From occupying plazas to recuperating housing: Insurgent practices in Spain

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Abstract

Urban insurgencies have spread like wildfire in recent years, with Spanish indignado plaza occupations often cited as beacons of popular and widespread dissent. This article argues that the urban insurgencies with the most emancipatory potential in Spain today are found in the insurgent practices of the housing rights movement the Platform for Mortgage Affected People (PAH), in particular blocking evictions and occupying empty, bank-owned housing. The notion of insurgent practice is elaborated, through interrogating the uses of insurgency through citizenship, planning and public space, to help elucidate how people attempt to enact equality on the ground and engage explicitly with socio-spatial and political questions around an emancipatory, democratic politics. In detailing and analyzing two of the PAH’s insurgent housing practices I argue that recuperating empty housing owned by banks with and for evicted families has significant emancipatory potential as it 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 at multiple levels. Reflections and questions that emerge from the Spanish housing case as well as for the concept of insurgent practice in general are outlined in closing.

Spanish urban insurgencies in 2011: from plazas to housing

From Cairo to Rio, the urban has (re)emerged in recent years as ground zero for insurgent activism across the world, no longer merely a site or arena of contentious politics but one of its primary stakes (Brenner, 2013). Urban insurgencies have spread like wildfire as visceral and vibrant illustrations that popular discontent with unrepresentative and/or dictatorial rule and the desire to maintain the globalized political-economic order above all else is pervasive and contagious. Most seek a transformation of the current order, where the few continue to benefit at the cost of the many, towards a more just and emancipatory reality for the 99%.

Spanish plaza occupations are often cited in this context as beacons of popular and widespread dissent. On 15 May 2011 dozens of cities across the country were ignited through a spontaneous and popular eruption as tens of thousands of people took to the streets and over the following days seized plazas, mobilized through social networks calling for “Real democracy NOW!” With the slogan “we are not merchandise in the hands of bankers and politicians”, the indignados (indignant) placed the existing political and financial class at the centre of their critique (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 an assembly and commission-based structure (Velasco, 2011),

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creating a new social climate (Fernández-Savater, 2013) where all could participate in expressing their ideas on how to organize and what next steps to take.

The mass occupation of central urban plazas across the country unleashed the political through exposing a wrong, disrupting the existing order and performing equality, creating “the evental time-spaces from where a new democratizing political sequence may unfold.” (Swyngedouw, forthcoming). While undoubtedly the appropriation of central city space, clearly staking social life and use value over exchange value, was a powerful gesture, it was ultimately a temporally limited disruption; 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.” (Fernández-Savater, 2013). After much discussion and debate a decision was made in June 2011 to decentralize into autonomous neighborhood assemblies where concrete projects could be developed at a local level.

In the nearly three years since this decentralization, the concept of the ‘15M movement’ has become somewhat problematic due to the dispersion and fragmentation it has experienced since its material disarticulation (Antentas, 2013). Although the continued existence and visibility of the 15M is highly geographically differentiated in cities across Spain, the live and vital consolidation of neighborhood and city assemblies have and will undoubtedly bear important fruit (Llanch, 2013a). To date neighbourhood assemblies in various parts of Barcelona, for example, have led to the emergence of many new self-managed solidarity-based cultural centres in different districts of the city as activists build autonomous spaces and processes such as collectively run bars, libraries and childcare services towards creating common projects rooted in mutual-aid and independent from the state and the market. In Madrid the 15M neighbourhood assemblies have remained powerful organizing hubs with highly active commissions for a diversity of issues including social services, education, migration and housing (Abellán Bordallo & Janoschka 2013). In this light many activists, such as Gutierrez (2013), argue that the 15M’s key success has been in building hundreds of thousands of “networked micro-utopian prototypes” characterized as collective, open and process-based. Others also contend that the plaza occupations began to put into question absolute truths, creating an alternative discourse and practice to the hegemonic, dominant one that says the crisis is our fault – as reflected in the famous, oft-repeated phrase “we have lived beyond our means” – which, as if this were a neutral situation, tells us we are complicit and guilty and thus must accept the consequences (e.g. austerity) (Vives, 2013).

At the same time, many have depicted the 15M as a movement ultimately looking for reform, not rupture (Calvo et al., 2011; Delgado, 2011), where during plaza occupations a more socially and politically reformist approach came to prevail over an anti-capitalist one (Aguado Hernandez, 2011). Taibo (2013) describes the “two souls” of the 15M to depict the tension between these reformist-rupture positions: one that is more citizenship focused (the recently mobilized, largely young indignados) and another that is anti-capitalist (alternative social movements deeply committed to grassroots democracy and self-management). Some of the deepest critiques coming from the latter position posit that indignation never aspired to overthrow the established order but rather to improve it, where during the plaza occupations “most important was to not interrupt the rhythm of the city, to present a good image when dialoguing with the media, to give messages to representatives of the State....In sum: not to create situations of conflict.” (Colectivo Cul de Sac, 2012: 20). From this perspective, the disruption of the dominant socio-spatial order was not only limited in time, but was also a disruption that did not truly seek to disrupt: in seeking 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). Focused on purely political notions of ‘real democracy’, the disruption did not target the heart of Spain’s historic and current political economic reality, 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 pathways and impacts of the 15M as an emblematic urban insurgency continue to date, and my aim here is to not to provide a definitive evaluation. Rather, following the line of thinking forwarded by Martínez López and García Bernados (2012) on the convergence of the 15M and the squatters’ movement, this article seeks to illustrate that the urban insurgencies in Spain today with the greatest emancipatory potential can be found in connecting the indignado plaza occupations to the insurgent practices of arguably the most highly mobilized and relevant social movement struggling for housing rights in the country today: the Platform for Mortgage Affected People (PAH). This makes sense on the one hand because the 15M has played a critical role in feeding into and extending the spatial practices of insurgency of the PAH in recent years, such as blocking evictions, occupying banks to demand debt forgiveness and occupying empty housing owned by banks with and for evicted families. The social reach and legitimacy of the PAH, founded in 2009 in Barcelona, skyrocketed after the 15M (Atentas, 2013), a movement that has offered its unconditional support to the PAH and has been fundamental to the expansion of the PAH across Spain (Colau & Alemany, 2013). On the other hand, housing is an urgent social issue in Spain as over 415,000 foreclosures and 250,000 evictions have taken place since 2008, and Spanish legislation leaves mortgage evicted families with a debt for life – at the same time that 3.5 million houses lay empty across the country (INE, 2013; Observatorio DESC & PAH, 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 (Rancière, 1999), and have the potential for a profound and sustained disruption of the production of space (Lefebvre, 1991 [1974]) alongside its underlying urban capital accumulation dynamics (Harvey, 1978; 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. The term seeks to highlight the role that socio-spatial ‘doings’ and ‘sayings’ play in enacting equality, practices that inaugurate the political and disrupt the dominant production of space, opening paths 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 (Rancière) and the production of space (Lefebvre). My second aim is to explore and analyze two of the PAH’s insurgent practices that address the country’s housing emergency: blocking evictions and recuperating empty bank-owned housing. Here I seek to unpack the doings and sayings of these two practices to uncover the role they play as acts that create (politicized) subjects, as well as to illustrate how they instantiate the political and unsettle the 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 it 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. In this way I seek to introduce a contextualized political and socio-spatial analysis of insurgency into the planning and urban studies literature, to
aid in questioning and unpacking practices that seek to reconfigure the existing order in and of itself.

The description and analysis of housing insurgencies in Spain is drawn from preliminary empirical research findings based on my engagement as a militant researcher with two local PAH groups\(^2\) in the Barcelona metropolitan area, as a participant observer in weekly assemblies, varied activities and actions including occupying banks and blocking evictions. This is complimented to date by a handful of semi-structured interviews with PAH activists as well as extensive media and document review, including articles and books written by PAH activists, alongside my involvement in a collective research project through the Barcelona Metropolitan Observatory investigating housing and commons within the context of a project unpacking social struggles and urban commons in the city.

The aims identified are unfolded through four sections. The first interrogates the way that ‘insurgent’ has been conceptualized in the urban context from the perspectives of citizenship, planning and public space respectively and highlights the gaps these concepts face particularly in regard to defining citizenship, spatiality, conflict and the political. The second elaborates insurgent practice as a concept that seeks to place a political and spatial spotlight on bottom-up responses to interconnected multi-scalar processes that are fundamentally challenging state-society relations. In the third section I provide further context to explain the emergence of the PAH’s insurgent practices, while the following subsections detail and analyze two specific practices: blocking evictions and occupying empty housing owned by banks. The final section offers some reflections and questions that emerge from the Spanish housing case as well as for the concept of insurgent practice in general.

**Interrogating insurgent citizenship, planning and public space**

“An insurgency is always a provocation, a forceful intervention that aims not to constitute a singular new order from whole cloth but to radically destabilize authorized forms of power, knowledge and organization and, in so doing, to create the space necessary for new acts of constitution” (Juris & Khasnabish, 2013: 7).

In the urban context, the use of ‘insurgent’ first came to prominence through anthropologist James Holston’s (1995; 1999) concept of insurgent citizenship. Here Holston argues for the need to develop a different social imagination in planning and architectural theory, one that reinvents modernism’s activist commitments to the invention of society and to the construction of the state. He suggests that the sources of this new imaginary lie in the development of a theory investigating the “spaces of insurgent citizenship”, which “constitute new metropolitan forms of the social not yet liquidated by or absorbed into the old” and “embody possible alternative futures” (Holston, 1999: 158). Such sites of elite and subaltern insurgence – fortified condominiums referring to the

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\(^2\)Specifically the PAHs in Sabadell and in Barcelona. The PAH in Sabadell, a city of 200,000 located 20 km north of the city of Barcelona, has the most extensive experience of PAHs across the country in collective building occupations. This PAH was founded in March 2011 by activists that have long been engaged in anti-capitalist movements, and the PAH there reflects this militant history. The 200 local PAHs that exist across Spain are very heterogeneous but are connected through their pursuit of the same housing rights demands and through the same organizing principles (assembly-based, non-violent, free and non party affiliated). Coordination meetings between the 60 PAHs in Catalonia take place every one to two months, and meetings between PAHs nationally every three to four months.
former and the latter including squatter settlements and employee-owned factories, among others – introduce new identities and practices into the city that disturb established histories. Holston (2008) deepened this work through an ethnographic exploration of the insurgence of democratic citizenship in Brazil's urban peripheries, focusing on its engagement with the dominant historical regime of citizenship and its contradiction in violence and injustice under political democracy. His work has inspired a number of scholars to work with and deepen ideas around insurgent citizenship in different contexts (Earle, 2012; Pieterse, 2010; Pine, 2010; Samaddar, 2012; Jaffe, 2012).

Sandercock’s (1998; 2003) notion of insurgent planning is a direct response to Holston's call for planning theory to conceptualize the collision between state citizenship and insurgent alternatives. Exploring the future of planning beyond the death of the modernist paradigm, Sandercock argues that the major socio-cultural factors shaping and reshaping cities and regions in the twenty-first century underscore the need to develop a postmodern utopian planning stream. Key in Sandercock’s work is articulating the emergence of insurgent planning histories in the 1990s, stating that reconceptualizing planning history using gender, race class and other forms of 'difference' as categories of analysis is critical to imagine the future differently. Subsequent researchers have employed insurgent planning along these lines (Friedmann, 2002; Miraftab & Wills, 2005; Sweet & Chakars, 2010). Miraftab (2009) delves into deep and important questions underlying the notion of insurgent planning in the context of the global South, specifically around ideas of participation in neoliberal governance and the relationship between neoliberal inclusion and insurgent citizenship. Meth (2010) also highlights important challenges to analyzing insurgency as she argues that it is inadequate to make various assumptions around oppositional relations with the state and patterns of power and domination, and to conceptualize the very binary notion of ‘citizen’ as transformative or repressive.

Emerging from a community design approach, Hou's (2010) edited volume on insurgent public space tells stories from around the world about acts that are small yet continuous challenges to increasingly regulated and privatized forms of public space. He posits that these insurgent public spaces challenge the conventional, codified notion of public and the making of space. Hou provides a brief history of the transformation of public space towards practices of exclusion and control in the shift towards its regulation and privatization, and the important role of struggle in maintaining public space. The book aims to build on the investigations of alternative urban practices and forms of activism 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) through a typology of actions and practices: appropriating, reclaiming, pluralizing, transgressing, uncovering and contesting. The exploration of these 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 sufficient analytical detail nor in any integrated fashion. Many cases are place-based art or design projects and are largely descriptive in nature, where notions of space, practice and particularly 'insurgent' are not elaborated. The last three case studies do, importantly, engage with ideas of contestation; most others focus on building consensus.

Work on insurgent citizenship, planning and public space have undoubtedly made important contributions to thinking through urban insurgency in new ways. Yet three fundamental points emerge that I seek to address through elaborating the concept of insurgent practice: the conceptualization of citizenship; the question of spatiality and the topic of conflict and the political.
Although Holston’s insurgent citizenship seeks to challenge traditional understandings of the term that are deeply connected to liberal democratic connotations of individual rights, responsibilities and duties that are inherently exclusionary, its conceptual framing does not problematize these relationships inherent in the notion of citizenship. Many authors can be drawn upon to begin such a process. Isin (2002), for example, unpacks citizenship by considering it in relation to being political, as an identity within a city or state constituted by certain agents as virtuous, righteous and superior, differentiated from strangers and outsiders depicted as their alterity through dialogically solidaristic, agonistic and alienating strategies and technologies. Immigration affects the structural dynamics of urban society and space, undermining the modern principle of citizenship provided by the nation-state (Dikeç & Gilbert, 2002). Along these lines Balibar (2003) explores questions of inclusion and exclusion in the European sphere, arguing that the practical confrontation with different modalities of exclusion is precisely what constitutes the founding moment of citizenship. He and others (e.g. Gordon & Stack, 2007; Isin, 2008; Ong, 2006) theorize various scales and sites of emergence of citizenship beyond the state, recognizing the complex entanglements behind the status and habitus of the subject we call the citizen. This is critical as the elements that come together to ‘create’ citizenship – rights, entitlement, territorality, a nation – are becoming disarticulated and rearticulated by the dynamics unleashed by market forces (Ong, 2006), embedded in the rescaling and reterritorialization of the global political economy that decenters the national scale as the dominant level of political economic coordination and power (Purcell, 2003). Miraftab (2009) and Meth’s (2010) work on insurgent planning begins to address this complexity but it tends to lack sufficient problematization in uses of insurgent citizenship.

Furthermore, conceptual approaches to insurgent citizenship do not explicitly address the larger systemic oppressions embedded in liberal capitalist democracies as, for example, the economy has become depoliticized and as the citizen’s political choices become limited or circumscribed, what Purcell (2008) terms the ‘terror’ of neoliberalization. Similarly 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 equally excluded (Bakker, 2007). Following this public/private binary critique, Roy (2009: 85) dubs Holston’s analysis of the manifestation of insurgent citizenship as ‘a form of propertied citizenship, one where the right to the city is expressed through home ownership and where politics is expressed through neighborhood or homeowner associations.’ These points raise critical questions around how the three insurgent-related terms address capitalist social relations embedded in public/private sectors and how they engage with the political. Their positioning vis-à-vis the need for deeper systemic transformation that disrupts and moves beyond existing institutional frameworks is often unclear.

Second, these insurgent-related concepts lack a profound engagement with spatiality, that is, an exploration of the production of the spaces in question and their relation to processes of capitalist socio-spatial production and reproduction. Such an inquiry attempts to understand how social space is a social product (Lefebvre, 1991), to ground and historicize the articulation of the material manifestations of specific political, economic and social dynamics. As urban governance dynamics have shifted towards new institutional configurations that fundamentally change the role of the state, this transforms the production of space; embedding an understanding of these scalar shifts
and dynamics in the analysis is fundamental to begin unraveling the (re)production of multiple urban relationships, processes and spaces.

Finally, conflict is recognized in Holston’s formulation of insurgent citizenship in terms of characterizing society, but not in challenging dominant relations of power and of spatial production. The dynamics of conflicts embedded in the creation of insurgent public spaces are not addressed in a substantive way. Communicative action is an important component of insurgent planning, although it has serious implications in its attempts to suture the irreducible fissures in society rather than addressing head on the conflict inherent all relations of power and in politics itself (Purcell, 2008). Rancière (2001) notes that the essence of politics is dissensus: politics cannot be identified with the model of communicative action as it presupposes the partners in communicative exchange to be pre-constituted and that the constraint of the speech community involved in discursive forms of exchange is always explicable. Political disagreement and conflict are realities of the world we inhabit, and should be embraced. Politics is necessarily a struggle for hegemony among agents whose relations are irreducibly conflictual; bringing these traces of power and exclusion to the fore is key to create a democratic politics, to make them visible so they can enter the terrain of contestation (Purcell, 2008).

**Elaborating insurgent practice**

In light of these concerns with the dominant formulations used to characterize insurgency, I posit that insurgent can be effectively queried through practice in order to engage explicitly with socio-spatial and political processes around an emancipatory, democratic politics. Through these practices, understood as open, temporally unfolding nexuses of actions (Schatzki, 2002; 2012), equality is actively taken or enacted by the subjects of equality themselves, a process that stands in contrast to a passive process where equality is created, preserved or protected by government institutions (May, 2008). These practices are manifestations of dissensus, making contentious the givens of a particular situation (Rancière & Panagia, 2000), and inaugurate the political. They make visible the struggle between the rich and the poor – between what many urban insurgencies have termed the 1% and the 99% – that is the actual institution of politics itself as an activity antagonistic to policing, the latter referring broadly to the structure and justification of a social hierarchy as well as how we perceive ourselves, one another, and our world (May, 2010).

In this light, the concept of insurgent practice is aligned with Isin and Nielsen’s (2008) approach to citizenship that shifts from subjects as such to *acts that produce subjects*, which instantiate ways of being that are political, ways of being-in-common; such acts thus create a sense of the possible and of a citizenship that is ‘yet to come’. Similarly, the notion of practice is connected to the development of a political subject as articulated by Rancière, which occurs “through a series of actions of a body and a capacity for enunciation not previously identifiable within a given field of experience, whose identification is thus part of the reconfiguration of the field of experience” (Rancière, 1999: 35 emphasis added). The political subject is thus made and remade through contingent, context-specific collective action (Rutland, 2013) that occurs through her/his engagement in insurgent practices. The term thus aims to place a political and spatial spotlight on bottom-up responses to interconnected multi-scalar processes that are fundamentally challenging state-society relations, which question and reconfigure the framework of citizenship itself.
I thus 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 an opening to generate new urban meanings and relations contrary to institutionalized ones and against the interests of dominant powers – the 1%. It “decomposes and recomposes the relationship between the ways of doing, of being, and of saying that define the perceptible organization of the community, the relationships between the places where one does one thing and those where one does something else” (Rancière, 1999: 40). Defining insurgent practice in this way seeks to remove existing boundaries and frameworks that forecast what is possible, acting rather to open paths to interrogate how collective doings and sayings connect to a redefinition of the broader liberal-capitalist democratic order in and of itself through transforming subjectivity and rupturing the status quo.

These practices operate as a meta-strategy for struggles over urban commons through their disruption of the dominant urban spatial relations and the possibilities this brings in opening up new paths towards different socio-ecological configurations. Insurgent practices prioritize lived space and time, as use value, difference and social life are brought to the fore in and through the appropriation of space; as Lefebvre (1991: 356) notes “use re-emerges sharply at odds with exchange in space, for it implies not 'property' but 'appropriation'.” In confronting the powers that organize space and control urbanization, they foil “the imposition of homogeneity and transparency everywhere within the purview of power and its established order” (ibid.: 383). New forms of knowledge, signs, symbols and codes are important here, created through collective processes of being-in-common, alongside physical appropriation, in terms of disrupting the ‘order’ that existing relations of production and power impose. In this way I posit that particularly effective insurgent practices drive in a sustained fashion at the heart of processes of urban capital accumulation (Harvey 1979; 1985) that are at the core of the production of space under capitalism.

Fundamental is the collective nature of this practice, visible through the material coming together of ‘doings’ of bodies in space as well as invisible through immaterial dynamics (‘sayings’) expressed through sharing knowledge and understanding and expressions of affect. The notion of practice thus aims to uncover the process-based political and socio-spatial doings and sayings of emancipatory urban insurgencies. As a concept, insurgent practice aims to dig deeper into and expose the spatial and political dimensions related to collective processes of being-in-common as well as dynamics of urbanization and capitalism. Thinking through insurgent practice can thus aid in repoliticizing space, transforming and transgressing the symbolic orders of the existing condition and marking a shift from the old to a new situation (Swyngedouw, 2011) as well as understanding the historical material dynamics embedded in its production.

**Contextualizing, defining and analyzing the PAH’s insurgent housing practices**

The PAH’s insurgent practices emerged as housing has become a very real and urgent issue affecting hundreds of thousands of families in Spain today. While the construction and real estate sector, of which housing is a key component, has been at the heart of processes of capital accumulation in Spain historically (Coq-Huelva, 2013), the third real estate cycle from 1997-2007 was by far the most extensive and profitable housing boom in the country’s history. Housing prices grew by 220% and the total housing stock increased by 6.5 million units – more than Germany, Italy and France combined (López & Rodríguez, 2011) – due to unprecedented amounts of credit flowing into the country, thanks to the progressive liberalization of housing finance and land
regulation and the nested structural (neoliberal) reconfiguration through EU integration in the 1990s after its entry in 1986 (García, 2010). Over 8 million mortgages were granted despite the fact that 30% of existing employment contracts were temporary and that workers’ real average salaries fell by 10% in real terms between 1995 and 2007 (López & Rodríguez, 2010).

While many praised the enormous increase in the ‘wealth’ of Spanish households – growing from 480% of Gross Domestic Income (GDI) in 1995 to 800% in 2006, of which 540% corresponded to property wealth (Sánchez Martínez, 2008) – this occurred at the expense of massive indebtedness, as total outstanding residential loans increased over fourfold from 155 billion euros in 1999 to 647 billion euros in 2007 (EMF, 2011). Indeed between 1997 and 2006, household indebtedness moved from 55% to 130% of disposable income (Puig Gómez, 2011), placing Spain in first place worldwide for the highest percentage of long-term household mortgage debt with respect to disposable income (Naredo et al., 2007). Mortgages thus operated in essence as a “secondary form of exploitation” (Harvey, 1982: 285) as claims on future labour; they appeared to modify the real income and wealth of workers but were deeply rooted in astounding levels of indebtedness.

Since the boom’s bust financial entities has been bailed out with tens of billions of euros of public (Spanish and EU) funds due to its alarming exposure to the real estate sector while working and middle class people are bearing the brunt of austerity and debt. With unemployment in Spain now at 25%, increasing numbers of people are unable to pay their rent or mortgage, and foreclosures and evictions have skyrocketed. Mortgages are particularly problematic in a country where prior to the financial crisis 85% of the population was a homeowner – as the rental market has been progressively marginalized and social housing is virtually non-existent (Cabrè & Módenes, 2004; Pareja Eastaway & San Marín Varo, 2002) – and where mortgage legislation stipulates that once the bank auctions the house the former owner is still liable for the outstanding debt, including added interests and legal costs, leaving most evicted mortgaged households with a debt for life.

In this context, the PAH was founded in Barcelona in 2009 by activists previously engaged in housing struggles as a horizontal, assembly-based, non-party affiliated movement denouncing the mortgage scam and political economic machine that has driven it. They were armed with the objective to change Spain’s mortgage legislation so that during foreclosure proceedings the bank cancels all outstanding mortgage debt in exchange for the house, and built campaigns around this and two other minimum and non-negotiable demands: an immediate stop to all evictions where it is the family home and sole property and the transformation of empty houses held by financial institutions into social housing. Yet as it was evident from the start that reforming the legal and financial system would entail serious difficulties (Observatorio DESC, 2013), immediate responses were sought for 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 that enact equality on the ground and disrupt the political economic order, acts that demonstrate existing systemic contradictions (Llonch, 2013a) and suggest new possibilities.

**Blocking evictions**

The PAH’s first successfully blocked eviction took place in November 2010 in Bisbal del Pendès, Catalonia. Once a home has been foreclosed and is eventually auctioned off, becoming the property of the bank as in the current crisis context there are no buyers willing or able to pay the
buying price, a judicial entourage, often accompanied by local police, will deliver the eviction order to the house. When Lluís Martí learned that upon receiving his eviction order he would not only be left living in the street with a 100,000 euro debt but that he also ran the risk of losing custody of his 9 year old son, he was prepared to fight back (Colau & Alemany, 2012: 126). Dozens of PAH activists travelled to Lluís’s home to physically block the judicial entourage’s entrance to the property, successfully turning them away. As this practice provides only temporary respite from eviction, the PAH then negotiates a long term solution with the bank, and social services when necessary, such as debt forgiveness, a social rent set at no more than 30% of the family’s income and/or affordable temporary accommodation. The PAH continues to mobilize its members to block the eviction until a more permanent solution is established. This practice has been used by the PAH dozens of times over, supported and extended through 15M housing groups, with over 1,000 evictions having been blocked across the country by early 2014.

The ‘doings’ of this insurgent practice are grounded in the material presence and coming together of dozens of bodies to create a human shield blocking the entrance to the property, to ensure the predominance of the home’s use value, or the social function of property, over its exchange value. It is a demonstration of the paradoxical contradiction that the private debt of the majority of the real estate sector has been forgiven and the financial system has been bailed out with billions of public funds, but working class mortgaged – and usually unemployed – households are expected to keep paying their debt even once their home becomes the bank’s property. Blocking an eviction thus acts as a temporary appropriation of space to enact equality for a person who has been financially expropriated (Lapavitsas, 2009) to further the process of urban capital accumulation that has been at the core of Spain’s growth, a person now facing homelessness on top of a debt 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) as people are excluded from their own substance (Žižek, 2010). This insurgent practice is part of a collective process to reclaim people’s substance by halting financial extraction, a process through which a new political subjectivity is created.

The ‘sayings’ of this practice include numerous chants underlining collective action and solidarity that transmit new ways of thinking such as: ‘neighbor, 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 much more profound ‘sayings’ lie beneath this practice, previous to the material act of blocking evictions in and of itself. These are rooted in a deeper, longer-term process generated in the PAH’s weekly assemblies through horizontal organizing and especially collective advising (Macías, 2013 and Mir García et al., 2013). As the latter authors 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’ (Mir García et al., 2013: 57). Colau and Alemany (2012: 125-6) highlight that before facing evictions head on, a space of confidence and of regular encounter first needed to be created and consolidated where mortgage affected people would experience three things: “First, that their problem was not individual but collective, and arose from structural causes. Second, due to the latter they needed to be convinced that there was no need to feel guilt or shame. And third, that collective action could transform reality and make possible what seemed impossible.” Macías (2013: 46-7) explains that most affected people, upon arriving at the PAH, did not have experience as activists or with practicing civil disobedience and never imagined that they would, but that after participating in
blocking evictions they 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 stigmatized as personal failure into an act of dignity and solidarity, and it has provided a concrete response to an urgent housing problem (Colau, 2013).

These points illustrate that the relations and understandings generated in the collective space of assemblies are fundamental in formulating deeper ‘sayings’ that connect to understanding the structural causes of the current situation, as well as 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, reducing feeling of fear and guilt through the collective, assembly-based processes (Llnoch, 2013b). Such ‘sayings’ in turn instigate the ‘doings’ – through practices such as blocking evictions – to challenge structural problems and to enact equality at multiple levels.

**Recovering empty bank-owned housing**

The same rings true for one of the other insurgent practices employed by the PAH, that of (re)appropriating and occupying empty housing owned by financial entities with and for low or no income families that have exhausted all other housing options. This practice began 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 had no social rehousing possibilities and the family had no other housing options, they occupied their own flat with the local PAH’s support (García Mir et al., 2013). Collective occupations of entire buildings started in Terrassa, also in the Barcelona metropolitan area, in December 2011, where the PAH’s ‘social work’ campaign³ was officially founded. It seeks to recuperate the social function of housing by guaranteeing that a family is not left living in the street, pressuring the public administration to adopt the necessary measures to guarantee the universal right to housing. Upon occupation, the PAH seeks to regularize a family’s situation by negotiating a social rent with the bank that stands at no more than 30% of the family’s total income. As of March 2014, 15 collectively recuperated buildings⁴ now exist across Spain and in total over 1,040 people have been rehoused.

In terms of collective occupations, the ‘doings’ of this practice involve identifying bank owned housing, particularly those dwellings owned by one of the largest real estate agencies in Europe that owns housing from bailed out Spanish financial entities (discussed in more detail below), and preparing an occupation with and for evicted families. The occupation itself is usually carried out with a reduced group of people and in collective cases is made public 72 hours after it takes place,

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³ The name of the PAH’s building occupation campaign (obra social, literally translated to ‘social work’ in Spanish) is the same that was used by savings banks across Spain to denominate their extensive social and charitable funding bodies. Now that savings banks no longer exist, as during the financial system restructuring process virtually all of them were either bailed out and absorbed by banks or converted into banks, the name is used as a jestful insinuation that the PAH is now the one providing the social services that are needed today.

⁴ As of the end of February 2013, 18 buildings have been collectively recuperated by the PAH across Spain, the majority in Catalonia and specifically in the Barcelona metropolitan area. The PAH has successfully negotiated social rent for two occupied buildings, in Terrassa and Manresa, while one has been evicted (Salt), leaving the total currently being lived in at 15. Collective building occupations are also happening in Andalucía, southern Spain, through Corralas; these have contact with the PAH but are not explicitly constituted within the platform.
the legal timeframe stipulated to secure the inviolability of the dwelling. The PAH has created a building occupation guide that provides detailed information on important ‘doings’ once the occupation takes place: holding regular collective meetings, legitimizing the social value of the occupation by distributing information sheets and talking to neighbours, creating an association for the building to normalize their status and so on (PAH, 2013). Monthly workshops are run by the PAH with the most experience in collective building occupations, located in Sabadell in the Barcelona metropolitan area, to share and socialize knowledge on the practical and legal considerations of occupations, as well as on obtaining energy and water supplies. During their collective advising that takes place in weekly assemblies, anyone facing housing difficulties can explain their situation and receive guidance or support in individual or collective occupations.

Building occupations enact equality for the part that have no part, proletarianized by the financial system, and provides an immediate housing solution to those whose only other option is living on the street, while making visible multiple systemic contradictions. It demonstrates the fact that 1% of Spain’s total housing stock is social housing, the vast majority being owner-occupied and not rental (Rodríguez Alonso, 2009), at the same time that thousands of families are being evicted and millions of houses are empty across the country. It also highlights that the measures adopted in the past years at different levels of government have been insufficient and ineffective, illustrating the absolute contradiction between the PAH’s collective solidarity based practices and the values of the capitalist liberal democratic system grounded in individualism, competition and personal benefit (Jiménez, 2013). As with blocking evictions, it furthermore brings to light the deeply inequitable process of proletarianization by the financial system, but goes further to right the wrong by appropriating a material object, a house, that is a symbol of what has been at the centre of processes of capital accumulation in Spain. Occupations target buildings from the 45% publicly owned asset management company that is commercializing 50 billion euros worth of “toxic” real estate assets including over 89,000 completed housing units and 13,000 square kilometers of land; it is currently the largest real estate agency in Europe (Observatorio DESC & PAH, 2013). This company, known as the Sareb (la Sociedad de Gestión de Activos Procedentes de la Reestructuración Bancaria), was created at the end of 2012 to consolidate the assets from over a dozen savings banks that were nationalized with tens billions of euros in Spanish and EU public funds, with an objective to “sell assets seeking maximum profit levels for investors” over the following 15 years (Sareb, 2014).

Through occupying these buildings the PAH asserts the use value of housing over the exchange value and profit-driven focus of the Sareb, disrupting the core dynamics of urban capital accumulation that it aims to (re)instigate. This occurs through a sustained physical and social appropriation of space by those who have no part (Rancière, 1999), constituting the interruption of a given order by those who have no part in it (Dean, 2012). Through these acts “the reality of a supposedly egalitarian legality designed in reality by and for the elites manifests itself, as well as the need to operate at the margin of the law as the only path to obtain results that truly benefit the working classes” (Jiménez, 2013: 4). This insurgent practice thus has perhaps the most emancipatory potential as it contests financial rent extraction mechanisms not only at the level of the household proletarianized by the financial system but also at a deeper systemic level through

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5 Social housing lacks an adequate definition in Spanish housing policy and government housing policy programmes have always stimulated ownership (Pareja Eastaway & 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, 2013).
physically claiming an object (a house) that is part of a publicly-funded financial restructuring and asset recovery process that will ultimately (continue to) benefit the economic and political elite.

Although still very much in their infancy, the PAH’s practices are beginning to generate new urban meanings, as blocking evictions as well as building occupations become more and more normalized and perceived as collective tools to transform reality. One PAH activist noted recently that one of their victories includes that “in the collective imaginary occupying is a right and 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.” (Pin as cited in França, 2014). New urban relations have been created through material and immaterial solidarity within the PAH that move across racial lines and are spreading through newly formed relations with neighbours and institutions that act in solidarity. The fact that PAH spokespeople are negotiating with local government and service providers to ensure water and electricity connections are allowed even when people cannot pay is another example of the seeds of a new relation that these practices bring.

**Politicking subjects, articulated struggles, unsettling insurgencies: reflections and questions**

From outlining the developments and debates around Spain’s insurgent plaza occupations in cities across the country in May 2011, this article sought to argue that the urban insurgencies with the most emancipatory possibilities in the country today are taking place through the insurgent practices of the Platform for Mortgage Affected People (PAH). The concept of insurgent practice was proposed to underline the 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. In applying this concept to the PAH’s housing struggles in Spain, several important reflections emerge for this case in particular as well as more broadly in considering the usefulness of the concept of insurgent practice.

First, the insurgent practices considered here are nested in a deeper horizontal and non-hierarchical social process facilitated by the PAH that is fundamental for the creation of a politicized subject. Regular assemblies build spaces where individualized and individualizing feelings of guilt and shame around being a debtor, so deeply engrained in the dominant system, are dispelled through mutual aid and support, where knowledge is socialized and intelligence is built collectively. Thus as one PAH activist notes that “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 of being-in-common where sustained learning and critique can take place over time are important to develop the “capacity for enunciation not previously identifiable within a given field of experience, whose identification is thus part of the reconfiguration of the field of experience” (Rancière, 1999: 35 emphasis added). The ‘sayings’ of insurgent practice thus occur in collective spaces that extend beyond, although are deeply connected to, those realized and appropriated in the ‘doings’.

Second, the PAH uses insurgent practices progressively, employing them as part of an articulated struggle once all institutional (‘legal’) paths are exhausted. In other words, the PAH operates on multiple levels. While they demand solutions from the government and public administration –
who are either too slow and ineffective, unable and/or unwilling to provide them – they take action to enact equality for those who have no other housing alternative and would otherwise end up living on the street. Where 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 because the PAH questions and presses the state for action to address a specific and urgent material need and then takes matters into their own hands, laying bare deep systemic contradictions through the process. This highlights how the social and political context in which practices take place is fundamental to take into account when considering the emancipatory – or repressive – transformative potential of insurgent practices. This articulation is critical as, for example, organized gangs are the ones increasingly occupying buildings and/or flats in Spain, charging families an entry fee or demanding a minimum monthly rent (Betim, 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 around the ultimate objectives of insurgent practices. In this way, as Meth (2010) underlines, 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 the 15M’s contestation of the political order to also disrupt financial dynamics at the level of the family through challenging financial expropriation as well as at the (inter)national level through occupying housing owned by the Sareb, both of which are fundamental for the (re)production of space in the city, 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 1991: 317). While they furthermore appear to have potential to create new urban meanings and relations towards a more emancipatory, just order, there are challenges in the day-to-day in collective building occupations in terms of, for example, cohabitation between racially diverse groups of people with different levels of engagement in the movement, as well as activist burn out. In the light of these realities, many questions still remain for the longer-term impact of insurgent practices. How will the politicized subjects and transformed collective imaginary created through blocking evictions relate to a sustained, and multi-scalar, transformation? What happens to the politicized residents, as well as broader urban meanings and relations that have been generated, once debt forgiveness is obtained or once families obtain social rent in occupied housing? Towards long-term systemic change, as Lefebvre (1991: 56) asked in the context of changing the dominant organization of space: “Are the same means of production to be used to produce the same products? Or must those means be destroyed also?”

The nascent urban insurgencies across the world continue to raise endless questions and undoubtedly need to be explored in greater depth. As they only appear to be spreading, new concepts to help think through emerging dynamics and processes can help us unpack and more deeply understand some specific components as they exist and unfold within their larger reality. It is in this spirit that insurgent practice is proposed as a concept to explore at a more micro level the doings and sayings involved in an emancipatory, democratic politics, in order to dig deeper into and expose the spatial and political dimensions related to collective processes of being-in-
common, and to interrogate these in relation to macro level dynamics around urbanization and capitalism.

References


