2007 was by far the most extensive housing boom in the country's history. Housing prices grew by 220% and the total housing stock increased by 6.5 million units, with more housing starts in 2006 than in Germany, Italy and France combined (López and Rodríguez, 2011). This can be attributed to unprecedented amounts of credit flowing into the country as a result of the progressive liberalization of housing finance and land regulation, as well as the nested structural reconfiguration through EU integration in the 1990s, following Spain's entry into the EU in 1986 (García, 2010). Over 9 million mortgages were granted during this period, despite the fact that 30% of existing employment contracts were temporary and workers' real average salaries fell by 10% in real terms between 1995 and 2007 (López and Rodríguez, 2010).

While many praised the enormous increase in the 'wealth' of Spanish households, this supposed exuberance hid the reality of mass indebtedness. Between 1997 and 2006, household debt levels grew from 55% to 130% of disposable income (Puig Gómez, 2011), a figure driven above all by mortgage loans: total outstanding residential loans increased more than fourfold from 155 billion euro in 1999 to 647 billion euro in 2007 (EMF, 2011). This reality placed Spain in first place worldwide for the highest percentage of long-term household mortgage debt in relation to disposable income (Naredo *et al.*, 2007). Mortgages, as claims on future labour, thus operated as a 'secondary form of exploitation' (Harvey, 1982: 285): while they seemed to modify the real income and wealth of workers, in truth they reflected shocking levels of debt.

Since the bust, financial entities have been bailed out to the tune of tens of billions of euros of public (Spanish and EU) funds due to their alarming levels of exposure to the real-estate sector. By contrast, working and middle-class people have been bearing the brunt of austerity measures and debt. Unemployment in Spain has been above 21% since 2010. Increasing numbers of people have been unable to pay their rent or mortgage, and foreclosures and evictions have skyrocketed. Mortgages have been particularly problematic in Spain where, prior to the financial crisis, 85% of the population were homeowners—as the rental market has been progressively marginalized and social housing is virtually non-existent (Cabré and Módenes, 2004; Pareja Eastaway and San Marín Varo, 2002)—and as mortgage legislation stipulates that even once the bank auctions a house, its former owner is still liable for the outstanding debt, including added interest amounts and legal costs. As housing prices have plummeted, most mortgaged households have been left with a debt for life following foreclosure and eviction.

In this context, the PAH was founded in February 2009 in Barcelona by activists previously engaged in V de Vivienda (H for Housing), a militant sector of the Spanish-wide Movement for Dignified Housing that demanded the fulfilment of Article 47 of the constitutional right to housing. While V de Vivienda was able to mobilize thousands of people in Barcelona and Madrid in the mid-2000s, Aguilar Fernández and Fernández Gibaja (2010) underline how their communication, framing and tactics largely mobilized youth and students, not reaching immigrants and others who had difficulties with accessing housing during the boom. Furthermore, as two of the PAH's founders note, it was a minority movement pushing against a largely homeownership-based society that during the boom saw its patrimony (housing) steadily increase in value (Colau and Alemany, 2012). The bust obliged V de Vivienda to reinvent itself, on

the one hand to respond to the wave of mortgage evictions and on the other to verify the failure of the model that created it (*ibid.*).

Thus, the PAH was subsequently established as a horizontal, assembly-based, non-party-affiliated movement denouncing the mortgage-scam and political-economic machine that drove it. The PAH, with the objective of changing Spain's mortgage legislation to ensure that during foreclosure proceedings the bank cancels all outstanding mortgage debt in exchange for the house (*dación en pago*), built campaigns around this and two other minimum and non-negotiable demands: an immediate stop to all evictions in the case of family homes that are the homeowner's sole property and the transformation of empty bank-owned houses into social housing. Local PAHs, spurred on by 15M plaza occupations, have mushroomed all across Spain over the years and today total more than 220. Local PAHs are quite heterogeneous: some are formed by politicized activists from social movements, while others are established directly by mortgage-affected people. All are connected by their pursuit of the same housing-rights demands, organizing principles (assembly-based, free, non-violent and non-party-affiliated) and participate in quarterly national coordination meetings (monthly for PAHs in Catalonia).

As it was evident from the start that there would be serious obstacles to reforming the legal and financial system (Observatorio DESC en la Plataforma de Afectados por la Hipoteca, 2013), immediate responses were sought to address urgent needs: blocking evictions and recuperating housing owned by financial entities for mortgaged evicted families (Mir García *et al.*, 2013). In other words, while seeking institutional and rights-based solutions, activists simultaneously employed insurgent practices to enact equality on the ground and disrupt the socio-spatial and political-economic order through acts that demonstrated existing systemic contradictions (Llonch, 2013a) and suggested new possibilities.

– Blocking evictions: 'we will not let anyone pass'

The PAH's first successful eviction block took place in November 2010 in Bisbal del Pendès, Catalonia. Once a home has been foreclosed and is eventually auctioned off, it often becomes the property of the bank of the former mortgage holder, or of a foreign investment fund. The latter has become increasingly common since late 2014. A judicial entourage, often accompanied by police, will then deliver the eviction order to the house. In late 2010, when Lluís Martí received his eviction order, he found that not only would he be left living on the street with a debt of 100,000 euros, but that he was also at risk of losing custody of his nine-year-old son, so he was prepared to fight back (Colau and Alemany, 2012: 126). Dozens of PAH activists travelled to Lluís's home and used their bodies as shields to physically block the judicial entourage's delivery of the eviction order, successfully turning it away. As such a practice provides only temporary respite from eviction, the PAH then negotiates a long-term solution with the bank and/or local district government agencies, such as *dación en pago* and a social rent set at no more than 30% of the family's income. The PAH also continues to mobilize its members to block further evictions until a more permanent solution is found. This practice has been used by the PAH dozens of times. By 2016, the PAH had successfully blocked over 2,000 evictions across Spain.

The doings of this insurgent practice are grounded in the material presence and coming together of dozens of bodies to create a human shield to block the entrance to a property to ensure the predominance of the home's use value or social function over its exchange value. It is a demonstration of the deeply inequitable privatization of gains and socialization of losses: much of the real-estate sector's debt has been forgiven as companies went bankrupt and the financial system was bailed out by billions of euros in public funds. By contrast, working-class mortgage holders (usually

unemployed) are evicted and expected to keep paying their debt even once they lose their home. The act of blocking an eviction therefore functions as a temporary appropriation of space to enact equality for people who have been financially expropriated (Lapavistas, 2009)—to further the process of urban capital accumulation that has been at the core of Spain's growth—and who are now facing homelessness on top of becoming indebted for life. This financial expropriation can also be conceived of as a process of proletarianization, a term that highlights the dynamic creation of a social group through the way in which capitalism produces, uses up and discards the workers it needs (Dean, 2012). This insurgent practice is part of a collective process to disrupt the current order and reclaim people's very substance by halting financial rent extraction. Through this process, a new political subjectivity is created, as reflected in this statement from an Ecuadorian mortgage-affected interviewee who explained one of her experiences during the blocking of an eviction:

Here either they'll have to hit us or whatever, but we will not let anyone pass ... She had already handed in her flat [to the bank]; her mother's flat was paid off and the bank also took it. You see how they keep the woman's working years, she was already older and should be at peace. Later her mother came; we stopped the eviction. She was happy but at the same time said: but they've taken everything away from me. You feel joyful but you also feel confident and want to go hit them [the bank], to tell them, 'but this woman has worked for so many years and you're taking away all her life'.

The sayings of this practice include numerous chants underlining collective action and solidarity that transmit new ways of thinking: 'neighbour, wake up, the struggle is at your door!'; 'today it's him, tomorrow it is you!'; 'they touch one of us, they touch all of us!'; 'they will not pass!' Yet far more profound sayings lie beneath and precede the act of blocking evictions itself. These sayings are rooted in a deeper, longer-term process generated during the PAH's weekly assemblies through horizontal organizing and especially collective advising (Macías, 2013; Mir García *et al.*, 2013). As Mir García *et al.* (*ibid.*) note, 'when an affected person arrives at the PAH, they are destroyed, full of shame and guilt; this is not the profile of a political subject ready to face a judicial entourage and the police to stop an eviction' (*ibid.*: 57). Colau and Alemany (2012: 125–26) highlight that before people could face evictions head-on, a space of confidence and of regular encounter first needed to be created and consolidated, where mortgage-affected people could experience three things: 'First, that their problem was not individual but collective, and arose from structural causes. Secondly, owing to the latter they needed to be convinced that there was no need to feel guilt or shame. And thirdly, that collective action could transform reality and make possible what seemed impossible' (translation by author). Macías (2013: 46–47) explains that most affected people who approached the PAH did not have any experience as activists or with practicing civil disobedience and had never imagined that they would have, but that after participating in blocking evictions they began to see it as 'a normal practice and as a moral obligation, as a collective tool to transform reality, and a legitimate action applicable to other struggles'. Thus, a double victory emerges from the struggle to stop evictions: at the symbolic level it has transformed the collective imaginary, converting what consumer society stigmatizes as personal failure into an act of dignity and solidarity, and this has provided a concrete response to an urgent housing problem (Colau, 2013).

The points I make here illustrate that the relations and understandings generated in the collective space of assemblies, in particular through the collective advising process, are fundamental in formulating deeper sayings that connect to understanding the structural causes of the current situation, as are knowing and *feeling* that one is

not alone in facing these problems. As foreclosure procedures usually last one to two years, there is time for sustained engagement and empowerment that reduce feelings of fear and guilt through collective assembly-based processes (Llonch, 2013b). These sayings, in turn, instigate the doings—through practices such as blocking evictions—to challenge structural problems and to enact equality at multiple levels.

- ‘Take and do instead of ask and wait!’: recuperating empty bank-owned housing
This process of empowerment is also fundamental for another insurgent practice the PAH employs: that of occupying empty housing, owned by financial entities, with and for families who have exhausted all other housing options. This practice began in an intuitive way in September 2011, when the PAH was unable to stop the fifth eviction of a family in Montcada i Reixac in the Barcelona metropolitan area; as the city council did not offer social rehousing and the family had no other housing options, they occupied their own flat with support of the local PAH (García Mir *et al.*, 2013). Collective occupations of entire empty housing blocks started in Terrassa, also in the Barcelona metropolitan region, in December 2011, where the PAH’s *obra social* (social work)³ campaign was officially launched. The campaign seeks to recuperate the social function of housing by guaranteeing that families threatened by foreclosure or eviction are not left living on the street and by pressuring the public administration to adopt the necessary measures to guarantee the universal right to housing. Through the notion of recuperation upon occupation, the PAH seeks to regularize families’ situations by negotiating a social rent with the bank at no more than 30% of a family’s total income. As of 2016, around 50 buildings have been collectively recuperated across Spain⁴ to rehouse over 2,500 people.

The doings of collective occupations involve identifying empty bank-owned housing and preparing an occupation with and for evicted families. The occupation itself is usually planned and executed by a small group of people, but made visible through a march or action that mobilizes the entire local PAH. The occupation is made public 72 hours after it took place; this is the legal timeframe stipulated to secure the inviolability of the dwelling. The PAH has created a building recuperation guide that provides detailed information on important actions once the occupation has taken place; this guide covers holding regular collective meetings, legitimizing the social value of the occupation by distributing information sheets and talking to neighbours, and creating an association for the building to normalize its status (see PAH, 2013). PAH Sabadell, one of the PAHs that is most experienced with housing recuperations, has run monthly workshops since mid-2013 to socialize knowledge on the practical and legal considerations of occupations, including how to obtain energy and water supplies. During PAH Sabadell’s and PAH Barcelona’s weekly collective advising assemblies, anyone facing challenges not only with their mortgage or rental payments but also through eviction from their occupied home can explain their case to and receive advice and support from others in the same position.

Housing recuperations enact equality for ‘outcasts’ who have been proletarianized by the financial system and provide an immediate housing solution to those whose only other option is living on the street. Simultaneously, the recuperations make visible

3 The name of the PAH’s building-occupation campaign (*obra social*, which literally means ‘social work’ in Spanish) appropriates the term that savings banks used to refer to their statutory obligation to dedicate resources to social and charitable work. Because savings banks no longer exist, as virtually all of them were either bailed out and absorbed by banks or nationalized and converted into banks during the financial-system restructuring process, the name is used to point out how the PAH is now providing the social services needed today.

4 The majority of the 40 housing blocks that have been collectively recuperated by the PAH are situated in Catalonia, specifically in the province of Barcelona. The PAH has successfully negotiated social rent for half a dozen occupied buildings. Collective building occupations are also happening in southern Spain through Corralas; these have contact with the PAH but are not formal members of the platform. Thousands of individual flats have also been occupied by members of the PAH. Some platforms focus on this strategy, while others combine it with collective occupations.

multiple systemic contradictions. For example, it has drawn attention to the fact that less than 2% of Spain's total housing stock is social housing—the vast majority being owner-occupied and not rental accommodation (Rodríguez Alonso, 2009)⁵—while at the same time thousands of families are being evicted and millions of houses are standing empty across the country. It has also highlighted that measures adopted over the past few years at different levels of government have been insufficient and ineffective, and in this way draw attention to the absolute contradiction between the PAH's collective solidarity-based practices and the values of the capitalist liberal democratic system that is grounded in individualism, competition and personal benefit (Jiménez, 2013). Therefore, as a former spokesperson for the campaign remarked in an interview, the campaign 'lets us illustrate the contradictions of systemic accumulation and domination more than other campaigns' (interview, 29 October 2013). A similar sentiment has been expressed on PAH Sabadell's Twitter feed: it is about 'recuperating dead capital, remaking connections of social solidarity, without fear' (tweet, PAH Sabadell, 9 September 2014).

Like the blocking of evictions, the recuperation of empty bank-owned housing brings to light the deeply inequitable process of financial rent extraction, but goes further to right the wrong by accessing housing, a material object at the centre of processes of capital accumulation in Spain. Occupations target empty bank-owned housing, in particular from rescued financial entities and Sareb (the Management Company for Assets Arising from Bank Reorganization), a 45% publicly owned asset management company that is commercializing 50 billion euro worth of 'toxic' real-estate assets, including over 89,000 completed housing units and 13,000 square kilometres of land (see Byrne, 2015). Now one of the largest real-estate agencies in Europe, Sareb was created at the end of 2012 to consolidate the assets of over a dozen savings banks that had been rescued or nationalized to the tune of tens of billions of euros of (Spanish and EU) public funds, with the objective to 'sell assets seeking maximum profit levels for investors' over the following 15 years (Sareb, 2014).

Through occupations, the PAH asserts the use value of housing over its exchange value and the profit-driven focus of financial entities and Sareb, disrupting the core dynamics of urban capital accumulation that it aims to (re)instigate. This disruption occurs through the sustained appropriation of space through the *interruption* of a given order by those who have no part in it (Dean, 2012). One 'saying', used in a press release after the occupation of the Obra Social Latina in central Madrid in May 2014—'take and do instead of ask and wait!' (Asamblea de Vivienda Centro, 2014)—illustrates this spirit of the subjects of equality themselves enacting equality. During a group interview with several residents in a PAH-occupied housing block, participants underlined that the *obra social* is about 'recovering a space for social use' and 'dignified housing for all families, regardless of their social position or race' (interview, 20 December 2013). When asked about housing occupations, one male mortgage-affected Ecuadorian interviewee stated that 'if the political authorities think they are in their right and we elect them to represent us, and they don't represent us, they don't do what they need to do, well then we have to do it!' (interview, 11 June 2014).

This type of insurgent practice perhaps has the highest emancipatory potential, as it contests financial rent extraction mechanisms not only at the level of the households that have been proletarianized by the financial system but also at a deeper, systemic level through physically claiming an object (a house) that is part of a publicly funded financial restructuring process that will ultimately (continue to) benefit the economic and political elite. Furthermore, the subjects of equality enact equality themselves and, through this, a process of political subjectivation can unfold. This was

5 Social housing lacks an adequate definition in Spanish housing policy, and government housing policy has always stimulated ownership (Pareja Eastaway and San Martín Varo, 2002) in line with the historical and ideological project of social control through homeownership that stems from the Franco dictatorship (Naredo, 2010; Palomera, 2014).

expressed by a mortgage-affected interviewee who noted that the PAH ‘defend[s] the rest of the people’ through actions. Another stated, ‘we defend the rights that aren’t there for us’. These statements show how the PAH’s practices make evident the quarrel called politics: ‘egalitarian effects occur only through a forcing, that is, the instituting of a quarrel that challenges the incorporated, perceptible evidence of an inegalitarian logic’ (Rancière, 2004: 5).

Although the PAH’s practices are still in their infancy, they are beginning to generate new urban meanings, as blocking evictions as well as building recuperations become more and more normalized and are being perceived as collective tools for transforming reality. One of the PAH’s victories, for example, is the emerging perception of occupation as a right in the collective imaginary, one that ‘needs to be carried out when a right has been violated. Five or ten years ago this was not so clear but now people see that empty housing needs to have a social function’ (PAH activist, cited in França, 2014). Although this is by no means an easy or smooth process, new urban relations that move across racial and class lines are being created through a solidarity within the PAH—a solidarity that is spreading through newly formed relations with neighbours, local businesses, unions and institutions. The fact that the PAH has in some cases successfully negotiated water and electricity connections with local government and with service providers in 2014 for people who could not pay—and that a popular legislative initiative was unanimously adopted in the Catalan parliament in July 2015 to guarantee rehousing after eviction as well as water and energy supplies for all (Llei 24/2015)—are examples of the seeds of new social relations that these practices can bring forth.

Politicizing subjects, articulated struggles, unsettling insurgencies: closing reflections

From the debates that emerged during Spain’s 15M plaza occupations and their disarticulation post-May 2011, this article argues that urban insurgencies with the highest emancipatory possibilities in Spain today are those that are taking place through the insurgent practices of the *Plataforma de Afectados por la Hipoteca* (PAH, or Platform for Mortgage-affected People)]. I propose the concept of insurgent practice to underline the political and socio-spatial nexus of actions—the sayings and doings—that disrupt the dominant production of space and inaugurate the political, as acts that create subjects and that generate new urban meaning and relations. Several important reflections emerge when applying this concept to the PAH’s housing struggles regarding this particular case as well as the broader theoretical usefulness of the concepts of insurgent practice and urban politicizing practice.

First, the insurgent practices considered here are based on a sustained horizontal social process facilitated by the PAH that is fundamental for the creation of politicized subjects in which urban politicizing practice can be rooted so that it can grow and spread. Weekly assemblies build spaces in which individualized and individualizing feelings of guilt and shame around being a debtor, so deeply engrained in Western liberal-democratic systems, are dispelled through mutual aid and support, where knowledge is socialized and intelligence is built collectively. Thus, as one PAH activist notes, ‘through disobedient and solidary-based praxis, thousands of previously alienated and docile people are transformed into subjectivities aware of their environment and with the strength to change it. And they are doing it with a speed and effectiveness not seen in decades’ (Llonch, 2013a). This highlights the fact that while insurgent practices are disobedient acts that create subjects, other solidarity-based spaces where sustained learning and critique can take place over time are equally important for people to develop a capacity for expression that did not exist previous to their engagement in collective assemblies or direct action. The sayings of insurgent practice thus occur in collective spaces that extend beyond, although they are deeply connected to,

those realized and appropriated in the doings. A fundamental characteristic of urban politicizing practice, evidenced by the experience of mortgage-affected people engaged with the PAH, is a regular, open, collective and egalitarian social process sustained over time, in particular through weekly assemblies. Assemblies are fundamental pedagogic spaces for politicization that then spur people on to engage in material practices of urban insurgency that are not only reactive and resistance-based, but also active and propositional.

Secondly, the PAH uses insurgent practices progressively, employing them as part of an articulated struggle once all institutional ('legal') paths have been exhausted. Thus, the PAH operates on multiple levels. While the organization demands solutions from the government and public administration—which these are either too slow and too ineffective to provide, or otherwise unable and/or unwilling to deliver—they take action to enact equality for mortgage-affected families who have no other housing alternative and would otherwise end up on the street. While, in another context, building occupations would be viewed in a pejorative light, the fact that they have emerged progressively as part of an articulated struggle has brought widespread social legitimacy. This has occurred because the PAH questions and presses the state for action to address a specific and urgent material need and then takes matters into its own hands, laying bare inegalitarian systemic contradictions throughout the process. This process highlights how the social and political context in which practices take place is fundamental to reflecting on the emancipatory—or repressive—transformative potential of insurgent practices. This articulation is critical as, for example, networks of organized gangs also occupy housing in Spain, charging evicted families an entry fee or demanding a minimum monthly rent (Betim, 2014; Kassam, 2014). Such predatory activities are not part of an emancipatory process but rather (re)create relationships of exploitation and domination; they do, however, raise important questions concerning the ultimate objectives of insurgent practices. In this way, as Meth (2010) emphasizes, it is important to unsettle insurgency and to recognize and consider its repressive and emancipatory possibilities.

Finally, the insurgent practices of the PAH include and move beyond 15M's contestation of the political order to also disrupt financial dynamics at the level of the family by challenging financial expropriation as well as at the (inter)national level by occupying housing owned by Sareb. Both levels are fundamental for the (re)production of representations of space in the city, and in the case of Spain at the heart of processes of urban capital accumulation. The two practices explored here both disrupt and reconfigure relationships that define the organization of the community and, above all, uncover a 'moral and political order: the specific power that organizes these conditions, with its specific socio-economic allegiance, *seems* to flow directly from the Logos—that is, from a "consensual" embrace of the rational' (Lefebvre, 2015: 317). While they furthermore appear to have the potential to create new urban meanings and relations towards a more emancipatory and just order, there are, or course, challenges in the day-to-day running of collective building occupations, for example, the cohabitation of racially diverse groups with different levels of engagement in the movement. In light of these realities, many questions regarding the longer-term impact of insurgent practices remain, such as how multi-scalar and sustained transformation will be furthered by politicized subjects and what will happen to the broader urban meanings and relations that have been generated once debt forgiveness is obtained or once families obtain social rent in recuperated bank-owned housing.

Nascent urban insurgencies across the world continue to raise diverse questions, and explicitly urban political readings and theorizations are critical for interrogating the role of such insurgencies in creating more egalitarian and emancipatory—or inegalitarian and subjugating—urban spaces. As urban insurgencies appear to be spreading, concepts are needed to help think through emerging dynamics and processes and

unpack and better understand some specific components of insurgencies as they exist and unfold within a larger reality. It is in this spirit that insurgent practice is proposed as a concept to explore the doings and sayings of an emancipatory democratic politics to dig deeper into and expose the spatial and political dimensions of such practice and to interrogate these in relation to broader dynamics of urbanization and capitalism.

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