



# ***From contradiction to dialectic: Spain's mortgage crisis and the Mortgage Affected Platform***

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## **Abstract**

The paper analyzes the practices carried by the social movement “Plataforma de Afetados das Hipotecas - PAH” (verbatim, Platform for People Affected by Mortgages) and its incidence in the context of the housing crisis in Spain at 2008. The focus is the systematic and intentional actions triggered by the movement in terms of constructing social force as a civil action, the communication strategies as incidence setting up na explanatory narrative about the mortgage and housing crisis, as well as the performance against the institutional political agenda. The qualitative research was carried out through a literature review, data collection with participant’s observation in the field and interviews. The evidence shows that the PAH has been asserting itself as a new political actor, sustaining the conflict with private and State stakeholders, developing a media narrative on the housing crises and guiding the political agenda in the defense of housing as a right, contributing to the political perspective of the Right to the City.

**Keywords:** Platform for People Affected by Mortgages. Financialization of Housing. Social movement. Right to the City.

## **Da contradição à dialética: a crise hipotecária da Espanha e a Plataforma de Afetados Pelas Hipotecas**

### **Resumo**

O artigo analisa práticas do movimento social Plataforma de Afetados pelas Hipotecas e sua incidência no contexto da crise da moradia na Espanha, explicitada e agravada com a crise das hipotecas de 2008. A análise volta-se às práticas sistemáticas e intencionalmente acionadas pelo movimento nas dimensões da formação de força social, incidência na comunicação de narrativa explicativa sobre a crise das hipotecas e da moradia, bem como a incidência na formação da agenda política institucional. A pesquisa, de caráter qualitativo, deu-se através de revisão de literatura, coleta de dados com observação participante em campo e realização de entrevistas. As evidências demonstram que a PAH vem afirmando-se como um novo ator político, sustentando o conflito com atores de mercado e do Estado, incidindo na narrativa dos meios de comunicação sobre a problemática da moradia e pautando a agenda política na defesa da moradia como direito, na perspectiva política do Direito à Cidade.

**Palavras-chave:** Plataforma de Afetados pelas Hipotecas. Financeirização da Moradia. Movimento social. Direito à Cidade.

## De la contradicción a la dialéctica: la crisis hipotecaria de España y la Plataforma de Afectados por las Hipotecas

### Resumen

El artículo analiza las prácticas del movimiento social Plataforma de Afectados por las Hipotecas (PAH) y su incidencia en el contexto de la crisis inmobiliaria en España, explicitada y agravada por la crisis hipotecaria de 2008. El análisis se dirige a las acciones sistemáticas e intencionales desencadenadas por el movimiento en las dimensiones la formación de fuerza social, incidencia en la comunicación de una narrativa explicativa sobre la crisis hipotecaria y habitacional y así como la formación de la agenda política institucional. La investigación cualitativa se llevó a cabo a través de una revisión bibliográfica, recolección de datos con observación participante en campo y entrevistas. La evidencia muestra que la PAH ha venido afirmándose como un nuevo actor político, sosteniendo el conflicto con los actores del mercado y del Estado, enfocando la narrativa mediática sobre el tema de la habitación y orientando la agenda política en la defensa de la vivienda como derecho, desde la perspectiva política del Derecho a la Ciudad.

**Palabras clave:** Plataforma de Afectados por las Hipotecas. Financiarización de la Vivienda. Movimiento social; Derecho a la Ciudad.

### 1 Introduction

The advance of financialization on urban land and housing is a topic of increasing relevance in the international debate, especially in the field of city studies. The growth of the financial sector in investing in real estate production for the purposes of speculation and income extraction has deepened the historical contradiction regarding housing as an exchange value, to the detriment of the primacy of use value.

The 2007 global economic crisis revealed the important role of the financial-real estate merger in the global economy. The epicenter of this process was the burst of the US real estate bubble, according to Duménil and Lévy (2014, p. 11): the crisis that began with the collapse of *subprime loans* in August 2007 in the United States will always be an important milestone in history of capitalism. The American crisis becomes emblematic because it marks a cycle of real estate production and new urban environments in several countries around the world, with a particularly dangerous characteristic - the widespread activation of the present and future economies of families from the lower classes, through the easier granting of mortgages. In this new market dynamic, household debt becomes one of the main forms of financing real estate production and the engine of the economy. The European Coalition for the Right to Housing and the City (2020) highlights that in the European case, in 2007 alone, mortgage credit represented around 47% of the European Union's GDP.

From a social standpoint, obtaining a mortgage allows families to fulfill their dream to own a house. But the dream quickly gave way to the nightmare of foreclosure and default. For the real estate-financial merger, more than the real value of the goods produced, the focus was on converting the family debt into financial securities that began to circulate on the stock market.

Families experienced default as a result of the loosening of requirements and the encouragement to extend credit, which led to an over debt state. In addition, the significant investment in the real estate sector drove up the prices of

goods far above their actual worth. Faced with the realization that it was a real estate bubble, asset management funds withdrew large amounts of investment and led to the immediate collapse of an entire economic circuit that had been organized around the real estate sector. What is now known as the subprime mortgage crisis originated in the United States in 2007 and quickly extended to multiple other nations (ROLNIK, 2015).

The Spanish mortgage crisis is among the most famous examples of how the real estate production model was adopted through mortgages as a catalyst for economic development, despite receiving less attention from the international media (ROLNIK, 2015; HARVEY, 2018). In the Spanish case, the ten-year real estate boom cycle known as “the real estate festival or the urbanizing tsunami” collapsed in 2008, triggering a strong shock to the country's economy, with serious consequences for the economy and society (GUTIÉRREZ AND DELCLÒS, 2015). At the time, the real estate sector represented 18% of GDP, a value that could be extended to 30%, if indirect economic activities were considered as well, being responsible for 13% of the population jobs income (COLAU AND ALEMANY, 2012).

Research carried out on urban expansion in the territory of Catalonia, one of the most affected territories, indicates that the urbanized land surface increased by 49% in the period between 1993 and 2009 (GUTIÉRREZ AND DELCLÒS, 2017). Jordan Borja (2010) states that in Barcelona more than 30% of companies created between 2000 and 2007 belonged to some branch of the real estate sector, representing a strong impact from the expansion of the city's economy, reaching 55% of development due to the boom in real estate.

Paradoxically, despite the massive housing production, there was no factor that made housing more accessible because, between 1997 and 2007, housing values rose by about 232 percent (SALA, 2018; BORJA, 2010). As a result, Spain has become one of the European Union countries with the highest rate of price increase in the real estate market. The real estate bubble and its effects on the Spanish economy collapsed in 2008, a reflection of the global economic crisis that began in the USA, as well as the process of shifting investments from large real estate funds, triggering a serious economic and social crisis.

In this context, default became the reality of a large portion of the population, as a result of unemployment and impoverishment generated by the crisis (CASTELLS, 2013; LAMARCA, 2019). The process led to a strong context of social precariousness, placing the families in a situation of increasing debt. As a rule, the contracts provided that after three months of non-payment, the mortgaged asset was redeemed by the creditor bank, leading to a social scenario in which evictions became part of the urban landscape, especially in large Spanish cities.

As a result, banks amassed a large number of abandoned properties while thousands of families also lost their homes and had their futures jeopardized by unpaid mortgage debt. Since the contract model first provided for the payment of interest and only after that, the reduction of the value of the financed property, the delivery of the financed property was not enough to pay off the debt that was increased by interest every month (COLAU E ALEMANY, 2012). Gutuérrez and Delclòs (2015) reveal that among the 17 main mortgage lending banks, the two main ones concentrated more than 50% of expropriations. And, to make the contradiction even more serious, it was precisely these two banks that benefited most from the

State's public resources, receiving between 27.1% and 22.2% respectively of the amounts allocated by the State for aid policies for Financial Institution. These public actions that benefited banks between 2009 and 2013, consumed approximately 25% of the Spanish State's GDP (GUTUÉRREZ AND DELCLÒS, 2015). On the one hand, unemployment, mortgage debts, impoverishment and evictions are a reality for a significant part of the population. On the other hand, the State's generous gestures to help private banks. Contradictions clarified in an exemplary manner.

As Harvey (2018, p.91) states, "crises leave in their wake a mass of devalued assets that can be bought at a bargain price by those who have money". This is what happened with the homes repossessed by banks and with mortgage bonds converted into asset portfolios offered on the financial market. The cycle of evictions due to mortgage foreclosures peaked between 2009 and 2013 and became big business for investment funds. Among the main beneficiaries of this process is the American group Blackstone, which in just over five years has become the largest owner of rental properties in Spain (SALVADOR, 2018).

Investment funds are frequently referred to as "vulture funds" because of the dramatic process of evicting thousands of families from their homes. A process carried out by the force of the state-owned apparatus that led to accumulation of private wealth. Unfortunately, as Rosa Luxemburg would say, this is not a novel contradiction, as labor exploitation and expropriation mechanisms have always functioned together in an organic and ongoing manner throughout the history of capitalism (HARVEY, 2013; FRASER AND JEAGGI, 2020).

It is in this context in which thousands of families found themselves affected, in debt and with their basic rights deprived, establishing a process of social mobilization in response to the context of precariousness experienced. Among the organizations that reacted intensely in this process is the Platform for People Affected by Mortgages – PAH, a social organization that has its origins in the action of Human Rights activists who worked with immigrants in the metropolitan region of Barcelona. After the social crisis caused by the real estate sector, they began to support and mobilize mortgaged families about to be evicted. Created in 2009, PAH soon became a recognized social actor, playing an important role in organizing collective reception and advisory processes, social struggles, negotiations and even the creation of laws to face what the movement has called a housing emergency.

In order to examine PAH's role in the struggle to protect the right to housing and the city in Spain, this article will examine the organization's historical construction as well as its various action repertoires in response to the housing crisis in Spain. The research has focused on the organizational and action practices of the PAH, collecting data on advocacy ability that is divided into three analytical axes: 1. The ability to build social strength in order to maintain the struggle and gain recognition as a political and social actor; 2. swaying media accounts of housing-related issues; 3. How much the PAH has influenced public policy and directed state initiatives to address the housing crisis as a political actor.

The article is structured into five sections. After this introduction, a session is dedicated to outlining the methodological procedures and theoretical perspectives used in the study. It then presents a brief contextualization of how the real estate crisis in Spain came about. Next, PAH's action is presented and discussed in the

three proposed axes of analysis, gathering evidence about the organization's capacity to influence in different dimensions. It ends with final considerations.

The paper adds to the body of knowledge on the subject by introducing the social and organizational repertoire of the PAH, a new political actor that emerged from the crisis and serves as a model for other collectives working on the agenda. Moreover, it offers creative accounts of the social struggle from the viewpoints of the city and the right to housing. Since the context is an ongoing and dynamic process, it presents internal obstacles to the movement's organizational design and operations. It also highlights the ongoing relationship between market and state actors and the forces at play in public life.

## 2 Methodological procedures and theoretical foundations

The results of doctoral research are made public by this study that is based on a qualitative approach, developed from two complementary methods, bibliographical research and participant observation. The bibliographical research aimed to look into current literature with a view to identifying current production on the topic and systematizing the accumulated academic knowledge regarding social and political action in the face of the mortgage crisis and in favor of the right to the city. As a recent social phenomenon, the literature on the subject focuses mainly on the northern hemisphere, especially in heavily affected countries such as the United States on the American continent and Spain, on the European continent. Brazilian literature on the subject is still quite scarce, making this a new field of discussion.

Participant observation was applied as a collection method for primary data, an approach inspired by the ethnographic field that, as proposed by Guber (2011), is suitable for understanding processes, situations and practices for which we have few known elements, enabling the creation of new categories from empirical reality. In a process of immersive reflection, the researcher places himself as an active part of the object of study in a dynamic of attentive recording and continuous analysis of social processes.

The empirical work took place between December 2019 and March 2020 (having been interrupted by the Covid-19 pandemic), a period in which it was possible to monitor a vast set of activities that deserve special mention: 11 collective advisory assemblies (*Asambleas de Bienvenida*); 11 coordination assemblies, two assemblies of the group of PAH's in Catalonia; five meetings of the internal committees of PAH Barcelona; three coordination meetings with the *Realojos Dignos Collective* in which more than twelve Barcelona neighborhood collectives participated; an Assembly of the Tenants' Union from Barcelona; three occupations at investment fund offices and, finally, a visit to PAH by the UN Special Rapporteur on extreme poverty and human rights, Philip Alston. In addition, semi-structured interviews were carried out with eight people directly affected by housing problems, three activists with a key role in organizing the movement and two researchers from the Autonomous University of Barcelona, who carry out research on social movements.

In theoretical terms, there is no consolidated singular strand of analysis on the topic, as it is a recent social phenomenon. Thus, different approaches were

mobilized to compose a theoretical-conceptual framework capable of encompassing the different dimensions and scales that the work involves, based on the precepts proposed by critical urban theory. Thus, the thoughts of Henri Lefebvre (1983, 2013, 2016) and David Harvey (2014, 2018) regarding the growing role played by the production of urban space for capitalist accumulation as a global phenomenon and the notion of the right to the city such as the right to enjoy socially produced urban resources. Neil Brenner (2018) and Raquel Rolnik (2015) contribute to the interpretation of urban contradictions generated in this stage of hegemony of actors and practices of the financial system, shaping the urban landscape, deepening social inequalities through dispossession practices and the formation of monopolies for purposes of speculation and rent-seeking.

Sidney Tarrow (2009) inspires the analysis of action repertoires that is used to account for the processes that involve PAH's reaction to the crisis, acting from a social movement perspective in order to organize and mobilize families for political advocacy through different organizational and action practices. For the author, people come together and are willing to engage in political confrontation because they identify that their opportunities and conditions of existence are being compromised by other people's measures and forces. They constitute social movements, collectives capable of creating a shared identity through an explanatory narrative of their problems and the identification of their opponents, sustaining the conflict over time.

To achieve this, movements activate repertoires of action inscribed in society's social memory: "Workers know how to strike because generations of workers did it before them; Parisians erect barricades because barricades are inscribed in the history of the Parisian confrontation; peasants take land bearing symbols that their parents and grandparents used in the past (TARROW, 2009, p. 40). In this sense, PAH's organizational and action practices were categorized into three axes of analysis, namely: 1. the ability to create social strength to sustain the struggle and be recognized as a social and political actor; 2. swaying media narratives about housing issues; 3. to what extent the PAH as a political actor has influenced the formation of the public agenda and guided State actions to face the housing problem. The following table shows how the different PAH actions repertoire were grouped into the three categories of analyses.

Table 01 - Summary of the analysis categories used in relation to the action repertoires

Categorization of action repertoires	Actions considered
Creation of social strength to sustain the struggle	<ul style="list-style-type: none"> <li>● Mobilization and aggregation of affected people;</li> <li>● Creation of belonging, identity and collectivity;</li> <li>● Production of street social mobilization;</li> <li>● Generation of individual and collective empowerment;</li> <li>● Visibility of housing issues;</li> <li>● Sustaining confrontation and presence in the territory;</li> <li>● Development of direct coping strategies;</li> <li>● Requirement and proposal of measures to overcome the problem.</li> </ul>
Influence on public agenda and institutional policy	<ul style="list-style-type: none"> <li>● Support of the agenda in different media;</li> <li>● Articulation with similar movements on local, national and international level;</li> <li>● Affirmation as a political actor with legitimacy;</li> <li>● Discussion of agendas with politicians and parties;</li> <li>● Proposing laws and measures;</li> <li>● Mobilization of society support;</li> <li>● Mobilization of supranational rights guarantee bodies;</li> </ul>
Swaying media accounts of housing-related issues	<ul style="list-style-type: none"> <li>● Causal explanation and accountability for the problem;</li> <li>● Conversion of feelings of culpability to the potential of activism;</li> <li>● Data systematization and generation of qualified information;</li> <li>● Permanent discursive demarcation on social networks;</li> <li>● Affirmation and support of a public agenda;</li> <li>● Construction of legitimacy regarding the housing problem in the political and media agenda;</li> </ul>

Source: own authorship

### 3 From the rise to the collapse of financial and real estate strategy in Spain: brief contextualization of how the crisis was consolidated

After the collapse of *subprime mortgages* in the USA, it was Spain's turn to see the great real estate bubble burst, which for more than a decade had played an important role as an engine of the economy. According to Colau and Alemany (2012, p. 28), seeking an easy path to growth, Spain triggered a process of accelerated housing construction that remained in force for years, ending with a number of new homes greater than the total number of homes completed for its neighboring countries, Germany, Italy and France. According to Borja:

As was predictable, the importance acquired by the real estate and construction sector makes us economically very vulnerable. A spiral that cannot be maintained, a kind of pyramid game that benefits a minority of speculators and impoverishes the majority. The crisis that began when we wrote this chapter (2008) was a chronicle announced long ago by the “critics” of the system, both in America and in Europe and here, but the impending alliance entered the real estate-financial sector, those responsible complicit or weak politicians, media support and the interested silence of professionals refused to consider evidence: the path undertaken led to a precipice (BORJA, 2010, p. 219).

The urbanization model implemented in the Spanish case, as in any other case, was made possible through important adjustment measures by the federal government, allowing greater freedom and market protagonism, combined with an intense symbolic production carried out by the State and the media. Discursive strategies created an environment for asking families to acquire the property, via credit. According to Colau and Alemany:

For almost a decade, the Spanish population was subjected by land, sea and air to an avalanche of messages that reinforced a single idea: if you don't own a house, you are a loser. On all sides, at all times, the same song was heard once and again: that the real estate boom did not exist, that the prices of homes would never go down, [...] More than opinions, they were unappealable sentences that were expected to fall everywhere class of situations and conversations. Heavy phrases that flowed from mouth to mouth and ended up being integrated into the common meaning of people (COLAU AND ALEMANY 2012, p. 42).

Families were not only given easier credit by banks, but it was also insidious. In addition to credit with 40 and even 50 years to pay – compromising future values of an entire working life – it was common to grant credits of up to 120% of the value of the property (COLAU AND ALEMANY, 2013). For immigrants, there were targeted advertising campaigns encouraging them to take out mortgage credit. Lamarca (2019) cites the example of bank advertisements applied to construction sidings used during the renovation that began in 2005 at Barcelona Cathedral (one of the most important visiting points in the city) offering immigrants special facilities for taking out mortgage credit.

Unfortunately, the easy dream of purchasing a property via mortgage as a stable and safe form of housing has become a nightmare for thousands of families and for the Spanish economy. Just as happened in the USA, the financial sector, free to move globally, upon realizing that there was an unsustainable real estate bubble, displaced its investments from the real estate sector, triggering a series of destabilizations. Since the construction sector had been playing a central role as the engine of the Spanish economy, its slow down immediately impacted the different industrial and service sectors involved, generating unemployment, especially among immigrants.

With high interest rates and unemployment reaching 26% of the economically active population and 47% among young people and immigrants (CASTELLS 2013; LAMARCA, 2019), drama sets in for families with people who are unemployed and unable to maintain their expenses. When they found themselves unable to pay their mortgages, due to unemployment or other adversities in life, families realized that they had paid for several years without having repaid any of the capital borrowed and that the delay of just three months in the installments was the enough for the financial institution to open recovery proceedings for the mortgaged property.

The contracts began to be denounced as abusive, as they overprotected financial institutions without lay people realizing it, not only because they were unaware of the legal terms, but because it really was not explained to them properly. Three points stand out as common abusive elements in contracts. The first was the use of the Mortgage Loan Reference Index - IRPH as an interest index,



which was later subject to a court ruling condemning the banks for not offering families a more stable alternative, such as Euríbor, an index recommended by the Union European .

The second prominent abusive element was the so-called “*suelo*” clause , this is a clause in the mortgage contract in which the borrower assumes that he or she is giving up the benefit in the event of a market variation with lower interest rates applied to the contract. After an overload of court cases, the clause was considered abusive by the judiciary, involving more than 296,000 sentences, 97% of which had favorable results for the complaining families. Finally, the contractual relationship stipulated that after just three months of default, the bank would be authorized to file a claim for the mortgaged asset, which could be extended to the assets of family members who had signed as guarantors, normally parents and grandparents who owned their property housing (COLAU AND ALEMANY, 2012). Thus, all contractual tricks left the risks on the most fragile side, the families. Soon the courts were flooded with foreclosure demands:

According to data from the judiciary, between 2007 and the third quarter of 2011, 349,438 mortgage foreclosures were initiated in Spain. According to data from 2011, 212 processes are started every day; that is, 6,360 per month[...] When a non-payment situation occurs, the home goes to auction; If the auction is void (what happens in 90% of cases in the current context of crisis), financial institutions can award the home for 60% of the appraised value (until recently, it was 50%). The difference in the debt that is not covered by this 60%, plus late payment interest and the legal costs of the process (both very high), will remain as a living debt for the former owner. A debt that also generates new interest, making in practice, impossible to pay it off (COLAU E ALEMANY, 2012, p. 30-31).

As is usual in times of economic crises, structural inequalities of gender and ethnicity, together with class conditions, aggravate the condition of vulnerability to which people and families are exposed. The most popular neighborhoods and families with the lowest salaries were the hardest hit, further increasing socio-spatial inequalities in the territory. According to Gutiérrez and Delclòs (2017), foreclosures are concentrated not only among those with lower income, but have particularly affected even more fragile groups, such as single-parent families and immigrants.

#### **4 The different dimensions of the PAH action repertoires**

This section is dedicated to presenting and debating the results organized into three categories of action repertoire led by PAH as a political actor. We begin by describing the historical process of formation of the organization in order to clarify how it establishes itself as a collective social actor and creates political strength, in a process of moving from the condition of those affected to the condition of activists. Next, we focus on institutional political advocacy actions, demanding public measures and new laws in favor of guaranteeing the right to housing. Finally, the actions that impact the explanatory narratives about the problem and helped to sway media accounts of housing-related issues.

#### 4.1 From victims to activists: the creation of the Platform for People Affected by Mortgages

In a growing process of debt and loss of housing, thousands of families were thrown into a precarious condition imposed by the collapse of the market strategy and the State's austerity policies towards those affected. It was in this context that a new collective actor was forged. At the beginning of 2009, a group of Human Rights activists from Barcelona, who maintained a space to welcome and address the basic demands of immigrants, began to come across cases of mortgaged families who were unable to pay their installments and found themselves at risk of being evicted. Among the activists were also young people who demanded help policies for accessing their first home, known as the “V de Vivienda” movement as well as Ada Colau, who would become Mayor of Barcelona in 2015.

The group set out to think about ways to tackle the problem that, in the activists' hypothesis, would be affecting an important portion of the population. To test whether the mortgage debt issue would really resonate with the population, they decided to call an open assembly, which they publicized by spreading posters around the city. The invitation asked: “if you are in debt and they are going to make you homeless, come to the assembly”. According to reports from the group that organized the call, to the surprise of the organizers, around 100 people were present, driven by the desperation of not knowing who else to turn to (COLAU and ÀLEMANY, 2012). Attempts to negotiate with the creditor bank and searches for public services (social or housing) did not offer adequate solutions to the population. This is how the Platform for People Affected by Mortgages – PAH – was born, with the inaugural meeting being held on February 11, 2009, in the city of Barcelona.

In the context of the economic and social crisis, PAH was consolidating itself as a social movement with the capacity to bring people together and produce identity and solidarity around a common problem. Furthermore, it was building an interpretative framework of the reasons for the crisis and pointing out the actors to blame – banks and the State. With simple and objective language, capable of communicating with society, through communication strategies and action repertoire, the action and its ideas were disseminated. In a short time, new assembly centers (PAH's organizational model) were being created in different cities in Catalonia and, soon, throughout Spain. Thus, PAH became known as a social actor capable of organizing and sustaining a common demand not only from its participants, but from an important part of society - the protection of the right to housing.

In just a few years, PAH established itself as a social movement present in different regions of Spain, with a common method of organization and repertoire of action, carrying out complaints and demands centered on the human right to housing. Thus, it was consolidating what Tarrow (2009) considers the main characteristics and, at the same time, the role of the social movement, namely:

Firstly, preparing for collective challenges; second, instigating social networks, common goals and cultural frameworks; and, third, building solidarity through connecting structures and collective identities to maintain collective action (Tarrow, 2009, p.20)

Over time, PAH converted the crisis situation into a window of opportunity and consolidated an important political legitimacy in its relationship with other civil society movements and collectives and vis-à-vis political parties and institutions. As the crisis that began in 2008 continued, high unemployment rates and evictions due to mortgage debt grew year after year. The State's discourse affirming the need for austerity in social policy, while creating policies to help banks, generated an environment of strong social exhaustion and discredit towards the government. In this context, not only the PAH, but the group of social movements, associations of traditional neighbors in the Spanish social fabric and left-wing parties found fertile ground for their explanatory narratives of the crisis, as well as criticisms of the economic and social management by the State.

It was in this environment that, in 2011, an important cycle of protests broke out that marks the recent political history of Spain, in which a multiplicity of organized social actors and ordinary citizens, especially young people, camped out in squares and took to the streets in protest. The protests that lasted for about a month uninterruptedly became known as 15M, an allusion to the initial camp that took place in Plaza del Sol, in Madrid, started by a group of young people on May 15, 2011.

The context combined elements that mixed the population's discontent due to restrictions on their standard of living and the synergy produced by different social actors with the same critical discourse. Thus, they create a movement aligned with the precepts proposed by Tarrow (2009, p. 44), who states that as “information spreads about the susceptibility of a political system to being challenged, not only activists, but ordinary people begin testing the limits of social control”, configuring cycles of confrontation. For the author, this is how strategies are activated and repertoires of collective action become part of society's political culture, providing elements such as: holding banners, occupying squares and avenues to turn them into an arena for speeches and developing different languages to challenge actors with economic and political power.

This process is recorded in the article by political scientist Fernando Vallespín, who states that “Politics in Spain changed direction when reality began to be renamed. The pioneers were the 15M groups, with their magnificent slogans” (VALLESPÍN, 2014, p.1). Among the highlighted phrases written on the posters held by the protesters who occupied squares and avenues were: “*Real Democracy now*” and “*We are not merchandise in the hands of banks and politicians*”. The actions and these slogans were spreading not only due to the high visibility of the demonstrations that took place in more than 80 cities, but also due to the great repercussions they had on social networks and in the national media. An opinion survey carried out in the second half of 2011, on the Spanish population's perception of the 15M, showed that 97% of those interviewed stated that they had become aware of the protests and 88% of them agreed with their complaints (CASTELLS, 2013).

For PAH, the 15M protest cycle was an important opportunity for growth. From just over 30 centers, PAH quickly grew to around 200 centers spread across the entire Spanish territory. Furthermore, new collectives defending the right to housing were created with actions focused on neighborhoods with coordinated action between similar collectives. This process following the 15M protest cycle

reinvigorated traditional community associations and raised the political consciousness of the population as a whole. After 2014, the problem of access to housing took on new features. The cycle of evictions due to mortgage debts was configured as a process of expropriation that enabled the accumulation of a collection of housing by banks and investment funds that acted as buyers of mortgage credit portfolios (in effect, acquiring family debts).

These homes began to be offered on the rental market, affecting the prices charged, generating a new bubble, this time in rentals. According to Gutiérrez (2020), rental prices increased by up to 52%, and in Catalonia the increase was 60%. Thus, together with the demands of families affected by mortgage debt, PAH began to organize families that were unable to maintain their rents and did not find, on the part of the public authorities, the capacity or political will to make housing alternatives viable, such as social rent. This new group included people who, because they were unable to pay their rent, began to occupy empty apartments to live in.

To act with all the gravity and complexity of cases of violation of the right to decent housing, PAH has developed an important repertoire of protest actions that range from blocking evictions with barricades, *escrachos* and occupations of buildings owned by large owners for housing purposes, actions which the movement qualifies as peaceful civil disobedience, which we now present. Barricades to suspend evictions called “*Stop desahucios*” became a daily practice at PAH, providing great visibility and recognition for the deeply rebellious, supportive and resilient gesture it represents. As Figures 01 and 02 demonstrate, it involves the construction of barriers made from people's bodies in front of the home at risk to prevent the judicial delegation from carrying out eviction actions.

Figure 01 - Image of a barrier of people to prevent eviction



Source: Torreblanca (2020).

Figure 02 – Confrontation between activists and police during eviction action



Source: La Vanguardia (2020).

This practice of disobeying a law and legal measure, however unfair, began with the specific case of a man, called Lluís Martí, who arrived at PAH Barcelona in a desperate situation. He was divorced and lived with his 9-year-old son, in a small town in the Metropolitan Region of Barcelona. A motorcycle mechanic worker who, after the 2008 crisis, saw his income decrease to the point where he was unable to pay all the family living expenses, leaving him in default on his home mortgage. Luís had already managed to negotiate a deadline with the bank, but unfortunately his situation was not resolved in that economic situation of recession and unemployment. And the court letter arrived informing the day and time of the eviction, scheduled for November 3, 2010.

With the judicial letter in hand, Luís arrived at the PAH meeting saying that he would not move from his house and that he would rather plant a bomb and destroy his house than hand it over to the bank. The assembly was forced to do something concrete alongside that desperate man. França (2021), when discussing the case, problematizes how, from an empirical situation presented, a reaction is articulated that goes through a process of studying the legislation to identify potential legal and ethical loopholes and the elaboration of action strategies. The strategies for building human barricades were strengthened by a clear communication action through the creation of posters that denounced and contested the action.

In Luís' case, the outcome was that without waiting for such a reaction, the bailiff leading the delegation was not prepared to react to that situation and give up to carry out the eviction action. Thus, the family remained in the house while the eviction action was processed, giving time for further negotiations with the bank as the process could take three or more months. This was the first and most emblematic case of a practice that became a standard of political action PAH, driven by the ethics of “today for you, tomorrow for me” as Mir Garcia explains:

They are now understood as a normal practice and as a moral obligation before an unjust law. It is also understood as a collective tool that allows

you to transform reality, a legitimate action and applicable to other fights. The community is collective and peaceful, and a source that provides them with strength and power (MIR GARCIA *et al* 2013, p. 58).

The situation was also included in the collection of materials released by PAH, being published on the organization's website in a narrative that highlights the empowerment generated by the political practice of peaceful civil disobedience. An excerpt from this text is presented, making clear the emotional and combative narrative proposed by PAH:

We were willing to oppose, peacefully but forcefully, the daily barbarism, as we have been doing for nine years: putting our bodies and will to fight, blocking the entrance to the portal, blocking the stairs, blocking the door to the apartment. They were going to have to drag us out one by one..., and a hundred people are a lot to drag, with an entire neighborhood watching and supporting us from the balconies (PAH, 2018, p.1).

It is worth mentioning that obviously PAH and the people involved know that blocking an eviction is not the solution to the problem. In the best case scenario, in a few months another eviction order would arrive, but from a perspective of political action repertoire, the confrontation tactics and the narrative used became a powerful strategy from a particular family problem to the condition of a political problem raised to the public scene. As evictions generally occurred in public spaces, on the street and under the eyes of passers-by and the lenses of cell phone cameras, an easy-to-reach strategy of spontaneous witnesses and media dissemination was created, quickly amplified via social networks. Thus, as Castells (2013, p. 16) states, social networks operate by configuring “a hybrid space between internet social networks and occupied urban space: connecting the cyberspace with urban in a relentless interaction and constituting, technologically and culturally, instant communities of transformative practice.”

We also emphasize that the action creates political relevance by constituting an act of solidarity capable of altering the correlation between the subjects involved in the dispute. The affected family is no longer alone, they are supported and empowered, covered by a social movement symbolically and concretely represented in the green PAH t-shirt with large words of *Stop Desahucios*. This process creates a certain sense of community, as it not only provokes empathy from other activists, but also mobilizes a call for collective responsibility to act and accept individual problems as their own, strengthening the feeling of social struggle. These elements are quite evident in the statements of the activists who composed the study.

For example, Lali, an activist from PAH Barcelona, mentions in an interview: “*since you are in the PAH you have another posture at the family, because they know that you are not alone, that you have a struggle behind, that you have information*”. Andrea, another interviewee who went through eviction situations, highlights that even when everything goes wrong, the mere presence of the collective alleviates the discomforts and embarrassments of the situation:

On the third day, the bank's mediators were here.[...] they bring the police who stay in this van with their faces covered and ready to catch

you. The people from the bank came and said that we were rogues, that we are used to living like this, occupying one house after another without commitment. Well, on Wednesday, July 31, 2019, when the eviction day arrived I went outside and stood firm, no tears. I was thinking “Oh my god, why is this happening to me?” But I calmed down and I looked at the PAH colleagues on my side, I saw that they were waiting for me below. They were taking my things down and picking them up for me. When it was my first eviction it was very different, because they sent me to the street and there was no one to support or help me (Andrea, PAH activist, Barcelona).

When there is no longer any negotiation and the eviction takes place, as is the case reported by Andrea, the process of monitoring and collective pressure from PAH turns to public social assistance and housing agencies. The latter served the family only from the moment they effectively no longer had a place to live, when there was no housing alternative that could be accessed by the family's resources or support networks. So, immediately after the eviction, the PAH protocol is that all the people who were involved in the action to stop the eviction accompany the family to the nearest public service for housing and assistance. There begins the pressure for relocation, which is formally granted by the municipality for 3 days, in a hostel or private accommodation contracted by the public authorities. New negotiations also begin so that this alternative, which is an emergency, is not extended for months and months.

There were also situations in which the municipality took a long time to provide a decent housing alternative or the family could no longer bear the agony of waiting for another eviction order. In these cases, another action strategy was developed - the occupation of buildings or apartments as a last resort for having a roof over heads. The occupations are called PAH Social Work, a nomenclature that purposely provokes the State, as it makes an ironic allusion to the public service that should be provided but is not carried out. To organize these action strategies, in each city where there is a PAH, there was a specific committee to evaluate the demands and possibilities of occupying properties owned by large owners (more than 15 properties for speculation), usually from a bank or investment fund. Image 03 illustrates one of these actions being carried out, highlighting the banner held by the occupants that states: “Rescue people, not banks”.

Figure 03 – Photo of the words on banners suspended by activists.



Source: Garriga (2013).

In the narrative perspective constructed by PAH, the occupation of properties owned by large owners is qualified as a recovery, a common expression in the language used by PAH and collectives fighting for housing. This discursive strategy creates a position of narrative dispute and meanings regarding the housing problem, because by considering the act a recovery, activists call for another perspective on the ownership of the properties at stake. According to França (2021, p. 71), “The end of recovery sought to indicate that these properties were financed through public aid and that families who lost their homes were paid”.

However, it is worth highlighting that in PAH's view, occupation is a transitional alternative, as the real object claimed is affordable rent. A demand addressed to the State for the approval of a law that imposes on large landlords the offer of social rent that does not exceed 18% of family income. This stance facilitates the communication of the claim with society, the media and politicians, as it diverts the stigma surrounding the occupation as a mere violation of private property. It also helps to position the action as an emergency resource and a form of pressure from the State to create housing alternatives and impose limits on housing speculation practices, while families have nowhere to live.

Another practice of civil disobedience triggered by the PAH is the temporary occupation, usually for one or two shifts, of offices of real estate agencies representing investment funds, banks or public bodies. This action profile normally has the role of pressure for answers in drawn-out negotiations, in which the scheduling of a negotiation meeting or the expected return on the ongoing negotiation is the outcome sought. In the words of França (2021), the central focus of these actions is to generate discomfort in financial institutions and create pressure in order to humanize the people involved in the eviction processes. In the author's words:

Hit hard. It is not necessary to develop actions aimed directly at interrupting the activity of the entity, but simply making it impossible to ignore the presence of the platform. And, if it is in a festive way, better for those who protest (França, 2021, p. 89).

There is also a practice of public denunciation called *escracho* by activists. In this case, the action consists of bringing together an average group of activists,



nothing that attracts attention like a protest, to paste stickers on the windows of banks with denouncing phrases such as “this bank cheats and throws people into the streets”. The action creates a context of embarrassment for the agency and the employees present when announcing to the public what is happening in private procedures. Another form of screeching occasionally triggered by the PAH consists of acts of denunciation and public exposure of a certain situation, standing in front of the institution, which may even include people, as occurred in the first two screeches in front of the houses of the Popular Party of Catalonia (Partido Popular de Cataluña - PP) parliamentarians on the occasion of the their veto of the Popular Legislative Initiative - PLI in 2013.

These are practices that generate public visibility for the movement's issues and agenda, sustaining the confrontation and pressuring the authorities for measures. Along with this, they generate a feeling of empowerment and belonging for the activists involved, as they feel they are collectively supported in their demands which, at the same time, are personal and collective.

#### **4.2 Institutional advocacy practices: “changing unfair laws”**

Since its foundation, PAH has worked to guarantee the constitutional and human right to housing, using as a strategy the production of content and advocacy against State laws and measures, in order to call for government responsibility with the agenda. The first proposed measure to respond to the emergencies that arose in 2009 was the proposal for the so-called “*Dación en Pago*”, a practice that refers to the recognition of debt settlement upon delivery of the property. The proposal sought to combat the normally used contract model that first provided for the payment of the amount of interest stipulated for the total period of the installment and, only then, the deduction of the value corresponding to the property, a clause that many families only became aware of when they were evicted and in debt, homeless and in default. In this context, *Dación en Pago* was an objective and easily communicated agenda for society and found parallels already practiced in the case of *subprime mortgages* in the USA, as well as in Germany and Italy, giving families a second chance (ALONSO-MUÑOZ and CASERO-RIPOLÉS, 2016).

Between 2011 and 2013, PAH, in conjunction with other movements (collectives, unions and associations), led the drafting of a federal law proposal, with the aim of creating measures to combat the housing emergency, in the form of a Popular Legislative Initiative - PLI, as provided for in the Spanish constitution. These were years marked by an atmosphere of great social mobilization in *Los Indignados*. The mobilization around the PLI made it possible to collect around 1.5 million signatures, a highly significant contribution that represents three times more than what the Spanish constitution requires for the acceptance and processing of such law in the Congress. The legislative text presented focused on the *Dación en Pago proposal* and included measures demanding an end to forced evictions and the provision of housing alternatives by public authorities.

At the Congress of Deputies, the PP, the largest group and from the same party as the president, voted against the processing of the PLI and appealed to the Constitutional Court asking for the law to be suspended. A new battle began there with strong media repercussions. Even among those who did not directly agree with

the terms of the proposition, there was concern among opinion makers that the result could mean a veto on the voice of the citizenry, an unacceptable precedent for the majority of the Spanish population and a fact that the media could not evade. Alonso-Muños and Casero-Ripollés (2016) highlight how in media articles at the time, the texts discussed what happened frequently using expressions such as “the failure to listen to citizenship”, “hijacking of democracy”, “deficit of democracy”, as well as questions the folly of disregarding an PLI that had the social support of triple the support required according to the law.

In the following years, without a deliberation by the Constitutional Court on the nationwide law, PAH and other collectives began to mobilize in some autonomous communities to present other similar legislative initiatives. This again meant orchestrating coordination between progressive social actors, preparing a proposal and communicating with civil society to raise awareness and engage people in the effort to collect signatures and, also, negotiating support with the parties so as not to block the PLI when it reaches congress. It is worth highlighting that in mid-2015, the legislative proposals were already broader and bolder, with measures to combat the housing emergency involving around five demands, popularly referred to as “Las 5 de la PAH”, they are: 1. the settlement of debt with delivery of the property (*Dación en Pago*); 2. affordable rent; 3. end of evictions (*Stop Desahucios*); 4. creation of a social housing stock and 5. guarantee of water, energy and gas supply for vulnerable families.

Thus, through the support of a wide repertoire of direct actions on the streets, as well as the mobilization of support from society, PAH established legitimacy to debate with institutional policy actors, not only as a demander, but as a proponent of concrete measures. The presentation of a Popular Legislative Initiative with broad support from citizens was certainly a milestone in affirming PAH's capacity for political influence.

### 4.3 Communication practices to influence narratives

With different daily practices, PAH understands communication with society as something strategic. Whether through the use of digital resources, through the presence in conventional media or even through the presence on the streets blocking evictions or protests, armed with posters and banners which, according to Maka Suárez (2019), are insurgent objects that carry a text. It is a repertoire of action that understands that everything communicates, everything carries a narrative that affirms housing as a human right as provided in article 47 of the Spanish constitution, in the name of which there must be a State policy to offer alternatives and market regulation.

Constantly communicating what is happening is useful both to reach new people who may have housing problems and to influence public discourse and build legitimacy. For example, the police find it much more difficult to use violence against actions of disobedience when it is alive through social networks (FRANCE, 2021, p. 79).

Alonso (2015) analyzes PAH's social media usage strategies (website, YouTube, Facebook, Instagram and Twitter) and points out two main objectives

present in the content, namely: communicating (66%) and mobilizing (33%). While communicating, the article ranges from the dissemination of reports organized from research, in partnership with research institutions, the dissemination of events and activities, repercussion of news from the mainstream media, demarcating the movement's position, to campaigns carried out with testimonies from impactful cases. Mobilization comprises the content of disseminating activities in order to invite the population. Another function of the PAH website is the provision of documents with step-by-step guidance on procedures in the event of a risk of eviction, whether for renegotiating with banks and tenants or demanding for different public services. Regarding the functions of each digital media, the author states that:

Both the uses and functions of the web page, the Facebook fanpage and the YouTube channel are clearly defined and the PAH uses them regularly. In this sense, the website acts as a large container of information and as a starting point for all communication, which is subsequently disseminated through social networks. For its part, Facebook is used to foster ties between the city and the PAH and thus create a strong community of users. YouTube performs a double function: showing citizens the actions that take place from the Platform and storing audiovisual material that at a certain moment can serve as a test (ALONSO, 2015, p 51).

Research carried out by ALONSO and CASERO-RIPOLÉS (2016), in the newspapers *El País*, *El Mundo*, *ElDiario.es* and *InfoLibre*, all of which are widely circulated in Spain, demonstrates that PAH's communication strategy has very well-defined lines, namely: the housing emergency, the reporting of cases about the drama experienced by families and the accountability of banks and governments, as well as the denunciation of the lack of concrete measures in favor of a policy to protect the right to housing. According to the authors, PAH's speeches do not go unnoticed. More than that, PAH's media act as an information source for *El País*, *ElDiario.es* and, especially, *El Mundo*, that echo in its news and social media messages delivered by PAH.

Using different resources, languages and communication, a few years after the outbreak of the crisis and at the height of the evictions, the PAH became an important counter-hegemonic source, presenting an explanatory narrative of the crisis that excused the families for the drama suffered, pointing to the banks and the State as responsible for the measures adopted. Therefore, it found an echo in an important part of society that was experiencing the situation, converting feelings of guilt into adherence and support for the cause. With the accumulation of particular cases, together with the production of qualified reports, the movement became an important spokesperson for the housing issue, affecting not only social networks, but also an important part of traditional media.

As Henri Lefebvre (1983, p.53) states, with his dialectical vision of the city as a social space in movement, in making and becoming: the possible is part of the real and gives it meaning, that is, direction and orientation, opening path towards the horizon. PAH is an example of a case in which the social movement takes steps towards exercising collective strength to advocate for housing as a right and, more broadly, towards the political banner of the right to the city. This is because, as David Harvey proposes, the right to the city “is a common right before an individual,

since this transformation inevitably depends on the exercise of a collective power to shape the urbanization process” (HARVEY 2012, p. 74).

## 5 Final considerations

The article's central objective was to analyze PAH's actions in the face of the Spanish housing crisis, evaluating its historical construction and the different repertoires of action in order to discuss the role of this social movement in the fight to defend the right to housing and the city in Spain. We work with Tarrow's (2009) framework to analyze the action repertoires categorized into three analytical axes according to the PAH actions: 1. The ability to build social strength in order to maintain the struggle and gain recognition as a political and social actor; 2. swaying media accounts of housing-related issues; 3. How much the PAH has influenced public policy and directed state initiatives to address the housing crisis as a political actor. In a complementary way, different authors were mobilized to reflect on the growing role that the production of urban space plays for capitalist accumulation as a global phenomenon and the right to the city.

The results demonstrate that the PAH constituted legitimacy and an anti-hegemonic social and political force with the capacity to place the housing issue in a prominent place in society and on the public agenda. With this, denouncing the model that speculates on the production of housing, urban land and the city as a whole and demanding measures to protect the right to housing and the city. The analysis of PAH practices in the three research axes of inquiry, in addition to demonstrating evidence that affirms its capacity for impact, also recalls that the production of housing and the city is *a locus* and product of correlations of force in society. It is not just the result of interventions from powerful actors as the market and the State. It results from the correlation of living forces that society manages to forge, in each time and space. In the Spanish case, the contradictions of the mortgage crisis gave rise to a new cycle of social confrontation that resulted, at the very least, in a new social movement and a cycle of major protests: the PAH in 2009 and the 15M in 2011. The people affected became activists.

PAH has maintained itself with vigor for almost a decade and a half, asserting itself as a spokesperson for the struggle for housing with legitimacy accumulated in the daily process of organization and struggle, in addition to the study and formulation of alternatives. The 15M, a cycle of anti-capitalist protests that give rise into other social organization initiatives. Both movements elevated society's political debate in that context of economic, political and social crisis. Even though the article affirms the importance of the political role of the social movement and the protests that arose from the crisis, there are obviously limits and difficulties in this process of correlation between social actors, market and State. The latter, always in dispute by market actors, sometimes at global scope, as is the case with investment funds. During field observation interviews, it was common to hear testimonies about a feeling of tiredness and exhaustion in the face of the permanent need for social mobilization to demand from the State, in different spheres, the adoption of public policies and laws won through popular struggle. The tension becomes even more complex when considering the sphere of

interpretation of the judiciary between the frameworks of fundamental rights and the right to private property.

In view of the evidence presented, it is possible to affirm that the PAH, with its movement-building practices, has been able to mobilize and organize social forces, dispute the hegemonic narrative, pointing out causes and those responsible and generating agendas and political influence on the public agenda. Throughout the process, PAH became a reference to other collectives active on the agenda and contributed with innovative narratives to the social struggle from the perspective of the right to housing and the city. As an open process and in constant tension, the context brings internal challenges to the construction of social organization and political action of the movement, as well as the permanent correlation of forces in the public arena with market and State actors.

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