MOVEMENTS THAT CARE: EMPATHY, SOLIDARITY AND EMPOWERMENT IN THE PLATFORM OF THOSE

AFFECTED BY MORTGAGES

By

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Declaration

I hereby declare that this dissertation contains no materials accepted for any other degrees, in any other institutions. The dissertation contains no materials previously written and/or published by any other person, except where appropriate acknowledgement is made in the form of bibliographical reference. Parts of Chapter 2 - The Origins of the PAH: Empathy & Solidarity Mobilization, have been published at the *Social Movement Studies* Journal in the form of a paper titled 'Social Movements and the Politics of Care: Empathy, Solidarity and Eviction Blockades' (Santos, 2019).

Budapest, 25 October 2019

Felipe G. Santos

To Lucia, for all her care

ABSTRACT

The Platform of Those Affected by Mortgages (the PAH by its Spanish acronym) has left an important mark in the history of Spanish social movements. It gave voice to the more than 700,000 families that have been evicted since the PAH was created in 2009; it has blocked thousands of evictions through civil resistance, and prevented many more through negotiations with banks; it has organized the biggest official petition in the history of Spain, gathering 1.5 million signature, and won changes in 5 regional housing laws. These numbers are just a fraction of the long-lasting impact of the organization in Spanish society, culture, and politics.

Despite the PAH's success, it was not founded by folks affected by the problem of evictions. Instead, 6 people who did not even have a mortgage created the organization. Why did those affected by the grievance not mobilize to confront one of the biggest problems of the post-2008's housing bubble Spain? Conversely, what led a group of non-affected people to start organizing in solidarity with them? Finally, how did the victims of the subprime mortgage crisis become empower to take ownership of their struggle and contribute to the creation of one of the most successful social movement organizations of Spanish history? This dissertation tackles these three questions and, in doing so, contributes to a better understanding of the processes and strategies of mobilization in social movements.

Those affected by mortgages did not mobilize initially because facing the risk of eviction destabilized their lives so much that they were paralyzed. Their shame and fear, the stigma associated with being a defaulter, the little time and energy they had after finding ways of subsistence, and the limited knowledge they had about the legislation affecting them as well as mobilization opportunities prevented them from taking action. Before being ready to confront the

banks that were evicting them, people affected by mortgages needed to go through a healing phase where some of their problems would be addressed.

Those who created the PAH started organizing in solidarity with people affected by mortgages because their empathy led them to take action. After being aware of the troubles of people struggling to meet their monthly instalments, they placed themselves in their position and took the responsibility to address their grievance. Once mobilization began, they engaged with the aggrieved community and empowered them to take ownership of their struggle and mobilize in solidarity with each other.

The dissertation explains the behavior and interactions of beneficiary and non-beneficiary constituents through the framework of the *Politics of Care*. In addition to their housing and financial problems, those affected by mortgages faced other emotional, identity, and participatory needs that prevented them from acting in solidarity with each other. Conversely, the empathy that the PAH's founders felt, led them to experience solidarity with a group they were not part of. When these two groups connected, the dynamics of care work that took place within the PAH provided emotional, identity, and participatory empowerment that ignited solidarity and mobilization among those affected by mortgages.

This dissertation makes several contributions to social movement studies. First, it explains how grievances may hamper the solidarity of those affected by them. Second, it follows how privileged allies may feel solidarity with an external collective and mobilize in their support. Third, it maps how social movement organizations empower heavily aggrieved populations to confront their struggles and act in solidarity with each other. In this way, this work contributes to a better understanding of the processes of mobilization.

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Finally, I despise the Hungarian Fidesz government who expelled my university from the country and caused me considerable stress and instability. As I have learned from the PAH and tried to convey in this dissertation, those who care for each other are stronger than those guided by selfish interests and hatred. Sooner rather than later, their legacy will disappear and they will become just a dark memory complementing the shelves of the Terror Háza.

In Manchester, 19 October 2019

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Introduction – Caring Movements

It is 9am and I arrive to one of the many eviction blockades organized by the Platform of Those Affected by Mortgages (PAH) in El Raval, a neighborhood of Barcelona that has become the perfect picture of the contradictions of gentrification. El Raval used to be a working-class area that grew during the second half of the XVIII century, and homed most of the people who moved to Barcelona to work for its burgeoning industry. It soon became one of the most populous neighborhoods in the city, where humble local and migrant families lived. El Raval starts as you move west from the Ramblas Boulevard, the most touristic street in Barcelona. The growing international popularity of the city after the 1992 Olympic Games has meant that tourism has flooded the area. Today, expensive hotels share the road with cheap rentals where migrants live in precariousness, and an eviction can take place next to a coffee shop that sells overpriced lattes to tourists and local hipsters.

While we waited for the judicial entourage to arrive, I started a conversation with Jorge¹, a professional photographer from Barcelona who used to work on development cooperation and who has been collaborating with the PAH for several years. I also spoke with Lidia, a Bolivian migrant who moved to Spain during the housing boom, who became indebted to buy a home, defaulted on her mortgage after she and her husband fell into unemployment during the crisis, and is now fighting her bank to avoid being evicted. I asked them about how they ended up in the PAH. Jorge moved back from his last job in Colombia and he wanted to engage in activism. As evictions were at their peak when he returned to Spain, he decided to

¹ All names used throughout the book are pseudonyms. The only exception to this rule are the names of the PAH founders used in Chapter 2.

join the PAH. Why does somebody not affected by a problem join a social movement to defend other people's interests?

Lidia told me about how she contracted a mortgage and the problems she faced during the crisis. Both she and her husband had stable jobs. She was a cleaning lady and her partner worked in construction, where he was making considerable money. When the crisis came, her husband lost his job, placing them in a difficult financial situation, as he earned much more than her. When they failed to pay their first mortgage instalment, their bank started to pressure them. As the deed in lieu of foreclosure is not a common figure in Spanish mortgage contracts and housing prices had fallen substantially since the crisis broke, giving up their home was not enough to cancel their debt. Lidia and her husband started to imagine what their lives would look like, pushed into homelessness, and still having to repay a debt they would never be able to return. One day, Lidia's husband disappeared. Later on she found out he had returned to Bolivia, escaping from his financial troubles and abandoning her. The bank did not care about this and continued pressuring her with daily calls demanding the money she owned. Lidia felt into depression and tried to kill herself. 'Look at these cuts, they are from a previous time when the bank drove me mad. I was depressed and didn't know what to do. I tried to kill myself twice. Now I am fine, and I am fighting them, because they cannot do these sorts of things'. She also spoke about how difficult it was for her to join the PAH. She mentioned how she thought that protests would not change anything and that she preferred to find other solutions by herself. She also mentioned that she approached the PAH when she saw no other solution and, once she joined the organization, she did not know what to do and was too embarrassed to speak with anyone.

Jorge knew Lidia's story already, but I was in shock. While I could not imagine how I would recover after her experience, she spoke about such a terrible episode of her life so easily

and in such a calm manner. It almost felt like she was talking about somebody else. Moreover, it was impressive to see the conviction with which she spoke during the assemblies and how she organized other people during eviction blockades. How did she manage to overcome her problems and find the power to confront financial institutions and contribute to the PAH with the energy and good mood she had?

This dissertation is about how Lidia and Jorge ended up in the same social movement organization and the processes they followed to do so. It is obvious that Lidia was aggrieved but her grievance was so overwhelming that it complicated her mobilization. Although it is not as obvious as Lidia's situation, Jorge also experienced a grievance, even if he did not live through it. He saw the situation of many people like Lidia, empathized with them and felt the need to act. The origin of Lidia's and Jorge's grievance is the same: an unjust model of housing and finance that pushes people into debt and throws them to the streets once they are not economically and financially productive. However, the way they experienced the grievance and reacted to it, was poles apart.

In order to fully understand how Jorge and Lidia connected, I spent one year as a participant observer at the PAH Barcelona. I also interviewed 71 members of the organization from all over Spain and did a qualitative text analysis of newspaper articles for the period 2009-2016. The collection of primary data took place between June 2017 and June 2018. Appendix I gives greater details about the methodology employed as well as some epistemological reflections that influenced this study. Appendix II provides a full list of the interviews conducted.

Different Mobilization from Different Sufferings

Most people join social movements because they are aggrieved and decide to collaborate with other similarly affected people to solve their trouble. For this, one needs to experience emotions like anger, anxiety, hope and a sense of mistreatment, which are feelings that urge individuals to act and approach others. Moreover, one needs to identify with others who are similarly troubled and be ready to dedicate time and energy to advance the group's demands. Collectives whose grievances encourage them to approach others and identify with them are likely to mobilize once they have the opportunity and resources to do so. Aggrieved individuals who are reached by the mobilization attempts of social movement entrepreneurs and have enough time and energy will most probably engage in contentious collective action. These types of successful and relatively straightforward mobilizations are those that have inspired most academic discussions and have been the seeds of groundbreaking social movement theories such as strain and breakdown (Davies, 1962; Gurr, 1970; Kornhauser, 1959; Piven & Cloward, 1977; Smelser, 1963; Snow, Cress, Downey, & Jones, 1998) political process (McAdam, 1999 [1982]; McAdam, Tarrow, & Tilly, 2001), resource mobilization (McCarthy & Zald, 1977), framing (Benford & Snow, 2000; Snow & Benford, 1988; Snow, Rochford, Worden, & Benford, 1986), and micromobilization (Beyerlein & Hipp, 2006; Klandermans, 1984; Klandermans & Oegema, 1987; McAdam, 1986; Snow, Zurcher, & Ekland-Olson, 1980). Even if these are the types of grievances that have attracted the most attention from students of protests and social movements, neither Jorge's nor Lidia's experiences fall under this category.

On the one hand, Jorge did not mobilize for a grievance he experienced himself, but acted in solidarity with another collective. He empathized with the struggle of those affected by mortgages and was dissatisfied with their situation, so he decided to take action. Jorge could have probably joined an organization that defended his own interests, like a trade union that pushed for better working conditions for photographers, but he decided to dedicate his time to a cause from which he would not benefit directly. On the other hand, Lidia was paralyzed by her grievance. Financial distress and being under risk of eviction destabilized her life to a degree that she could not react to her situation. Instead of encouraging her to mobilize collectively, her mortgage problems made her 'biographically unavailable' (McAdam, 1986). Lidia dedicated all her time and energy to find a job and make small gigs that would help her repay her mortgage and she did not have time or energy left for activism. Moreover, mortgage problems often break people's relationships with their networks of friends and family. They may bring conflicts with family, as it was Lidia's case to the extent that her husband abandoned her. They may also distance people from their friends, as financial difficulties reduce one's resources for leisure and many people cut ties with their acquaintances because they are ashamed to let them know about their economic troubles. In other words, Lidia turned 'structurally unavailable' (Klandermans & Oegema, 1987; Snow et al., 1986). Moreover, some grievances generate avoidance emotions and stigmatize identities, some of the features of what this dissertation calls cultural unavailability. As I elaborate further during this work, I define cultural availability as the absence of emotional, identity, and knowledge constraints that pose barriers to participation in some or all movement activities. Lidia's case was an extreme but it is common that many aggrieved individuals experience fear, shame and insecurity. Many troubles may also affect individual's networks and willingness to socialize. Instead of facilitating the mobilization when political opportunities arise, grievances may also discourage non-conforming behavior, such as participation in protests and social movements. Under these circumstances, people prefer to hide from the public and avoid any confrontation. In other cases, even if individuals are willing to mobilize, it may be the case that their geographical location makes this situation impossible, as in the case of migrants and sweatshop workers.

Once we explore the variety of grievances and reactions to them, we realize the complexities of political solidarity, or lack thereof. If we understand solidarity as the willingness to contribute individual resources – time, money, and energy – to a collective end (cf. Durkheim, 1987; Hechter, 1987), it is easy to understand why people motivated by mobilizing grievances contribute their private resources to a collective end that will advance their position. However, the experience of Jorge and Lidia are more complex. Why was Jorge willing to make sacrifices for something he will not directly benefit from? Why did Lidia struggle to find the motivation to join efforts with folks that seek the same goal and were already doing it successfully? Reactions to grievances follow different processes. Some grievances foster internal solidarity. These types of reactions have been amply studied by previous literature and are not the focus of this work. Grievances may foster external solidarity. Even if one is not affected by the issue at hand, the injustice compels individuals to act. This type of reaction requires greater attentiveness than the rest. Finally, grievances may sometimes create so much disruption in people's lives that they paralyze those suffering with them. Before being ready to mobilize, some individuals need to pass through a healing phase, where their needs related to emotions, identities and capacity to participate are addressed.

This work builds on previous studies of how the political process of contention unfolds, highlighting three aspects that has been overlooked so far. First, it provides an explanation of the process through which some non-beneficiary early risers start to mobilize in support of an external group. During the recent years, solidarity movements in the context of migration (Ataç, Rygiel, & Stierl, 2016; Della Porta, 2018; Monforte, 2019), state atrocities outside its borders (Nepstad, 2008; Russo, 2018) and those motivated by the dismantling of the welfare state due to austerity cuts (Cabot, 2016; Teloni & Adam, 2016) have been at the forefront of political events and scholarly attention in the global north. This dissertation maps the processes

through which some privileged allies empathize with an aggrieved collective, experience solidarity towards a group they are not part of, and decide to start organizing in their support.

Second, the dissertation sheds light on instances when grievances hamper solidarity among the affected collective. While most social movement research focuses on instances of successful mobilization and strategies to foster participation and recruitment, this work provides a comprehensive account of the paralyzing effects that some types of oppression have. While previous explanations are centered on how structures of social control (Piven & Cloward, 1977; Snow et al., 1998) as well as state (Davenport, 2007; Earl, 2003; Ortiz, 2013; S. Soule & Davenport, 2009) and cultural (Ferree, 2004) repression prevent contentious collective action, this work highlights the devastating effect that some grievances may have for those who face them to an extent that individuals become paralyzed.

Finally, the dissertation explores ways in which organizations foster solidarity among those aggrieved, and empower their members to take ownership of their struggle as well as contribute to the collective goals of the movement. This work is an effort to present a comprehensive account of empowerment that includes emotions, identities and skills. Previous studies about empowerment in social movement organizations have focused mostly on building knowledge and skills (Andrews, Ganz, Baggetta, Han, & Lim, 2010; Han, 2014). While other works have focused on social movement leaders' efforts to encourage certain emotions (Flam & King, 2005; Goodwin, Jasper, & Polletta, 2001; Goodwin & Pfaff, 2003; D. B. Gould, 2001; Jasper, 2011, 2018) and identities (Klandermans, van der Toorn, & van Stekelenburg, 2008; Melucci, 1995; Polletta & Jasper, 2001; Saunders, 2008; Snow & McAdam, 2000; Taylor, 2000), few mapped the process experienced by members themselves. Moreover, this dissertation develops a framework that highlights the interactions between changes in emotions, identities and skills and how they foster solidarity among the aggrieved community.

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This work builds on previous studies of the political process (Choi-Fitzpatrick, 2017; Fligstein & McAdam, 2015; McAdam, 1999 [1982]; McAdam et al., 2001) and highlights two pathways of mobilization that are central to some movements that, in addition to the logic of justice that inspires most attempts to change society, are based on a logic of caring. When the beneficiary group is paralyzed by their grievance, they may need a first impetus from more privileged solidarity early-risers, who may address the problems that prevented the engagement of beneficiary constituents during the first stages of mobilization. This dissertation argues that, when these two groups meet, certain dynamics take particular importance. The beginnings of this type of mobilization require that those paralyzed go through a process of healing and empowerment within the organization. This phase is initiated by non-beneficiary constituents, who also need to make additional efforts to understand the needs of the collective they are mobilizing for. To understand these dynamics, we need to pay attention to how activists care for each other and the care logics that arise. To understand the processes at play, we need to place them under the framework of the Ethics of Care (Gilligan, 1982; Held, 2006; Noddings, 1986; Tronto, 1993, 2013).

The Ethics of Care of Contentious Collective Action

Care is 'a species activity that includes everything that we do to maintain, continue, and repair our 'world' so that we can live in it as well as possible. That world includes our bodies, our selves, and our environment' (Tronto, 2013, p. 19; see also Fisher & Tronto, 1990, p. 40; Tronto, 1993, p. 103). To have political meaning, care must consist of a relational action that goes beyond the act of thinking. According to Held, care consists of 'attending to and meeting the needs of the particular others for whom we take responsibility' (2006, p. 10), and also includes protecting others from 'extraordinary incursions of violence or other forms of disruption into our daily lives' (Tronto, 1993, p. 104). Caring consists of a four-step process (Tronto, 1993, 2013), which provides a solid ground to understand mobilization originating from external solidarity (Santos, 2019). Any caring relationship starts with a person or collective 1) *caring about* another, which requires the quality of attentiveness. Second, it is necessary to take responsibility to address the identified need, 2) *caring for* the other individual or group. Third, one needs to be competent to address the identified need and 3) *give care*. Finally, the collective or person 4) *receives the care* and responds to it.

This process serves to analyze how mobilization originates from external solidarity. 1) Mobilization begins when a, generally more privileged group, cares about another collective and recognizes that it suffers from some needs that should be met. 2) After the detection of the need, the privileged group evaluates the conditions of the field and the possibility of addressing the needs of the paralyzed collective through contentious collective action. If they think that they have the chance to mobilize in support of the aggrieved group, they will assume the responsibility to confront their oppression. 3) After assuming responsibility, solidarity earlyrisers start efforts to enter into contact with the aggrieved and apathetic collective and care giving starts. This is the moment when the group initiates mobilization. 4) Once care activities take place, the person or group that has been cared for reacts to the interaction. For care to be considered political, the person or group that has received shall evolve in the direction of taking ownership of their struggle. This characteristic is what determines the sometimes thin difference between whether care relationships take place in the realm of contentious politics or through assistance-based solidarity activities. In other words, the privileged and empathic constituents need to be mindful about the process of politization of the beneficiary group and give up leadership and referential roles in their favor.

Care serves to understand the reasons why some aggrieved individuals do not join social movements, or at least struggle to do so at first, and how they are empowered once they do.

Somebody paralyzed by a grievance faces structural, biographical and/or cultural needs that complicate their participation in contentious collective action. Being part of networks and being reached by mobilization attempts are two of the strongest predictors of participation in social movements (R. V. Gould, 1993; Klandermans, 1997; Klandermans & Oegema, 1987; McAdam & Paulsen, 1993; Verba, Schlozman, & Brady, 1995). Some paralyzing grievances isolate individuals. They may generate conflicts with one's circles or lead them to isolation because their shame and fear, or simply, reduced economic capacities, push them to stay by themselves. The new situation of lack of 'structural availability' (Snow et al., 1980) produced by one's grievance becomes an extra burden for confronting the grievance itself. Moreover, even if one is a part of networks and aware about grassroots initiatives to confront one's grievance, the instability created by some types of oppression may leave those affected with no time to dedicate to anything beyond dealing with the consequences of the grievance itself. Finally, 'avoidance emotions' (Klandermans et al., 2008), 'spoiled identities' (Goffman, 1990 [1963]; Kaplan & Liu, 2000), lack of identification with the collective that the organization represents or not having certain 'civic skills' (Verba et al., 1995) will prevent people from approaching a SMO. In the case when some people, despite these burdens do approach a collective, they are passively recruited. Passive recruitment consists of privately approaching an organization without the will or capacity to participate. Some people may approach an organization looking for individualized solutions or may join as a last resort option. Plainly said, they may show up at assemblies but they will not contribute or socialize with others in any way. Under this circumstances, paralyzed individuals who are passively recruited need to go through a healing phase, where the needs that hampered their participation are addressed. I refer to these efforts as care work.

I identify three types of care work. First, *emotional care* are the interactions among activists that confront avoidance emotions, generate approach emotions and high 'emotional

energy' (Collins, 2004). Emotional care may take place through rituals, where the congregation of bodies with a shared focus of attention influence the emotions of its participants. In this case, it is organizations, rather than particular individuals who provide the care work. Emotional care also takes place through 'intimate social networks' (Goodwin & Pfaff, 2003), where particular persons provide emotional support to those in need. Second, *identity care* consists of the organizational efforts to maintain and repair members' individual and collective identities. *Self-concept care* refers to supporting members to develop positive 'self-concepts' (Gecas, 1982; Rosenberg, 1979), while *collective care* consists of the generation and maintenance of collective identities and the social movement community. Finally, *participatory care* are the efforts aimed at facilitating participation in the activities of the movement. These efforts may consist in offering newcomers easily accessible activism opportunities and making participation in each activity as easy as possible, training members to better contribute to the movement, and reducing the risks of activism in the members' lives so they are more comfortable contributing to the social movement activities.

When paralyzed newcomers approach the organization, they will be exposed to organizational rituals that confront the emotions that prevent their participation. Moreover, some more experienced members may encourage them to contribute to the group through easily accessible activism opportunities, such as taking minutes at the assembly. Once the initial step into activism is taken, paralyzed individuals start to mobilize and enter the *Escalator of Empowerment*. The escalator of empowerment refers to the evolution that individuals go through which increases their availability to take part in social movement activities. During this process, newcomers start being exposed to interactions of care work that make them more available to engage in activism. Moreover, newcomers may take conscious steps in the escalator trying to manage their emotions and joining organizational trainings, among other things. As they are exposed to care work, members become empowered to take ownership of

their struggles and contribute to the collective activities of the movement that aim at confronting their grievances.

These reflections and the dissertation are inspired by the case of the PAH. The PAH was founded by six people who did not have a mortgage but who decided to seek solutions to address the drama of evictions that was affecting many people who purchased their dwelling through indebtedness. Mortgage-affected people were both biographically and structurally unavailable prior to joining the organization. Facing financial distress and risking eviction destabilizes one's life to an extent that one has no time or energy to do anything else than addressing this problem. Moreover, the stress and shame of not being able to repay one's debts and afford a dwelling isolates individuals from their personal networks (Di Feliciantonio, 2017). Despite these circumstances, the PAH has become the biggest housing organization in Spain. Hence, the PAH is a 'typical case' (Gerring, 2007; Seawright & Gerring, 2008) of successful mobilization inspired by care that is perfect to explore the mechanisms of this phenomenon. I consider the PAH a typical case because it exemplifies a stable relationship between care practices and mobilization. These type of cases are the best suited to explore the casual mechanisms in a relationship of interest (Seawright & Gerring, 2008).

The Platform of Those Affected by Mortgages

The PAH was created in February 2009 with the objective of organizing those facing evictions. During the years of the housing bubble prior to the crisis of financial capital that started in 2008, thousands of families signed mortgage contracts to buy a dwelling. When the crisis came, many became unemployed and found they could no longer afford to pay their mortgages. As the deed in lieu of foreclosure is not a common clause in Spanish mortgage contracts and housing prices had collapsed, many found that not only they would lose their homes but they would still carry six figures debts. Under these circumstances, a group of six people, none of whom had a mortgage, decided to start looking for ways to organize this paralyzed collective.

The PAH has become one of the most influential social movement organizations in Spain. It has expanded to all corners in the country and, as of 2019, is present in 254 locations. They have blocked thousands of evictions through civil resistance and prevented many more through pressuring banks. Moreover, it has rehoused more than 2,500 people in occupied apartments owned by banks and vulture funds (Plataforma de Afectados por la Hipoteca, 2016). Institutionally, the PAH has organized the biggest official petition in the history of Spain to this date, gathering almost 1.5 million signatures, and it has successfully lobbied to change the housing laws of five of the 17 regions in Spain. Moreover, many of its members are now elected representatives, the most iconic of whom, Ada Colau, was the spokesperson for the PAH and became mayor of Barcelona in 2015. Finally, the PAH has also reframed the social discourses about housing and the financial crisis, and improved social perceptions of occupation (Martinez, 2018).

Structure of the Dissertation

In the six chapters of this dissertation, I explore the processes of mobilization that originate from empathic and paralyzing grievances, and how these two distinct patterns connect. Chapter 1 presents the theoretical framework of the dissertation. It presents a categorization of the different reactions to grievances and focus on the mobilization that originates from those who experience external solidarity and those who became paralyzed by their oppression. To do this, it borrows from the debates on the Ethics of Care and applies them to the study of social movements. It theorizes the two processes of mobilization outlined and explores how they fit together. Care work is presented as a fundamental factor for social movement organizations to sustain mobilization and a crucial tool for the mobilization of paralyzed collectives. Chapters 2 and 3 focus on the two types of mobilization explored in the dissertation. Chapter 2 explores the origins of the PAH from the perspective of the Politics of Care. It shows how external solidarity led the PAH's founders to create the organization and it follows the steps of the collective until the creation of its two most significant campaigns: *STOP Desahucios*, the PAH's campaign to block evictions through civil resistance, and *Obra Social*, the occupation of empty buildings owned by financial institutions to rehouse evicted families. Chapter 3 looks at the other side of the PAH's mobilization and explores how those trapped in their mortgages managed to overcome the burdens that complicated their participation in the organization. This section dissects the different ways in which facing financial distress and the risk of eviction paralyzes individuals and the process through which they manage to overcome these burdens, with the support of the rest of the organization.

Chapters 4, 5, and 6 explore the different components of care work, as they occur in the PAH. Chapter 4 focuses on how the PAH confronts the avoidance emotions with which paralyzed individuals arrive at the organization and how its members foster approach emotions through rituals and personal interactions. Chapter 5 addresses how the PAH improves its member's self-concepts and feeling of community through Identity Care. Finally, Chapter 6 explores how the PAH addresses the challenges of participation, such as the limited time of its members, the risks associated with activism and the lack of previous knowledge and experiences of most of its members.

I conclude the dissertation discussing its implications. The case of the PAH teaches as that some grievances, such as facing financial distress and the risk of eviction, instead of encouraging collective mobilization, hampers internal solidarity among the affected community. However, as we will learn from this study, solidarity can be constructed during the process of mobilization, when activists are cared for and care for others. The experience of the PAH also highlights the importance that coalitions between privileged, empathic nonbeneficiary activists and paralyzed beneficiary constituents, can have for the mobilization of heavily oppressed groups. The creation of internal solidarity among people facing the risk of eviction happened thanks to the initial efforts of a group of people not affected by the problem of mortgages, who began mobilization in solidarity with them. I hope that this analysis will convince scholars about the importance of care for social movements and why students and practitioners should pay greater attention to these dynamics.

Chapter 1 – Caring Movements and Care in Movements

People join social movements when there is something wrong and they want to change it. In other words, grievances, defined as 'feelings of dissatisfaction with important aspects of life' (Klandermans, Roefs, & Olivier, 2001), are a necessary condition for the appearance of social movements (Kern, Marien, & Hooghe, 2015; Klandermans et al., 2001; van Stekelenburg & Klandermans, 2013). People will not dedicate their money, time and energy to change something if they see nothing wrong with the world they live in. Students of protests and social movements have generally agreed about this fact since the beginnings of the discipline but their understanding of how individuals react to oppression and the process through which grievances motivate social action have evolved considerably. These discussions and the models that have originated from them are a useful ground to build the theoretical skeleton of this dissertation. Exploring what previous scholarship has said about the effects of grievances and how people react to them will shed light over the three questions that inspire this work: 1) Why do some aggrieved groups not mobilize to confront their oppression?, 2) Why does a group not affected by a grievance mobilize in solidarity with them?, and 3) What is the process through which these two collectives finally join forces?

For the economist Mancur Olson (1965), many aggrieved groups did not mobilize because they faced the so-called 'collective action problem'. He argued that, just as rational choice models could explain consumer decisions in the market, so, too, were they pertinent to protest participation. In their most basic form, these approaches assume that individuals take decisions following a cost/benefit logic. Given that all humans have limited money, time and energy, they try to use their scarce resources to achieve the best possible outcome for themselves. This poses a challenge for protest organizers because people may 'free ride' on the outcome of mass mobilizations. If collective action achieves its objective of legislative or cultural change, everyone benefits regardless of whether they have contributed to its success. Hence, people are discouraged to join collective mobilizations because their individual participation does not make a difference – nobody notices whether there is one person more or less at a big rally – and they will still enjoy the eventual fruits of the endeavor – if successful. Olson posited that people joined collective action because they received 'selective incentives', rewards that were conditional on whether one participated or not. Free legal support for members of a trade union, or subsidized prices on certain goods for activists of a social movement organization are examples of these types of motivation.

Despite criticism of rational choice models of mass mobilization from later literature (e.g. Ferree, 1992; Hirschman, 1984; Jasper, 1997; Ostrom, 1990; Pizzorno, 1986; Snow & McAdam, 2000), Olson points at a feature that most people would agree with: sometimes people facing a grievance do not mobilize because they expect that somebody else will fix the problem for them. 'Free riders' are not only cost/benefit calculators who make a conscious decision of not participating because they anticipate that the efforts to contribute outweigh the possible wins at the precise moment. My impression is that this group is a minority. Reducing the negative connotations of the term, the majority of free riders are either people whose life is too precarious to engage in any type of collective action or who are disenchanted with politics. Those who benefit from the collective good of basic social advances – such as a ban on evictions of people with no housing alternative, or an increase in the minimum salary – without contributing to them are people who work double shifts to make ends meet; those who do a gig 'here-and-there' to repay a loan they took after a rough patch; and those who need to care for their children after work and are too tired afterwards. Moreover, another group consists of those

who have been socialized to think that protests change nothing; those who are scared to join a march because they have seen plenty of episodes of police brutality on the news; those who think that confronting authorities through civil resistance is something that 'nice people' should not do; even those who simply do not have access to information about activism opportunities. As I discuss below, academics summarize these examples saying that those who were once thought to be free riders are rather individuals who are either biographically, structurally or, as I propose in this dissertation, culturally unavailable.

Other early scholars of protest argued that it was not possible to anticipate the reasons that led people to take to the streets. Crowd theorists posited that emotions and other psychological processes turned people into irrational actors. Once dissatisfied individuals gathered together, their sensible thoughts and behavior would vanish into the mob. Instead of acting according to their plans, once people joined a crowd they were expected to mimic the behavior of those surrounding them and, hence, their actions would become unpredictable. As Gustave Le Bon argued 'the fact that [protesters] have been transformed into a crowd puts them in possession of a sort of collective mind which makes them feel, think, and act in a manner quite different from that of which each individual of them would feel, think, and act were he in a state of isolation' (Le Bon, 2002 [1985], p. 4). According to these approaches, the mechanism through which grievances resulted in mass mobilizations was psychological strain. Frustration due to unmet desires and precarious conditions (Kornhauser, 1959; Smelser, 1963), discrepancies between expectations and reality (Geschwender, 1968; Gurr, 1970; Morrison, 1973), and comparisons with other social groups (Gurr, 1970) would lead masses to rebel. The reason why revolts are not more common is the capacity of social structures to exercise control over the masses (Le Bon, 2002 [1985]; Park, 1972). The legitimacy of political institutions, the repressive apparatus of the state, fear to lose the little that popular classes have, as well as cultural and religious norms that encourage acquiescence are just some of the factors that discourage insurgence. These structures of social control inspire those facing strain to channel their frustration through other, less contentious means. However, there are moments when these structures lose legitimacy or 'breakdown' and the masses take to the streets. Under these circumstances, mass mobilizations are not planned attempts to changes the status quo but rather 'moments of madness' (Zolberg, 1972), momentary episodes that have little relation to political and cultural relations (R. H. Turner & Killian, 1972). Hence, according to the early proponents of strain and breakdown theories, not only was it problematic to predict the behavior of crowds, but to anticipate when the social order would break.

In their seminal book Poor People's Movements, Piven and Cloward (1977) reformulated these approaches in a way that is useful for understanding why those most affected by oppression are often those who mobilize the least. They argue that protest 'is not freely available to all groups at all times, and much of the time it is not available to the lowerclass groups at all. The occasions when protest is possible among 'the poor', the forms that it must take, and the impact it can have are all delimited by the social structures in ways which usually diminish its extent and diminish its force' (Piven & Cloward, 1977, p. 3). Piven and Cloward's book offered a more nuanced take on previous assumptions of protestors' rationality, while maintaining a focus on the role of social structures in limiting mass mobilizations. For them, 'protest tactics which defied political norms were not simply the recourse of troublemakers and fools. For 'the poor' they were the only recourse' (Ibid.). Hence, protests are legitimate tools for what they call 'lower-classes' to challenge the status quo. They go so far as to argue that this explains why the powerful have developed strategies that have evolved into stable social structures to prevent the organization of the masses. Sometimes, the grievances that the powerless face are so acute that they prevent mobilization. On other occasions, cultural factors, such as the routines of daily life, and dominant ideologies that lead 'the poor' to believe that they deserve their social position, alienate oppressed individuals. In addition, people severely aggrieved have little protection against the risks of challenging the status quo and, hence, remain acquiescent to it. 'The poor' may revolt in those rare moments when the loss of legitimacy of a political, social, or cultural institution precipitates the breakdown of structures regulating social life.

Subsequently, keeping grievances as the origin of contentious mobilization, scholars interested in studying why people challenge the status quo in the streets, interpreted protests as the outcome of political struggles among groups with different interests, who could be more successful in influencing politics and society, around particular opportunities, and with combined resources. In contradistinction to most strain and breakdown theorists, who thought that acute grievances led individuals to psychological troubles and isolation, the political process generation explored how grievances fostered solidarity among those facing similar troubles, and how the political context facilitated or hampered their mobilization. For Tilly, the development of nation-states and the process of industrialization paved the way for the appearance of mobilizations organized by organized groups displaying particular claims about the government (Tilly, 1986; Tilly, Tilly, & Tilly, 1975). Inspired by this logic, McAdam highlighted the importance of political opportunities – access to political institutions, divisions among elites, and changing levels of repression –, the capacity of organization of the aggrieved collective, and public support for the claims of the group, for the appearance of contentious collective action (McAdam, 1999 [1982]). However, some have argued that the concept of political opportunity became a perfect example of 'conceptual stretching' (Collier & Mahon, 1993) and became so 'thin' (Coppedge, 1999) that it lost its explanatory capacity (Goodwin & Jasper, 1999, but see Goodwin & Jasper, 2004 for a debate between critics and proponents of the approach). Finding political opportunities to explain the appearance and success of instances of mobilization became so important for scholars, that it could be construed from virtually any circumstance, or lack thereof. For instance, the lack of protest repression was

presented as an opportunity (McAdam, 1999 [1982]) but also its presence (Brockett, 1993) and allies in institutions were considered to be both a blessing – providing resources and opportunities for influence – and a curse – because the movement may be coopted and internal conflicts regarding the movement's relation with institutional actors may appear. If political opportunities are considered situations that appear in a certain moment, they should not be considered static structures but rather contextual factors that skillful political entrepreneurs may use in their favor (Jasper, 1997).

The debate around political opportunities leaves two lessons for this dissertation. First, individuals may not react to their grievances for several reasons related to the political context. It may be the case that the conditions of the field are not conducive to their mobilization. Challengers may lack the political skills to make use of the opportunities available to them in a given moment. Avid incumbents may even anticipate the opportunities that arose for challengers and preemptively react to truncate their advantage. Similarly, privileged allies may perceive an opening of opportunities to advance the position of an aggrieved group, and mobilize in solidarity with them. Hence, in addition to challengers and incumbents, nonbeneficiary activists can become relevant actors in a field, even initiating strategic interactions and triggering processes of mobilization. During the recent years, we have witnessed the growing number of solidarity movements in support of refugees (e.g. Ataç, Rygiel, & Stierl, 2016; Della Porta, 2018), victims of transnational state violence (e.g. Nepstad, 2004, 2008; Russo, 2018) and animal rights (e.g. Einwohner, 2002; Munro, 2005; Pellow, 2014). Most members of these movements are 'non-beneficiary constituents' (McCarthy & Zald, 1977), rather than those directly affected by the grievance confronted. Instead of mobilizing because they are aggrieved, solidarity movements fight for the rights of another collective with whom they empathize.

Solidarity, either to one's own group or to another, is a key factor for the appearance of social movements. It is crucial for the development of collective identities, commitment to the group, and mobilization more generally (Fireman & Gamson, 1979; Hunt & Benford, 2004). For Melucci, solidarity is 'the ability of actors to recognize others, and to be recognized, as belonging to the same social unit' (1996, p. 23). However, in this dissertation I follow a Durkheimian approach (cf. Durkheim, 1987; Hechter, 1987), and define solidarity as the willingness of actors to contribute private resources – time, money, and energy – to the collective ends of a group. Whereas Melucci's definition emphasizes recognition, the Durkheimian approach is centered on the contribution of private resources. While recognition does not necessarily translate into any observable behavior, and may lead to confusion between the concepts of solidarity and collective identities, focusing on actual contributions facilitates mapping the mechanisms through which solidarity leads to contentious collective action.

Hunt and Benford (2004) differentiate between internal and external solidarity, in terms of direct personal benefit from a cause. Internal solidarity takes place in relation to a group to which one belongs, while external solidarity is directed towards an external collective. Consequently, internal solidarity is motivated by self-interest: the achievement of the collective aim is expected to result in a bettering of one's own position. In contrast, external solidarity requires empathy: one needs to understand the position of the aggrieved group before contributing one's private resources to somebody else's cause.

Social movement scholars from the culturalist turn have highlighted the importance of emotions for collective mobilizations (Flam & King, 2005; Goodwin, Jasper, & Polletta, 2000, 2001; Goodwin & Pfaff, 2003; D. B. Gould, 2009; Jasper, 1997, 2011, 2018; Polletta & Jasper, 2001; Taylor, 2000). 'Avoidance emotions', such as shame, fear, and depression, discourage interaction with others, while 'approach emotions', such as anger, moral indignation and the feeling of threat encourage people to take initiative (Klandermans et al., 2008). For instance, in her study of feminist self-help groups, Taylor (1996) shows how many mothers experiencing postpartum depression were ashamed because they did not meet societal expectations associated with motherhood and avoided going public about the psychological problems they faced. Indeed, socially stigmatized grievances may lead individuals to hopelessness, low self-esteem and demoralization (Link, 1987), which discourage prosocial behavior (Gecas, 1982, 1986, 1991). For example, the AIDS Coalition to Unleash Power (ACT UP) had to confront the stigma and spoiled identities prevalent among American LGBTI communities in the 80's before the organization could mobilize them to confront the AIDS epidemic that was killing many of their members (D. B. Gould, 2009).

1.1 The Many Faces of Oppression and Solidarity

Given the variety of reactions to grievances, it is analytically relevant to categorize them. In Table 1 I suggest the four possible responses from aggrieved and non-aggrieved individuals. Grievances may foster internal solidarity, external solidarity, paralysis, or indifference.

	Affects one's group	Affects another group
Fosters solidarity	Internal Solidarity	External Solidarity
Hinders solidarity	Paralysis	Indiference

Figure 1: Reactions to Grievances

1.1.1 Internal Solidarity

Some grievances spark 'approach' emotions and a sense of groupness among those affected. Collectives triggered by internal solidarity do not necessarily engage in politics. Individuals may go through several stages of mobilization before joining a social movement event. To engage in an activity, potential recruits need to first identify with the aims and tactics of the movement, be reached by mobilization attempts, and overcome barriers to engagement, such as finding the time and energy to participate (Klandermans & Oegema, 1987). Once individuals pass through these stages, it is likely that they will develop a sense of solidarity with those facing their same circumstances, and participate in an initiative that addresses the grievances that affect them. Internal solidarity has long been at the center of social movement research, and its study has been crucial for the advance of the social movement discipline. For instance: breakdown theories imply that those aggrieved would revolt if it were not for the social structures that control non-conforming behavior (Buechler, 2003, 2013); the earlier versions of political process theory seemed to assume that grievances were ready to be mobilized once a window of opportunity appeared (McAdam, 1999 [1982]; McAdam, Tarrow, & Tilly, 2001); and the beginnings of the framing perspective, posited that mobilization takes place when grievances are framed as political demands (Benford & Snow, 2000; McCammon, Muse, Newman, & Terrell, 2007; Snow & Benford, 1988). These approaches also tended to assume that when aggrieved individuals with limited access to institutions did not engage in contentious politics, it was for reasons external to the grievance, such as political and social structures, or the lack of movement entrepreneurs skilled enough to develop discursive tools to motivate people to protest.

1.1.2 Paralysis

Grievances may generate 'avoidance' emotions and isolation, which lead to paralysis. Individuals' feelings and identities may complicate their identification with any nonconforming tactics with which most movements engage. Avoidance emotions may obfuscate a person's engagement even if they are reached by mobilization attempts. In addition to the biographical and structural barriers that any group needs to overcome, people whose lives have been destabilized by a grievance need to go through a healing phase. During this period those paralyzed have the chance of dealing with the emotions and identities that prevented them from taking part in the movement.

It is also common that institutional and economic structures eliminate individuals' possibility to confront oppression, paralyzing them. Institutional settings may limit the

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possibilities of certain aggrieved groups to organize collectively and act politically. For instance, migrants and refugees trying to cross the borders of the Global North to escape from economic precariousness, climate disasters and wars, among other disasters, face barriers to contentious collective action stemming from their lack of political rights and geographic position. Indeed, not having the citizenship of the country to which they seek access, and being located outside of its national borders - be it in Libya, Serbia, Mexico or the Mediterranean Sea - make self-interested political organizing impossible. A similar situation affects sweatshop workers. The complex outsourcing mechanisms of the garment industry create a context in which workers in the Global South have no possibilities to address the firm they are ultimately producing for. Sometimes the reason is strictly geographical, as the headquarters of the firm are too far away to be reached, but in other situations, limitations may come from the fact that many sweatshop workers may not even know which company will finally sell the product of their labor. The offshoring context, lack of media attention and limited access to political rights, eliminate the chances of workers in the producing countries to organize politically. Thus, even when grievances alone are not paralyzing, the context in which they occur may make them impossible to confront.

For many aggrieved collectives, grievances create such a disorder in their lives that they do not even consider collaborating to address them. Their grievances put them outside of the pool of potential recruits of a movement, regardless of whether they agree or not with its aims and tactics. Previous scholars have pointed to the relevance of biographical and structural availability to explain differential participation and recruitment in social movements. In addition to these two categories, I suggest that we should take into account people's *cultural availability*. I define cultural availability as the absence of emotional, identity, and knowledge constraints that pose barriers to participation in some or all movement activities. Avoidance emotions, spoiled identities and the impression that one does not have the skills to contribute

to a collective, encourage individuals to isolate themselves, and refrain from joining collective activities.

Grievances may make the people they affect biographically unavailable. Biographical availability highlights how personal characteristics influence individuals' capacity to participate in social movements. Family, employment status, age, income and gender influence people's propensity to participate in social movements (Beverlein & Hipp, 2006; McAdam, 1986; Wiltfang & McAdam, 1991). People with fewer commitments are expected to have more time, energy and money to dedicate to social movement activities and, hence, have more chances to mobilize. Despite the fact that empirical studies have not always supported these hypotheses (Barkan, Cohn, & Whitaker, 1995; Kitts, 2000; Nepstad & Smith, 1999; Schussman & Soule, 2005; Wiltfang & McAdam, 1991), they do indicate reasons why grievances may be paralyzing for some people. Certain grievances are so acute that they affect the lives of those suffering them beyond the bounds of the problem they directly create. When a person loses her job, cannot pay for her mortgage and a bank starts foreclosure procedures against her, the problems that she faces go well beyond unemployment and risk of homelessness. The stress and anxiety may make her psychologically and physically ill (Ramis-Pujol, 2013). Unemployment and the need to meet monthly installments may lead people to become part of the 'gig economy' (Burtch, Carnahan, & Greenwood, 2018; Friedman, 2014) or the black market, accepting small and low-paid and unstable jobs. Under this situation, people may become a 'working poor' (Andreß & Lohmann, 2008; Newman, 2009). They may have several jobs to which they have to dedicate their whole day, having no time or energy for anything else, and still not be able to make ends meet. Hence, some individuals who had time, energy and money to engage in social movements before being aggrieved become biographically unavailable because they are paralyzed by their troubles.

Paralyzing grievances may also make those experiencing them structurally unavailable. Microstructural approaches posit that personal and organizational networks explain differences in recruitment and participation in social movements (Barkan, Cohn, & Whitaker, 1993; Cable, 1992; Snow et al., 1980). Because organizations represent spaces in which ties to other people are forged, membership in SMOs is expected to encourage participation in collective action (Klandermans, 1997; McAdam, 1999; Schussman & Soule, 2005). Several studies have shown that one of the strongest predictors of engagement in social movements is having been asked to participate (R. V. Gould, 1993; Klandermans, 1997; Klandermans & Oegema, 1987; McAdam & Paulsen, 1993; Verba et al., 1995). Some grievances destroy individuals' family and personal networks. For instance, it is common that mortgage problems break individuals' support networks. Difficulties meeting mortgage instalments may be either the consequence or the source of family conflicts. Divorce often consists in lengthy and costly processes, and entails one of the partners leaving the place of residence. In this way, it may complicate paying one's debts, and the leaving party may decide to stop paying their share of the mortgage. Conversely, financial problems may be the source of arguments and family separations. In addition to family relationships, financial problems may affect one's circle of friends. Taking part in social activities generally requires money, so when somebody becomes poor, it is common that the person will cut some or all social gatherings. This happens partly due to financial reasons, and partly because of the shame of admitting to others that one is facing economic problems. Finally, the reduction of free time due to job precariousness and the gig economy forces individuals to reduce any other activities. Hence, acute grievances may destroy any previous support networks that those aggrieved had.

Finally, in addition to biographical and structural, paralyzing grievances reduce individuals' cultural availability. Avoidance emotions, such as worry and fear discourage interaction with others and involvement in collective action (Klandermans et al., 2008, p. 995),

and shame discourages participation in public activities (Davitz, 1969; Scheff, 1990). Regarding identities, people with a negative self-concept tend to avoid taking action in general (Gecas, 1982, 1991; Tice, 1992) and participating in social movement activities in particular (Gecas, 2000). Individuals with low levels of self-esteem and self-efficacy will be less likely to join collective endeavors than those who have themselves on high regards and perceive themselves as efficacious. Moreover, those who do not have the knowledge to engage in certain activities will face barriers to joining social movements. Civic skills facilitate participation in politics (Brady, Verba, & Schlozman, 1995; Verba et al., 1995), and studies have shown that active members tend to be more educated than those who contribute sporadically (Oliver, 1984). Finally, lack of identification with other commonly aggrieved persons hinders the appearance of the necessary solidarity to contribute one's individual resources to a collective goal (Melucci, 1988). Individuals who do not perceive commonalities with others who share their circumstances, or who are reticent to recognize themselves in certain collective identity frames are less likely to be empathic to the injustice frames of a movement and engage in contentious collective action (Kelly & Breinlinger, 1996; Saunders, 2008). Issues of cultural availability are particularly problematic for people who have never engaged in civic activities before, as first-timers are more likely than veteran protesters to experience fear (Klandermans et al., 2008), not have the skills that facilitate participation in politics (Han, 2014; Verba et al., 1995), and not identify as activists (Fantasia, 1988; Kelly & Breinlinger, 1996).

Whether grievances foster internal solidarity, or paralyze those affected depends not only on the type of trouble faced by the collective. A grievance that may mobilize one person, may paralyze another in a different environment. For example, one homophobic attack in a city may lead many LGBTI people to demonstrate in condemnation of the act of violence. However, another LGBTI person who lives in the same city but has not yet "come out" and disclosed their sexual orientation, may be paralyzed by the fear and insecurity over how their acquaintances will perceive them. Material conditions may also affect whether an individual is paralyzed by her grievance. A precarious worker who can rarely make ends meet may be scared to sign a petition asking for higher wages because she fears that she does not have enough savings to support herself if she is fired. Hence, in addition to considering the effect of a grievance on the lives of the collective facing it, it is necessary to consider the personal and structural circumstances of each individual within that collective.

1.1.3 External Solidarity

Some instances of external solidarity generate 'approach emotions' and identification with an outgroup to such an extent that a person feels compelled to do something about the oppression of these others. There are three overarching reasons why people may act for the benefit of others (Passy, 2001). First, from a rationalist perspective, external solidarity may originate from the immaterial benefits (e.g. self-esteem and personal connections) that individuals expect to receive from their involvement or from 'selective incentives' (Olson, 1965). In this case, selective incentives are rewards and punishments that are not directly related to a person's involvement in a movement but depend on whether she took part in it. Second, from a structuralist viewpoint, empathic solidarity may originate from the characteristics of the sociopolitical environment. The availability of resources (Jenkins, 1983; McCarthy & Zald, 1977) - including funding, public opinion support, a critical mass of people already involved in a movement - political opportunities (McAdam, 1999; Meyer, 2004), and personal networks (Diani & McAdam, 2003; R. V. Gould, 1991) may encourage individuals to act collectively for a cause from which they will not benefit directly but that gives them higher chances of success. Finally, from a culturalist standpoint, solidarity towards an outgroup may originate from values, identities, and processes of socialization. At the individual level, activists develop morals that lead them to place importance on defending the rights of others (Mayton & Furnham, 1994; Vecchione et al., 2015). In addition to ideology, religious motivations may also encourage believers' mobilization to alleviate others' suffering (Nepstad, 2004; Russo, 2018). Further, non-beneficiary mobilization may be motivated by a 'moral shock' (Jasper, 1997; Jasper & Poulsen, 1995). From a societal perspective, economic security changes the values of a community, which starts giving more importance to immaterial issues (Inglehart, 1977). These changes have affected the topics around which groups who enjoy a certain economic status mobilize (Kriesi, Koopmans, Duyvendak, & Giugni, 1995; Melucci, Keane, & Mier, 1989). For similar reasons, people whose material needs are met may act to improve the status of others, who do not share their prosperity. Previous scholarship has referred to people mobilized by external solidarity with several terms such as 'conscience constituents' (McCarthy & Zald, 1977), 'allies' (Messner, Greenberg, & Peretz, 2015; Myers, 2008), 'privileged outsiders' (Munkres, 2008), and 'solidarity activists' (Russo, 2018; Sundberg, 2007). Some examples of this type of mobilization include men in the feminist movement (Messner et al., 2015), white people in the civil rights movement (McAdam, 1986, 1988), refugee solidarity groups (Della Porta, 2018), and people from the global north mobilizing against sweatshops in the global south (Bartley & Child, 2011, 2014; Prasad, Kimeldorf, Meyer, & Robinson, 2004).

Coalitions among oppressed and more privileged collectives have always been common in social movements. In their influential Resource Mobilization Theory, McCarthy and Zald highlighted the importance of mobilizing outsiders (McCarthy & Zald, 1977, 2001; Zald & McCarthy, 2002), stating that external support is fundamental to the success of social movements. Beneficiary social movement constituents can mobilize strangers' support in three ways. First, they can change the opinions of the public and elites and transform them into sympathizers. Second, they can provide avenues for people not affected by the grievance but who share the goal of the organization to donate resources – McCarthy and Zald call these funders 'conscience constituents' (McCarthy & Zald, 1977, p. 1222). Finally, outsiders can become members of an organization and turn into 'conscience adherents' (*Ibid*.). Hence, relations among beneficiary and non-beneficiary constituents are habitual, rather than exceptional.

The novel approach of this work is that it stresses the importance of external solidarity for the initiation of mobilization. While McCarthy and Zald focused on how already mobilized beneficiary constituents gained support from outsiders, there are also instances in which nonbeneficiary constituents begin contentious collective action. Hence, instead of focusing on activists' strategies to extend their circle of support towards the outside, this dissertation highlights how outsiders build power among those who are at the center of the injustice they mobilize against.

1.1.4 Two Sides of the Same Coin

From the perspective of mobilization, those who are paralyzed by their grievances and those who experience external solidarity are often two sides of the same coin. When individuals are paralyzed by their grievance, they will not grab the opportunities they may have to advance their position through contentious collective action. Despite having common problems and adversaries, their unmet needs prevent them from collaborating with others to confront incumbents. Under these circumstances, the mobilization of more privileged outsiders in solidarity with them has transformative potential. In these cases, solidarity mobilization addresses issues that would not be tackled otherwise because the aggrieved collective is paralyzed. When the collective is struggling to build the necessary internal solidarity to act or the location of the groups strips them of their influence, the intervention of external groups may give them the strength they lack initially. The inability of these collectives to fight for their rights is what makes other, more privileged, groups mobilize in their support. In addition to the case of the PAH studied in this book, a prominent example of this type of mobilization is the Zapatista Army of National Liberation (EZLN by its Spanish acronym), which, in

addition to having national impact, was a fundamental organization for the development of the alter-globalization movement in the 1990s (J. Johnston & Laxer, 2003; Kurasawa, 2004). Despite the fact that its origins are commonly associated with the indigenous armed uprising of 1 January 1994, in Chiapas, Mexico, and that the activist base of the organization was indigenous, nobody in the original leadership of the EZLN had indigenous origins (Pitarch, 1998). These assertions should not be taken as a sign of paternalism, as both people affected by mortgages, in the case of the PAH, and the indigenous communities, in the case of the EZLN, were fundamental for the success of both organizations. Even if more privileged people initiated the mobilizations, their enterprise would have failed without the political commitment of the beneficiary group. University students and people with previous experiences of activism have greater human capital and civic skills that give them higher chances of seizing opportunities as social movement entrepreneurs.

These dynamics present some puzzles that are worth exploring. What are the reasons for which commonly aggrieved individuals do not collaborate to confront their oppression? Why do some groups mobilize for the rights of others, sometimes even going through considerable discomfort (Russo, 2018)? What is the result when these two types of collectives meet each other? In what follows, I build on the debates surrounding the Ethics of Care to explain how external solidarity fosters mobilization, how paralyzing grievances destroy internal solidarity, and how internal solidarity can be constructed through social movement engagement.

1.2 The Politics of Care: Paralysis, Empathy, and Mobilization

Care is 'a species activity that includes everything that we do to maintain, continue, and repair our "world" so that we can live in it as well as possible. That world includes our bodies, our selves, and our environment' (Tronto, 2013, p. 19; see also Fisher & Tronto, 1990, p. 40; Tronto, 1993, p. 103). To have political meaning, care must consist in a relational action that goes beyond the act of thinking. Care consists in 'attending to and meeting the needs of the particular others for whom we take responsibility' (Held, 2006, p. 10), including protecting others from 'extraordinary incursions of violence or other forms of disruption into our daily lives' (Tronto, 1993, p. 104). From the perspective of Care, mobilization originating from empathic and paralyzing grievances follows two distinct processes.

1.2.1 Solidarity Mobilization through the Politics of Care

As a relational logic of action, caring can be conceptualized as a four-step process (Tronto, 1993, 2013). Any caring relationship starts with a person or collective *caring about* another. During this first step, attentiveness is key to noticing the unmet needs of another person or group. Second, it is necessary to take responsibility to address the identified need, *caring for* the other individual or group. Third, one needs to be competent to address the need and *give care*. Finally, the collective or person *receives the care* and responds to it. This model bridges previous efforts to develop a strategic interaction model of the original political process approach (Choi-Fitzpatrick, 2017; Fligstein & McAdam, 2015; McAdam, 1999 [1982]; McAdam et al., 2001) and the work developed on the Ethics of Care (Engster & Hamington, 2015; Gilligan, 1982; Held, 2006; Noddings, 1986; Tronto, 1993, 2013). In this way, it adds to the previous political process studies by adapting this model to solidarity mobilization.



Figure 2: The Process of Solidarity Mobilization

1.2.1.1 Attentiveness – Caring About

The caring process starts when a person or a group recognizes the existence of a need that should be met. In other words, the process starts with the recognition that care is necessary. I call this group *conscience early-risers*. I define conscience early-risers as individuals who create an organization or initiate a cycle of mobilization but will not benefit directly from achieving the movement's goals. In this way, conscience early-risers are different from beneficiary social movement entrepreneurs because they are not expected to profit directly from the achievement of the organizational goals. They are also different from 'conscience constituents' and 'conscience adherents' (McCarthy & Zald, 1977) because, unlike these two, conscience early-risers are not followers who join a contentious cycle that is already ongoing. Rather, conscience early-risers initiate mobilization motivated by their empathy towards another collective. Tronto argues that this first step calls for 'a suspension of one's self-interest and assuming the position of another person or group to recognize the need' (Tronto, 2013, p. 34).

1.2.1.2 Responsibility – Caring For

After the detection of the need, conscience early-risers assess the situation in the field and the threats and opportunities related to confronting the grievance of the oppressed collective

through contentious collective action. If the attribution of the conditions of the field seems favorable, conscience early-risers will assume responsibility to address the identified needs. Caring for, in the context of a social movement, requires the recognition that the roots of the unmet needs are political – or at least that there is a political solution to the grievance –, and that collective action is needed to address them. This is the moment when conscience early-risers decide to start organizing. At this stage, conscience early-risers activate their networks and attempt to mobilize the resources needed to initiate mobilization.

1.2.1.3 Competence – Care Giving

After assuming responsibility, conscience early-risers start efforts to enter into contact with the aggrieved and paralyzed collective, and care giving starts. This process is iterative. After initiating collective action, activists constantly re-evaluate their strategies and innovate. It may be that the initial tactics do not work to address the identified need and a new process of strategizing starts. This new process again requires attentiveness to the needs of the aggrieved collective, updated expectations based on initial errors, taking responsibility to update former tactics and implement the new care giving strategy. It may also happen that, after the initiation of caring relationships, more caring needs are detected. This situation, again, starts a new process of care and strategizing.

Previous understandings of care assumed that, during a care relation, there is a person or group that provides care, the 'one-caring' and another that receives it, the 'cared-for' (Noddings, 1986). Even if these two roles can sometimes be differentiated – particularly in isolated, one-off interactions –, it is common that a caring relation among activists is reciprocal, and each party take on both roles. Sometimes reciprocity can be sequential, with the caring roles exchanged at a certain point. On other occasions, both parties care for and are cared for at the same time. Certain scholars have presented organizations as a *locus* that provide the conditions for care to happen, but not as agents who give care (Noddings, 2015). Yet, from a social movement's perspective, a community of people can be on both sides of the caring relationship. Indeed, there are circumstances when care is successful precisely because a collective is involved in the act of caring, and its influence cannot be equated only with the aggregation of individual care relations. For instance, an eviction blockade is an act of care in which activists engage in civil resistance to address the need of a family for a roof to live under. This act of care cannot be divided into individual relationships, as the involvement of each individual alone would have a negligible effect outside the group and care would not be successful. A single person does not block a definable part of eviction. Rather, the foreclosure is prevented as a whole by the group. It may even be the case that the eviction is blocked precisely due to the legitimacy that an organization has earned over years of activity, and the same people would have not been able to prevent the eviction had they be part of another collective. In this way, many care-inspired contentious collective actions are successful precisely because the organization cares.

1.2.1.4 Responsiveness – Care Receiving

Once care activities have taken place, the person or group that has been cared for reacts to the interaction. The response can simply be the acknowledgment that care has – or has not – been successful. Besides, new caring needs may arise as a response to the previous needs being covered. For care to be considered political, the person or group that has received the care should evolve in the direction of taking ownership of their struggle. This characteristic is what determines the sometimes thin difference between whether care relationships take place in the realm of contentious politics, or through assistance-based solidarity activities. On the micro-level, movement members who have been exposed to care will gradually become more involved in the activities of the movement and participate in more types of actions. Once some of the caring needs of the person or group have been met, they may reproduce some of the

caring activities received, and support others that are passing through a similar situation to the one they have overcome. On the meso-level, the movement evaluates the outcomes of the process of contention, strategizing and adapting to new scenarios and knowledge. The process of care may open the door to the inclusion of new actions in the repertoire of the movement, which were previously out of reach for its constituency. Additionally, once certain caring needs are addressed or are deemed impossible to tackle, new needs may arise, leading to innovations in the repertoire, or even the appearance of new social movement organizations. As I show in the next chapter, as a reaction to being unable to block many evictions, the PAH included occupation as part of its repertoire. On the other hand, after the PAH had successfully obtained numerous social rents for its members, the Alliance against Energy Poverty (APE by its Spanish acronym) was created to fight for access to affordable utilities for those who could now afford to pay for housing, but not for the utilities needed for a dignified life. Finally, on the macro-level, mobilization may influence the behavior of the incumbent, as well as the culture and norms of the field.

1.2.2 Mobilization after a Paralyzing Grievance

When somebody is paralyzed by a grievance, this person is unavailable because she faces structural, biographical, and/or cultural needs that hamper her mobilization. In order to participate in social movement activities, people often need to be connected to activism opportunities through networks. Having been reached by mobilization attempts is one of the strongest predictors of protest participation (R. V. Gould, 1993; Klandermans, 1997; Klandermans & Oegema, 1987; McAdam & Paulsen, 1993; Verba et al., 1995). Even if one has networks and is aware of social movement initiatives addressing one's need, the instability that paralyzing grievances bring may create a situation in which one has no time to dedicate to anything beyond surviving the day. Finally, issues related to emotions, identity and knowledge may prevent mobilization, even if one is structurally and biographically available. Despite

being aware of social movements that address one's grievances and having the time to join them, avoidance emotions, non-identification with the aims or tactics of a movement and absence of the minimum civic skills to join an organization, will prevent people from approaching a collective. However, there are still cases of paralyzed people who end up casually approaching a social movement, starting the process of mobilization shown in Figure

2.

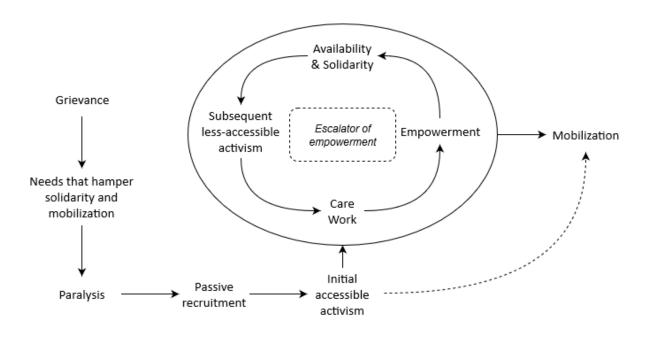


Figure 3: The Process of Mobilization after a Paralyzing Grievance

Sometimes, paralyzed individuals may finally contact a social movement out of desperation. Most SMOs organize public actions in places where their potential pool of recruits go. WUNC (Worthiness, Unity, Numbers & Commitment) displays (Tilly, 2004) do not only have the potential to influence incumbents and bystanders, they also serve to expand information about the movement and activism opportunities to other unavailable but aggrieved people. As I discuss in the next chapter, many people trapped in their mortgages approached

the PAH as a last resort. They had tried all other available options to address their grievance, and when there were no more possibilities, reached out to the PAH. Some of these people knew about the organization from the news, the Internet, or because somebody else had told them about it. Others discovered the PAH's existence because the organization was organizing a bank protest while they were going to their bank office in yet another attempt to explain that they wanted, but were unable, to repay their debt. In these cases, contact with an organization does not equate with participation in the movement.

People who are paralyzed by their grievance may join an organization through what I call passive recruitment. Passive recruitment consists in privately approaching an organization without the will or capacity to participate. People may ask protesters about what they are doing out of curiosity. Some may even go to an assembly to gather information about how to approach their grievance individually. There are many examples of the PAH activists who would go to its assemblies for several months without saying a word or interacting with anyone. Even if they have managed to overcome certain structural and biographical barriers, and have been recruited, they are still culturally unavailable to participate in any activity and remain passive. Through passive participation in the collective, individuals start to be exposed to the dynamics of care, to organizational dynamics, discourses and information. They may experience the high emotional energy generated by the group rituals common to an assembly (Collins, 2004), feel accepted within the group because they identify with stories told by other members, and listen to discourses that improve their self-concept through a grievance framing that blames incumbents and structural factors instead of themselves. They may even be informally approached by an organizational member seated next to them. These small steps ease newcomers' participation in easily accessible activism.

Easily accessible activism opportunities consist of activities that newcomers have engaged in the past and that represent their first contribution to organizational goals. One of the first actions of this kind is introducing themselves to others or participating in an assembly. These dynamics are common to human interaction, and may represent an important step for those facing emotional and identity troubles. Newcomers may also be encouraged to volunteer to help clean the organization's office or assembly space, or perform bureaucratic tasks, such as taking minutes of discussions, or completing documentation. These activities are easily accessible because everybody has previously engaged in them during their personal lives and, hence, they represent an easy first contribution to the organization.

Once newcomers have engaged in this first and accessible activism, they enter what I call the *Escalator of Empowerment*. The escalator of empowerment refers to the evolution that individuals go through and that increases their availability to take part in social movement activities. Organizations encourage newcomers to take the first step into reaching those structurally unavailable, through mobilization attempts, and by providing selective incentives (Olson, 1965) to encourage them to overcome their initial unavailability. For example, the National Rifle Association of America (NRA) offers selective incentives by automatically insuring its members in case of firearm accident (Murray, 2013). SMOs can also facilitate the first step onto the escalator by providing easily accessible activism opportunities, which are then appreciated by other members. Once newcomers are on the escalator, the engine of cultural availability moves them up. Individuals feel efficacious by successfully completing objectives (Gecas, 1986, 1991; Jasper, 2018). Achieving initial easy tasks, and having one's contribution recognized increases first-timers' perceptions of self-efficacy and generates 'approach emotions'. Moreover, during this process members develop new friendships, go through an initial process of ideological socialization and experience positive emotions, which encourages them to continue their engagement. Additionally, members may take conscious steps up the escalator, or be pulled forward by influential activists. Leaders are commonly looking for opportunities to encourage people to take upon new responsibilities. Sometimes, they may just facilitate the initiative of a member who decides to become more involved. On other occasions, they may directly encourage people to take on extra commitments. SMOs also pull members to step further up the escalator, expanding the knowledge and skills relevant to contribute to organizational activities. Many SMOs provide a rich variety of resources to their members, either through their websites or in print. Other knowledge and skills are provided in more structured ways, through trainings and workshops or informal coaching among activists. In addition to the increased efficacy that additional knowledge and skills bring, the act of receiving this knowledge also increases individuals' perceptions of self-efficacy. They feel that their contributions are important because the organization dedicates resources to increase their impact. This additional knowledge and these skills, in turn, allow members to become available for more complex tasks, taking individuals higher up in the escalator of availability, as it continues on its way.

Care work is fundamental for the escalator of empowerment, as it consists in addressing the needs that hamper mobilization and engagement in more complex or committed tasks. I identify three types of care work that aim to address individuals' unmet needs that hamper their participation in a social movement: emotional care, identity care and participatory care. Although the next section analyzes these components separately, care work often takes place in a holistic manner, and the dynamics of emotional, identity and participatory care interact.

1.2.3 Care Work in Social Movements

Care work is crucial for the creation of solidarity among paralyzed individuals and the sustained mobilization of any group. This is particularly the case for collectives that rely on voluntary contributions from their members, such as social movement organizations. The

strategic interaction between incumbents and challengers that takes place during any contentious mobilization happens generally during a long period of time. Moreover, it is impossible to anticipate the outcome of the interaction until the process nears its end. So, while the costs and risks of movement participation, as well as the personal constraints are clear from the beginning of one's involvement in a collective, the political rewards are uncertain and far in time. Under these conditions, encouraging participation becomes a challenge, and political changes are often insufficient motivation, particularly when oppression is acute.

Care work refers to activists' efforts to address the needs of other members, as well as their own, and to sustain social relationships. These interactions increase solidarity engagement by making individuals more structurally, biographically and culturally available to participate in organizational activities. Most of the care work that takes place in movements happens through 'interaction rituals' (IR) (Collins, 2004). During IRs, a group of people are assembled in the same place, sharing a focus of attention as well as a mutual awareness of each other's concentration. From this perspective, the activities of any collective can be divided into two categories of IRs. First, there are IRs where only organizational members are allowed to participate. For example, in his seminal book The Elementary Forms of Religious Life (1912), Durkheim dissects the rituals of religious organizations. More specific to social movements, assemblies, meetings, workshops, as well as the informal gatherings, fit within this group. It is common that, in addition to strategic discussions and preparations of activities that take place during assemblies, meetings and casual encounters, activists also care for each other. For instance, most movement organizations have speaking rules during assemblies, which aim to maintain structured discussion, but also to facilitate the participation of less outgoing members. Likewise, the framing used by movement leaders during their interventions has both the objective of preparing for the next strategic interactions, as well as promoting specific emotions and identities, especially during periods when these are under challenge. Moreover, some organizations have rituals that are specifically directed towards care work. Some groups develop spaces of emotional and even psychotherapeutic support for those who need it (D. B. Gould, 2009; Taylor, 1996), and most movements organize workshops during which members learn skills in order to contribute better to the movement.

The second category consists of IRs in which outsiders participate either as objects of claims, bystanders, or active partakers. These rituals are the public activities of any movement, its WUNC displays (Tilly, 2006). All public IRs also have a caring component, as they are either organized to meet some of the needs of the movement constituency, or are organized in a way that facilitates participation. For example, the main objective of an eviction blockade is to defend the right to adequate housing of a family at risk of eviction. However, eviction blockades also facilitate organizational participation as it reduces the life-risks that members face, allowing them to dedicate more of their time to the movement. Additionally, eviction blockades generate 'approach emotions' such as hope and confidence, and it increases perceptions of self-efficacy, as members see that participation in the organization can also solve their concrete needs, even as they contribute to the longer-term objective of structural change. Additionally, care work is involved when public actions are organized in a way that facilitates the participation of movement members: The music and songs performed during a march are aimed at generating a festive dynamic that motivates protestors; members from the same organization gather together before a demonstration so nobody is left alone.

Moreover, care can happen as an outcome of IRs, generating more informal caring relations among specific individuals. Often, involvement in social movements generates experiences that become particularly relevant for one's life. Sharing important victories or suffering repression together creates strong bonds between activists. The continuous repetition of the gathering of bodies with a shared focus of attention fosters feelings of solidarity that go beyond specific rituals. As a result, individuals develop relationships that lead them to care for each other in more informal ways than the staged rituals created by the organization. Further, in organizations where in-group solidarity is particularly cherished, members are socialized to care for members they have not encountered yet. This is widely present in movements such as the feminist movement, which cherishes slogans such as 'Women Supporting Women' or 'I believe her'², but also takes place in groups with less clear identities, such as the PAH. I discuss this throughout this dissertation, particularly in Chapters 3 and 4.

A care approach to social movements should emphasize that collectives can be on either side of the caring relation. Activists constantly care for their organizations, and social movement communities protect important parts of people's needs such as their housing and healthcare. Group gatherings to block an eviction, self-managed solidarity clinics (Teloni & Adam, 2016), and many other grassroots actions that have care at their core are impossible to understand without taking the collective as an indivisible component of the caring relationship³.

In sum, care work is transversal in time, actors and movement types. Beyond rituals that are specifically aimed at caring, care work takes place during most social movement IRs. Additionally, care work can be intrinsic to certain rituals or an outcome of these interactions. In regard to actors, all organizational members will care and be cared for during their involvement in a movement, even if some IRs are focused on specific subgroups within the collective. Every collective engages in care work, from 'poor people's movements' to those of the 1%, from the Ku Klux Klan to Black Lives Matter.

² This slogan has appeared in feminist campaigns during public accusations and trials of rape and sexual assault, when the credibility of a woman has been called into question by the jury. For instance, this occurred during the hearings of Judge Brett Kavanaugh's nomination to the Supreme Court in the US (Stolberg, 2018), and a trial over the gang rape of a woman in Spain (Belaza, 2018)

³ See (Tronto, 2010) for a full account of how organizations can care.

1.2.3.1 Emotional Care

Emotional Care refers to the interactions among activists that confront avoidance emotions, generate 'approach emotions' and 'high emotional energy'. High emotional energy is 'a feeling of confidence and enthusiasm for social interaction [...] It includes feelings of what is right and wrong, moral and Immoral' (Collins, 2004, pp. 108–109). High emotional energy makes people feel more confident, enthusiastic and proactive. One feels good with oneself and has a sense of connection and solidarity with the group that participates in such interaction. These are the kind of feelings that have been shown to motivate participation in social movements (Goodwin et al., 2001; Jasper, 2011, 2018; Klandermans et al., 2008). Many of the internal dynamics of social movement organizations consist of this type of IRs. For instance, an important part of the framing developed during internal meetings aims to eliminate shame about certain past behaviors and identities, placing guilt on external incumbent actors instead of individuals, and generating hope and confidence among movement members. Beyond the organizational and strategic discussions that take place during assemblies, the interactions and language in these spaces also aim to reiterate a construction of reality in accordance with the framing of the movement. For instance, it is common that identity-based movements develop processes to convert feelings of shame into pride (Britt & Heise, 2000; D. B. Gould, 2001, 2009). On other occasions, a focus may be on overcoming depression through self-help groups (Taylor, 1996).

Rituals of emotional care translate into relations of emotional care among individuals. High emotional energy fosters solidarity among those who participate in the same IR (Collins, 2004) and this feeling of solidarity, in turn, encourages members to care for each other outside these rituals. These actions are not something that is expected from all movement members, and depend to a large extent on the character of each individual, as well as personal affinities. Some people are more empathic and are able to detect whether another person has a particularly low emotional energy, and then respond accordingly. Likewise, personal emotional care is more likely to occur within organizational subgroups who spend more time together, or who have closer relations for other reasons. While the rituals developed within a movement target those who probably need care more, every member of the collective is emotionally cared for through personal interactions. These exchanges contribute to avoiding burnout, which is generally suffered by those in, or close to, leadership positions (Gordon, 2017; Strang & Jung, 2005). Moreover, they reinforce the connection between members, and contribute considerably to the development of collective identities.

1.2.3.2 Identity Care

Identity care refers to the organizational efforts to maintain and repair members' individual and collective identities. Self-concept care refers to supporting members in developing positive 'self-concepts' (Gecas, 1982; Rosenberg, 1979), while collective care consists of the generation and maintenance of collective identities and the social movement community. Selfconcept care encourages members to become active agents in their struggle. According to Gecas, there are three motivations for action that originate from the self-concept and that serve to conceptualize the different areas of self-concept care, he refers to them as self-esteem, selfefficacy, and authenticity (Gecas, 1982, 1991). Self-esteem refers to 'the motivation to view oneself favorably and to act in such a way as to maintain (protect) or increase a favorable view of oneself' (Gecas, 1986, p. 138). Self-efficacy is 'the motivation to perceive oneself as a causal agent in the environment' (Gecas, 1986, p. 139). Finally, authenticity is the assessment of 'whether the various identities constituting the self-concept are meaningful and 'real' to the individual' (Gecas, 1986, p. 141). According to Gecas, 'by virtue of having a self-concept the individual is motivated to maintain a favorable assessment of it, to conceive of self as efficacious and consequential, and to experience it as meaningful and real' (Gecas, 2000, p. 101). Kiecolt (2000) argues that the rituals that take place in a social movement, as well as the

interactions among activists, trigger psychological processes that may lead to changes in members' self-concepts. Hence, I identify three components of self-concept care, based on Gecas' typology. First, self-concept care involves improving members' self-esteem and overcoming the social stigma internalized by many marginalized communities. Low selfesteem and internalized social stigmas act as a constraint to movement participation, even after a member has been recruited into an organization. Improving members' self-concept encourages them to contribute to the group and to innovate. Second, self-concept care seeks to increase members' perception of self-efficacy. In order to contribute better to the activities of the movement and to take ownership of their personal struggle, individuals need to see themselves as competent and efficacious. Some scholars refer to this as the acquisition of 'activist identities' (Fantasia, 1988; Kelly & Breinlinger, 1996). This component is of special importance for disempowered groups that have been socialized as passive subjects through social shaming or dependence on social services and other charity organizations. Third, selfconcept care has the goal of encouraging members to experience themselves as authentic and meaningful. In addition to being accepted by a community, participation is fostered if members experience themselves as unique individuals who are appreciated by their community, and whose actions are in line with their acquired identities. For instance, many social movement organizations place emphasis on thanking and appreciating even the slightest contribution to the group, and acknowledging everyone that has been involved in an activity.

Collective care encourages members to contribute their individual resources to advance the aims of the group. A collective identity is 'the shared definition of a group that derives from its members' common interests and solidarity' (Taylor, 1989, p. 771). Aggrieved individuals are often socialized into discourses that justify their oppression, presenting their situation as a personal failure rather than a structural problem (Di Feliciantonio, 2017; Gibson-Graham, 1996, 2006). These discourses complicate identification and solidarity with others facing

similar circumstances. This framing favors the achievement of individualized answers instead of collective solutions, and dedicating time and energy to help another person or attain a collective goal is often seen as a constraint to achieving one's own objectives. Even in cases where this type of individualizing discourse is less prominent than it is in the Spanish housing context, communal care is central to any social movement. As Melucci (1995, p. 43) argued 'The empirical unity of a social movement should be considered as a result rather than a starting point'. Communal care results from the activists' efforts to develop collective identities among the movement's base, and consists of providing members with a community of shared values, where participants feel accepted and identify as peers. Encouraging actions of mutual support contributes to the development of collective identities. As Taylor (1996, p. 19) argues, 'a sense of solidarity derives from the strong emotional bonds, empathy, unconditional acceptance, and support networks that form between people by virtue of helping each other understand and cope with problems overlooked by existing social institutions'. When members of a movement enjoy this sense of solidarity and become aware of the commonalities in their struggles and goals, they develop a 'cognitive, moral, and emotional connection' with the community. One way in which organizations make this happen is by creating 'free spaces' (Evans, 1979; Evans & Boyte, 1986; Polletta, 1999). Free spaces are 'small-scale settings within a community or movement that are removed from the direct control of dominant groups, are voluntarily participated in, and generate the cultural challenge that precedes or accompanies political mobilization' (Polletta, 1999, p. 1). In these spaces, members develop counterhegemonic frames that point at structural factors and incumbent actors as the source of oppression, facilitating the appearance of collective identities and internal solidarity.

1.2.3.3 Participatory Care

Participatory Care refers to efforts to facilitate participation in the activities of the movement. Among all the actions that are part of the repertoire of a movement, some are more accessible than others for certain groups. In some cases, due to socialization, personality, duties towards other persons, lack of previous activist experience or, simply, age and health, some people may consider that certain forms of activism are not suitable for them. In these situations, participatory care consists of developing a repertoire of contention whose threshold of mobilization allows social movement members to participate. For instance, taking part in highrisk activism is something that older persons or parents will be from, by their health conditions or responsibilities towards their children. Participatory care entails making sure that the action organized to achieve an objective is the most accessible activity to the movement's base.

Social movements offer plenty of opportunities for their members to learn new information and skills, to confront their struggle and contribute to the collective. Learning may be organized through formalized trainings such as workshops about how to engage in civil disobedience or use Twitter. Teachings may also take place in more informal manners such as exchanges of information among activists and coaching during actions.

Organizations may also ease participation in their activities by lowering the costs of joining. This is what Han (2014) calls 'transactional mobilizing', which entails making participation as easy as possible. SMOs may reduce the amount of time and energy that their members need to dedicate to perform a task by using different tools. For instance, during a letter writing campaign, movements provide templates to their members, so they do not have to write the letters themselves if they prefer not to. Organizations may also internalize the costs that their members need to pay for taking part in an activity. Sometimes, organizational resources are used to pay for travel to an important meeting or to provide buses to join a demonstration that takes place far away. Reducing the expenses of participation is of particular importance for 'poor people's movements' (Piven & Cloward, 1977), as even small expenses may act as a barrier for those from less privileged backgrounds.

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Another way in which participation is made easier is by mitigating the risks of participation. Before an action takes place, organizations plan the event to lower the risk of repression. Roles are clearly assigned so every member knows what to do and who to turn to in case of need; trainings on civil resistance teach members how to behave to oppose authorities with as little risk as possible. Moreover, some SMOs plan their risky actions with the legal code in mind and look for ways that would categorize their behavior as wrongdoings of lesser importance. Risks can also be mitigated while the action takes place. For instance, commitment to non-violence lowers the probability of violent confrontations with police authorities (Chenoweth & Stephan, 2011). Finally, organizations can reduce the risks of taking part in an action by ensuring that their members will be taken care of in case hazards become reality. When somebody is taken to the police station from a demonstration, it is common that activists move the protest to the police station to demand the release of their peer. Similarly, SMOs may cover the costs of lawyers if a member faces legal charges.

In addition to addressing the expenses and dangers associated with participation in organizational activities, SMOs may also foster participation by reducing the costs and risks that members face in their lives. Many organizations help to coordinate some of their members' alternative commitments, so they can dedicate more time to activism. For instance, in addition to putting the problems of malnutrition that many African American communities faced, the Black Panther's free breakfast program facilitated the participation of black people in their activities by taking care of black parents' duty to feed their families. As I elaborate further in this dissertation, when the PAH organizes an eviction blockade it not only protects people's right to housing, it also gives certainty to its members by assuring that even if they are facing the hazard of eviction, the organization will assure that they will protect their home.

Finally, participatory care covers all the actions developed so a social movement's other activities can happen. These arrangements range from cleaning the space where meetings and assemblies take place, to buying materials for making banners, as well providing food during a long protest. This part of care is what some authors have referred to as the invisible labor of community organizing (Daniels, 1987; Stall & Stoecker, 1998), as these activities require extensive work within a movement, but are normally eclipsed by the more public performances of the group.

1.2.3.4 A Holistic Understanding of Care Work

Although care can be divided into types for analytical purposes, it is a process that takes place in a holistic way. The boundaries between categories are often unclear and different processes of care are in constant interaction, reinforcing each other. Emotional care contributes to the development of collective identities and to changes in the self-concept of activists. Vice versa, collective identities foster solidarity with newcomers and facilitate unconscious interactions of emotional caring. Additionally, when childcare is coordinated within the assembly, or a bus is organized by the movement to attend a demonstration, collective identities and solidarity are being developed. Further, the identification of an experienced member with a newcomer from the same organization will also encourage greater attention to this specific person during a training where several groups participate. Sometimes researchers have simplified the complexity of these processes, obscuring these interactions. None of the categories of care identified in this work have prevalence over others. Moreover, there is no specific order in which the different types of care take place. It is the needs of each individual that guide which component of care has greater influence. This also means that the care needs of each person will change throughout her life. In this line, it is probably more accurate to speak about care work rather than split it into 'emotion work' (Goodwin & Pfaff, 2003; Hochschild, 1979), 'identity work' (Reger, Myers, & Einwohner, 2008; Snow & McAdam, 2000) and other processes that facilitate participation in a movement. The terms emotion and identity work are still useful for the development of explanatory mechanisms, but they should not limit our analysis of the complexity of the processes that lead to social action.

1.4 Summary

In this chapter, I have explored the rich variety of reactions to grievances, paying particular attention to instances in which people are paralyzed by their oppression and groups mobilized are motivated by external solidarity. On the one hand, paralyzing grievances generate avoidance emotions and spoiled identities, hampering the appearance of internal solidarity among those suffering them and, hence, their engagement in contentious collective action. On the other, external solidarity encourages people who are not facing a grievance to mobilize to address it, and to defend the rights of another collective. Empathic and paralyzing reactions to grievances are often two sides of the same coin and the social movements literature is yet to explore how they motivate mobilization, and whether the process through which people affected by them follow different patterns of engagement. To address this issue, I have built on previous studies of the political process of contentious mobilization and proposed a framework based on the Ethics of Care.

Care is both a logic of action and a type of interaction between people. As a logic of action, the *Politics of Care* provides a framework to understand why sometimes aggrieved individuals do not engage in politics, as well as why non-beneficiary constituents join collective action to advance the interests of other, often less privileged, groups. As a type of relationship, care work refers to the interactions between activists, which aim to facilitate participation in the organization's activities by addressing the constraints that some people face to join them. Components of emotional, identity, and participatory care are present in most of the interaction rituals that take place in any social movement.

Chapter 2 – The Origins of the PAH: Empathy & Solidarity Mobilization

Home foreclosures are one of the most dramatic sides of financial capitalism and have had particular prominence during the crisis that originated in 2008, with serious consequences almost one decade later. In Spain alone, 370,000 evictions were executed between 2007 and 2017, according to the Spanish General Council of the Judiciary (Consejo General del Poder Judicial, 2019). Considering that during most evictions there is more than one person who lose their home, if all those expulsed would move to the same city, they would join the top five of most populous settlements in the country.

During the years prior to the burst of the housing bubble, thousands of families took on large loans to become homeowners, as rent prices were high and access to mortgages easy. There was also a general discourse among Spanish media and public opinion encouraging people to buy a house as a sound investment because 'housing prices never decrease' (Televisión Española, 2004). Even if at some point one was unable to meet one's mortgage payments, it was expected that selling the property at a higher price would provide enough income to repay the debt and make a profit. Already before the burst of the housing bubble, the construction sector started to stagnate, generating high rates of unemployment. Many construction workers received most of their salary under the table, and thus their unemployment benefits were insufficient to cover their expenses. Many started failing to pay their mortgages and, when they tried to sell their houses expecting the so promised profit, they found out that nobody wanted to buy them. Banks began to execute repossessions and evicting families from their homes. The Platform of Those Affected by Mortgages (the PAH by its Spanish acronym) was created in February 2009 to confront the drama of evictions but the political context was not accommodating for its appearance. The Spanish economy relied heavily on its construction sector. According to data from the OECD, from 2005 to 2009, the construction sector represented an average of 11.23% of the total value added in the Spanish economy, double than the average for all OECD countries (OECD, 2019). This dependence discouraged political representatives of any color to implement any policies aimed at capping mortgage indebtedness and all governments between 1996 and 2012 progressively deregulated the financial and housing markets (Campos Echeverría, 2008). The only measures related to evictions were aimed at easing them. In 2008, Carme Chacón, the Socialist Minister of Housing at the time, promoted the creation of special courts to speed foreclosures (Europa Press, 2007), arguing that greater security for landlords and faster eviction processes would lower rental prices through an increase in the number of apartments available to let.

Second, evictions were not really something discussed in the public sphere. Despite the growing number of foreclosures since 2008, media outlets remained silent. As shown in Figure 3, evictions did not really make it to the news until the 15M/Indignados movement appeared in May 2011, two years after the PAH was created. It was the PAH who raised the debate through its actions. The period when the media covered the issue of evictions the most was the submission of the PAH's official petition to the Spanish Parliament in October 2012 and its subsequent Escraches campaign. This petition gathered almost 1,5 million signatures and it became the biggest official petition in the history of Spain (Martinez, 2018; Plataforma de Afectados por la Hipoteca, 2013; Romanos, 2014). Even if official petitions are generally expected to be discussed in the Spanish Parliament once they gather 500.000 signatures, the General Committee of the Congress – the governing body of the Spanish Parliament that had a conservative majority at that time – decides on whether they are finally allowed for debate. The

Christian Democratic party attempted to block its admission and the PAH started a campaign of public pressure to avoid the obstruction. During this campaign the PAH organized *Escraches* at the homes and offices of MPs who opposed the debate of the bill. Escraches consist of non-violent actions of public pressure to political representatives to challenge the impunity of their actions (Romanos, 2014). This campaign was very controversial and generated heated discussions in the media because it consisted of gatherings in front of the homes of political representatives. The PAH members attempted to meet with MPs to explain them their demands and, if they were not received, they would chant, put stickers up and ring their bells of their homes. The last peak in the number of mentions to evictions emerged when a former spokesperson of the PAH, Ada Colau, was elected as major of Barcelona in June 2015. The

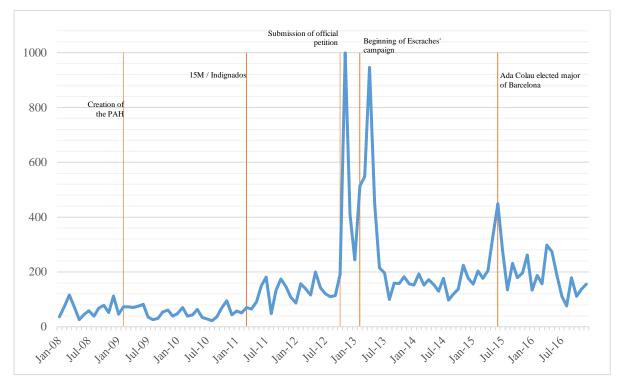


Figure 4: Number of mentions to the words 'eviction' and 'evicted' in the four biggest Spanish newspapers (El País, El Mundo, El Periódico de Catalunya & ABC) – Compilation by the author with data from LexisNexis

fact that the peaks in the mentions to evictions in the press can be so clearly traced from the PAH's actions indicates that it was the organization, together with the 15M/Indignados mobilizations, who put the drama of foreclosures on the political agenda and not the other way round.

Moreover, when evictions were discussed prior to the PAH's appearance, they were often framed from the neoliberal logic of the 'self-made man', pictured as a personal failure and blaming defaulters for not being responsible enough (Di Feliciantonio, 2017). Spain is a country of homeowners (Schwartz & Seabrooke, 2008), where the perception of success in life is linked to the ownership of your house. This observation has been constantly reinforced by policy-makers who have prioritized property ownership over renting since Spain's predemocratic times. This approach is well summarized by the words of José Luís Arrese, one of Franco's Housing Ministers, who, making a rhyme with the words *propietario* (homeowner) and proletario (proletarian) said that they wanted to create a country of homeowners and not proletarians, contraposing homeownership with a working-class identity, which was obviously viewed as highly problematic at that time (Aisa Pámpols, 2014). This impression is common among Spaniards still today and not being able to own a house has often been regarded as being poor or unstable. This logic was widely spread during the times of the housing bubble, when homeownership became a sign of a social status. Hence, the stigma associated with not being able to pay one's mortgage was double. Besides the personal burden of poverty that is common in most countries, defaulting on one's mortgage meant a failure to join the successful group of propietarios and be doomed to swell forever the ranks of proletarios unable to have a stable life.

Despite its difficult beginnings, the PAH has expanded all around Spain and has achieved considerable success (for a comprehensive account of the PAH's development and impact see Santos et al., forthcoming). As of 2019, it is present in 254 locations throughout the country. They have managed to prevent thousands of evictions and housed around 2,500 people in occupied apartments owned by banks and vulture funds (Plataforma de Afectados por la

Hipoteca, 2016). Moreover, they gathered almost 1.5 million signatures in what became the biggest petition in Spanish history (Plataforma de Afectados por la Hipoteca, 2013). They have also contributed to reframing the hegemonic discourses about the financial crisis and improved perceptions of occupation (Martinez, 2018). Finally, many of its members are now elected representatives, the most iconic of whom, Ada Colau, was the spokesperson for the PAH and became mayor of Barcelona in 2015.

In the rest of the chapter I explore the origins of the PAH and how it started its two most prominent campaigns, *STOP Desahucios* and *Obra Social*. The PAH was created by six solidarity early-risers who, despite they did not have a mortgage, founded the organization to mobilize those affected by the drama of evictions. I explore how external solidarity motivates mobilization on non-beneficiary constituents while in the next one I place the focus on how grievances can often be paralyzing for those facing them, and the process through which this group can still join a social movement.

2.1 Empathy, Care, and Evictions: Mapping the PAH's Origins

To understand the creation and evolution of the PAH we need to move beyond rationalisminspired approaches to social movements. People participate in contentious collective action for different reasons. Many react to grievances and act collectively because they experience oppression first hand or cooperate to advance their interests. Others, as it was the case of the PAH's founders, may experience external solidarity and be guided to action by a genuine understanding of somebody else's situation. For this, they first go through a moment of *attentiveness*, when they realize about the unmet needs of some other person or group. Then, after a period of evaluation of the possible opportunities and threats of acting, they feel the responsibility to act to address the identified need. Once this happens, this solidarity early*risers* start to mobilize their networks and resources to be *competent* to act. Finally, after the process of mobilization, the aggrieved group that inspired the mobilization of the nonbeneficiary constituents experiences the outcome of mobilization and responds to it. As I elaborate in the following paragraphs, this is the process that the PAH's founders went through. The capacity to be attentive to other people's situation may originate from different sources such as the previous socialization of activists or a moral shock from some information or episode that one encounters during one's life. After realizing about the struggle of those trapped in their mortgages, the PAH's founders passed through a period of attribution of the threats and opportunities of mobilizing this collective. In other words, based on their past experiences and interactions with others, they reflected about what could be done regarding this problem and whether they had any capacity to intervene. Once they answered these questions, they assumed responsibility to address the need of those struggling to meet their mortgage payments. They started to reach to their circles and mobilize the initial resources they could, with different degrees of success. At this point is when mobilization begins. With collective mobilization and the interactions that are generated, activists start also caring for each other.

As we will learn in the following chapters, depending on the emotional, identity, and participatory needs of each collective, care work may have more or less importance for the group. In the case of the PAH, given the destabilizing impact that financial distress and housing instability brings to one's life, care work was a crucial part of its beginnings and its continuity. The early stages of collective mobilization always involve a substantial period of trial and error and planning, when different strategies are evaluated and attempted. This period is evident in the PAH's mobilization because it is when the founders realized that those trapped in their mortgages would struggle to engage in contentious collective action unless they were empowered to take ownership of their struggle through care work. The PAH's example shows how care impacts both individuals and collectives. On the one hand, the individual empowerment of the PAH's activist base shows how care has a transforming influence on individuals. On the other, the process through which the PAH included evictions blockades through civil resistance in its repertoire shows how care impacts organizational practices.

The following pages explain in more detail the process since the PAH's founders realized about the struggles of those trapped in their mortgages until the PAH blocked its first eviction. I divide this process into four parts, inspired by the four steps that Tronto (2013) identifies in the process of caring: Attentiveness, or Caring About; Responsibility, or Caring For; Competence, or Care Giving; and Responsiveness, or Care Receiving. To do this, I start presenting the PAH's 'legacy' (Della Porta, Andretta, Fernandes, Romanos, & Vogiatzoglou, 2018), describing the background of its founders and how they became empathic to the struggles of those trapped in their mortgages even if they were not part of the collective. Then, I discuss their efforts to mobilize the affected collective as well as their circles. Later, I map the failure of the first demonstration organized by the PAH and explain it as a misinterpretation of social movement entrepreneurs of the caring needs of the PAH's constituency. Finally, I describe the period until the PAH stopped its first eviction.

2.1.1 Caring About: When Empathy Inspires Housing Rights for Everyone

The PAH was created by six solidarity early-risers, people who did not have a mortgage but whose empathic solidarity led them to explore ways to organize those who face eviction. Their personal stories show how empathy can originate from different sources. Four of them – Ada Colau, Adrià Alemany, Ernest Marco and Guillem Domingo – had previous activism experiences, so they were socialized into placing themselves in the position of others and taking

responsibility to address the unmet needs of an external collective. Ada and Adrià were prominent leaders of *V de Vivienda*,³ a social movement organization focused on youth precariousness and its problems to access housing, which was one of the first actors denouncing the housing bubble in Spain (Aguilar Fernández & Fernández Gibaja, 2010). Additionally, Ernest and Guillem participated at the *Ateneu Candela*, a social center that aimed at engaging the community beyond the traditional leftist circles in the town of Terrassa. One of the initiatives of the center were the *Offices for Social Rights*, a space for horizontal collective counseling and support against precariousness, be it at the work place, related to access to housing or the living conditions of migrants. At a certain point, they realized that discussions turned to be mostly about mortgages and fear of eviction. Seeing this situation, Ernest and Guillem started to explore ways to confront this emerging problem.

Even if *V de Vivienda* is commonly cited as the origin of the PAH (Di Feliciantonio, 2017; Flesher Fominaya, 2015; García-Lamarca, 2017a; Romanos, 2014), acknowledging the *Offices for Social Rights* is of crucial importance to understand the PAH's development. The PAH's collective counseling assemblies were inspired by the success of the assemblies of mutual support at the Offices for Social Rights. Below I discuss the centrality of collective counseling assemblies for the PAH's activity but, for now, a quote from a leader of the PAH-Barcelona summarizes it well 'if the coordination assembly is the PAH's brain, where we coordinate all our activities, the assemblies of collective counseling are its heart' (Non-beneficiary member 5, on 12 July 2018, Barcelona)⁴.

Ada and Ernest knew each other from their involvement with the alter-globalization movement and, given their converging analysis about the upcoming drama of evictions, they united efforts and started to reach out to their activist networks with little success. Most young

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⁴ All interview excerpts have been translated from Spanish and Catalan by the author.

and progressive activists are renters, so they were not familiar with the topic. Moreover, activists considered that those who became indebted to buy a house did so to speculate with the property and contributed to the housing bubble.

There was the sensation that homeowners also created the housing bubble, that they were investing in housing, they were speculating with it. Hence, it was a group that was quite stigmatized. You could support people who were renting, but supporting homeowners was not well regarded. (Founder 3, on 15 August 2017, Barcelona).

Most activists did not empathize with evicted homeowners and were not willing to contribute their private resources to the collective ends of this group. Differently from the PAH's founders, in addition to having no self-interest in the struggle, the rest of the activists felt no empathy towards homeowners who were defaulting on their mortgages, so solidarity did not appear.

The other two founders – Lucía Delgado and Lucía Martín – had not been involved in social movements before. In this case, their empathy originated in their discussions with Ernest, who was their coworker at the department of Chemical, Biological and Environmental Engineering of the Autonomous University of Barcelona. As one of them explains, through the experiences they heard from Ernest, they started to empathize with the struggles of indebted homeowners.

Ernest was speaking a lot about mortgages – 'you are also affected by the mortgage problem, we all are' – 'But I don't have a mortgage. How can I be affected? –. And then we would speak about the subprime crisis, about how many people were homeowners and how they were being evicted. I didn't have much time because during that period I was playing lots of basketball and I did not move in the social movement circles. I would follow the news and had an opinion, but I did not participate in anything. However, those stories were so horrible that I went to one of

the meetings, and to the next one, and the next one... and I got hooked. (Founder 4, 23 August 2017, Barcelona).

Placing the stories of these six founders in a theoretical context, none of them had a mortgage and the issue around which they mobilized was not well regarded in their circles, making it difficult to explain their involvement through rationalist arguments. From the perspective of their personal resources, some of them were 'biographically unavailable' (McAdam, 1986), as other activities occupied their time, so their involvement is difficult to understand from this stand. Moreover, political opportunities were rather closed. Between 1996 and 2012, there was a consensus among the Socialist and Conservative parties about the need for further liberalization of the housing market (Campos Echeverría, 2008). Therefore, the support in parliament for the PAH's motions oscillated between 2% and 7% of the seats.⁵

From a care perspective, these six solidarity early-risers mobilized because, after being aware of the situation of those struggling to pay their mortgages, they empathized with them and took on the responsibility to address their need. Their empathy originated from cultural and structural factors. Ada, Adrià, Ernest and Guillem had developed ideologies and greater attentiveness to the situation of less-privileged groups through their previous activist involvements.

They started explaining [during the meetings of the Office for Social Rights] that they stopped paying, that they lost their apartment and that, on top of that, they had a debt that would stay with them the rest of their lives. Some of them were now living back in their parents' house, others with some friends... This was a shock – what do you mean that you have been kicked

⁵ This calculation includes the seats from the parties Amaiur, Bloque Nacionalista Galego, Chunta Aragonesista, Compromís, Esquerra Republicana de Catalunya, Eusko Alkartasuna, Izquierda Unida, and Nafarroa Bai.

out [of your house] and you still have a debt? – And then we started thinking what could be done because this situation was unbearable. (Founder 3, on 15 August 2017, Barcelona).

Both Lucías were exposed to the information about the situation of those trapped in their mortgages through their networks and this knowledge made them more empathic to the struggles of those facing evictions and financial distress.

You listen to some of those stories [about mortgage-affected people] and you realize that you could have been there too. I did not even consider getting a mortgage because my job was just too precarious, but what if I had been more stable? Then I would have probably gotten indebted too. (Founder 1, 22 June 2017, Barcelona).

Additionally, empathy was facilitated by the relative economic security of all founders, as they could afford thinking about other people's grievances. Nevertheless, this is not a sufficient explanation, as many activists that were contacted by them did not want to mobilize for this cause despite their stable jobs.

2.1.2 Caring For: Reaching Out to the Housing Activist Circles

After the PAH's solidarity early-risers became more acquainted with the problem of mortgages and evictions, they decided to reach out to those affected. They printed posters that read 'If you have a mortgage and are facing problems meeting your payments or you are going to be evicted, come this Sunday to the Casa de la Solidaritat⁶ of El Raval neighborhood' and stuck them around Barcelona. More than 100 people gathered at the meeting. Nevertheless, according to several interviews, these people did not come for solidarity purposes, willing to contribute their private resources to a collective end. Instead, they were interested in resolving their doubts

⁶ Casa de la Solidaritat is the name of a social center in Barcelona.

about how to best approach negotiations with their bank, and what kind of support was given by public administrations and charities.

Given the social importance attributed to homeownership in Spain, people trapped in their mortgages viewed their situation as a personal failure, and identifying oneself with categories such as 'defaulter' or 'evicted' was extremely stigmatizing (Di Feliciantonio, 2017).

Owning a house was a social objective, just like getting married, having kids and all that. [...] Suddenly, the crisis comes and you lose your job, you don't get any more gigs. You lose everything and you find that you are broke, and it is tough to admit it in public. It is tough because you feel ashamed, because it is a personal failure, because you don't want others to know that they are confiscating your stuff that you cannot afford to pay for your home, that you don't have enough to fill the fridge. (Beneficiary member 44, 3 May 2018, Seville – online interview –).

Saying that those trapped in their mortgage experienced avoidance emotions seems to fall short in describing their reality. Many faced serious psychological issues (Ramis-Pujol, 2013; Vásquez-Vera et al., 2019; Vásquez-Vera, Rodríguez-Sanz, Palència, & Borrell, 2016) and others even committed suicide.⁷

These cultural and emotional factors led them to attempts to solve their problem through individual and non-public actions. Many negotiated the refinancing of their debts with the bank, postponing or lowering some of their payments in exchange for increasing the interest they paid. Others prioritized paying their mortgages over their dietary needs or relied on charity to

⁷ Activists for the right to housing have identified that the media has recorded at least 43 suicides related to evictions since 2010. The full list can be found at: <u>https://15mpedia.org/wiki/Lista_de_suicidios_relacionados_con_desahucios</u> (accessed on 9 July 2019)

cover them. The grievance they were facing came together with many other factors that complicated the appearance of internal solidarity.

From the reflections that many organizational leaders shared during my interviews with them, they now understand that care work was crucial for internal solidarity to arise. The emotional, identity and participatory needs of their activists' base had to be addressed before those facing evictions would be willing to contribute to the collective. However, this conclusion came after long discussions about strategy, together with a process of trial and error. One of the most iconic episodes, recalled by many, is the failure of the PAH's first demonstration.

2.1.3 Care Giving: Addressing Members' Needs before Contentious Mobilization

Seeing the success of the first assembly, gatherings were organized every week. As people started to come regularly, the founders became motivated to organize a demonstration. When the day of the demonstration came, only around 40 people gathered, most of them non-beneficiary constituents who were not directly affected by the problem of mortgages. As a founder recalls, this experience made them realize that people trapped in their mortgages faced several barriers that prevented their internal solidarity and that they needed to address them before those trapped in their mortgages would engage in contentious collective activities.

We organized a 'demo' and nobody came. We gathered around 40 people and we decided to walk on the sidewalk because we were ashamed to block the street with such a small crowd. [...] And we were all buddies, you know? Maybe there were 2 affected persons only. We were really mad – How is it possible that nobody came? – But, of course, how are they going to come if they are devastated? What kind of demo would it be with everybody depressed all around? And then we realized that we needed to generate other dynamics to empower people. (Founder 1, 22 June 2017, Barcelona).

Internal solidarity was hampered by three unmet needs. Firstly, those facing eviction were not emotionally prepared because they were ashamed of their situation. Secondly, they did not see a collective purpose to struggle for and they were socialized as passive subjects, receivers of help from administrations and charities. Thirdly, they were not comfortable participating in a demonstration, as many had never been involved in contentious politics before. Those trapped in their mortgages did not participate in the demonstration because they were facing emotional, identity and participatory barriers that they needed to overcome before they would be ready to join a public and collective action.

The aftermath of the demonstration illustrates well how internal solidarity can be constructed within SMOs. The PAH founders focused on two activities: collective counseling assemblies and accompaniments. Collective counseling consists of self-help assemblies where whoever has a question exposes her situation and doubts, and the rest of the people give advice based on their own experience. An important feature of these assemblies is that counseling is expected to come from other members of the movement and not experts or lawyers (Di Feliciantonio, 2017; García-Lamarca, 2017). The PAH's collective counseling assemblies have an important component of participatory care. They facilitate the contribution of private resources to the group, since it consists of sharing one's experiences. However, these seemingly small contributions have a great impact on the advancement of the organizational aims as members learn best practices and are better able to confront financial institutions. The beginnings of these meetings were difficult, as nobody knew much about the process. However, through studying the mortgage laws and translating them from legal jargon to everyday language, sharing experiences and 'best practices', and trial and error, the movement managed to develop substantial collective knowledge and specific dynamics through which members

could support each other. In other words, collective counseling facilitated the beginnings of internal solidarity.

The horizontal dynamics of collective counseling assemblies also contribute to communal care and the development of collective identities. First, support comes directly from one's peers, something that created strong bonds among members. There are also constant references to the acceptance of the person in the group and the better chances to achieve a solution through it. When newcomers share their story at the assembly, the most common first reaction is somebody saying, 'don't worry, now you are with the PAH and you are no longer alone'. Moreover, members constantly speak about the PAH as their family. For instance, the main Telegram chat of the PAH-Barcelona, the main channel of communication for last-minute updates and where all members participate, is called 'the PAHmilia', a combination of the words the PAH and family. This feeling of acceptance by the group and the hope that comes with it contributes substantially to the involvement of the person in the movement's activities and the development of internal solidarity.

Accompaniments consist of gathering a group of activists to go together with a person to a meeting with the bank or the administration. These actions exemplify well the self-concept and communal care components of many of the PAH's actions. Even if the affected member is the one expected to lead the negotiation, some other member may speak on her behalf if she finds difficulties during the meeting. Affected members can better confront their fear and anxiety because they know that there are other activists ready to intervene if they need it. Moreover, bank clerks know that the PAH may organize a protest in their bank office if the negotiations do not progress, so they are willing to make more compromises. As reflected in the following statement of a PAH activist, this situation increases members' perceived and actual self-efficacy. While prior to joining the PAH, members engaged with bank clerks alone and without success, now they can raise their demands and still achieve what they wish.

When you go by yourself, they don't care much about you but when you go with the PAH, they do. Before they always say 'no', but when you go with other people there are things that become possible. In fact, this afternoon I am going to an accompaniment with a person that doesn't want to go with her kids to a public hostel, because that is not a dignified housing for children. We are going to tell the administration that, if they don't give her access to public housing, they will have to face the whole the PAH. (Beneficiary member 10, 26 July 2017, Barcelona).

Accompaniments contribute to communal care creating strong bonds among members. Many activists remember exactly those who were present during their first accompaniment, even after several years. Moreover, the PAH's constant use of the idiom *hoy por ti y mañana por mí* (I'll scratch your back and you scratch mine) encourages participants to understand their fight as a collective struggle where they are expected to do the same for other members. The idiom is commonly used when some member thanks others for their help, but it is also reminded when asking for participation in some activity. This double use of the expression emphasizes that the PAH's strength resides in members' reciprocity. Individual triumphs are collective victories achieved through the solidary engagement of others. These dynamics and framing of communal care during accompaniments contribute to the development of internal solidarity.

In addition to improving members' capacity to pressure their banks to obtain the deedin-lieu of foreclosure and social rents, collective counseling assemblies and accompaniments provide spaces for care work. Through these activities, the PAH addresses the emotional, identity and participatory needs of its members and constructs internal solidarity. As I explain in the next section, these interactions of care work were crucial to prepare activists for their participation in the PAH's first eviction blockade.

2.1.4 Care Receiving: Contentious Collective Action as a Response to Care

Despite the efforts of the PAH and its members when negotiating with banks to avoid being evicted, frequently no compromise is achieved. During most of my interviews with the founders of the PAH, it was clear that they wanted to block evictions on the street from the beginning. However, it took them one and a half years of care work to build enough empowerment and solidarity to organize their first eviction blockade, in November 2010. As one of the founders explains,

People did not want to confront evictions [on the street]. They would rather give their flat up and go somewhere else, wherever... So, we did not want to push it, but we were constantly looking for somebody who wanted to confront, somebody who wanted to block the eviction. (Non-beneficiary member 8, 4 September 2017, Terrassa).

Emotional and identity needs were two of the reasons that prevented people facing foreclosure procedures to participate in eviction blockades. A number of interviewees who were facing eviction from their homes in Barcelona during the PAH's early years reported feelings of shame or embarrassment at how their neighbors might see their situation (Beneficiary members 4, 15, 17, 28, and 52). Other members were not comfortable making their housing depend on strangers. Their lack of identification with other members and the collective hindered their trust on the willingness of their peers to contribute their individual resources to protect their home through civil resistance.

When I arrived at the PAH, I was still paying my mortgage, even if I knew that I would not be able to pay it for much longer. Everyone told me that if I knew that I would have to default soon, it was best to stop paying already [...] I kept paying for another couple of months, mostly because I did not want to receive the calls from the bank during Christmas, but also because I did not know those people. So, I was not going to do whatever they told me just like that. (Beneficiary member 19, 31 July 2017, Barcelona).

These factors may help explain an unwillingness to join an action of civil resistance on the streets and a preference for leaving quietly.

The solidarity constructed during collective counseling assemblies and accompaniments was key to overcoming these problems. The relationships that appear though involvement in these spaces foster interactions of communal care that contribute to the appearance of internal solidarity. When members care for each other and see instances of commitment to the collective, they feel more comfortable trusting that their peers will contribute their private resources to defending one's right to housing. The reverse is also true, when members have shared spaces of care within the organization, they develop bonds that encourage them to engage in risky activities to protect each other from harm.

It is not the same going to the eviction blockade for whoever because you are asked to go than going to the one of *Pepita*⁸, with whom you have been in the PAH for a year. You have developed affective bonds. You have realized that you are in the same boat. You have even shared time with her outside of the PAH. So, when they are going to kick her out, you go there, not because of activism but because she is important to you. (Non-beneficiary member 8, 4 September 2017, Terrassa).

For the first eviction blockade, emotional care was instrumental in providing the person affected with the necessary courage to engage in civil disobedience. Prior to the eviction blockade, leaders had several exchanges with this member until he felt ready for the confrontation.

⁸ Pepita/o are names generally used in Spanish to refer to a hypothetical person.

The first *STOP Evictions* was the one for Luís from La Bisbal del Penadés⁹, who said – yes, I am ready to go public, let's call for the *STOP Evictions* – but previously we made a process in which we talked to him so he would have the determination of saying – yes, I am going to face the music in front of my family, in front of my acquaintances, in front of the whole world... I will be on TV, I don't care, I am going to denounce this situation. (Founder 2, 12 August 2017, Barcelona).

Participatory care was also crucial for the PAH members, particularly those with no previous activism involvements, to be comfortable in their first experience of civil resistance. Everything was organized so everyone would know what to do and expect, reducing the actual and perceived risks of the action. There were those in charge to speak to the police and the judicial entourage, those recording videos both to publicize the action and to discourage police violence, and there were trainings on how to react to different scenarios. Also, to make the action seem less confrontational, banners were shaped as comic bubbles.¹⁰ All these preparations were aimed at removing the barriers that would prevent people from contributing their private resources to the collective end of the eviction blockade.

Finally, some 50 people gathered in front of Luís' house. This came as a surprise both for the judicial entourage and the police, who, partially because they did not know what to do, declared that the eviction could not take place and postponed the date for one month. This episode was the beginning of the normalization of eviction blockades through civil disobedience. Of the 54 beneficiary constituents I interviewed, 43 (79.6%) indicated little prior experience of activism. However, through their participation in the *STOP Evictions* campaign, they began to see civil resistance as 'a normal practice and as a moral obligation, as a collective

⁹ La Bisbal del Penadés is a village to the west of Barcelona.

¹⁰ The video of this eviction blockade can be found through this link:

https://www.youtube.com/watch?v=FwrPYc1Uzwg (accessed on 9 July 2019)

tool to transform reality, and a legitimate action applicable to other struggles' (Mir García, França, Macías Caparrós, & Veciana, 2013).

From this point on, *STOP Desahucios* (STOP Evictions), which consist in postponing the date of an eviction by gathering a group of people in front of the entrance of a building to block with their bodies and through strategies of civil resistance the entrance of judicial entourage in the property, has become the PAH's flagship campaign. To this date, the PAH has blocked more than 4,000 evictions all around Spain (Plataforma de Afectados por la Hipoteca, 2019). This campaign has become so referential that many local organizations associated with the PAH call themselves simply *STOP Desahucios*. Moreover, the logo of the campaign, which is a STOP traffic sign with the word Desahucios and the PAH's logo below, has become so referential that it has been used by social movements all around the world, including Italy (*STOP Sfratti*, n.d.), the US (*Stop Evictions*, n.d.) and Turkey (*Stop Tahliye*, n.d.). The STOP Desahucios campaign has become the PAH's most successful public initiative and it has made the organization a world reference in the struggle for the right to housing.

2.2 Rights are Conquered, not Requested: Failures of Care and The Appearance of the PAH's Obra Social Campaign

Needs are what guide care-based mobilization. They indicate in which direction some of the activities of the movement should go. As I discussed in this chapter, the PAH prioritized its self-help activities during its beginnings because its leaders realized that people trapped in their mortgages had some needs that had to be addressed before they were ready to engage in contentious collective action. In other cases, the failure or success to address some members' needs may initiate new campaigns or cycles of mobilization. The PAH's Obra Social campaign

appeared after the organization failed to block an eviction. In other words, it appeared after they failed to address the need of housing of two of its members.

The Obra Social campaign consists in the occupation of empty buildings owned by financial institutions to rehouse evicted families. During the financial crisis, financial institutions became some of the biggest real estate agents in Spain. They accumulated their housing stock from house repossessions and failed real estate development initiatives (Muñoz, 2009). After the bailout of the Spanish financial sector of 2012, most of these properties were purchased by the SAREB, a public 'bad bank' created to clean up the books of Spanish financial institutions that were under risk of collapse. Given the ownership of most properties occupied by the PAH, the organization does not call its actions 'occupation' but prefers to refer to them as 'recuperation'. They argue that they are recovering the social use of properties that were already purchased by the State through the bank bailout.

Obra Social was the outcome of a failed process of care-based mobilization. The PAH had managed to block four times the eviction of a family from Montcada i Reixac, a location close to Barcelona, but its fifth attempt failed. As the family had no other housing alternative and the local government only offered to pay for a hostel for a couple of days, they decided to occupy their own flat (Mir García et al., 2013). This initiative inspired a period of reflection, after which the PAH launched the Obra Social campaign with the occupation of an entire empty block of flats in the town of Terrassa in December 2011 (García-Lamarca, 2017b). Hence, the inability to care for some of its members and guarantee their need for housing started a new process of care that resulted in the creation of the Obra Social campaign and the inclusion of occupations in the PAH's repertoire. This statement to the press from Ada Colau, spokesperson of the PAH Barcelona when the Obra Social campaign was launched, exemplifies how this innovation in the PAH's repertoire was inspired by the unmet needs of its constituency.

We will continue proposing legislative changes and demanding town halls to be the ones that facilitate that empty flats will be used as social housing for families. However, as long as there are no answers from the administrations, the life of these families is under risk and we will support those families that, instead of ending up in the streets, prefer to recuperate their homes (TV3, 2011).

The creation of Obra social follows the four steps of care-based mobilization outlined in Chapter 2. The first moment of *attentiveness* originates when the PAH realizes that blocking one eviction after another is not sustainable in some cases, and that other families were facing the same problem as the one from Montcada i Reixac.

[Obra Social appeared when] we realized that we could not be stopping the eviction of the same family seven times because we achieved nothing, and we were only prolonging the process. Imagine blocking evictions every month and knowing that the next month you will have another eviction for the same family, and the next one the same, and all this without ever reaching a solution. [...] When this family from Montcada i Reixac returned to their own home, we thought that it could be a more stable solution for many other families that were in the same situation. (Founder 1, 22 June 2017, Barcelona).

After realizing that the blocking the eviction of the same family every month was unsustainable and too unstable for most families, the PAH started to evaluate the opportunities and threats of the campaign. After a period of strategizing, the organization concluded that they could take *responsibility* to address the needs of their members that could not avoid their eviction. Squatting was a higher-risk activity than any other action that the PAH had organized before, as entering in a property through force can be punished with prison sentence. Hence, even if there was an initial period of attribution of threats and opportunities, the organization has constantly been updating its strategy. They initially paid attention to the legal issues and, when the campaign was already ongoing, they framed it in a way that could be acceptable for public opinion. Originally, the PAH only occupied entire blocks of flats with the objective of building communities that could support each other. Later on, when they found difficulties to find entire blocks of flats that were empty and owned by financial institutions, they started occupying empty flats in buildings where other people lived.

Everyone participated in planning how to do it [the Obra Social campaign]. We organized workshops to develop the campaign and we consulted the legal issues with people who knew. Later on, when the campaign was already ongoing, we created our own framing, we changed the word occupation for recuperation. Then, the campaign evolves, right? First, we only did entire empty buildings owned by banks, then we started with individual flats and vulture funds. (Non-beneficiary member 7, 4 August 2017, Barcelona).

This last innovation required the organization to develop a plan about how to interact with neighbors before, during and after occupation. For example, during my fieldwork, the PAH Barcelona occupied several flats in the building located at 477 Aragò street, which was recently purchased by an Israeli vulture fund called Norvento. Norvento's aim was to empty the building and reform it to a high spec, so they could ask for more money to the new tenants. Norvento informed those living in the building that it would not renew their contracts and asked them to move out. There were some tenants that had unlimited rental contracts, so Norvento tried to expulse them through what is commonly known as 'real state mobbing'. They started works in the building without respecting the legal restrictions about the time of the day when they must start and finish. Even if they would eventually need to pay a fine and a compensation to the tenants of the building, it was a price they were willing to pay for their strategy. Seeing these circumstances, the PAH contacted the tenants before occupation and suggested to organize with them their resistance against Norvento. Hence, not only the PAH managed to obtain the tenants' support, but it also expanded its membership base. This strategy is part of the wider

logic of caring, in which the PAH cares for the fear and perceptions of risk of those outside its constituency.

How Obra Social appeared and unfolded shows that the process of mobilization is not always linear and that activists constantly evaluate the threats and opportunities in the field, and try to appropriate resources. Activists constantly strategize with the information they have available and they update their tactics during their mobilization (Jasper, 1997, 2006). Indeed, this is also the case for social movements' targets (Choi-Fitzpatrick, 2017). Hence, the process of mobilization consists of multiple interactions between challengers and incumbents where both actors update their strategies based on the new information they learn during their exchanges.

After the initial period of planning, the PAH felt *competent* to initiate the campaign and launched it on December 2011. The care logic of Obra Social can be appreciated in the fact that the campaign does not approach squatting as an exclusively militant act. This action is rather aimed at addressing the need of its members for stable housing. An important difference between the PAH's Obra Social campaign and traditional ways of squatting is that, after the occupation of the property, the PAH starts negotiations with the bank to regularize the families' situation demanding a social rent that never exceeds 30% of the total income of the household (García-Lamarca, 2017b). Hence, the PAH's Obra Social differs from traditional squats because occupations are used as a means to achieve a stable and legalized solution through a social rent. In a way, the PAH reinterprets what squatting is, as it recognizes the ownership of the dwelling and tries to regularize the squat, either through negotiations with the property landlords or even pressuring public institutions to purchase it for its social housing stock. When this happens, it can be considered that the need of the family for stable housing has been addressed and *care has been received* successfully. Up until 2018, the PAH had rehoused more than 2,500 people through this campaign (Martinez, 2018).

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2.3 Summary

This chapter has explored the legacies and creation of the PAH to map how social movement organizations may appear as a reaction to external solidarity. None of the six founders of the PAH had a mortgage and the political and social context at the time was not accommodating to their demands. In spite of this, they decided to dedicate an important part of their lives to address the needs of people facing the risk of eviction. Through the framework of *The Politics of Care*, I have mapped the evolution of the organization since its beginnings and until the creation of its two flagship campaigns, *STOP Desahucios* and *Obra Social*.

The Politics of Care has proven useful to locate the process through which the PAH's solidarity early-risers have become empathic to the situation of those trapped in their mortgages, how they felt responsible to confront their grievance, and how contentious collective mobilization unfolded. Moreover, the PAH's two flagship campaigns, *STOP Desahucios* and *Obra Social*, have been the outcome of a process of mobilization inspired by a care logic. Organizational leaders realized about their limitations to address the needs of those trapped in their mortgages through their original tactics, updated their strategies, and developed campaigns that were able to guarantee that the PAH's constituency could have access to an stable and dignified housing solution.

STOP Desahucios and *Obra Social* would have never been possible without the empowerment experienced by the PAH's beneficiary constituents. Those risking eviction faced several emotional, identity, and participatory barriers that complicated their involvement in the organization. The process of mobilization of those who are paralyzed by their grievances and how they became engaged with the PAH is explained in more detail in the following chapter.

Chapter 3 – From Paralyzed to Empowered: Beneficiary Mobilization in the PAH

I am sitting on a terrace in front of the farmers' market of Sants neighborhood, very close to the PAH Barcelona's office, sipping my coffee while I wait for Carmen to arrive for our interview. Carmen is an Ecuadorian migrant who lost everything during the 1999 economic crisis in her home country and moved to Barcelona in 2000. She got hit by another crisis in 2009 and, unlike in the Ecuadorian and Spanish banks, she was not bailed out on either of the occasions. Even if she struggled, she managed to recover after both episodes. Her story of empowerment is famous within the PAH Barcelona, as she passed from being a regular in the weekly psychotherapeutic sessions that took place at the PAH's office, to being one of the coordinators of the Obra Social committee, the PAH's campaign to occupy empty bank-owned apartments to rehouse evicted families.

Carmen knows well how paralyzing it can be to face financial distress and risking the risk of eviction, having felt it firsthand. She also understands the importance that empowerment has both for the life of the PAH members and the organization, and she happily presents herself as an example of people's evolution in the PAH. Indeed, Carmen arrived late to our meeting because she was convincing a newcomer to come with her, so that she could listen to her story as she told it to me. This act was a beautiful example of how those who once were cared-for later become the ones who care for others. Indeed, Carmen greeted me saying 'if you don't mind, I am bringing her with me because she is not empowered at all. I want to show her that she needs to wake up and be empowered; and that this is possible, because I was where she is [now]. She doesn't believe that, so I have brought her to listen to the interview'. Carmen knew

I was doing fieldwork, but we had not discussed the topic of my research in detail. However, for Carmen, her story in the PAH made no sense without speaking about empowerment, and that was what she was planning on telling me regardless of whether this was what I was looking for. Luckily, we were on the same page.

During that conversation, Carmen told me about how paralyzed she was when she started having financial problems, about the plans she had to leave everything, and return to Ecuador to escape from her mortgage debt, and about how the PAH changed everything for her. Carmen had known about the PAH from a friend who knew somebody in the organization, but she did not want to approach it. She was never interested in politics and she thought that the PAH was not for her. After several months of exhausting every possible option, she finally decided to go to an assembly. However, when she arrived at the PAH Barcelona's office, her feeling of shame prevented her from entering the building. It took her several weeks of going every Monday to the PAH's office until she felt the courage to step in the space. However, the fact that she entered the assembly did not mean that she participated in it. She took more time to finally introduce herself to the rest of the group.

Carmen: I would arrive at the PAH's office, which was not here, it was still in Enamorats street, and stay outside. I would just walk from one end of the street to another, on the other side of the street, so nobody would realize that I was looking for the PAH. I spent five or six weeks walking up and down the street. I was really ashamed ... you cannot imagine.

Question: Why were you ashamed?

Carmen: I don't know. It is like when you try to cover the sun with one finger. I didn't want anyone I knew to see me ... then everyone inside was wearing green t-shirts¹¹... I don't know,

¹¹ the PAH's green t-shirts have become a distinctive symbol of the organization. Members wear them at all of its public actions, and it is common for many to wear them during assemblies and other meetings as well. Chapter 4 talks in more detail about the importance that these t-shirts have for members.

it was many things. I think that everyone who comes to the PAH for the first time comes like *ufffff*.

Question: What do you mean by ufffff?

Carmen: I don't know. It is so many things. I was ashamed. I was even scared that my bank clerk would see me. Can you imagine? As if he gave a damn about me. I didn't know what to do when I entered. It is so many things that I cannot tell you everything.

Question: How did you finally manage to enter?

I don't know. One day I just entered, crestfallen, I sat in a corner and I looked around. I probably went to three or four assemblies a bit like in incognito, isolated. Then I started talking to some people around me and, in the sixth or seventh assembly, I introduced myself. (Beneficiary member 6, 21 July 2017, Barcelona)

Carmen's story is a pertinent example of what *passive recruitment* means. Not only did she attempt to join the PAH's assembly several times before she gathered enough strength to enter the office but, once she entered, she made conscious efforts not to participate. From the perspective of previous accounts of recruitment and participation, she would have been labeled as a participant since the first time she joined an assembly. However, it would be inaccurate to consider that she participated. The episode described above reflects only the process until she introduced herself at the assembly for the first time. Carmen took even longer to take a more active role in the organization.

I arrived at the PAH because of a problem with my mortgage, that I had been dealing with for a long time already. However, when I arrived at the PAH, I was in emotional chaos. Imagine, the first thing I did after I had started speaking with the other people was join *mutual support* ... the first activity I joined was *mutual support*. It was on Wednesdays and we had [the nickname of the psychotherapist] helping us. [He would say] 'Hey, tell me, what's up', like in a psychological way, and you would tell the rest of the group about your problems. I mean, all your problems except the mortgage. Of course, we spoke about our mortgages, but not in the welcome or coordination assemblies. They were never the main problem we discussed there. (Beneficiary member 6, 21 July 2017, Barcelona)

Carmen joined the PAH during its beginnings, and the organization is now more conscious about the dynamics of passive recruitment. During the first years, there were many newcomers coming to the PAH's welcome assemblies every week, and leaders were less aware about how passive recruitment hampers participation. Currently, the PAH members pay attention to new faces, and either the moderator of the welcome assembly, or somebody sitting close to newcomers encourages them to speak. Despite the organizational efforts to reduce the phase of passive recruitment as much as possible, many newcomers still struggle to engage beyond their introduction, particularly when they have not been notified about their eviction date, or the foreclosure is not imminent.

Carmen's story shows that there are some types of grievances that are so overwhelming that they hamper mobilization. They destabilize the life of those suffering them so much that they create problems beyond the origin of the grievance itself, complicating not only participation in contentious collective action but, often, any action at all. Indeed, many members are conscious that they have passed through a phase during which they would never have been able to join the PAH. The following quote is from a member who joined the PAH six months after she was evicted, with the objective of at least getting her remaining debt cancelled.

I am perfectly conscious that if the PAH had appeared in the moment of my foreclosure, I would not have been able to receive their help. I was not prepared to do anything at all. I mean, it was a miracle that I managed to survive. I did not have strength for anything other than survival. [A leader from the PAH Pontevedra] had been telling me for one year to join the PAH, and for one year, I said no. Until I said – okay, let's do this. (Beneficiary member 35, 8 April 2018, Pontevedra – online interview –)

People may finally react to their *paralyzing grievances*, and even do so by joining contentious collective initiatives, but the path they follow is not as straight forward as for other groups affected by mobilizing grievances. In the rest of the chapter, I explore the reasons why those trapped in their mortgages were paralyzed by their original situation and later explain how they were mobilized at last.

3.1 Lives Broken by Evictions

The PAH members are generally debtors of good faith. When they stopped meeting their mortgage payments, they did so because they could not afford to pay them any longer, but they would have continued if they had been able to do so. The reasons for defaulting are manifold. Most commonly, people have lost their job, either because of the economic downturn during the crisis, or because they became ill or pregnant and they were not re-hired or able to find another occupation afterwards. In many cases, people worked illegally or received most of their salary out of their contract and, once they lost their job, they had no right to unemployment benefits.

I stopped paying because I was working without a contract in a supermarket, getting paid per hour under the table. I fell from the ladder in the stockroom and got injured, so, I could not work anymore, and did not have right to any social benefits. So, I lost all my income. (Beneficiary member 11, 26 July 2017, Barcelona)

Banks were rather lenient following the legal requirements for signing a mortgage and used to offer mortgage contracts to people who were not supposed to be eligible for one. Moreover, it was not part of the priorities of public administrations to enforce these rules, so financial institutions could get by offering mortgages to people with no stable income, job, or assets (Naredo, 2010). The behavior of Spanish banks and public bodies with regard to mortgage contracts was common in other regions of the world (Dell'ariccia, Igan, & Laeven, 2012), and was an iconic example of the whirl of speculation that generated the collapse of the world's financial system in 2008.

The foreclosure process in Spain has consequences that go beyond losing one's home. They are so drastic that some voices have equated evictions with a 'civil death' (Colau & Alemany, 2013, pp. 12–14). Once you stop paying your mortgage, a judge will set the date for a public auction for your house. In the common case that there are no offers, the bank acquires the property for 60% of its current tax value. Given the great disparity between the pre-crisis and post-crisis prices, this sum rarely covered one's remaining debt and, as the deed in-lieu-of foreclosure is not a common figure in Spain (García-Lamarca & Kaika, 2016), you would still be indebted for the difference between your debt and the price at which your house was sold. Moreover, your name would be registered in a public debtors list, discouraging anybody from offering you a rental contract or an employment offer. In brief, a civil death means becoming an indebted homeless person during one of the worst economic crises of modern history, facing additional burdens to finding a job and a dwelling, than many people sleeping in the streets.

Suffering financial distress and risk of eviction creates so many problems that it is likely that one has no time or energy for anything else. In the social movements jargon, most people trapped in their mortgages are biographically unavailable (Beyerlein & Bergstrand, 2013; Beyerlein & Hipp, 2006; McAdam, 1986) to engage in contentious collective action. The fear of having one's salary confiscated pushes many defaulters into the informal economy, making their income dependent on low-paid, small, and unstable jobs. Despite long working hours every day, they would struggle to make ends meet, as many of these jobs are not paid even the minimum wage.

I was unemployed and I would get jobs every so often, by the day. I would do any gig, going from one side of the city to another, and agreeing with people to pay me whatever they could, because, after all, we were all on the same boat – we were all hit by the crisis. (Beneficiary member 34, 30 March 2018, Valencia – online interview –)

Just like others who lost their jobs during the crisis, many people trapped in their mortgages joined the ranks of the 'working poor' (Andreß & Lohmann, 2008; Newman, 2009). They could work the whole day, having no time or energy for other engagements, and they would still not be able to afford to cover their daily expenses, let alone pay their mortgage instalments. Furthermore, beyond economic issues, people trapped in their mortgages face additional problems.

Evictions are associated with physical health, psychological and social problems. Individuals facing foreclosure procedures are more likely to report poorer health conditions (Vásquez-Vera et al., 2016), pay more visits to the hospital (Pollack, Kurd, Livshits, Weiner, & Lynch, 2011), and feel depression and anxiety (Cagney, Browning, Iveniuk, & English, 2014; Gathergood, 2012) than the general population. Sometimes, psychological problems may push those trapped in their mortgage to their limit. Studies in the United States have linked home foreclosures to increased suicide rates (Houle & Light, 2014) and activists for the right to housing have recorded at least 43 suicides linked to evictions in Spain (15Mpedia, 2018). Socially, in addition to arguments that are likely to appear within families due to the stress suffered, previous studies have linked facing eviction with children's underperformance at school (Ramis-Pujol, 2013), and higher odds of child abuse (Frioux et al., 2014). Moreover, gender based violence is more common in households suffering from economic hardship (Schneider, Harknett, & McLanahan, 2016). Economic precariousness, health, and household troubles destabilize one's life to a degree that it is difficult to find any time and energy to engage in collective activities to confront one's grievance.

Collaboration with others is complicated even further by the isolation that many mortgage defaulters fall into. It is common that financial troubles affect people's support networks. For instance, facing eviction is associated with higher chances of divorce (Cohen, 2014), even if it is not clear which one is the cause of the other. Divorce – an often lengthy and costly process – may make it difficult to pay one's debts. One of the partners, particularly the one who moves out, may also decide to stop paying their share of the mortgage. Conversely, financial problems may be the source of arguments leading to separations. Moreover, conflicts may arise with parents and extended family who have signed as guarantors for one's mortgage, as the financial burden is passed on to them. In addition to family, when somebody becomes impoverished, it is likely that she will cut social activities, distancing herself from her circle of friends. This happens partly for financial reasons, and partly because of the shame of admitting to others that one is facing economic problems.

You may imagine that you have the support from your social circles, but that is often not the case. It is difficult to admit in public that you are poor. It is difficult because you are ashamed that you cannot pay for your home, that you are giving powder soup to your kids ... You also realize that most of your friends are not such good friends. When you stop having cash, there are many things that you cannot do. It's not only about going out for drinks and stuff, I am speaking about having a phone line. It is not that your friends stop calling you because you are never up for a beer, it is that they can't even call you. (Beneficiary member 32, 15 September 2017, Madrid)

Hence, it is common that some acute grievances, such as facing foreclosure, negatively affect people's structural availability (Snow et al., 1980) as they destroy most of their previous social networks.

It is not difficult to imagine that these experiences affect people's emotions and identities in a way that prevents many to confront their grievance, let alone do so by collaborating with others in activities that they have never engaged in before. Suffering from financial distress and facing eviction makes many people culturally unavailable to engage in contentious collective action to confront their problems. From the perspective of emotions, the feeling of guilt and shame over not being able to pay one's debt, or afford to pay for one's home, lead people trapped in their mortgage to avoid interactions with others. Most of my interviews with the PAH's beneficiary constituents covered in one way or another how shame and guilt made them postpone the moment they approached the organization and their subsequent involvement. Shame, in particular, influences the degree of involvement after recruitment. Shame is easier to overcome when contributing to private activities, such as assemblies and groups of collective counseling, but places additional burdens for public actions. Ultimately, the PAH's office becomes a safe space where newcomers feel comfortable and accepted, and where they can anticipate with whom they will share presence. However, this is more difficult to predict for public events. Many members are still ashamed to let their close circles know about their mortgage problems, even after being in the PAH for some time, and they are more cautious about their participation in activities in the street.

I was in the PAH for some months already. I participated in the assemblies and went to the STOP Evictions, but I remember there was one in [her neighborhood], where I used to live, and I panicked because I thought that, if I went, my neighbors may see me. I felt terrible, but I made up that I had a meeting with my bank and I didn't go to the eviction. (Beneficiary member 7, 21 July 2017, Barcelona)

This quote indicates the possibility that not all avoidance emotions influence participation in all activities in the same way. In this case, shame may complicate participation in public activities even more than in private ones. In a similar way, fear is likely to be overcome easier in the case of low-risk actions. Indeed, previous studies point at the importance of emotional micromobilization in the PAH's private spaces to understand sustained participation in public events (Ancelovici & Emperador Badimon, forthcoming).

The self-concepts developed by people trapped in their mortgages once they start facing financial distress become a barrier to their engagement in contentious collective action. Their repeated unsuccessful interaction with bank clerks, and their difficulties in meeting basic needs such as food and clothing, lead them to internalize the idea that they are on the losing side. They develop what is called 'learned helplessness' (Abramson, Seligman, & Teasdale, 1978), the sensation that they have no control over their lives. This perception of inefficacy discourages them from engaging in any activity to change their position.

An eviction is not that you are kicked out one day. An eviction is a series of events that put you down every day. It is that you can't afford to buy new shoes when you need them; it is that you have just enough to eat; it is that the guy from the bank is calling you all the time; it is thinking about what will happen when they expel you - where you will go? I don't get help from the administration because they say they have no social housing left. What can I do? (Beneficiary member 46, 23 May 2018, Blanes – online interview –)

Knowledge, the last component of cultural availability, also gives good perspective into why those aggrieved by their mortgage problems do not act to confront them. The lack of awareness about the relevant legislation and how others have succeeded in confronting the same issue complicates innovative action. More importantly, this unfamiliarity prevents any capacity to plan ahead, as those trapped in their mortgages do not know what to expect from the future. Under this context of uncertainty, they are unable to initiate any strategic interaction and their only option is to react to the banks' actions.

Before the PAH, I did not talk [to bank clerks] like 'If I give you my apartment, you will cancel my debt'. I didn't even know what the deed in lieu of foreclosure was. I would simply try to make sure that I left the bank [from a meeting] without the clerk having decided to evict me. So, I would talk like 'I cannot pay. I don't know what to do. All I can pay you this month is this much. I am sure that next month I will make up for this one. I am sorry'. (Beneficiary member 2, 4 July 2017, Barcelona)

Cultural unavailability is the most relevant factor to explain passive recruitment in the case of the PAH. Those who have joined some of the activities of the organization, but remain inactive, have overcome their problems of biographical and structural availability. Despite the little time and energy that their alternative commitments left them, they managed to find a moment to approach the PAH. Indeed, several of the respondents above mention how they joined the assemblies of the organization numerous times and for long periods, before they actively participated. This factor indicates that newcomers had allocated time every week to dedicate to the movement and that they managed to gather the necessary strength to attend the meetings. Additionally, once newcomers join the PAH, they become part of its organizational networks. They receive information about the mobilization opportunities during assemblies, and they are exposed to the new framing being created by the movement. Yet, newcomers do not participate. Indeed, many make conscious efforts to avoid interactions with others. Reflecting on their first months in the organization, many members made references to avoidance emotions, negative self-concepts, and lack of knowledge and information, as reasons for not playing a more active role, or not joining the PAH despite knowing about its existence. These cultural factors are the reason why most people who are passively recruited into the organization do not participate until they go through an initial process of empowerment and care. In the rest of the chapter, I

explore the process of mobilization of those paralyzed by their mortgage problems, and the PAH's efforts to empower its members. I map these dynamics through the concept of the escalator of empowerment.

3.2 Empowering Those Trapped in their Mortgages

Potential recruits who are not structurally available, because they are not part of any networks through which the PAH usually reach its members, find about the PAH in two ways. A common story is that they discover it during one of its public actions. The PAH's public actions take place in venues to which those trapped in their mortgages go frequently. Eviction blockades take place in the streets, and the PAH's members are quite noisy, chanting different slogans to be noticed by the neighborhood. Thus, many newcomers discover about the PAH's existence from their windows, or while the walk across their own street. Bank protests also act as a recruitment activity, as those facing financial problems visit their bank offices often to attempt to find a solution or, simply, to justify themselves. It is common that potential recruits risking eviction approach the PAH when they encounter the organization during these occasions. Even if they may not identify with the tactics – most people without interest in politics cannot imagine themselves practicing civil resistance –, they finally take the decision of approaching the PAH because they see its effectiveness first hand when it succeeds in blocking an eviction or pressuring a bank office.

I got to know the PAH during a *STOP Evictions*. I was at home and I heard lots of people shouting in the street, so I went outside to see what was happening. And there was this group of people with green t-shirts chanting that they were evicting somebody and that they were going to stop it. So, I stayed and watched them. Then, the police arrived, they spoke with them for a while, and they started celebrating and signing $_{i}Si$, se puede!¹² So, I thought that I must

¹² ;Sí, se puede! is one of the PAH's main mottos, meaning 'Yes, it's possible!'

go down and see how they did it. [...] I always thought that protests were a thing for hippies, but if I could keep my home, I would become a hippy or whatever I had to become. (Beneficiary member 13, 17 July 2017, Barcelona)

Another common way through which newcomers reach the PAH, is desperation: they know about the organization, and they finally approach the PAH as a last resort. During its ten years of existence, the PAH has become quite popular. It appears in the news and its leaders speak often on television. This was particularly the case during the years of the financial crisis, when evictions were at their peak. So, many of those trapped in their mortgages knew about its existence but they decided not to join. The reasons for this behavior are generally related to cultural availability: people cannot imagine themselves joining a protest, they do not perceive those tactics as efficacious, or they are ashamed or fearful and do not want to share their problems with strangers. On other occasions, bank clerks discourage defaulters from approaching the PAH, threatening that joining the organization will only make things worse. However, many people trapped in their mortgages end up visiting the organization after trying all other options they could. Even when they attend their first assemblies, many are not convinced about their decision, but they stay because all other solutions have failed.

I knew about the PAH from a friend who also had mortgage problems, but I waited for maybe a year to go. [...] I saw their campaigns on TV, their green t-shirts and, I don't know – what would my family think if they saw me there? I didn't want my parents to think that instead of looking for a job I was at a protest with some strangers. [...] It took me several weeks to enter an assembly. I would go to the address of the office, arrive at the door and just stay outside for a while and leave. I was really embarrassed. (Beneficiary member 22, 16 August 2017, Barcelona)

If approaching the PAH is already a difficult decision for many, participating is even harder. Entering the PAH's office does not mean participating in its activities, and more experienced members may have to help newcomers to step on the escalator of empowerment by gently forcing them to make their first contribution. Most newcomers may attend the PAH's welcome assemblies but stay silent. Shame, fear, and not knowing how to behave make them culturally unavailable. In these cases, more experienced activists will encourage them to take the first step.

You arrive at the assembly for the first time, and you are scared, ashamed, you feel awful. I get it, I was there too. Not everyone dares to speak in front of more than hundred people, it is not easy. When I see that somebody has come to the assembly several times and never speaks, I try to approach them privately and encourage them to talk. Other times, I may also gently put them on the spot during the assembly, so they feel a bit forced to speak. (Beneficiary member 26, 30 August 2017, Barcelona)

In addition to issues of cultural availability, the PAH facilitates the participation of newcomers and experienced members by coordinating some of their alternative commitments within the organization, so they are more biographically available. For instance, the PAH Barcelona's office has a room called *ChikiPAH*, where children can play during assemblies. At the beginning of any meeting, some people will be allocated the role of caring for the children in the ChikiPAH, so parents can participate without worrying about them. There have also been cases when the office has been opened during a demonstration, so that children can stay and play while their parents protest. These initiatives allow members who were once biographically unavailable to participate in the events of the movement.

3.2.1 The Engine of the Escalator: Contextual and Unconscious Empowerment

Once members have stepped onto the escalator of empowerment with their first contribution to the organization, even if it may be *only* introducing themselves during an assembly, they start

being carried upwards through different organizational dynamics. The wide range of activism opportunities, with different degrees of accessibility and complexity, offered by the PAH is crucial for this. The most accessible ones do not necessarily need to follow a collective logic. Once newcomers present their case to the assembly, they generally receive advice about how to redirect negotiations with their bank, avoid eviction, and request social housing from public administrations. The first tasks generally consist of going to the social services to request a legal aid lawyer and signing on to the so-called *emergency table*, which is a register of people under precarious housing conditions and a prerequisite to opt for social housing. These two tasks consist in dealing with bureaucratic requirements, and success is guaranteed as long as one fills the documents correctly. Moreover, the PAH provides templates through its website to make this first step easier. Despite the low commitment needed for these actions, they have a great impact in newcomers' perceptions of self-efficacy as they change the dynamic of learned helplessness to an episode in which those trapped in their mortgages achieve the objectives they have set. While they previously had the impression that there was nothing else they could do, managing to complete these tasks addresses their previous 'learned helplessness' (Abramson et al., 1978), showing them that they may have more control over their lives than they had thought.

Another of the initial goals is to request to turn one's mortgage into a non-recursive debt, asking one's bank office for a stamped copy of the request as an acknowledgement of its reception. As with the previous tasks, newcomers have a template available that they can fill. However, unlike the prior bureaucratic process, this action is more confrontational. One must interact with the director of one's bank office, with whom one has already had negative encounters after one's default. Moreover, even if bank clerks are legally obliged to sign and stamp a copy of any communication with their clients, it is common they refrain from doing so. In these cases, the PAH members are advised to request an official complaint form and threat to call the police. This action changes the roles in the relationship between the bank and those trapped in their mortgages. While bank clerks had previously been those initiating the claims and the affected person the recipient actor, this time it is the person trapped in her mortgage the one who demands something and the bank who follows. This experience increases newcomers' feeling of agency.

I was in the upper part of the assembly space, where we had an office and I heard [a newcomer] talking very excited and the whole assembly starts screaming 'UUEEHH!' I went down and [the member] tells me 'Look! I still have goosebumps! I went to the bank office to request the deed in lieu of foreclosure, the director did not want to sign, so I threatened to call the police and he finally signed!' It was only the signature of the document, not that she got the deed in lieu of foreclosure, and she was euphoric. She told me 'I have decided that I will not stay in bed any more, I am going to fight this'. She was plethoric and only some days before she tried to take her own life thinking she did not want to go on anymore. (Non-beneficiary member 1, 16 June 2017, Barcelona)

Moreover, newcomers are advised to go to their meetings at the bank with the PAH's green tshirt. This piece of clothing is well known by bank clerks and is expected to increase members' chances of success by showing that they are part of the organization. As I elaborate in Chapter 6, this action and the increased sense of efficacy that comes with it, encourages the development of collective identities among newcomers.

Starting with these official tasks increases newcomers' cultural availability for the use of more drastic tactics in the future. By attempting to reach answers through regularized mechanisms but achieving no acceptable solutions, members can rationalize the use of more contentious actions such as bank protests and eviction blockades on the premise that they have exhausted all other possible alternatives. This additional rightfulness, encourages members to see these actions as legitimate, facilitating the integration of these new behaviors with their identities, and increasing their sense of authenticity.

Moreover, newcomers have confidence that they will have the support of the PAH in case they fail to achieve tasks they initially had. If the bank is not willing to sign a document or engage in negotiations, or a public worker poses problems to the official requests to join the emergency table or obtain a legal aid lawyer, the organization is ready to provide an *accompaniment*. Accompaniments consist of a group of members that go together with the affected person to her next meeting. This group is often formed of more experienced activists, who can take the lead if needed, and by other people who want to learn how to negotiate. The affected person is the one expected to speak during the meeting but, depending on the situation, other people may step in. This dynamic facilitates these initial tasks both putting pressure on incumbents and lifting the members' morale. Bank clerks and public workers are aware that they will have to face the group if they do not collaborate from the beginning. This expectation encourages incumbents to be more receptive to the first demands of the newcomer, facilitating success. Accompaniments also provide additional safety to newcomers, who are encouraged to engage in these tasks by themselves because they know that they will have the help of others if they are not successful.

Besides the initial individual engagement, the PAH offers newcomers easily accessible activism opportunities to contribute to the collective. These contributions are generally activities that everyone has done before and that help the day-to-day progress of the organization. During the weekly coordination assembly, newcomers are encouraged to volunteer to clean the office space, as well as to take care of children in the ChikiPAH. Other activities that newcomers may not have done in the past, but that are easily accessible, are keeping track of the speaking turns during assemblies and helping to design banners for the next public action.

[The first contribution I made to the PAH] was being present at the assemblies often. At the beginning, what is asked from you is very basic, it is basically being present. At the beginning you are not asked to join an eviction blockade because that is risky. At the beginning, I would help at the assemblies, taking minutes and speaking turns. I used to help taking care of the assembly space, because everything is self-managed. So, once or twice a month I would help cleaning the space. Once I started to get involved, I joined accompaniments to social services. There are other *comPAHs* that learn more technical stuff and then go to talk to lawyers and banks, but that's not for me. Now, I also join eviction blockades whenever I can. I have even spoken to the police a couple of times to calm things down. Things often get quite tense and, as I am quite a calm guy, sometimes I step in to cool things down. (Beneficiary member 29, 11 September 2017, Madrid)

Moreover, some of these tasks contribute to high-risk activities. For instance, during flat occupations to rehouse evicted families, members cook for them until they have access to utilities. Even if cooking at home is a low-risk individual activity, it contributes to the success of a high-risk collective action. In distinction from the previous activities that were of a more individual nature, these involvements represent the first contributions of newcomers to collective goals.

These dynamics represent the engine of the escalator of empowerment because they are part of a routine that most newcomers go through and, once they have started, organizational dynamics guide them almost unconsciously in their progress. While newcomers' actions are not new to them and have not had a particularly relevant impact in the past, the organizational context turns them into important milestones for their lives. Members remember vividly the first time they spoke in the assembly or when they requested the deed in lieu of foreclosure at their bank office. When I asked respondents about what their first contribution to the PAH was, many of them mentioned cleaning the office, caring for children in the ChikiPAH, and cooking (Beneficiary members 11, 14 & 26). While these non-public contributions often pass unnoticed, their appreciation in the PAH turns them into important moments for one's activism. Moreover, the integration into organizational networks happens without newcomers noticing it. Most of their initial interactions are guided by a self-interested logic: they inquire with others about how they have progressed with their cases, so they learn how to do it themselves, and they ask about how to perform the tasks they were advised to do. However, these exchanges generate what Nepstad (2008) calls 'affective commitment'. Pleasurable interactions with other members create strong bonds and cultural rewards that foster participation. These easily accessible contributions facilitate engagement in activities that were once out of newcomers' reach. They reassure newcomers' perceptions of self-efficacy, encouraging them to engage in more complex activities.

3.2.2 Stepping Upwards: Pull Factors in the Escalator of Empowerment

The PAH pulls members to step up the escalator of empowerment by encouraging them to take on new commitments as well as increasing their knowledge and skills. Once newcomers seem to be more at ease after contributing via the tasks outlined above, leaders will encourage them to take on other duties towards the movement. This action has a twofold impact. First, it encourages members to take on more responsibilities and increases their commitment to the organization. Second, they 'free' the easily accessible tasks for other newcomers who may not yet be available to participate in other activities, leaving them space to join the escalator of empowerment. Organizational education facilitates members climbing up the escalator of empowerment. The PAH organizes trainings designed to skills that help activists to access certain activities where knowledge may act as a barrier. Some of the workshops are centered on low-risk activism such as using Twitter and knowing the internal email rules of the organization. Others are more advanced, and focus on how to organize a public action and mediate with police. Some local organizations such as the PAH Sabadell, even organize workshops about high-risk activities such as house occupations, where they provide the necessary practical and legal knowledge to engage into this type of activity (García-Lamarca, 2017b).

As the PAH also proposes legislative changes in relation to housing policy and organizes informative actions in the street to gather support, there are also trainings to teach its members about the details of the bills. As this information is new, and only those originally involved in drafting the proposals know the content well, the PAH has a system of training other trainers to reach as many members as possible. During the PAH's 2017-2018 campaign to push for a new housing law, a workshop about the bill was organized during its 2017 national assembly. In addition to learning about the details of the proposed legislation, those who attended the training received materials to organize similar initiatives for their local groups. Those who organized a training at home had support from local and national leaders to ensure the workshop was successful. The original training and subsequent ones encouraged members' commitment in several ways. First, the increased knowledge that participants received about the bill facilitated their participation in the information campaigns that were organized later. Second, those who attended the main event and organized others in their local branches increased their commitment by engaging in leadership roles. In both cases, members became culturally available to contribute to the organization in ways that had been previously out of their reach.

The PAH also builds skills during its public actions through a system that they refer to as *one does and another looks*. One of the most important details when planning an action is assigning roles for each task. During an eviction blockade, in addition to the group who is blocking the entrance of the building with their bodies, there needs to be somebody who negotiates with the judicial entourage, another person who coordinates those who are standing in the door of the building, and somebody publishing on social media. While everyone is encouraged to take on any role, there are certain skills they need to master before they can do so. Although it is possible to learn them through texts and workshops, those skills are difficult to implement under the conditions of stress and uncertainty of civil resistance.

By encouraging members to take on new responsibilities and building the skills to do so, the PAH leaders make members more culturally available and reinforce their process of empowerment. When someone hesitates about her self-efficacy, the encouragement from leaders proves to be a great help.

Soon after I joined, [a leader] told me 'come to negotiate with me ', and I said 'no, I don't know how to do this, and I am scared of doing it'. 'Just come with me and listen, you don't need to speak'. And I started going with [the leader] and other people in charge of negotiations until I learned to do it myself. (Beneficiary member 18, 30 July 2017, Barcelona)

Building knowledge and skills makes members more culturally available by increasing their objective and subjective self-efficacy. Objectively, they become able to engage in the activities of the movement in a more effective way, as they learn the necessary tools to do so. Subjectively, the act of being trained shows members that their contribution is appreciated. The fact that leaders invest their time and energy to help less experienced people to increase their impact shows newcomers that their contributions are valued, encouraging them to take on new tasks. Moreover, encouragement and knowledge help members to navigate the limitations that

their biographical availability may impose on them. If a referential leader invites somebody to do something, this person will make more efforts to juggle the rest of her commitments, so she can accommodate the new task. Gaining skills facilitates this action, as members learn to perform organizational tasks dedicating less energy and time. Though their alternative commitments may not have changed, they will better contribute to the movement while dedicating the same time they used to.

The PAH's organizational culture celebrates empowerment and uses the term on numerous occasions. It is common that activists refer to a peer as 'somebody who is very empowered' as a way of showing respect or that they mention that they want to become empowered to solve their cases. Many even make references to empowerment as a process.

When I arrived at the PAH, I was not empowered. I was depressed. I was scared to talk to my bank and had no idea what my rights were. Then, I became empowered as an individual, I was able to defend my case. If I go to the bank now, I don't let them trick me. I became empowered in the movement. When I arrived at the PAH, I didn't know anyone and now I have my family here, and I am part of the leadership ... yes, you could say that I am part of the leadership in a way. But this happened little by little. First, I learned a lot from [a leader] ... he helped me a lot. He pushed me to do things I didn't think I could do. And then, you start doing things by yourself – and you are scared – but then you realize that you can actually do them. And then you enjoy being at the PAH so much, that you try to find time anywhere, so that you can do more stuff here, hang out more with everyone here. (Beneficiary member 25, 25 August 2017, Barcelona)

For many members, being more empowered, and more available to participate in more activities, is an objective. They find ways to liberate time to dedicate to the PAH, they want to learn new skills, explore the emotions they feel and try to work on them, and to meet more people from other organizations. In doing so, they are stepping up the escalator, but their efforts

are also being facilitated by the organizational context, the reactions from their peers, and the organizational culture that cherish empowerment.

3.3 Summary

This chapter has explored how the grievance of facing financial distress and risking eviction is so overwhelming that it poses additional burdens on individuals to engage in contentious collective action, to a point that many become paralyzed. Entering into a foreclosure procedure destabilizes one's life to a degree that a person is unable to find time and energy to engage in politics, loses context with her support networks, and experiences emotions and identities that complicate collaboration with others. When many people trapped in their mortgages approached the PAH, they were passively recruited into the organization. Their bodies were present in the assemblies, but they did not participate in it. Furthermore, some of them even made conscious efforts to avoid interaction with others.

The PAH encourages its newcomers to participate in the organization through a process of incremental engagement that I have called the *Escalator of Empowerment*. Members get in touch with the organization either when they see its success blocking an eviction and organizing a protest in a bank, or due to desperation after exhausting all other available options. In many cases, contacting the PAH or joining its assemblies is not the equivalent of participation. Many newcomers are passively recruited into the movement because, despite having the time and energy and being already part of organizational network, their cultural unavailability prevents them from taking an active stance. Later on, newcomers are encouraged to step onto the escalator through easily accessible activism opportunities, which have high chances of success. Once they perform these first tasks, newcomers experience an unconscious empowerment thanks to the organizational dynamics that foster approach emotions and encourage members to perceive themselves as efficacious. During their involvement, members

can further step up the escalator of empowerment through organizational trainings that facilitate their participation in the activities of the movement.

In the next chapters, I explore the mechanisms through which the PAH empowers its members. I analyze how the PAH fosters approach emotions through emotional care; encourages members to have positive self-concepts and feel part of the community through identity work; and facilitates their participation through participatory care.

Chapter 4 - Emotional Care: From the Sentiments of Eviction to the Feelings of Contention

When I arrived at the PAH-Barcelona's welcome assembly for the first time, I entered the room and took a chair in the last row to better observe the dynamics among the members. I stayed quiet during the three hours of the assembly, occasionally writing in my notebook. I did not want to interact much with anyone, as I was concerned about how welcome a person with no mortgage problems would be among members who were experiencing extremely serious troubles and sharing personal stories. I did not want to appear too curious or disrespectful, so I took the time to observe and understand the interactions of the group before conversing with anybody.

Without knowing it, I was replicating the behavior of many newcomers to the PAH's assemblies, but for very different reasons. The feelings of shame, guilt and panic that most people unable to meet their mortgage payments experience creates a shield of introversion that complicates their interactions with others. As is the case with many newcomers, my relative inaction did not mean that I did not participate in some of the rituals that take place in the assembly. As I explain below, many of the PAH's activities involve rituals where participants are involved even if they do not actively take part in them. During these rituals the coming together of bodies and the common focus of attention generate 'high emotional energy' (Collins, 2004) and 'approach emotions' (Klandermans et al., 2008), which contrast with the constant feelings of shame, guilt and fear that people trapped in their mortgages experience routinely in their daily lives. It was impossible not to empathize with the strong personal stories

that people shared about: how they got trapped in their mortgages, how families collapsed over tensions due to financial distress, the constant calls from their bank offices, issues of depression, and attempts of suicide. I was moved by the support shown by the rest of people in the assembly to somebody who was a complete stranger. Members hugged the person when they collapsed, repeatedly said that they are there for them, and showed solidarity committing to help each other overcome their financial troubles.

After the assembly ended, a woman came to talk to me 'are you new? I haven't seen you here before. Are you here for problems paying your rent or your mortgage?' When I explained to her that I was new but that I was a researcher she answered, 'Ah, okay! It's just that sometimes it is difficult to speak for the first time and I was just checking in with you'. Months later, I realized the importance of these types of interactions. When a call for an eviction blockade was cancelled and somebody asked about the reason in *the PAHmilia* (the PAH-Barcelona's main Telegram¹³ group) received the following answer:

[The eviction blockade] has been cancelled. We had not managed to convince the family that it was worth fighting and that with the PAH *it is possible*¹⁴. This is a reminder that it is everybody's responsibility to pay attention in the assembly to those people that struggle more to talk or that we notice that stop attending the assemblies because they are anxious and scared. We all need to pay attention.

The woman that came to speak with me did not do it only because she wanted to get to know me. She wanted to care for me and act as emotional support in case I did not participate in the assembly because I was emotionally overwhelmed. More experienced the PAH members are aware of the difficulties of coming out in public and admitting that they are unable to pay for

¹³ Telegram is an encrypted, online messaging software commonly used in Spanish activist circles.

¹⁴ The expression *¡Sí, se puede!* (Yes, it is possible!) has become the PAH's motto and it is commonly repeated during the interactions among members and the organization's activities.

their dwelling. This is because they have either passed through that experience themselves or that they have seen the consequences of not receiving emotional care during one's beginnings in the organization. Many people are so ashamed that they have not spoken about their financial problems with anybody, sometimes not even in their closest circles. Talking publicly in front of an assembly of more than 100 strangers is not an easy task. This is one of the most relevant reasons why passive recruitment takes place. As in the example of the Telegram conversation above, the weight that emotions represent may be too heavy to carry by oneself, resulting in some people giving up if they do not receive emotional care when they need it most.

These situations exemplify the two ways in which emotional care occurs in the PAH. The first is rituals performed in the different activities of the organization where care is embedded in the dynamics of the movement. Rather than specific people, it is the organization that cares for its members through actions that are repeated with assiduity. The second way in which emotional care happens is through personal interactions. These exchanges are not structured but depend on the capacity of different members to empathize and connect with each other. In this chapter, I elaborate on these two types of emotional care and explore how they are performed during the activities organized by the PAH as well as the impact that they have on its members.

4.1 The Emotions of Eviction

Facing eviction and financial distress are experiences that are emotionally overwhelming. Buying a house is a defining moment for most people's lives as it is a long-term project that is generally associated with starting a family and the beginning of a stable future. Some authors have even argued that owning one's home is a defining feature of the Spanish transition to adulthood (Schwarz, forthcoming). When this goal is threatened, it means that one's prospects are put into risk and it is difficult to adapt to the new situation. The most common emotions when debtors start facing financial troubles are despair, frustration, and anxiety (Ramis-Pujol, 2013). Once they default on their mortgage payments and a foreclosure procedure starts, sadness, melancholy, guilt and shame are the feelings that take over individuals (*Ibid.*). The common denominator of these two processes is that all of the feelings reported can be categorized as 'avoidance emotions' (Elliot, 2013; Elliot, Eder, & Harmon-Jones, 2013; Klandermans et al., 2008). Avoidance emotions are feelings that prevent individuals from taking action or interacting with others. Throughout the different stages of being trapped in a mortgage, the feelings reported are those associated with inaction. Furthermore, if certain emotional experiences are repeated enough, they generate what some authors have called an 'emotional habitus' (D. B. Gould, 2009; Kane, 2001). An emotional habitus is either the conscious or unconscious embodiment of certain ways of feeling and norms about emotions and their expression that we carry with us outside of the moments when we experience them. The avoidance emotions of those trapped in their mortgages are present in their everyday lives as they are reminded by the constant calls from bank clerks and debt collection agencies. Every month they return when there is a new installment that they are unable to pay and every purchase they have to think twice about.

I would receive calls every day, including Sundays. They started at 7am and finished at 2 or 3pm. Some days they could have easily called me ten or fifteen times. When I decided not to answer their calls, they began calling my neighbors. I used to live in a very small village, and everyone knew each other, so it was easy to find my neighbors' landline in the phone book. There is a moment that you are so ashamed that you don't want to leave your home. Imagine, so many years have passed [since she had these problems] and, even now, if my phone rings and it is a number I don't know, I get anxiety attacks. (Beneficiary member 35, 8 April 2018, Pontevedra – online interview –).

As defaulters routinely experience feelings related to mortgage problems, avoidance emotions go beyond the specific interactions in relation to one's debt and they turn into a habitus that expands to all aspects of their lives. Something as common and easy as answering a phone call becomes an insurmountable challenge due to avoidance emotions experienced in the past. These become such a strong emotional habitus that it persists even after several years of solving one's mortgage problem. During my conversations with the PAH's beneficiary activists, three avoidance emotions had particular weight: shame, guilt, and panic. These three emotions and their perpetuation in emotional habitus are crucial to understanding the roots of the cultural unavailability of people trapped in their mortgages to engage in social movements or other types of contentious collective action.

4.1.1 Shame

Once one starts having problems paying their mortgage installments, shame becomes part of their daily life. In addition to the shame that banks try to impose on defaulters with their calls, the origin of shame originates on cultural factors, in particular the neoliberal housing ideology where conceptions of citizenship (Gonick, 2014; Palomera, 2014) and adulthood (Schwarz, forthcoming) are associated with being able to participate in the housing market and honor one's debts. Under this cultural context, migrants and urban poor populations were motivated to become indebted to access housing and show that they were 'responsible enough' to be considered 'good citizens' (Di Feliciantonio, 2017). Beyond the stigmatization of poverty that is common in most capitalist societies (Gilens, 1999; Purdy, 2003; Wacquant, 2008), failure to live by societal expectations made people trapped in their mortgages feel ashamed of their situation.

They told us, or at least they told us at that time, that the best you could do was buying a house. Owning a house was a social objective. We had a life project that involved having a family, having kids, owning a house, being able to pay for one's house, having a car... and then, the crisis comes, and you lose your job, you don't get any more gigs, you lose everything, and you find that you are broke, and it is tough to admit it in public. It is tough because you feel ashamed, because it is a personal failure, because you don't want others to know that they are confiscating your stuff, that you cannot afford paying for your home, that you don't have enough to fill the fridge. (Beneficiary member 23, 22 August 2017, Barcelona)

Even if evicting a family from their home could be considered a shameful act, the victims of reprehensible actions also experience embarrassment for being unable to confront them. This is what has been referred as the 'shame of passivity' (Vetlesen, 2005, p. 204). Shame is further reinforced by the lack of understanding from one's close circles, or the expectation thereof. Even after many years of having solved their troubles, there are members who are still embarrassed to share their stories.

Both of my parents are relatively high-ranked civil servants, so my family has always been well-off. So, they would not understand. Imagine, to this date [nine years after having been evicted], my father does not know that I have been evicted, because he just would not understand it. Now that everything has passed, my mother knows about it, but my father still doesn't know anything. (Beneficiary member 31, 13 September 2017, Madrid).

Even well intended initiatives and institutions might contribute to the increasing feelings of shame to those facing financial difficulties. The stigmatization of poverty also means that people who depend on the help from charities and administrations are often embarrassed of needing their assistance. Some people trapped in their mortgages felt humiliated by the processes that they had to pass through to obtain such help.

I remember the first time I went to the Red Cross [to receive charity food] and there was a queue to enter their office. I was really embarrassed. Imagine, Masnou is a village, everybody was going to know about this. (Beneficiary member 5, 19 July 2017, Barcelona)

Shame is a heavy burden for many people who are considering approaching the PAH. Embarrassment discourages publicity and complicates engaging in collective activities to confront one's struggle. Shame has an obsessive quality and damages the self to an extent that 'we cannot undertake coordinated actions with others, cannot be part of a parade or rally; instead we try to avoid others.' (Jasper, 2018, p. 136). Those trapped in their mortgages could barely discuss their problems with their closest circles, so sharing their situation at an assembly was not even imaginable for most of them, let alone engaging in collective and public claimmaking activities. Shame acts as a barrier for those who are considering approaching the PAH and then need to introduce themselves in an assembly. However, overcoming shame is even more difficult when one has to join a public action.

When it comes to participating in your first protest, shame is a real struggle. If you are in a very big the PAH, like Barcelona, you may be fine because you have at least 30 people joining each action, so you can hide. But here in Pontevedra we may be five people in a bank protest, so it is difficult to hide. If you are with another four people, you will be seen if the press comes, if we upload a picture to Twitter... and then, anyone can see you, anyone can know that you are going through a foreclosure procedure. (Beneficiary member 35, 8 April 2018, Pontevedra – online interview –)

4.1.2 Guilt

During the housing boom, the neoliberal logic of the self-made man spread widely in Spain. Success in life was perceived to be solely dependent on one's capacity and hard work. When the financial crisis came, this model of 'personal responsabilization' persisted (Di Feliciantonio, 2017). Those who were hit by the economic downturn considered the worsening of their life conditions to be their own individual failure. Social discourses placed the blame on the individual debtors and rarely questioned the lending habits of financial institutions and whether they incurred in too much risk. Banks themselves contributed to this framing from the position of power that mortgage contracts provided them. Despite the knowledge asymmetries when mortgages were signed and the fact that many banks included illegal clauses in the contracts (Tribunal Supremo. Sala de lo Civil, 2013), it was debtors who broke the agreement when they stopped paying. Hence, they used this power to reinforce the feeling of guilt of those trapped in their mortgages.

When I stopped paying, I started receiving calls from my bank office 'why aren't you paying? Do whatever you want, we don't care how you do it, but you need to pay us'. Then, you start being called by a debt collection company, and harassment is much worse. They call you like 'you spent all your money shopping clothes, you go shopping every day, and then you have no money left to pay your debts'. Other times is not even what they tell you, but how they do it. You are guilty for everything, there is no other point of view. And they talk to you with such a disdain. They talk to you as if they were so much superior to you. (Beneficiary member 13, 27 July 2017, Barcelona)

The feeling of guilt leads to the acceptance of one's eviction. Guilt generates feelings of discontent with oneself, a sense of worthlessness and anxiety (Phillips, 2014 [1986]). Culturally, feeling guilty of something comes together with the will of expiation (Jasper, 2018) and the bank's reaction to one's default may be perceived as an appropriate way of atonement. Moreover, one of the most important parts of social movements' framing is the attribution of responsibility to an external incumbent, what Snow & Benford called 'diagnostic framing' (Snow & Benford, 1988). Individuals who blame themselves for their grievances are less likely to be receptive to social movements mobilizing frames; hence, it is more difficult that they take part in contentious collective action or any initiative challenging the status quo. Hence, the feeling of guilt and the personal responsabilization of default hinders the possibility that those trapped in their mortgages will be motivated by mobilizing frames that blame the malpractices

of financial institutions and laws that favored their irresponsible behavior, placing their eviction in the context of a wider social injustice they should oppose and confront.

4.1.3 Panic

There are few things that produce more panic than the risk of losing one's home. According to Jasper, panic can sometimes be a 'deep mood', meaning an emotion that mediates how we experience the world (Jasper, 2018, p. 125). As Ratcliffe explains 'in order to be afraid, one must already find oneself in the world in such a way that being in danger or under threat are possibilities' (Ratcliffe, 2009, p. 355). Panic generates a constant feeling of danger that paralyzes individuals. Moreover, panic does not need to be substantiated by reality. In the common case that defaulters do not know the details of the relevant legislation, they may believe any threat that they receive. This legal unawareness leads those trapped in their mortgages to believe that these hazards may come anytime. Those trapped in their mortgages live in a constant state of panic as they believe that they are continually at risk.

At the beginning, because of the lack of information, I thought that they could come and kick me out any day and, of course, that was such an anguish. I would think 'what if they come now?', 'what if they come at 4 in the morning?' It was horrible, I don't wish it to anyone. Once – now it's an anecdote that I laugh at but before it was not funny at all – I was calmly at home with my partner and we hear that somebody is introducing a key into our door. I automatically jumped from the sofa and went running to push the door. I was pushing the door so they would not enter to kick us out. Then, it ended up being the neighbor from downstairs who pushed the wrong bottom of the elevator. Now I think about how ignorant and gullible I was but at that moment it was hell. (Beneficiary member 42, 20 April 2018, Blanes – online interview –)

Additionally, panic is reinforced by the threats that defaulters experience. It is common that bank clerks threaten debtors if they do not bring their account up to date after the default. These

threats range from real possibilities such as the eviction, to decisions that are outside of the banks' control, like prison sentences and other legal punishments that do not necessarily apply to their case. As a mother of two children, recalled: 'I was afraid because [the bank clerks] threatened me to remove the custody of my daughters. My daughters, if they take my daughters, they take my life!' (Beneficiary member 18, 30 July 2017, Barcelona). Although the bank clerks do not have the capacity to decide the custody of children, the constant feeling of danger produced by panic leads people trapped in their mortgages to believe these intimidations.

To some degree, the feeling of threat may instigate mobilization (van Dyke & Soule, 2002), but the constant state of being in danger produces paralyzing panic. One does not act outside of established routines and norms in order to avoid the possible hazards that the new moves may bring. Panic leads those trapped in their mortgages to avoid approaching the PAH because they are scared of whether they will be accepted by the group. This panic makes them refrain from considering confronting their banks because they are afraid of the consequences of such action. Some bank clerks use the state of panic of those trapped in their mortgages to explicitly tell them that joining the PAH will only bring more miseries. Once newcomers have joined the PAH new situations, that may be scary to anyone who tries them the first time, such as engaging in civil resistance are even scarier, leads many people to become physically paralyzed.

The first time I joined a bank protest, the police came and cleared us out. They were lifting us one by one and moving us out of the bank office. When they asked me to move, my legs became paralyzed, I could not move them at all. So, I have to tell them that I would be happy to collaborate and move but that I was so scared that my legs were not responding. (Beneficiary member 22, 16 August 2017, Barcelona)

More generally, panic complicates participation in any activity outside of individuals' comfort zone or that carries any degree of confrontation.

4.2 Emotional Care: From the Sentiments of Eviction to the Feelings of Contention

One of the biggest challenges that the PAH faced was the development of dynamics that confronted avoidance emotions and generated positive emotional energy. Avoidance emotions are a central factor of cultural unavailability and are key to understanding why those trapped in their mortgages had difficulties mobilizing and approaching the PAH, as well as the PAH's success empowering its constituency. Moreover, emotions may last differently. As Jasper (2018) explains, reflex emotions are feelings that arise as a reaction to a specific situation; urges are emotional reactions to physical experiences; moods last longer and affect the peace of our actions outside the context where they were generated; and affective and moral commitments are long-term combinations of feelings that we have in relation to other humans and ideas. All these types of emotions influence people's eagerness to participate in contentious collective activities and activists need to address them.

Emotional care consists in interactions that generate high emotional energy – 'a feeling of confidence and enthusiasm for social interaction' (Collins, 2004, p. 108) –, and approach emotions while they confront activists' avoidance motivations. These relations bring positive reflex feelings and create moods that foster approach motivations and link organizational members and ideas to positive affective and moral commitments. At the same time, care provides members with the emotional tools to manage the avoidance reflexes that may appear while participating in the movement's activities. Even in organizations that pay attention to care, fear may appear when confronting incumbents and the police, members may experience anger and conflicts among them, and activists may feel humiliated when their strategic or ideology position is the minority view. In these situations, healthy organizational dynamics, the previously generated high emotional energy, approach moods, and positive affective and moral commitments help members deal with their avoidance reflexes – sometimes even longer-term emotions – in a constructive manner.

In the PAH, emotional care is performed through two dynamics. On the one hand, organizational activities are often composed of rituals of emotional care. During these dynamics, it is the group who cares for activists through rituals where individuals perform certain tasks and the coming together of members with a shared focus of attention produces emotional reactions. On the other hand, emotional care is performed through intimate networks. These individual relations to a large extent depend on personal affinities and consist of the individualized emotional support that members often give each other.

4.2.1 Rituals of Emotional Care

Despite the fact that individuals feel emotions, people often do not have control over them. Some scholars have gone as far as arguing that they do not really belong to people, but are rather situated in organizational contexts (Albrow, 1997; Taylor, 2000). Organizations can create 'distinctive emotion cultures that include expectations about how members should feel about themselves and about dominant groups, as well as how they should manage and express the feelings evoked by their day-to-day encounters with dominant groups' (Taylor, 2000, p. 274). They perform them through rituals during which activists share an emotional focus and attention that produce a shared reality and emotional state. Rituals in relation to SMOs can range from the structure of assemblies and the roles expected from individuals, to public events such as a demonstrations and collective acts of civil resistance like an eviction blockade. For the case of the PAH, its welcome assemblies and public events are of particular relevance for understanding how rituals can contribute to emotional care.

4.2.1.1 Emotional Empowerment during the Welcome Assembly

Most local organizations of the PAH have two weekly – or, for some small groups, bi-weekly – assemblies. Depending on the strategic approach of each local the PAH, these assemblies may take place on the same day, on after the other, or – more commonly – in separate days. The Coordination Assembly is the space where the strategic discussions of the organization take place. This meeting is open to the public and it is where the organizations debate about their campaigns, plan their actions against uncooperative banks and public administrations, discuss internal issues that may arise, and the different commissions update the whole group on their progress. I pay more attention to this assembly and how it increases the perceptions of self-efficacy of the PAH's members in Chapter 5. The Welcome Assembly is often the first point of contact to the PAH for newcomers; the gathering whose emotional dynamics are analyzed in this Chapter. This is the space where newcomers introduce themselves, learn about the PAH's philosophy and dynamics, and receive basic information about the progress with their cases, present their doubts and challenges and ask for support from the rest of their peers.

In addition to the self-help dynamics of the Welcome Assembly and how they support members in progressing with their struggle against banks, the interactions in this space have become a ritual that contributes to the emotional care and empowerment of members. During this ritual, hegemonic beliefs and emotional habitus are deconstructed and an alternative horizon and ways of feeling are presented. Then, the alternative emotional framing is confirmed through the stories of more experienced members.

The process of deconstruction of previous emotions and production of a new ways of feeling starts after a short introduction about the PAH and its objectives. A member of the Welcome Commission presents the steps of the foreclosure process, challenging the most prevalent myths about it. At the center of the assembly there are always copies of the PAH's Little Green Book, which contains all the information provided during the Welcome Assembly so newcomers can easily follow it and take it home to reflect in a calmer setting. The foreclosure process is divided in three steps: '1) You have stopped paying or you know that soon you will', '2) Beginning of the foreclosure procedure', and '3) Repossession/eviction and debt reclaim' (Plataforma de Afectados por la Hipoteca, 2014). During the first step, there is a discussion about the Spanish housing bubble and the problem of mortgages from a structural perspective. Instead of reproducing the dominant 'neoliberal discourses of personal responsibilization' (Di Feliciantonio, 2017, p. 38), the facilitators make emphasis on how the high rental prices and low interest rates of mortgages led people to choose the latter as their model to access housing. Moreover, banks are presented as careless institutions whose greed led them to give credits without paying attention to the financial sustainability of the debtor; thus making them responsible for each defaulted mortgage. There are also references to the bailout that Spanish banks received. Between 2008 and 2011, the Spanish government bailed out a number of financial institutions with 64 billion euros, out of which 60 billion have been deemed impossible to recover (Banco de España, 2017). As the facilitator explains, instead of bailing-out the thousands of families that were struggling economically, the government used their tax-money to give it to the same financial institutions that are evicting them. Meanwhile, as constantly reminded during the assembly, many of these people found themselves in the dilemma of deciding between 'paying their mortgage or feeding their family' and decided to secure the dietary needs of their beloved ones. In this way, defaulting on one's mortgage is presented as commonsensical. Survival is more important than meeting one's financial

commitments with an irresponsible institution that has been, anyways, bailed-out with public funds. This decision is also presented as legally legitimate as there was no obligation to bail banks out but the right to housing is protected by the Spanish constitution. The weekly exposure to this discourse helps people trapped in their mortgages to reinterpret their experiences. Similarly to how people use written texts to rationalize their personal stories (Wuthnow, 1994), the weekly repetition of the PAH's discourse constitutes a sort of unwritten text that serves to help newcomers understand their past differently. It was common that more experienced people used the juxtaposition of paying one's mortgage vs. eating. Moreover, these discourses were used outside of the ritual of the assembly when members spoke me about their past during interviews.

(1) We had a variable rate and, eventually, the instalments start to rise and rise. Our priority was paying our home, so we started spending our savings in paying the mortgage [...] eventually, we could not afford paying anymore, so I went to tell the bank that I had to choose between paying and eating and that I could not live without food. (Beneficiary member 18, 30 July 2017, Barcelona)

(2) I got a gig cleaning a public swimming pool during the summer. They were paying me 1,000 euros. So, from those 1,000 euros, 900 would go to the mortgage and I would keep 100. Imagine, with 100 euros left for the whole month, you cannot even afford to eat properly. (Beneficiary member 38, 13 April 2018, Terrassa – online interview –)

(3) I would get gigs once in a while and I would give all the money I earned to the bank because they told me 'pay whatever you can, the important thing is that you show good faith'. I would even take 50 euros from the money for feeding my kids, which was a misery because what difference does 50 euros make if you have to pay 600 for the mortgage? But I finally had to tell the bank that I could not take food from my children, that I was feeling terrible. I could stop eating myself, but I could not take money from my children's food to pay the mortgage. (Beneficiary member 36, 08 April 2018, Seville – online interview –)

The first step in the explanation of the foreclosure process aims at questioning the overarching feelings of shame and guilt with which people trapped in their mortgages arrive to the PAH's assembly. By questioning the hegemonic discourses about housing, the origins of the crisis, and the roots of individuals' default, the PAH also challenges the reasons why its members feel ashamed and guilty. For the PAH, there is no shame in prioritizing that your family is well fed over any other expense. The PAH questions the neoliberal commonsense of placing one's financial obligations before one's wellbeing and presents a new rationale where the shameful act would have been not caring for your loved ones. The PAH points at the structural conditions of the Spanish housing model and the irresponsible behavior of incumbents to confront the social discourses that blame individuals for their default. Those to blame are not the ones who wanted to have a home, but the perpetrators of the scam, who pushed people into debt, and their accomplices, who legislated loosely to allow this and who transferred the money from those affected to the ones who committed the fault.

The second and third parts of the explanation discuss the process since people default until the day of the eviction and contribute to mitigating the feeling of panic. During this explanation, emphasis is placed on addressing some of the misconceptions about how the foreclosure procedure is an ordered process regulated by courts. Some of the myths challenged during this time are that one cannot go to jail for not being able to repay their mortgage, that a foreclosure procedure needs to be started by a judge and notified in due time, and that social services cannot take one's children from their home only because they defaulted on their mortgage. The moderator explains the long process until a judge finally signs an eviction notice. First, the bank needs to inform debtors through a notarized letter about their outstanding debt and the deadline for its clearance. If the reclaimed debt is not paid by the given date, debtors will receive a foreclosure lawsuit that needs to be answered within ten days. After this period, the court sets the date for the public auction of the property that cannot be earlier than twenty days after this decision has been taken. In the common case that no buyers are found, the bank will acquire the property for up to 70% of its value and request an eviction date to be set by the courts. At this moment, defaulters are advised to present an appeal to delay the process, and have more time to negotiate and pressure the bank. This means that people trapped in their mortgages should expect that their eviction date will not come until at least three months after they receive the notarized letter from their bank. Even if this information does not completely eliminate newcomers panic, it does provide them with a temporal horizon that helps them not to feel constantly under threat. Eliminating uncertainty is crucial because if one cannot anticipate what will happen the day after, it is impossible to start any strategic engagement. Instead, one only improvises based on the behavior from other actors. Once a person is able to have a temporal horizon in mind, it is also possible to plan for how to approach the problem, reduce the feelings of panic, and, eventually, start strategic interactions to confront their grievances.

After this overview, there is a period when newcomers introduce themselves and members update the assembly on their progress with their cases. This stage contributes to reinforcing the new framing presented by the moderator showing those trapped in their mortgages that their situation is more generalized than they thought. Seeing that other people are going through the same problems contributes to move the blame from the individuals to financial actors and structural factors. Before joining the PAH, people trapped in their mortgages saw their problem as idiosyncratic. It is their behavior what led them to their default because, as many media outlets and political figures argued to justify the crisis and austerity cuts, they 'lived above their possibilities' (El Economista, 2011). Once newcomers are exposed to the new framing from the PAH and see that there are many others going through the same circumstances, they question their feelings of guilt and consider their problems within a wider frame of injustice. The new framing encourages newcomers to speak up and turns their shame and guilt into anger.

I took five weeks to speak [at the assembly], I stayed in the corner because... well... you arrive to the PAH with a huge sense of guilt. You think that you did something wrong when, in fact, you did nothing wrong. We all were scammed. And you see so many people there with you, and they all have passed through the same. Then, you realize that you should not feel guilty, because it was not your fault. You should feel pissed because they fooled you. (Beneficiary member 12, 27 July 2017, Barcelona)

Moreover, the temporal horizon presented during the explanation about the foreclosure process is confirmed by members' stories when they update the assembly on their progress. Newcomers can see that other people facing their circumstances are still in their homes and have started negotiations to prevent their eviction. These stories present a new dynamic where, instead of improvising based on the bank's actions, it is people trapped in their mortgages who are initiating strategic interactions. This gives newcomers the hope of having a sense of control over their lives and shows them that they do not need to feel under constant threat. This does not mean that the fear of eviction disappears, but these dynamics concentrate the episodes of fear in concrete moments that can be anticipated. Moreover, they show newcomers that they can take actions to mitigate the risks they face. In this way, they are encouraged to start strategic interactions to confront banks.

When we met [the PAH], we got to know that it is not true that your salary can be confiscated from one day to another. I receive my paycheck the first day of each month. Each of those nights, I would set the alarm of my telephone for 2.05am or so and I would go running to withdraw the money, because I thought that otherwise they would confiscate it. [...] When I met [the PAH], they told me that they could not confiscate all my salary. [...] I also got to know

that I could not be send off my house from one day to another, that there is a process for this. It is already 2 years [since the foreclosure procedure started] and I know that there will be still another year at least until they will kick me out of my home, and I am still living in my apartment. [...] If they ever kick me out from this flat and I finally have to leave it, I will come back again. I will come back to this apartment or I will enter into another one. Many people do that, and I intend to do it. One would not do these things if they treated us well. (Herranz, 2012)

Listening to other people's stories about how they have successfully gone through an eviction blockade, or have managed to advance in their negotiations after calling for a protest at their bank office, addresses newcomers' fear of the consequences they may face if they confront their banks. Bank clerks often threaten people trapped in their mortgages with worse consequences if they join the PAH. This is probably a good measure of the popularity and success that the organization has achieved but when one is in a mood of panic, it may work as a discouragement to approach the group. Furthermore, even when people have already joined several the PAH's events, they are reticent to ask for an action to support their specific case because they are still fearful that the bank clerk's threats become reality. Something similar happens with public administrations. Despite the fact that social housing should be allocated based on objective reasons regarding the need and urgency of each specific case, the shortage of social housing stock creates a situation where there are often many urgent cases unattended. Under this context, local representatives and public workers may threaten to prioritize other applicants if the PAH organizes a protest in their support. I listened to those threats myself during one of the accompaniments I was part of in the town of L'Hospitalet de Llobregat. Being exposed to success stories and celebrating them with the rest of members helps newcomers overcome the fears of confronting incumbents for their own cases because they see that those intimidations rarely become true.

The Welcome Assembly is a fundamental part of the PAH, listening to people that has passed through the same as you and that they tell you 'I have gone to a STOP Evictions and it is fine' or 'I have done this, and it has worked for me'. You are convinced by the experiences shared that what you heard before is possible. (Beneficiary member 48, 28 May 2018, Sabadell – online interview –)

Additionally, as I elaborate below, the stories heard during assemblies are confirmed by their participation in public actions.

4.2.1.2 The Emotional Care of Eviction Blockades

In the PAH, public actions contribute to emotional care. They often seek to confront feelings of avoidance, as well as to generate high emotional energy and approach emotions. The internal message of the PAH's flagship campaign, *STOP Desahucios*, is aimed at mitigating the panic with which people that are under risk of losing their homes live. During assemblies, it is common that newcomers are encouraged to have hope because 'once they are part of the PAH, they will never become homeless'. However, the statements during an assembly may sound as idealistic promises that are part of the dramatization of any social movement (Polletta, 2006; Tilly, 2008). When members participate in eviction blockades, they see the PAH's capacity to stop evictions and more importantly, *their own* eviction.

Joining an eviction blockade addresses members' panics in two ways. On the one hand, it shows them that through their involvement in the organization their fears can be confronted. Through eviction blockades newcomers see the usefulness of civil resistance and collective struggles because they become part of other people's victories that may be their own in the future. On the other hand, participating in eviction blockades normalizes engaging in confrontations with frightening incumbents such as bank representatives, police agents and the judicial entourage. Those actors were at the center of the nightmares of people trapped in their mortgage's because they are those that would expulse them from their homes. Through participation in other people's eviction blockades, the PAH members become used to confronting the actors that they did not dare to oppose in the past. Eviction blockades confront the PAH's members panic because their dwelling is under risk and their fears of engaging in contentious collective actions opposing incumbents.

Moreover, eviction blockades constitute an 'emotional battery' (Jasper, 2012). The negative pole of the battery is the fear experienced while the group is waiting for the judicial entourage and the often-heated arguments when they arrive. The positive pole is the high emotional energy when the parties sign the document confirming the postponement of the eviction. Victory is cheerfully celebrated shouting *¡Sí, se puede!* The signed document becomes the symbol of the triumph, and pictures of the whole group with the affected person in the middle holding the certificate are taken. The juxtaposition of these two feelings and the victory of the latter reinforce the approach emotions of the victory over the fear experienced at the beginning; thus contributing to eliminating the panic that many members suffer from.

The ritual of an eviction blockade contributes to emotional care by questioning the feelings of shame and guilt of people trapped in their mortgages. While shame discourages publicity, an eviction blockade represents the visualization of what used to be an action hidden from the public view. Evictions that are not contested often proceed in silence. It is either the family who vacates the apartment before they are expulsed or they are ready to leave once the judicial entourage and the police forces arrive. During these episodes, shame and guilt reinforce and are reinforced by invisibility. Avoidance emotions encourage people to leave quietly. The lack of social reactions while a family loses their home acts as a confirmation that what they are facing is right because nobody questions it. The ritual of an eviction blockade breaks this dynamic.

When the PAH members gather in front of the building before an eviction, they try to gather as much attention as possible. They arrive wearing the famous green t-shirts of the PAH and they chant while they wait for the judicial entourage to arrive. This ritual breaks the will of avoidance encouraged by shame and, instead, highlights the pride of opposing an eviction and the will to make it public. One of the common slogans chanted during eviction blockades is *¡Este desahucio lo vamos a parar!* (We will stop this eviction!). This slogan frames the person under risk of eviction and the rest of the group as active agents publicly opposing the foreclosure. Instead of hiding that somebody is being expulsed, they make the situation public and show that they are proudly confronting it. Moreover, other chants challenge the hegemonic distribution of guilt that blamed those suffering evictions. When the PAH members sing ¡Vecino, Despierta! ¡Desahucian en tu puerta! (Neighbor, wake up! They are evicting someone in front of your door!) they are pointing at who is responsible for the eviction. Emphasis is not placed on the action through a passive voice – an eviction is happening –. Instead, the active voice points at the subject of the sentence – they are evicting –, highlighting those who are to blame. Bank representatives, police forces, and the judicial entourage are framed as the perpetrators of the eviction. Moreover, the call to neighbors to wake up and be present for what is happening, or even take action, frames the eviction as something illegitimate that should not pass unnoticed. In this way, the perpetrators of an illegitimate action are the ones who should be blamed. Through its chants before an eviction blockade, the PAH is sending the message to those at risk of losing their home that they should not be ashamed or feel guilty. It is their opponents who should experience those sentiments. Furthermore, the fact that this counter-framing takes place in the street sends the message that the ways of feeling presented by the PAH are socially acceptable and can be shown in public. Hence, it is not only the PAH who tells its members that they should not feel guilty and ashamed, their neighbors and society at large also accept this claim.

4.2.1.3 Naming and Shaming as Emotional Care

The PAH's campaign *Que se Sepa: Este Banco Engaña, Estafa y Echa a la Gente de su Casa* (Let it Be Known: This Bank Cheats, Swindles, and Kicks People out of Their Homes) is specifically aimed at challenging the overarching emotions of shame and guilt felt by its members. This campaign involves sticking posters and stickers reading the slogan of the campaign at bank offices during the night. Sticking usually takes place on Friday evening, with the purpose of leaving the signs at the bank office's doors and windows during the weekend. In addition to the aim of pressuring bank offices that do not want to progress in the negotiations towards postponing evictions and accepting the deed in lieu of foreclosure, the objective of the campaign is to switch the shame and guilt from those trapped in their mortgages to the banks.

[The *Que se sepa: Este banco engaña, estafa y echa a la gente de su casa* campaign] aims at signaling at the one that should be blamed for our situation. Basically, banks cheated because they signed abusive mortgages. They swindled because they included clauses that were against the law. And, in addition to cheating and swindling, they also kick you out from your home. This generated a collective understanding among our people that went beyond the rhetoric to which they were used to. When people were exposed to it, they would say 'shit, of course! This is so true!' (Non-beneficiary member 4, 22 June 2017, Barcelona)

Through this campaign foreclosures are not the result of one's default. Instead, they are the consequence of the banks decisions and actions. Additionally, it is not only that banks have decided to evict families, but they have also cheated and deceived them before doing that. Following the rhetoric presented during the PAH's Welcome Assemblies, those trapped in their mortgages are framed as the victims of an orchestrated scam and this rip-off should be known by the wider population. Through this public action of naming and shaming, blame is placed on financial institutions. Banks are accused of engaging in socially condemned, and even

illegal, behavior such as cheating and swindling. Hence, they are not only guilty of evictions, but they should also be ashamed for engaging in illegitimate practices.

One of the biggest achievements of the PAH is the transformation of the collective imaginary, to turn things around. For many people, now it may seem obvious that their debt must be cancelled, that they must stay in their home paying a social rent, that banks are crooks, and so on. But it has taken a long journey moving from 'but nobody put a gun on your head to sign the mortgage', 'you were very happy when you could ask for enough money for your home, your car and your holidays in the mortgage'. This campaign turns this over and the slogan is easy to internalize for everyone. And this is amazing because it means that before thought that it was my fault that I could not continue paying, that I screwed it up when I signed [the mortgage], that it was my fault. And then you start to understand that this is nothing new, that there was a long journey to arrive to this point; that there was a great degree of collusion from public administrations for this to happen; that this is not your fault, that this is not your personal failure. What happened here is a generalized scam, this was really a fraud. So, this serves you to remove a lot of your feeling of guilt and then, you also identify an enemy against whom to fight. (Founder 3, 15 August 2017, Barcelona)

This organizational leader is right in saying that this type of campaign went beyond changing the emotional habitus of the PAH's members, contributing to changes in the social allocation of guilt. A 2013 national-wide survey from *El País* showed that 9 out of 10 Spaniards agreed with the claims of the PAH (El País, 2013).

4.2.2 Emotional Care One-on-One

In addition to the rituals developed within the PAH, during which the dynamics that take place are more important than the actions performed by a specific person, another component of emotional care are the relations among individuals. These personal interactions help members to overcome the shame and panic they experience when making an active contribution. For instance, speaking at the PAH's Welcome Assembly for the first time is a milestone for all members who were paralyzed by their grievance and, at this stage, newcomers have not yet been immerse in the organizational rituals. During these moments, one to one interactions provide comfort and give the necessary impetus to overcome the shame of making one's first contribution.

I did not intervene in my first assembly, but I was talking to [a member]. He sat next to me and, well, he gave me some individual advice, you know? He asked me about my situation and made me feel a bit calmer. I did not speak in the assembly, but [a member] made me feel more at ease. [...] During my second assembly, [a member] also sat next to me, he recognized me from the Monday before and came next to me. I wanted to intervene, but there were many people talking, many speaking turns. So, I was like 'do I ask for the speaking turn or not? Do I do it or not?' I was too nervous, or I don't know. So, [a member] requested the turn to speak and gave me the floor so I could talk. (Beneficiary member 12, 27 July 2017, Barcelona)

This support is not something that is expected from all movement members and to a large extent depends on the personality of each individual, as well as on personal affinity. Some people are more empathic and are able to detect whether somebody is experiencing avoidance emotions and act in support. Once newcomers receive the support to speak at the assembly for the first time, they are more at ease contributing to the organization.

Sometimes the assembly just feels too big, but if somebody comes to you and asks 'hey, how are you doing?', then it may be easier to share your miseries with that person. Then, once your miseries are out, it is also easier to share them with everyone. (Beneficiary member 10, 26 July 2017, Barcelona)

There are some members that are particularly well regarded, be it by the organization as a whole or by specific members, and whose emotional support is more effective. When members request an accompaniment during an assembly, most of those that will join them offer their company spontaneously. In principle, anybody's participation should have the same effect, as most accompanying members do not have an active role in the action. However, it is common that, after the assembly, the person who requested the accompaniment approaches specific members to encourage them to join as well. These people are generally either more experienced members or individuals with whom the person requesting the accompaniment feels that she has a closer relationship. Both profiles have the same emotional impact on the member, which is helping her overcome the fear of confronting an incumbent. On the one hand, more experienced members provide the confidence that, should the affected person not be able to carry the negotiations as expected, they will get the discussion back on track. Hence, the affected person will have less fear of the possible negative consequences or not achieving her objective because she knows that a veteran person can intervene. On the other hand, activists with closer ties give confidence to the affected person because she can develop greater trust on their commitment and their readiness to emotionally care for her in case it is needed.

Moreover, while it is true that caring rituals are aimed at dealing with the emotions of newcomers and the majority of the movements' base. The PAH's organizational leadership is at many times, the recipient of person-to-person care. This emotional support helps leaders to confront the pressure from media and adversary political figures.

We had a WhatsApp group that was called *the PAHwer* and with *the PAHwer* [a spokesperson] was never alone on TV. She was by herself at the TV set, but we were all there with her. We were writing her all the time 'you are so pretty today', 'your hair looks amazing!' And after the debate or during the commercials, when she would say 'I did not do well today' we were all saying 'No! Are you crazy? You did fantastic!' I can imagine that, as a leader, one must feel very lonely and we had to take a lot of care of [a spokesperson]. When you are such a visible person and you are attacking the banks, you are criticized from all sides and in many dirty ways. (Beneficiary member 3, 04 July 2017, Barcelona)

So, while the rituals developed within the movement have the objective of caring for those who probably need it more, every member of the PAH receives emotional care to different degrees. Both leaders and the rest of organizational members pass through worse and better moments during their involvement in the PAH. Moreover, the intensity and amount of time that many leaders dedicate to activism may lead them to experience burnout (Strang & Jung, 2005). This is more the case when some of them receive media attention, and the consequent attacks from adversaries in institutional politics and the media, as it was the case of many the PAH leaders. In these cases, the emotional support from the rest of members becomes many times crucial in the continuation of the involvement of leaders and their wellbeing.

Personal interactions of emotional care are of great importance because, despite the flashy actions and media appearances, it is the social movement organization community that sustains the activities of the collective. This is the dichotomy that Stall and Stoecker refer to when they highlight the difference between 'community organizing', which places more importance in the public sphere activities of a movement, and 'organizing community', which are works developed on the private sphere and which are aimed at building and repairing relationships (Stall & Stoecker, 1998). It is common that they pass unnoticed to an external observer because people who are not involved in the most visible roles of the organization generally perform them.

When you are in charge of coordinating on the Catalan level, or on the State level, or when you are participating in TV programs, you are focused on that, but there is an assembly that is alive, with people with problems, and we need to take care of each other. This is why all contributions are important and necessary, even those that seem very small can make a big difference. (Non-beneficiary member 3, 20 June 2017, Barcelona)

Despite the more invisible impact, one-to-one emotional care is crucial to sustain commitment to the group and it is one of the reasons why many beneficiary constituents continue their involvement in the PAH after they solved their cases (Ancelovici & Emperador Badimon, forthcoming).

4.3 A Matter of Time

Shame, guilt and panic do not magically disappear in one assembly. Likewise, nobody feels hopeful that they will solve their mortgage trouble after participating in the first STOP Evictions. At the beginning, the emotions generated by the rituals in the PAH are reactions to the immediate environment to which newcomers are exposed to. They are what Jasper calls 'reflex emotions' (Jasper, 2018). These feelings generally disappear when the person leaves the space of the ritual. This is the reason why during the PAH's beginnings there were people who would call for an eviction blockade during an assembly but then vacate their apartment the day before the eviction, handing their keys to the bank. The social environment of the assembly temporally eliminated their fear and shame. It also gave them hope that they would be able to overcome their panic and confront the bank. Once they left that space and they joined their previous rituals and emotional habitus, shame, guilt and panic returned and the eviction seemed again impossible to prevent.

Through repetition, these short-term reflex emotions become longer-term affects that are not exclusively dependent on the social environment one is immersed in. They become what Jasper calls 'moods' (Jasper, 2018). The reflex emotions generated in the PAH's rituals are dependent on the congregation of bodies in the same physical space and the shared focus of attention of participants. Nevertheless, the weekly reiteration of discourses and rituals in the assembly, as well as the experiences during accompaniments, protests and eviction blockades facilitate the translation of the approach emotions and high emotional energy generated in these activities to the rest of spheres of life. Slowly, newcomers are immersed in the new reality generated within the PAH, internalize the new feelings, and experience them outside the organizational dynamics.

More experienced members are aware of the temporality of the emotions felt during the assemblies and events, and emphasize the importance of participating regularly. Obviously, any organizational leader has an interest in numbers, as the strength of any movement depends, to a large extent, on the amount of committed people it has. However, the PAH leaders are also mindful of the temporal component of the emotions that are generated within the rituals of the organization.

Many people come because their eviction is in a week and then, after we block it, we don't see them again until they receive their next eviction notice. Of course, we go and block their eviction again because nobody should end up in the street, but you know that they are never going to solve their problem. If you don't come to the assemblies, learn, participate in other accompaniments and STOP Evictions and see that *it is possible*, then you are never going to be empowered. (Founder 1, 22 June 2017, Barcelona)

For this leader, the difference between being aided through assistance-based logics or being able to take ownership of one's struggle is internalizing the new emotional dynamics of the movement. Seeing that *it is possible* means internalizing the hope that is generated in the assembly, believing that things can be otherwise, and gaining confidence that one can achieve one's objectives through the participation in collective victories.

4.4 Summary

Emotions are critical to understanding why some aggrieved individuals may be paralyzed by their oppression and the reasons that many people who are biographically and structurally available are passively recruited to an organization. In the case of people trapped in their mortgages, the feelings of shame, guilt and panic are the most prevalent. The importance of owning one's home for Spanish conceptions of the good life makes those under risk of eviction ashamed of their situation. Neoliberal discourses that individualize success and failure led those defaulting on their mortgages to blame just themselves, disregarding structural factors and the irresponsible lending behavior of financial institutions. Finally, the threat of homelessness is something that affects all aspects of one's life, creating a feeling of being under constant danger. This sensation was also increased by the harassment that most defaulters suffer from financial institutions, imposing a paralyzing panic on them. These emotions discouraged people trapped in their mortgages to approach social movement organizations such as the PAH.

Emotional care is central to address some of the needs that prevent the participation in contentious politics of aggrieved individuals. In the case of the PAH, members are emotionally cared for through organizational rituals that take place both during assemblies and in public, as well as the personal interactions among members. The PAH's Welcome Assembly serves to challenge the hegemonic frames that imposed shame, guilt and panic on those trapped in their mortgages. During these gatherings, alternative discourses are discussed, offering members the possibility to develop new emotions in relation to their grievance. According to the PAH's framing, financial institutions and policy makers should be the ones ashamed and embarrassed for creating a context that pushed people into indebtedness. Moreover, the PAH generates a climate of hope that confronts the panic experienced by newcomers. Public actions serve to confirm the new framing and emotions. Additionally, personal interactions among members contribute to emotional care, providing more confidential spaces of comfort.

Chapter 5 – Becoming Activists through Identity Care

I was on my way to one of the many early morning eviction blockades organized by the PAH Barcelona. As every member who goes to any public action, I was wearing the PAH's green tshirt. When I exited the metro, I stopped by a coffee shop next to the station to buy a coffee and a croissant to eat on my way to the meeting location. When I was going to pay, the barman did not let me. 'This one is on me. You guys do an amazing job'. Even if it was not a lot of money, the gratuity made me feel great. As an unknown man, a well-intended stranger treating you for something is a boost of self-esteem. It means that they acknowledge and respect you. It makes you feel authentic because that is not something that happens often. It was not difficult to understand that the free breakfast was due to the PAH's t-shirt I was wearing. It connected me to a community to which I could feel proud belonging to.

This moment made me wonder how this type of interactions make the PAH members feel. After all, I was a relatively worry-free graduate student, without any major problems in life. I never experienced being in risk of eviction. I never had to live through a transformative event that made me question everything about who I was and my place in the world. However, most beneficiary members in the PAH did. I imagine that the appreciation by the bartender is quite unlike the appreciation that most people trapped in their mortgages have towards themselves. They would, undoubtedly, enjoy interactions such as these even more than I did.

The self-concept of a debtor in good faith is likely to be seriously challenged when she finds that she cannot continue paying her mortgage. The risk of losing one's home and putting the rest of one's family in risk of becoming homeless will considerably deteriorate one's appreciation for oneself. Moreover, one becomes dependent on personal networks, the bank, social services and charity to cover one's most basic needs, having the impression that one has no control over one's life or capacity to influence it. Finally, admitting being a defaulter and being poor challenges one's previous self-perceptions as a homeowner. It should not come as a surprise that people with low self-esteem, who perceive themselves and their actions as meaningless and uninfluential, are discouraged from initiating strategic action (Jasper, 2006). In other words, those facing these circumstances will find it particularly challenging to act and collaborate in defying the status quo and those who are more powerful than they are.

The collective identities of those trapped in their mortgages are also affected. Many reject identifying as being somebody in risk of because admitting that they may lose their home challenges a fundamental pillar in their life. Consequently, not admitting it allows for sidelining problems, which ultimately leads to difficulties in rationalizing problematic situations. The stigma attached to being poor, a defaulter or risking homelessness discourages individuals to relate to others who are in the same position. Furthermore, the dominant 'self-made man' discourse discourages forming and cultivating collective identities. This lack of collective identification complicated engaging in contentious collective activities, as failing to identify with other commonly aggrieved individuals hampers trust and commitment to the group, as well as the creation of boundaries between challengers and dominant groups.

5.1 Defaulting One's Identity

5.1.1 Evictions and Self-Esteem

Defaulting on one's mortgage and the experiences that often accompany such an event, such as unemployment, has a tremendous impact on one's self-esteem. When people buy a house, they often share a set of characteristics that make for high self-esteem. They generally have stable jobs with acceptable incomes. They may be starting a family and they probably have reasonable ideas about how their life will unfold. When housing is at risk, their life and their expectations of it change dramatically. Defaulting on one's mortgage is probably the outcome of either becoming unemployed or the result of a breakup. One may have the impression that one's family and plans are put into risk because of one's inability to behave in the way that produced the original favorable view of oneself.

You know, you have a life-plan, and the plan is going great and, suddenly, you are out of that plan. All of a sudden, you say 'holy shit, I have just become homeless'. Even if you have a home, you are already a homeless because you owe 200.000€ to the bank, your house is not yours, and, if you don't pay your mortgage you are out, you become homeless. Then, you wonder 'how did I end up like this? How did I screwed life that I ended up like this?' Then, you feel like shit. You feel like shit because you think you are just a turd, because you are not even able to have a home. I am not speaking about being successful, being rich and all that. This is about having access to the most basic stuff anyone can imagine. (Beneficiary member 51, 4 June 2018, Murcia – online interview –)

Additionally, this changes the interactions with bank clerks, reinforcing such impressions. When one has a payroll direct deposit and a mortgage in a bank, the relation with the bank clerks in one's bank office is cordial and amicable. You are a good client, somebody who brings profit to the office and who is expected to be on a profitable relationship with the bank for a long time, as some mortgages were signed for 30 years and more. This relationship even goes beyond formal terms. You may know the bank clerk personally and have shared stories about each other's lives. You are more than a client to them, and perceive the relationship as a partnership of sorts. The calls from the marketing department of the bank would praise your financial responsibility and then try to sell you credit cards, televisions and financing for your holidays. Moreover, everything seems incredibly easy to contract. There is almost no

paperwork and employees are available and can be easily contacted. Once you start facing financial problems, everything changes. The partnership that was established in the past disappears, your troubles are now your sole responsibility and you should solve them by yourself. Regardless of how you do it, you need to keep paying your monthly installments. After defaulting, one turns into a liability and one's home becomes a 'toxic asset' for the bank. The director of the bank office becomes suddenly unavailable. In place of the marketing department, the credit defaults division starts to call. They don't speak about easy credit or holidays. Instead, they threaten to evict you and wonder whether the social services would allow you to take care of your children when you become homeless. As Ada Colau, one of the PAH's founders, explains in the documentary *La Plataforma*:

Affected people arrive to the PAH totally perplexed. 'Before, the director approached me as if I was family, when I signed the mortgage everything could be done with ease – if you cannot pay, don't worry, we will find a solution, etc. – 'Suddenly, that kind of treatment changes radically. When the crisis starts, and you cannot pay any more, you go to your bank, where they used to treat you so well and, suddenly, there are even cases of abuse and threats (Herranz, 2012).

The change in behavior that people like Ada experience have significant impacts on their selfesteem. Such feelings were only reinforced by the prevailing social conceptions during the housing bubble and the beginning of the burst prior to the appearance of the PAH, when nobody questioned the legitimacy of evicting debtors in good faith from their homes. In addition to the stigma generally associated with poverty, people trapped in their mortgages were perceived as prodigal, which is a disgraceful quality to be associated with in a context where financial jargon and austerity were almost commonsensically perceived as negative. As one of the PAH's leaders summarized during an interview 'poverty is stigmatized, and evictions are the moment of maximum visualization' (Non-beneficiary member 1, 16 June 2017, Barcelona). Low self-esteem complicates one's participation in social movements (Gecas, 2000). Those with little self-worth tend to prefer to avoid attention and social interaction (Davitz, 1969; Scheff, 1990). This is particularly problematic for engaging in public displays of nonconforming behavior, as not following the established rules and routines gathers more attention than following social habits.

I think that many people don't come to the PAH because they don't love themselves enough. To do well, you have to feel good about yourself. There was a period when I didn't love myself. It is sad, but I didn't. This is why I would prefer to pay the bank rather than eating well. So, if I was not even able to care about eating well, how would I be able to make a fuzz at my bank just because they did not want to negotiate with me? (Beneficiary member 25, 25 August 2017, Barcelona)

5.1.2 Taught to Be Helpless

Reflecting about the common situation of people trapped in their mortgages provides a picture of why many did not consider themselves efficacious. Individuals live in a condition of alienation when they experience that they cannot control their own lives (Rotter, 1966). Hence, when people have the impression that they cannot influence their present or future, they are discouraged to act to change it, let alone participate in collective endeavors that affect other people than themselves. Once one starts experiencing financial distress and problems to meet one's mortgage payments, one's most basic needs start depending on external agents. Many people reach out to personal networks, social services and charities for food or clothing, losing control over some of the most basic aspects of life. Moreover, the interactions they have with those providing these services are oftentimes patronizing, reinforcing their socialization as passive subjects whose agency is reduced to asking for help from others and following instructions. When I went to social services, I told them that I had to choose between paying to the bank and eating, that there was no other option. And they told you 'No, you have to pay. Pay and we will help you with the food'. (Beneficiary member 6, 21 July 2017, Barcelona)

This feeling of incapacity is reinforced through one's constant interactions with bank clerks trying to find a way to solve the problem with one's mortgage. After defaulting, one has the impression that the bank takes over one's life. Bank clerks can decide whether they start the foreclosure procedure or wait a bit longer to see whether you can start paying again. Moreover, the messages that many people trapped in their mortgage receive from the bank make them feel insignificant. It makes them feel as if there is nothing they can do to confront their problem.

[The bank director] used to tell me 'we don't care if you set yourself alight in the middle of Catalunya square [one of the main squares in Barcelona], you are never going to obtain the deed in lieu of foreclosure'. (Beneficiary member 14, 27 July 2017, Barcelona)

Under these circumstances, it should not come as a surprise that this impotence takes people trapped in their mortgages to the extreme, sometimes pushing them to commit suicide. Activists for the right to housing have identified in that the news have reported about 41 people who killed themselves either right before or during their eviction (15Mpedia, 2018).

According to learned helplessness theory, after someone endures aversive circumstances repeatedly and has the perception of being unable to control or escape them, this person will have more difficulties confronting similar situations in the future (Abramson et al., 1978; Seligman, 1975). Experiences of failure, as well as the threats and harassment that people trapped in their mortgages suffer, impose on them the feeling that they cannot do anything to avoid their eviction. Even if social movement scholars have traditionally associated the feeling of threat with engagement in collective action (Almeida, 2003; Chang & Vitale, 2013; Owens,

Cunningham, & Ward, 2015; van Dyke & Soule, 2002), participation is often hampered by learned helplessness. Learned helplessness and perceptions of inefficacy act as mediators between emotions and participation in social movements. If, based on previous experiences, a person does not expect to be able to change her circumstances; it is more likely that she will refrain from engaging in any strategic confrontation to address her grievances.

5.1.3 Not Being Oneself

When someone is considered a defaulter, she is likely to struggle in matching that label with other components that make for her identity. This situation creates the impression of inauthenticity. Once one starts facing financial distress and being in risk of eviction, the thought of being a defaulter starts occupying a person more and more. This is, as a large amount of interactions and experiences are suddenly connected to one's default. Identifying oneself as a defaulter serves little purpose. It refers to a situation from the past that is characterized by the lack of action – the inability to pay one's debts. Despite not being at ease with that identification, debtors in good faith have little room to move away from it, as the only way to stop becoming a defaulter is paying one's debts, something nearly impossible when lacking an income.

There were times that it seemed that the bank clerk would not get it. 'Don't think that what I want is not to pay and get away with it. I want to pay my mortgages and that you and your people leave me in peace, but I can't. I can't pay you and I don't know what to do. This is why I come to speak with you'. (Beneficiary member, 19 April 2018, Manresa – online interview –)

Moreover, the identity of being a defaulter carries a considerable stigma with it, discouraging individuals to regard themselves as authentic.

The perceptions of inauthenticity alienate those trapped in their mortgages. Individuals need a certain coherence among the different ways that they perceive themselves, how they would like to perceive themselves and whether they act according to those ideals (Gecas, 1986). When a person perceives herself or acts in a way that is not congruent to her different identifications, she is in a condition of alienation. Hence, the perception of oneself as a defaulter complicates one's capacity to confront one's grievances. On the one hand, the only available solution that is congruent with that identity is clearing one's debts, something that many people trapped in their mortgages try without success. On the other hand, the feeling of self-alienation makes for a motivational barrier to take action.

5.1.4 The Isolation of Eviction

The isolation that many people trapped in their mortgages felt and experienced complicated their participation in the PAH. Identification with a group fosters relationships of trust (Della Porta & Diani, 2006), and commitment to the collective goals (Gamson, 1995; Hunt & Benford, 2004). Hence, those who were trapped in their mortgages and did not identify with others similarly affected had more difficulties trusting people who claimed to be committed to their personal struggles. In turn, this lack of trust also made them less likely to engage in action on behalf of other people's struggles. In many cases, the lack of identification with other people continued even when they had already joined the PAH. This explains partly why they were passively recruited.

When I arrived to the PAH, they would tell me to look to the one next to me and I would think 'listen, don't make me look to the one next to me because I really don't care. What I care about is myself and getting out of all of this' [...]. I was very selfish. Why do you talk about the one next to me if I have enough problems myself and the one next to me does too? So, the one next to me is not going to come to my home and solve my troubles or give me food. (Beneficiary member 24, 23 August 2017, Barcelona)

Collective identities facilitate the creation of boundaries between challengers and incumbents (Della Porta & Diani, 2006; Flesher Fominaya, 2007; Gamson, 1995; Taylor & Whittier, 1992). Hence, the lack of identification with people in a similar situation may help to explain why those affected by mortgages internalized incumbents' framing of 'personal responsabilization' (Di Feliciantonio, 2017; Palomera, 2014), leading those facing mortgage problems to see themselves as the only ones who could help themselves. In other cases, the lack of networks and time prevented people facing financial distress to connect with each other and think collectively. Others did not want to admit that they would have to face eviction, so they tried to find hope on what differentiates them from others losing their homes.

I would see the news [about evictions] on TV and, it is curious because even though the bank had already started a foreclosure procedure against me, I saw it as something foreign. It was as if my mind was rejecting that I was there too. I don't know, I was seriously depressed and everyone saw it except of me. I would never admit that I was depressed. Just like I would never admit that I would be evicted, everyone who knows you knows it, but it is as if your mind does not want to take that step. (Beneficiary member 54, 20 June 2018, Bilbao – online interview –)

Some authors have argued that shared interests are sometimes not enough for the development of collective identities and that it is collective conflicts what provides the basis for group identification (Melucci, 1995, 1996). Hence, it may also be the case that sharing similar conditions and adversaries was simply not enough for people trapped in their mortgages to identify with each other. To confront these issues, the PAH and its members care for the self-concepts and collective identities of members. The frames developed by the organization, its dynamics during assemblies and public events, and the interactions among members contribute to increasing the sense of self-esteem, efficaciousness, and authenticity, as well as cohesive collective identities. These efforts foster solidarity among people trapped in their mortgages, who increase their commitment and contributions to the group.

5.2 Identity Care in the PAH

5.2.1 Self-Esteem

Apart from rituals that are aimed at tackling shame and guilt at its welcome assemblies, the PAH also tries to foster a dynamic within the group, aimed at improving the self-esteem of its members. The influence of a public action on the self-esteem of the PAH's members' is taken into account when organizing such events. The PAH's organizational culture encourages its members to interact with each other in a way that contributes to improving each other's self-image. Despite the negative effects that low self-esteem has on participation in contentious collective action, research has also shown that people are more eager to engage in group activities and collectives that contribute to improving the perception that they have about themselves. For instance, stigmatized individuals and those who have experienced rejection by others are more likely to participate in social movements that rehabilitate their image, especially when it challenges societal structures (Kaplan & Liu, 2000; Klandermans & Oegema, 1987). Hence, events and dynamics that improve members' self-esteem foster participation in the activities of the organization.

5.2.1.1 From a Shy Caterpillar to a Social Butterfly

Many public actions organized by the PAH contribute to increasing its members' self-esteem and, more importantly for this dissertation, this factor is considered when planning and evaluating them. Public actions are important for increasing members' self-regard precisely because they confront their initial reaction to hole up in private environments motivated by shame and fear. As discussed in the previous chapter, public actions generate high emotional energy among participants. This experience represents a contrast to the emotional expectations that newcomers have about their feelings while doing something related to their mortgage problem in public. Despite the initial embarrassment and distress newcomers may experience during their first public contributions, events are organized in a way that allows members to experience pride, joy and hope often. Public actions are organized with the objective that those joining them will have a good time. Banners are shaped in creative ways and groups gather to design them, making the process more enjoyable. During bank protests and demonstrations, there is always music and members are encouraged to dance and sing. In the case of more delicate actions, such as eviction blockades, the celebration comes after the expulsion is prevented. Once the judicial entourage signs the postponement of the foreclosure, the group often performs what is called an *ImPAHrables*. The whole group gathers in a circle and sits on a squat. From there, they start singing *imparables* (unstoppable) at a low voice and, as they slowly stand up, they gradually sing louder and louder until a moment when everyone is jumping, screaming, and hugging each other. These unexpected feelings contradict the expectations that arise from low self-esteem. On the long run, the positive emotions experienced in a public activity leads those with low self-esteem to question their negative selfimages.

There are people that tell me [regarding their participation in public actions] 'I'm not sure, I feel embarrassed'. Well, that's okay, if you feel embarrassed just say it, we all passed through

that. I was also embarrassed but, in the end, these actions are so much fun. So, you will end up joining us. Once people realize that, in the PAH, you have fun while you protest, everyone wants to join. (Beneficiary member 6, 21 July 2017, Barcelona)

Besides the internal dynamics of a public action, interactions with passers contribute to improving members' self-esteem. Given the festive mood that the PAH's protests have, many people approach them asking about what they are doing. It is very common that, after hearing about the reasons of the protest, strangers show support for the action and the PAH's objectives. This was especially the case during the peak of the economic crisis and after the bailout of the banks, when the image of banks was particularly negative among the population.

It is difficult to imagine that somebody would approach you to defend banks or to tell you 'hey, don't be too harsh on the banks'. Here in Terrassa, occupying a bank office that did not want to negotiate or plastering their window with stickers became fairly common. As you can imagine, occupying a bank office is a very shocking action for most people. But, with the music and the good mood, people were not scared and did not move to the other side of the street. Instead, they were curious about what is going on and they came to check. People have always been very nice to us. (Non-beneficiary member 8, 4 September 2017, Terrassa)

When the PAH organizes a protest or an occupation in a bank office, activists try to engage bystanders. Beyond the objective of pressuring bank clerks by telling costumers about the condemnable behavior of the branch, they seek positive reactions from strangers to enhance members' self-esteem.

People generally support you, they pick your leaflets up, and they curse the bank: 'to hell with this bank? They are robbers! I am their client. I will talk to them'. We are always calling on cars to honk, to make a fuss. We even have a banner that says 'honk against bankers'. [...] When you see that most people support you, you don't feel bad any more. Indeed, you realize

that it should be the bankers who should feel like shit for what they have done to all of us. (Beneficiary member 47, 26 May 2018, Pontevedra – online interview –)

The PAH's official petition campaign of 2010 is a great example of the importance that the organization places on identity care when organizing its public activities. Despite the great success of the campaign, whose 1.5 million signatures made it the biggest official petition in the history of Spain to this date, conversations with the PAH's leadership at the time show that they were never really optimistic about their chances of changing the mortgage law. The conservative Christian democratic People's Party (PP) absolute majority in the Spanish Parliament allowed them to veto the mere discussion of the proposal. Nevertheless, what the PAH's leadership saw in the petition was the possibility to put the issue of evictions on the political agenda and give members the opportunity to improve their self-image.

When you mobilize so many people, give all the information that we were generating, you create a story, you break with the established imaginary and you become hegemonic. That is what we achieved with the petition. [...] We already knew that we would not achieve it [changing the law]. At least it would be really difficult, because the PP had an absolute majority and we would not be able to defeat them just like that. Even if we did not manage that the petition was approved by the Parliament, we won because people went out there and told their stories, they saw that people supported them and that 90% of society supported the PAH's demands¹⁵. (Founder 1, 22 June 2017, Barcelona)

Gathering signatures in the street was a great opportunity for members to engage with strangers, speak about their situation, and disseminate their view of the financial crisis. Moreover, this happened in a relative safe space, as several members were together in the same signature event. Even if the act of gathering signatures from strangers initially placed activists in an

¹⁵ This comment makes reference to a survey from the newspaper El País (2013) showing that the demands contained in the petition were supported by 87% of the Spanish population.

uncomfortable situation, increasing the likelihood of negative encounters, they were together with other movement members whom they knew and with whom they shared care relationships in the past. Moreover, the negative public image of the financial sector during the crisis made it likely that those approached would empathize with people trapped in their mortgages and show their support. The context facilitated that people trapped in their mortgages confronted their initial reactions to remain in the private sphere of the organization. Repeated positive interactions with strangers often improved members' self-confidence. These practices boosted participation in gathering signatures, as the improvement in members' self-esteem thanks to such positive experiences made them more confident about their cause and their involvement in it.

At the beginning, you are ashamed to be on the street [gathering signatures]. I was ashamed. But it goes away very fast because you go with your *comPAHs*, you don't go alone. I went a lot with [a member], who is one of the oldest veterans, because we live in the same neighborhood. And I could see that she talked to anyone and that people smiled and signed. So, I thought 'it is going to be the same with me'. And then, you see that everyone that you approach supports you and that the only thing you have to worry about is to get as many signatures as possible. (Beneficiary member 14, 27 July 2017, Barcelona)

Public actions contribute to increasing members' self-esteem because they contradict their expectations about what other people think about themselves. While people with low self-esteem are unsure about the respect they will receive from strangers and anticipate that they will be uncomfortable during those exchanges, the support and joy that the PAH members experience contradict these expectations. Instead of being condemned and feeling ashamed, members experience support and enjoy their public behavior. Moreover, the repetition of these experiences results in the internalization of this novel positive self-image.

5.2.1.2 Complimenting Each-Other

Many day-to-day interactions among the organization's members contribute to enhancing their self-esteem. The PAH's rituals of mutual support and organizational framing contribute to the development of a caring culture among members where their self-esteem is an important factor. This culture is full of small details that make members feel good and appreciated. For instance, when a member arrives to a space where there are other people, she is generally expected to greet individually every person she knows either shaking hands, with a hug, or two kisses on the cheeks. This action may seem insignificant, but when there are several people it becomes a rather ceremonious ritual. Another example is that it is very common that interactions start by calling each other *guapo/guapa* (beautiful). This address is not done in a flirty manner, and is used regardless of gender, sexual orientation and personal tastes of beauty. Whenever one is greeted either in person or online, the conversation is very likely to start with 'Hi beautiful!'

It is easier to understand the importance of these interactions if one compares them to the ones that members were used to before joining the organization. When they would go to their bank office, they were greeted with serious and judging faces. The adjectives used to refer to them were related to their irresponsibility and the little efforts they were making to repay their debt. The little details of kindness present in the interactions that one has with other activists represent a drastic qualitative change. Moreover, this proactive and positive attitude facilitates the integration of newcomers who, after possibly feeling some unease regarding the overly affectionate welcome, become used to it and start using it quickly.

5.2.2 Self-Efficacy

As I have previously elaborated on in Chapter 3, the PAH increases members' perceptions of self-efficacy, and confronts the learned helplessness developed during the experiences before joining the organization, offering its members opportunities to achieve objectives with different levels of complexity. As Jasper puts it, 'although deep-rooted factors like personality and culture affect a player's confidence, the strongest influence is experience. Winning builds confidence, and losing reduces it' (Jasper, 2006, p. 108). Hence, being encouraged to work on easily achievable tasks, newcomers to the PAH start breaking the previous dynamics of learned helplessness and begin to build confidence through achieving objectives. I have called this dynamic the *Escalator of Empowerment*. In addition to increasing their perceptions of self-efficacy through achieving tasks that increase in complexity and importance, members internalize their more efficacious identities reporting to the rest of the collective and the PAH's discourse of *tiny-great victories*.

Once the PAH members make progress regarding their cases, they are asked to report to the assembly. Reporting serves to keep the rest of the organization up to date about the advancements of their members and allows the affected person to request further advice and even an accompaniment if things are stuck. Besides, when the PAH's members report about their advancements and struggles, they also increase their self-efficacy. Newcomers go through many new experiences and rapid changes and internalizing them takes some time. Narrating their stories contributes to accelerating this endeavor. 'Raw experience is often difficult to remember; it needs to be organized in our own minds for us to know what it means. Having to tell a story in a group forces people to organize their experience' (Wuthnow, 1994, p. 312). The format of reporting emphasizes members' agency and efficacy, as it is focused on the achievements of the person and her doubts about how to progress further. The attention placed on members' agency generates changes in their self-evaluations facilitating the internalization of the efficacious identity.

Reporting is performative. Even if members may have not progressed much, the act of speaking about goals and planning to achieve them contributes in increasing their self-efficacy. As Wuthnow (1994, p. 301) puts it, 'People in groups do not simply tell stories – they become their stories'. Moreover, when an activist reports to the rest of the assembly, she influences her peers. Individual expectations of self-efficacy depend on the perceptions about the collective efficacy of the group (Bandura, 1986). Those who listen to efficacious stories anticipate that they will be efficacious as well. By being constantly exposed to efficacious stories, the expectations regarding their own and the organization's efficacy rise.

The performative impact of reporting is enhanced by the PAH's discourse of *tiny-great victories*. No achievement is small if it represents an important step for somebody. Moreover, the fact that someone has achieved something means that there is always the possibility to achieve a similar solution in the future. If a member has managed to postpone the date of her eviction or sign a deed in-lieu-of foreclosure over her property, it means that this possibility exists for everybody. This discourse also contributes to the understanding of every individual struggle as a collective struggle, as every achievement means a step into the same direction for all others.

[Assemblies made me feel great because of] the spirit of people, saying 'Yes, it is possible!' The spirit that if you say that it is possible, it means that it is actually possible. So, I was telling myself 'yes, yes... [It is possible]' because I wanted to be able to do it. And people would come and say 'I have signed! [the deed in-lieu-of foreclosure], I have signed today, and I have agreed on this and that'. And I would tell myself 'If they have managed to sign [the deed in-lieu-of foreclosure], why shouldn't I manage to do it as well?' (Beneficiary member 3, 4 July 2017, Barcelona)

As individual achievements are converted into collective victories, progress by an individual member is celebrated as a group achievement. Every time that anyone shares any progress during the Welcome Assembly, the whole group starts screaming *¡Sí, se puede!* (Yes, it's possible!). This reaction functions as a social confirmation about the efficacy of members' progress, which is now recognized and celebrated in public.

The culture of celebration is encouraged by organizational dynamics. All assemblies start with a moment called *¿Cómo estamos?* (How are we feeling?), where members are especially encouraged to share any progress with their cases or anything that makes them feel good. Again, after each intervention sharing a success, shouts of *¡Sí, se puede!* fill the room. Moreover, despite everybody having to request their turn in speaking and wait until the facilitator gives them the floor, many local the PAHs allow this rule to be broken if one has something good to share. If somebody arrives late to the assembly, this person is allowed to interrupt it to *share the story of their victory*.

In the PAH-Sabadell, we have the rule that if somebody has achieved something and wants to share it with the rest of the assembly, they can do it at any moment. It doesn't matter if you were late for the assembly or whatever, if you have a victory to share, you wait until the person who is speaking finishes and then you can talk without requesting your turn. (Non-beneficiary member 6, 12 August 2017, Barcelona)

At this moment, the assembly is stopped for a short celebration clapping and shouting *¡Sí, se puede!*

Members' contributions to organizational activities are also appreciated. Even if the initial contributions of the PAH members may seem insignificant and non-political to some newcomers, their input is appreciated by the collective as much as any other. Collective appreciation encourages activists to see the impact of their actions and feel more efficacious.

The appreciation of contributions is particularly emphasized during assemblies. During any discussion, members are encouraged to acknowledge if their argument builds on a previous contribution. Furthermore, if anyone wanted to make an argument that somebody just defended, this person should rather state her support, instead of reiterating the same message again. This contribute to discussions in two ways. First, its gives them a better structure they follow coherent lines of argumentation instead of personal interventions. Second, less outgoing people and newcomers are encouraged to speak because they see the impact and appreciation of their contributions. In a similar way, disagreements can take place, but the organizational culture places high importance on keeping discussions civil and constructive. Avoiding disrespectful disagreements, particularly when more experienced members do not agree with a newcomer, avoids hurting the self-esteem of members or a feeling of being inefficacious (in plain words, it avoids them feeling as if they said something silly). Hence, identity care is not only about promoting certain self-images, but also about preventing the build-up of detrimental ones.

Tiny-great victories, and their impact on increasing members' self-efficacy, are achieved when participating in public actions. Activities of public confrontation such as eviction blockades and bank protests create a routine of winning for the PAH members. Through the PAH's actions of civil resistance, members contribute to achieving collective objectives against the will of the incumbents that they face in their individual cases. When members join a public protest, their contribution is generally tiny – being present at the event – but their victory is great in two ways. First, they contribute to a grand accomplishment, such as protecting a family's home or forcing bank clerks to return to the negotiating table. Second, in line with the PAH's discourse, the fact that incumbents have been defeated at that specific action means that other the PAH members may have the possibility to win their strategic confrontations in the future, too.

Beyond preventing an eviction, a STOP Evictions is personal empowerment. Whenever one experiences a victory, it always represents personal empowerment. I remember the first time I went to an eviction blockade, which was even in my neighborhood. We were around 100 people. So, when I arrived I was told that the judicial entourage had called the police and that they would go all out. When the riot police van arrived, it just passed without even stopping because we were a lot of people... it was amazing. They were like 'this is going to be impossible, let's pass'. And then everybody started shouting. So, having the experience that thanks to you... well, yes, thanks to everyone, but also thanks to you, a family did not end up on the street. And tomorrow it may be you, and you will need those people, but you have just experienced yourself that it is possible to stop an eviction. And then, this becomes something normal, because blocking an eviction eventually becomes normal for you. That is absolute empowerment. (Beneficiary member 10, 26 July 2017, Barcelona)

The personalization of collective victories is easier when the affected person has her mortgage with the same bank as one's own. After having internalized learned helplessness through interactions with those very same incumbents, members feel like they can win not only in abstract terms but in a very practical sense. Having contributed to achieving somebody else's objective against the same person and institution that one faces oneself, provides a sense of being able to do so, too.

One day we organized a protest at my bank office and, when the director saw my face, he could not recognize me because I was euphoric, I was happy. Every time I used to go to the bank, I would always enter crying, but that day I was so happy. I knew the action was not because of my case, but I still thought 'fuck you!' (Beneficiary member 3, 4 July 2017, Barcelona)

Hence, through repetitive victories against bank representatives, judicial entourages and police forces, the PAH members build their collective and individual self-efficacy.

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5.2.3 Authenticity

When newcomers join the PAH, they are exposed to two different identities that aim at confronting the inauthenticity they experience. On the one hand, newcomers are offered an identity that better matches their current situation. They are referred to as those *affected by mortgages* instead of defaulters or unemployed people. On the other hand, newcomers find an aspirational activist identity, framed within the organization by constant references to the concept of empowerment.

5.2.3.1 From a Stigmatized Group to Society's Spare Head

In contrast to being labeled as unemployed defaulters, the PAH's members refer to themselves as those *affected by mortgages*. This self-provided label makes for a better and more comprehensive explanation of the past and present lives and identities of the PAH members. It clarifies that they ended up facing mortgage problems because of a systemic issues and places emphasis on how they are affected by their grievances, instead of their responsibility for not meeting their mortgage payments. At the same time, it represents a more meaningful and real identity for future activists, which is more coherent with the more pro-active behavior that newcomers are expected to assimilate once they join the organization.

Through this change, the PAH gives newcomers the possibility of being people affected by something bigger than themselves, which they could not influence. Indeed, one of the PAH's main mottos is *No es una crisis, es una estafa* (it is not a crisis, it is a fraud). The word *affected* in the PAH's name is a message along those lines. Those trapped in their mortgages are not the perpetrators leading to their own default. Instead, they are people affected by an unfair housing model that, together with the banks' predatory lending practices, pushed them into debt. Additionally, the identity of "being affected by mortgages" gives members the possibility to engage in a wider range of activities other than just those open to a defaulter. To the latter, one of the only options is to start paying again. However, when something affects you, there is no implicit limitation to how you can react. Hence, this new identity provides members with more possibilities for action. These reflections about identity and agency were clear in one of the first debates that the PAH had, related to its name. At the very beginning, the group decided to call themselves 'Platform of Those *Hanged* by Mortgages', a name that they soon decided to change to their current one, 'Platform of Those *Affected* by Mortgages'. One of the reasons was that the word *affected* implied greater agency than *hanged*.

At the beginning we called ourselves the Platform of Those Hanged by Mortgages [...] we changed names because if you are *hanged*, you are hanging in the air, there is not much you can do. If you are lucky, you can hope for somebody to take you down. If you are *affected* by mortgages, if there is something that bothers you, you can react and do something about it. (Founder 4, 23 August 2017, Barcelona)

Identifying as a person affected by mortgages instead of a debtor or defaulter facilitates connecting with the wider public. Paying a mortgage is something that many people beyond the PAH's circles do every month. Most individuals paying a mortgage have passed through months when they have had to give up on something because they had to pay the instalment. Hence, those facing eviction and anyone with a mortgage are presented as being in the same boat. The PAH's framing of the bailout of Spanish banks, arguing that they illegitimately kept the ownership of their housing stock even after receiving substantial amounts of money from the taxpayers' pockets, presents every Spanish citizen as affected by mortgages. The identity of "being affected by mortgages" challenges the stigma that many members feel, as they can now understand their situation as part of something that affects society as a whole.

My bank is not going to get even a cent more from me because I am not in debt with them. So, in addition to losing my home and all the troubles I have gone through, am I still indebted to them? No, no, I already paid them with all my suffering. [...] I am affected by the problem of mortgages, you are too, and we all are, because it was banks who created this mess. And then, they were bailed-out... also with your money, even if they have much more money than you do. And nobody bails us out. If you ever have a problem, nobody is going to bail you out. (Beneficiary member 3, 4 July 2017, Barcelona)

The PAH's members do not identify as a group on the fringes of society any more. Instead, they speak up about an issue that is of concern to all Spanish citizens.

The final step in this process is reached when the identification as somebody affected by mortgages turns into identifying as an activist for the right to housing. At this stage, the identification of individuals moves from being based on something external that led them to action – affected by mortgages – to a quality that originates from their self and has certain values and pro-active behaviors attached, such as identifying as an activist. Acquiring 'activist identities' (Fantasia, 1988; Kelly & Breinlinger, 1996) is a defining moment because it is the internalization that one's aims are political and not strictly self-interested.

Before I was somebody affected by mortgages because my main objective was solving my case but now I am an activist for the right to housing. I still want to solve my case but I also want to change the law. There are many people that never get to know the PAH or make it to join the organization, and those people also have a right to housing. This is why I want to change the law, because we all have a right to housing (Beneficiary member 39, 13 April 2018, Valencia – online interview –).

The transformation that many members of the PAH experience leads them to make their political involvement a salient feature of their identities. They reinterpret their identities and their actions in a way that their engagement in the organization becomes a feature that goes beyond self-interested logics in self-identifying as people fighting to redress structural injustices. The impact of the PAH's efforts to construct internal solidarity among members goes beyond the organizational boundaries and many people experience solidarity with others facing similar grievances but who do not contribute towards seeking public solutions.

5.2.3.2 Empowerment as a Goal and as a Way

The idea of the empowered person is one the most relevant for shaping the identities of the PAH's members. Being empowered is understood both as something individuals are as well an objective to thrive towards. The idea of empowerment provides members with a goal. It provides them with an idea of what they want to become as well as a way to achieve that aim. As Bacqué and Biewener explain, empowerment possesses two components: 'the power, which constitutes the root of the word, and the learning process to access it. It can refer both to a state as well as to a process' (Bacqué & Biewener, 2015, p. 6 author's translation). This identity is particularly helpful in coping with the long struggle that is solving mortgage problems. Becoming empowered becomes an instrumental goal: as one becomes more empowered, one gets closer towards possessing the skills necessary to find a solution to one's own mortgage problem. It is also represents a positive evolution towards confronting one's struggle in very general terms. Hence, any member can attach different meanings to that concept.

Moreover, the process of empowerment is something that is actively appreciated by the other members of the PAH, leading again to a heightened sense of authenticity. As Gecas discusses, identities 'are not restricted to self-attributions. They may involve attributions made by others, as in "labelling" and "altercasting" (Gecas, 2000, p. 96). It is common that, when somebody achieves something or makes a contribution to the group, other members refer to them as 'empowered'. Similarly, when a person is struggling because of their shame, fear and lack of skills or knowledge about legislation their peers often tell them not to worry, as they will soon be empowered enough to satisfy their needs.

For some members, empowerment has an emotional component, it means becoming more outgoing, self-confident, and overcoming shame and fear. For others, it is related to learning the necessary tools to solve one's struggle and better participate in the organization, such as better knowledge about the mortgage laws, how to negotiate with bank clerks, and how to use social media to contribute to the PAH's campaigns. For instance, these are some of the answers from the PAH members when asked about what they meant by being or becoming empowered:

- (1) For example, I was a very happy person when I was at university or at school, when I was single... I was super funny. But then this all faded away. I think that the PAH gave me my happiness back, it empowered me. (Beneficiary member 19, 31 July 2017, Barcelona)
- (2) You become empowered when you learn the mortgage law, when you learn to negotiate so you can solve your problem. (Beneficiary member 6, 21 July 2017, Barcelona)
- (3) [Becoming empowered is] to be able to speak to bank clerks. For example, when you arrive to your bank you are terrified because you don't want to confront your bank clerk, because he has insulted you, he has mistreated you, and so on. But if you have an accompaniment, and you have somebody sitting next to you, somebody who will support you if you don't want to sign something. Then you feel empowered and you are more confident about yourself. Then, you tell the bank clerk they have to sign the deed in-lieu-of foreclosure because it is your right and that if they don't want to sign it now, they will sign it the next time, or the next one. (Beneficiary member 49, 18 May 2018, Seville online interview)

The notions of empowerment each member emphasizes seem to be related to the three features of care identified in this work: emotions, identity, and capacity to participate. Each the PAH member understands empowerment based on the care needs they lacked the most. Therefore, for them to become empowered means to address the needs they had before joining the organization. Individuals paralyzed by their grievance struggle to approach a collective and to participate in any organizational activities as long as their care needs are not met. Once some of these needs are addressed, members start contributing to the organization in ways that are more meaningful. Hence, as care relationships influence individuals', members become closer to their idealized idea of empowerment. When the PAH members aim at becoming empowered, they experience their actions as meaningful, as they anticipate that these move them closer towards that ideal. Moreover, as they participate in the organization and engage in care relations, that aspirational identity becomes more real. Being cared for encourages members to experience themselves as authentic because they acknowledge their singularity and because care helps facilitate their actions getting more in line with their identity of empowered individuals.

5.2.4 Communal Care

One of the PAH's greatest achievements is to provide its members with an understanding community that supports them. Communal care is not the same as developing a collective identity. Collective identities may form as an outcome of such a process, but communal care refers to something more fundamental than identifying with a group, which is feeling welcome and understood by a community. Collective identities generally refer to the identification of other members as being part of the same social group. The objective of communal care is that individuals feel like they are in a place where they belong and that they are understood by other group members.

The best feeling for me was that when I spoke, everybody understood. I didn't need to give any explanation for people to understand. You say 'I have been evicted' and you don't need to explain more. Everybody understood because everybody knew that the bank has harassed you over the phone, they knew how you have felt. They comfort you and you know that they do it because they know how you feel, because they passed through that too. For me, that feeling

was like, wow, I am in the right place. (Beneficiary member 50, 31 May 2018, Valencia – online interview –)

The experience of newcomers when they first arrive at the PAH's Welcome Assembly and the dynamics they observe among other members make them feel welcome in the group. Newcomers are welcomed by the group in several ways when they present their case at the assembly for the first time. The most obvious one is the name of the assembly where they introduce themselves, which is the 'welcome assembly'. Moreover, when someone arrives for the first time, they are invited to a room where they will be registered in the organization. They are asked to fill a form together with an experienced member, which will serve to record the progress of the person. This episode represents the moment when they formally join, and shows newcomers that the PAH is ready to integrate them into the collective. After registration, newcomers introduce themselves and their case to the assembly. In the event that they break down while speaking, members usually comfort them by hugging or a supportive word. Additionally, the moderator will help them continue with their story by asking questions which they can answer. When the introduction finishes, the moderator often tells newcomers not to worry because 'they are now in the PAH and they are no longer alone'. The unconditional support shown by experienced members, who are strangers to newcomers, facilitates their identification with the group and leads to a feeling of being welcome by the community.

Moreover, being in a space where other people have gone through similar experiences as their own empowers individuals. Listening to similar stories helps newcomers to feel less paralyzed by their grievances. When they see that others have gone through similar circumstances, they start to think that they may be able to confront their trouble, too.

For me, the most important thing of the Welcome Assembly was that I thought that my problem was the worst one, but it was not the case. The Welcome Assembly shows you something that

is true for everything in life. You are not the worst, neither the best. When everyone spoke, I saw that there were people that were better off, but there were also others that were worse off. And to me, it was very helpful because, as they say, 'in the land of the blind, the one-eyed man is king'. So, it gave me strength to fight for my case. (Beneficiary member 37, 12 April 2018, Madrid – online interview –)

The feeling of acceptance by the community is important also after joining the PAH. As already discussed, many people trapped in their mortgages went through long periods of isolation. The friendships and networks of support created in the PAH encourage them to continue their involvement. These relationships often go beyond organizational activities and become part of all other aspects of a members' life.

The bonds that are created are really important. Many people that are part of the assembly do not have a big social network, they don't have friends. It happens to a lot of people. [...] In the PAH people start having friendships again, they meet, they have a coffee together, they call each other. These social networks are one of the main pillars of the PAH because it is not that people are colleagues, we are friends. (Beneficiary member 4, 12 July 2017, Barcelona)

The intense experiences that members go through together create these bonds. The empowerment of blocking an eviction, the tensions with the police and the sadness of seeing somebody lose her home are experiences and feelings to which people can rarely relate if they have not gone through them themselves. However, it is precisely these type of experiences what become a daily phenomenon for many members of the PAH. Hence, an important part of members' lives has only meaning when they are together.

Living through an eviction or resisting it, being cleared from a bank... these are things that are difficult to explain to even your closest friends, with whom you share a lot. As they are not part of this, they don't get it. When you tell them about this, they make the same face as if I would talk about Star Trek with someone who is not a nerd. So, you discover that you can only behave

in certain ways or experience certain emotions through activism. (Non-beneficiary member 7,1 September 2017, Barcelona)

One way in which the intense feeling of being part of a community is reflected is in how many members refer to the PAH as their family. One example is the fact that the main Telegram group of the PAH Barcelona is called *the PAHmilia* and when members send a message there, they begin it with the words 'Hi, the PAHmilia!' This type of wording is also commonly used among members who have particularly close relationships with each other and who refer to each other as brothers, sisters, mothers, daughters and sons, depending on the age differences in the dyad.

The community spirit contributes to fostering solidarity among members. The dynamics of the Welcome Assembly encourage individuals to help each other. During these meetings, support is expected to come directly from other members who share similar mortgage problems. Advice does not comes from experts or lawyers but from peers with similar experiences. Giving advice to each other contributes to the internalization of the collective struggle and increasing the perceptions of collective efficacy. Those who give advice do it based on strategies that worked for them, personalizing their rhetoric. This gives members the best proof of efficaciousness, which means that the PAH's approach has already worked for others. Moreover, as the person giving guidance presents herself as an expert on the topic, she is encouraged to follow up on the progress of the other members. Contemplating the dynamics of mutual support and solidarity also reinforces members' identification with the group and their expectations of being aided when they need help.

Public actions such as eviction blockades strengthen members' feeling of being welcome and of community. For newcomers to the PAH, this is because their eviction is imminent, and the fact that the organization blocks their eviction without asking anything in advance shows them that they can trust the group and the commitment of the rest of members to their cause. Any eviction blockade shows the efficaciousness of the organization in achieving its members' goals. As individuals tend to identify with groups that are perceived efficacious (van Zomeren, Spears, Fischer, & Leach, 2004), newcomers soon relate to the character of the organization and its community, encouraging their participation in collective activities. It may be the case that newcomers' initial contributions to other people's struggles may follow a self-interested logic and the PAH's commonly repeated sentence *Hoy por ti y mañana por mí* (I will scratch your back if you scratch mine) reinforces this message. If one wants to receive help from others, one has to engage in collective activities that help others. Indeed, newcomers soon realize that those who are more active in the organization have more people attending the actions in their support, such as accompaniments and eviction blockades.

[I became more involved] because I went to an eviction blockade and I saw that the eviction was blocked because we were 30 at the door, and I thought that I also wanted 30 people at my eviction blockade. So, I needed to make myself visible so other people would come to my eviction (Beneficiary member 5, 19 July 2017, Barcelona)

Collective identities develop when individuals share the same side in a conflict (Melucci, 1995). This is the case even for extreme situations, in which a person initially possesses a negative view of a group sharing the same opponent.

I remember a guy, I will not say his name, who was a nice guy but kind of a racist. He would make racist jokes about how migrants steal social funds and so on. But everything changed the day of his eviction, when he realized that most people confronting the police were migrants. And he has never made a racist joke again. Even more, you can totally see that his circle in the PAH is much more mixed now. (Founder 3, 15 August 2017, Barcelona)

The identification with the organization that follows these dynamics contributes to the sustained participation of its members. Many activists persist in their engagement with the PAH even after they have solved their cases. The following quote is from a member from the PAH Barcelona who solved her housing problems three years before this interview took place, and who is one of the most active members of the organization, particularly in the Welcome Assembly and Communications Commissions.

My idea was joining the PAH, solving my case, and continue with my life. However, you soon realize that this is not the case, that if you don't help others, others won't help you. So, you realize that you have to think a bit about others too. Not only a bit, but a lot. I joined in July and in four or five months I realized that people helped each other and that I could not be an exception. (Beneficiary member 3, 20 June 2017, Barcelona)

Even though this member joined the PAH based on an individualistic rationale, she soon started to identify with other peers. Even if her contributions to the collective were originally motivated by a selfish logic, the fact that she has turned from a beneficiary to a non-beneficiary activist shows that she increasingly identified with the collective as a consequence of her activism. The bonds she created with other members, as well as her identification with the PAH turned her self-interested engagement into activism following a collective logic.

5.2.5 Tools of Communal and Self-Identity Care: the PAH's Green T-Shirts

The PAH's green t-shirts are a particularly relevant tool of identity care for the organization. This piece of clothing has become a defining symbol of the organization both for its members and for externals. They have become somewhat of a uniform for those participating in any action organized by the group and leaders wear them during any public intervention, even in parliaments and TV shows. Moreover, political representatives, journalists and celebrities with different ideological backgrounds have used those t-shirts in different ways to express support or disapproval for the organization. From the perspective of communal care, they provide members with a symbolic resource that indicates their shared belonging and fosters their pride in being a member of the group. From the viewpoint of self-concept care, they are a symbol of organizational values and ideal self-concepts towards which members strive.

Symbolic resources, such as clothing, are commonly used by social movement organizations as signifiers of group identities (Helman & Rapoport, 1997). The PAH's green t-shirts are used for such purpose on different stages of the involvement of its members. Newcomers are invited to buy one of these t-shirts on the first day they join the organization and wear it each time they go to negotiate with banks and social services, as well as when they join the PAH's public actions. This moment is used as yet another way of making official newcomers' acceptance in the group. Moreover, the fact that members wear this clothing in any activity in relation to the PAH functions as a confirmation of their commitment to the group and fosters solidarity among participants. Many members adapt the t-shirts to their personal preferences, removing their sleeves, buying bigger ones and wearing them as if they were dresses, or cutting off parts of the shirt, making braids with the fabric. In this way, members can still show their individuality while simultaneously expressing their commitment to the group.

Additionally, the PAH's green t-shirts have a positive impact on members' selfconcepts. Collective identities have specific values and ideal self-concepts associated with them (Gecas, 2000). Group members often act according to the roles and values associated with membership. Wearing the PAH's t-shirts encourages this behavior. Their fashion has become a powerful tool of self-concept care, constructing a group image that fosters the self-esteem, self-efficacy, and authenticity of its members.

3.1 Self-Esteem

The green the PAH t-shirts are often the cause of positive interactions with strangers – contributing to the self-esteem of members which experience a feeling of societal appreciation. It is common that when many passers see a crowd of people wearing green t-shirts, they associate it with the PAH and approach the group to show their support. Similarly, as mentioned in the introduction of this chapter, when individual members walk around the street with the PAH's symbols, they are often complimented by strangers or approached with questions. More importantly, wearing the PAH's t-shirts improves the way bank clerks speak to members. While before it was common that those trapped in their mortgage would receive threats in case they did not pay, now they are treated with respect again.

When you show up with the PAH's t-shirt, the behavior of bank clerks changes. The way they treat you is very different. Suddenly, you become 'sir' or 'madam' again. They treat you with more respect. (Beneficiary member 28, 11 September 2017, Madrid)

Several people I spoke with made similar comments with pride. Nevertheless, the examples they gave do not show any particular instance of anything that a normal client would experience. However, this is a significant improvement for someone who has been harassed by those same bank clerks in the past.

3.2 Self-Efficacy

The PAH's t-shirts encourage members to feel more efficacious too. When newcomers are advised to buy a t-shirt and wear it the next time they go to their bank, people mention how the t-shirt is going to help them. During assemblies, it is common to hear references to the t-shirt as being an 'armor' or a 'shield'. People also share concrete examples of how the t-shirt is going to make them more efficacious, such as 'you will be treated differently', 'things will get done faster', 'they will not try to trick you anymore because they know that you are with the PAH now'. All these references encourage new members to anticipate that they will be more efficacious. The examples given during assemblies are generally based on past experiences. Tshirts increase expectations of self-efficacy, and make members more effective in their negotiations.

When I went to request the deed in-lieu-of foreclosure at my bank, I had to go three times because the first two the director did not want to see me. The third time, when they told me that the director was not available, I put off my sweater to show my t-shirt, took my telephone and called my son pretending he was a *comPAH* and said, 'Okay, call Ana Rosa [a famous morning TV conductor whose program carries her name], because they don't want to see me'. And, as if by magic, the director became available. (Beneficiary member 52, 6 June 2018, Barcelona – online interview –)

This story also shows that the increased self-efficacy contributes to a process of innovation. As the PAH members feel more confident wearing the PAH's t-shirts, they are encouraged to try new things, creating unexpected situations for bank clerks. As many of these initiatives succeed, members increase their actual and perceive self-efficacy.

3.3 Authenticity

The PAH's t-shirt encourages members to experience themselves as authentic. The personal experience of being praised for wearing the PAH's t-shirt which I described above, inspires one to see one's actions as meaningful and real, and as recognized by society. Moreover, the impression of contributing to something big and positive thanks to one's membership to the PAH has a similar effect. When the PAH appears on the news and movement leaders have

meetings with relevant political figures, members have the impression of having real impact in the world. This is clear by the pride with which many activists explain that some of their leaders spoke on TV and evidenced by the long discussions in the Telegram groups each time a member's story is showcased in the media.

The members of the PAH also know the impact their t-shirts have. They realize that they are seen differently than common people even when engaging in normal routines.

I was coming from an eviction blockade and stopped at an ATM to get some cash. When the security guy of the bank office saw me, he closed the office. I didn't understand what was going on until I realized I was still wearing the PAH's t-shirt. I tried to explain them that I just wanted some cash, but they would not open, so I had to go to another bank office. Can you believe they closed the bank office just because of me? [Laughs] (Beneficiary member 11, 26 July 2017, Barcelona)

This perception of being feared by banks has a particularly relevant meaning. One of the most famous slogans from the 15-M/Indignados movement was *Que el miedo cambie de bando* (let us make fear switch sides). This was chanted as a reference to the distress experienced by people in risk of eviction, workers fearing becoming unemployed and many other precarious collectives, and the perceived indifference from dominant groups and political representatives. The sentence sent the message that collective organization in the squares or through the PAH would change the balance of power – and the emotional habitus of each group – in favor of the powerless. Not so long ago, those scared in similar interactions were the activists themselves, but now they see that banks have reasons to fear them.

5.3 Summary

The PAH's members' previous individual and collective identities complicate the engagement of people trapped in their mortgages in social movement organizations such as the PAH. Those facing financial distress internalize spoiled identities through, among other reasons, dominant discourses about housing and mortgages, identifying them with a stigmatized community and the learned helplessness that defaulters develop through their interactions with bank clerks and social services. These experiences make them feel isolated, contribute to low self-esteem, and feelings of being inefficacious and unauthentic.

The PAH's private and public activities encourage its members to identify with qualities that facilitate taking ownership of their struggle and participate in collective endeavors. The PAH's framing of the housing crisis and the reasons why its members defaulted help them feel better about themselves. When activists join public actions, they experience approach emotions and high emotional energy, and have positive interactions with strangers, they improve their impressions about themselves. Moreover, the organizational culture of caring encourages members to compliment each other and care for how other peers feel about themselves. Members experience themselves as efficacious when their peers praise their progress with their personal cases and their contributions to the group. Likewise, efficacious discourses are performative. When activists speak about how they achieve something and the successes of the organization, they anticipate being impactful in the future and, hence, internalize identities that are more efficacious. Moreover, the PAH's celebration of empowerment, makes it an efficacious identity that members strive to. When they label each other as empowered or think about how to become empowered, the PAH members identify themselves with new labels that encourage them to become involved in the organization and that lead to experiencing themselves as more authentic. These processes are reflected in members' transitions from

identifying as unemployed defaulters to "those affected by mortgages" and, ultimately, as activists for the right to housing. The transition of their identities shows members' efforts to rationalize their new behavior and feelings in ways that are congruent with their selves. Finally, the PAH's welcoming dynamics facilitate that members feel like a part of a community in which they are understood and accepted. These perceptions encourage their participation and the development of collective identities.

Chapter 6 – Facilitating Commitment through Participatory Care

We often talk about contentious collective action as a political resource for the less privileged. Aggrieved individuals who do not have access to institutional, economic, and cultural centers of power organize politically in social movements to confront their oppression. Some political cultures go as far as defending the idea that those who are at the very bottom could only change their circumstances through political violence, either to material objects or even to individuals. However, many disadvantaged people and communities do not have the possibility of accessing to the types of politics that have traditionally been thought to be particularly handy for them. Somebody who is not fit to stand a long walk cannot join a demonstration; signing a petition requires you to know how to read and write; those who are weak, do not know how to use weapons; and someone taking care of a dependent, among many other things, will never be able to resort to violence. This is the conclusion that many of my interview partners arrived at well before they talked to me, that contentious politics are inaccessible for many of those who need them the most.

I remember that, during the 15-M [Indignados movement], there were many people saying that *batucadas*¹⁶ were things for hippies, that they were bullshit and that we should get serious and start burning dumpsters, so people would know that shit is real. However, that type of activism can only be performed by a couple of youngsters who study at university. It may be their way of protesting,

¹⁶ Batucada is a musical style where an ensemble of percussionists plays music and dance. This type of performance has become common during progressive marches and protests in Spain and has the objective of making the march more enjoyable.

but it is not accessible to everyone. [...] If you want to include mothers and grandparents you cannot do that, because it doesn't go with them, or that may scare them. You need to be more transversal. If you want to transform society somehow, you need to generate dynamics that are open for everybody. Otherwise, you will stay in your ghetto of 'I can do this stuff because I have certain privileges'. (Non-beneficiary member 5, 12 July 2017, Barcelona)

The conversation that follows from these reflections is about care. How to address the participatory needs of those who require being able to participate in politics the most?

6.1 Care as Tools to Defend Your Rights

Most who arrive to the PAH have several participatory needs that the organization addresses. Many lack the tools to be able to take ownership of their struggle; they do not have sufficient knowledge about their rights and how to engage in contentious collective action. Others simply lack the necessary resources to confront their grievance; they do not have the time and/or the money needed to join in with social movement activities. For others, risks are too high. Many ways of activism entail dangers that many are not ready to face, or the hazards associated with their grievance are so important that they are unable to confront them. Participatory care consists of organizational efforts and relationships aimed at supporting members, so they can face the challenges of participation and those originating from their lives. The PAH provides its members with knowledge and skills, mobilizes resources for their cause and reduces the risks associated with activism and their grievance.

6.1.2 Building Power through Knowledge

An important component of participatory care is helping members to take ownership of their struggle and contribute to the organizational activities. Sometimes, one of the reasons for not participating in contentious collective activities is lack of awareness about the wider perspective of the injustice one is facing or lack of knowledge and skills to contribute to an organization. The PAH encourages its members to build knowledge and skills in three ways: provision of information, training, and coaching. Provision of information is the least formalized way of generating knowledge and consists of making information that was previously gathered, available to members. Training consists of prearranged workshops, organized with the objective of building certain skills or disseminating specific information. Finally, coaching refers to non-formalized mentorship that takes place during the PAH's activities, where a more experienced member guides another through the ways different actions are organized. This mode of learning is not structured and often is unplanned. When the moment arises, members use it to teach others. In combination, these practices contribute to helping members take ownership of their individual struggle as well as contributing to the organizational activities, and training them to take on leadership positions in the long run.

6.1.2.1 Dissemination of Information

Most mortgage contracts are signed under conditions of information asymmetry. While most bank clerks are university graduates trained in economics and law, and all financial institutions invest considerable amounts of money on their legal departments, those who become indebted to buy a house come from very different backgrounds. The power that knowledge gives to banks is evidenced by several court rulings declaring illegal different clauses present in many mortgage contracts, such as interest rate floors (Tribunal Supremo. Sala de lo Civil, 2013) and linking interest rates to non-transparent indexes (*Sentencia 19/2015*, 2015; *Sentencia 85/16*, 2016). Fines of 465 million euros were issued to several banks for acting like a cartel and manipulating the EURIBOR, the main reference to which mortgage interest rates are indexed in Europe (European Commission, 2016). It is unlikely that debtors would have signed abusive terms had they known what they meant. When things do not go as expected and the debtor faces financial constraints, banks are in a position in which they can take advantage from this relative ignorance. This imbalance of expertise discourages many people trapped in their mortgage to look for alternatives to confront their eviction.

Overcoming the barrier of disinformation is key for newcomers to start participating in the PAH's activities and for them to become ready to confront their banks in individual settings. Ignorance about one's rights complicates non-conforming behavior in three ways. First, it blocks access to tools and information that can be used to better one's position. Second, it prevents the assimilation of alternative frames of injustice, as bank clerks use these information asymmetries to impose feelings of shame and guilt to debtors, as already shown in Chapter 4. Finally, an unawareness of the timeframe that one is facing and what to expect from the future, creates instability and the impression of living day to day, hampering one's capacity to collaborate with others.

The first block of the PAH's welcome assemblies is focused on the dissemination of information. After an introduction about the organization and its goals, an experienced member explains to the rest of the assembly the foreclosure procedure and the steps that the PAH has identified, so all members can have a sense of where they are and what to expect. During this stage, she also speaks about the rights of those who are involved in such procedures, such as the right to a legal aid lawyer to help them with the court case and to be registered in the so-called 'emergency table' – a prerequisite to apply for short and long-term social housing – and encourages the audience to make use of them. Together with this information, she also covers some other resources they can make use of, such as the commonly known as 'code of good practice' (Jefatura del Estado, 2012), which is an elective code of conduct for banks that was during the worst years of the crisis and that was aimed at alleviating some of the suffering of those trapped in their mortgages. Despite the fact that this information is presented in an accessible language, newcomers do not grasp it the first time. They are generally under

considerable stress due to their financial situation and the new environment where they have entered. However, the repetition of this presentation every week helps members to internalize it.

The first time I arrived at the welcome assembly, I was present there, but I was not there. I was ashamed about being there and only wanted that nobody would notice me. So, even if Marta explained everything perfectly, I left the assembly knowing as much as I did before I entered. Then, the week after I heard some things that I thought would apply to my case and the third week I brought a notebook and noted everything down. (Beneficiary member 7, 21 July 2017, Barcelona)

During assemblies, information is also shared in a peer-to-peer way. Welcome assemblies have time for members to share doubts, as well as update each other on their progress and challenges. Answers to questions and suggestions about how to proceed come from any member that has had a similar experience. As the situation of each activist is fairly similar, or at least most cases fall under a few types, the information shared is not only useful for the person who asked but also for many other people present in the assembly. It is also common that there will be different suggestions presented and debates about which one is best. This process helps to constantly improve organizational knowledge through a process of collective reflection.

All the information that has been gathered by the PAH during its years of struggle is also compiled in numerous written materials. During the assemblies, members can acquire 'the PAH's Green Book' in exchange for a donation. This leaflet contains all the information discussed during welcome assemblies. Additionally, the PAH activists have translated to an accessible language, all state-wide and regional laws that may apply or be of interest to their members. These documents, and many others, are available in their website¹⁷ as well as

¹⁷ They can be found in the following link: https://afectadosporlahipoteca.com/documentos-utiles/

hanging on the walls of many of the PAH's assembly spaces. Through these texts, members can have access to the information anytime and can still discuss their doubts during the assemblies. Moreover, the translation of complex jargon into common language is something that more experienced activists do during any meeting.

Many times, when people speak with technical words I try to find a way to repeat them with normal language. For example, when [an activist who is also a lawyer] spoke the other day and everything was super technical, I say that many people in the assembly were lost, like 'I am not going to raise my hand and say I understood nothing because it will look bad, but I haven't understood shit'. So, I tried to put the blame on me and said 'Well, this is kind of complicated, let me see if I got it...' and started saying everything again. I understood it perfectly the first time, but I took the most important things and said them normally. (Beneficiary member 2, 4 July 2017, Barcelona)

These efforts to make information easily accessible are crucial for the involvement of newcomers. When they start to assimilate the information they receive from the PAH, they are better able to confront bank clerks and pressure public administrations to advance their individual cases. Moreover, they are better able to contribute to the activities of the organization because they can be integrated into the strategic discussions and debates. They also become more receptive to the alternative frames developed by the movement, as they understand better how their grievance was created.

I didn't even know what a deed in lieu of foreclosure, a debt forgiveness, and a moratorium were. These words seem now so easy, but it was like 'what are you saying?' But little by little you learn and then you are able to decide what you want to fight for. You decide if you want the deed in lieu of foreclosure or a partial debt forgiveness so you pay whatever you can, and you keep your home. [...] little by little you become empowered and start taking documents to

your bank, you explain better to the assembly what is happening with you, so they help you better. (Beneficiary member 26, 30 August 2017, Barcelona)

In the case of the PAH, information is not only power, but it is also empowerment.

Translating complex terms to common language also helped the organization to connect with public opinion.

We say all our messages in plain language, in a language that my 70 year-old grandmother can speak. If you speak to my grandmother in plain language about what a petition and the deed in lieu of foreclosure are, she may not remember every detail, but she will leave with the understanding of who are the bad guys, that we are the good guys and that we can win this fight. (Non-beneficiary member 1, 16 June 2017, Barcelona)

Using common language does not only care for members of the organization, helping them to engage in the discussions of the movement, it also cares for them because it makes it easier for the rest of society to empathize with them. When members reproduce the messages they receive in the assembly and from the PAH's documentation, they can also feel that their circles and the wider population empathize with them because they can now understand them.

6.1.2.2 Training

The PAH disseminates information in more structured ways through trainings. Building the capacity of the activist base is crucial for the intensity and length of mobilization (Han, 2014) and most SMOs organize workshops and other forms of educational activities with this objective. The PAH organizes trainings aimed at building two types of skill: those useful for taking ownership of one's personal struggle and those expected to contribute to the activities of the organization. Despite this distinction, the knowledge developed in any of the workshops are skills useful for both types of involvement.

Training aimed at helping members to take ownership of their struggles is mostly focused on improving the outcome of their negotiations with banks. These workshops are centered on accessible explanations of the content of relevant laws, as well as negotiation strategies applied to their specific cases. These exercises are aimed at providing the necessary knowledge to be able to know the process and timing of a foreclosure procedure, the rights of mortgage defaulters – such as having access to a legal recourse lawyer, receiving a notice of their eviction date one month prior to the event, and that the first 960€ of a salary cannot be confiscated – and the room for action of banks, as many make threats that they cannot legally implement. They also present different ways of approaching a negotiation and how to react to typical situations. Finally, many workshops have a practical part, where participants rehearse what they have learned. These trainings equip members both to be able to successfully carry their individual negotiations with banks and better contribute to the activities organized by the PAH, such as accompaniments and welcome assemblies, where that knowledge can be used to better help another peer.

Other trainings are focused on building skills that help members participate in certain types of activism, which they need prior knowledge of, to take part in. As the PAH members come from very different backgrounds, trainings cover a wide variety of topics and they are generally organized as needed. Some of the workshops are about skills related to low-risk activism such as using Twitter and the internal email rules of the organization, like how to manage the common email account of the local group and communicate with other local chapters. Others are more advanced, such as how to organize a public action and mediate with police. A more radical split of the PAH-Barcelona even organizes squatting workshops on how to break door locks. This variety of topics allow every member to learn new skills, regardless of previous experiences and preferences.

As the PAH is actively proposing legislative changes in relation to housing policy, there are also trainings to teach its members on the details of their bills. Moreover, as this information is new, and only the few people who are originally involved in drafting the proposals know them well, the PAH has a system of training multipliers in order to reach as many members as possible. For instance, during 2017-2018, the PAH launched a campaign to push for a new housing law. This bill, if approved, would make the deed in lieu of foreclosure compulsory in all mortgage contracts, ban evictions of people with no housing alternative and utility cuts to dwellings under risk of social exclusion, establish rent caps, and allocate more funds for the construction of social housing (Plataforma de Afectados por la Hipoteca, n.d.). The PAH organized actions in the street to inform about the bill, and needed as many members from as many local chapters, who would feel comfortable explaining the details to passersby. To facilitate the dissemination of information, a workshop about the bill was organized during the PAH's 2017 national assembly. In addition to learning about the details of the proposed legislation, those who attended the training were provided with materials to organized similar initiatives for their local groups. Those who organized trainings back home received support from local and national leaders to ensure their workshops were successful. Additionally, to facilitate those who attended the training, to organize a similar training for their local group, there was a coaching system whereby more experienced leaders would support the development of those events.

6.1.2.3 Coaching

Differently from the dissemination of knowledge and trainings, which often take place in closed and private organizational spaces, coaching often happens during a public action. More experienced members use the opportunity to guide others into the details of leading an activity, as they do it. In this way, they have the opportunity to put into practice the information and skills learned during trainings and see the challenges of taking on certain roles.

One of the most important details when planning an action consists of assigning roles for each task. During an eviction blockade, in addition to the group who is blocking the entrance of the building with their bodies, there needs to be somebody who negotiates with the judicial entourage, another who coordinates those who are standing in the door of the building, someone in charge of documenting the action and sharing it on social media, and a couple of people who stay inside the apartment to give comfort to those living in the home to be foreclosed. The diversity of roles is similar for any other activity such as protests in bank offices, accompaniments and squattings. While everyone is encouraged to take on any role, there are certain skills they need to master before they can do so. Hence, members need to invest time and effort to overcome that barrier.

While it is possible to learn about these skills through texts, presentations and workshops, that knowledge is still difficult to implement under the conditions of stress and uncertainty of civil resistance. The behavior of the judicial entourage changes depending on the personality of the public worker, there may be more police than anticipated, the lawyer of the bank may try to break your nerves and those of your peers, somebody in your group may not behave as expected, and one may be unable to deal with all that tension. There are some things that can only be mastered by doing, and some skills become useful once one is used to putting them into practice. Hence, in addition to disseminating information and organizing trainings, the PAH has developed a system of coaching based on their commonly repeated expression *uno hace y otro mira* (one does, and another looks).

Uno hace y otro mira is an important way in which the PAH builds leadership among its rank-and-file activists. When the roles of an action are allocated, the task of looking is also assigned. For instance, in the case of an eviction blockade, the person in charge of negotiating the postponement of the eviction with the bank representative and the judicial entourage is generally accompanied by one or two people who will stand in silence. This restricted group occupies a privileged learning position, as they can contemplate the arguments, expressions and reactions of a more experienced negotiator. This is also a moment when their adrenaline and nerves kick in, as they are face-to-face with the targets of their action, in a setting that is often confrontational. During these negotiations, there are moments when the parties reconvene. During this time, the *doer* explains the *looker(s)* how she is approaching the negotiations, the reasons why she did or said certain things, how she reads the reactions of the other sides and what outcome she expects, as well as the reasons why. Even if this practice is not formalized and does not always take place, it is culturally institutionalized.

During my fieldwork, I had the chance to be among the *lookers* numerous times. During an eviction blockade, *lookers* can volunteer if they want to learn, or leaders may encourage somebody to take that role.

Soon after I joined, [a leader] told me – come to negotiate with me –, and I said – no, no, I don't know how to do this, and I am scared of doing it –. – Just come with me and listen, you don't need to speak –. And I started going with [the leader] and other people who were in charge of the negotiations until I learned to do it myself. (Beneficiary member 18, 30 July 2017, Barcelona)

The number of people that accompany the negotiator is still very limited, as the PAH members arrived at the conclusion that negotiations go better when the other side is calmer. Big crowds of negotiators, even if only one person speaks, have the opposite impact. If police or bank representatives arrive before the judicial entourage, the PAH members generally do not exchange with them unless they are approached. After all, the only ones who have the capacity to postpone the eviction are the members of the judicial entourage. When they arrive, the leader of the negotiating group makes a sign to those who will accompany her, and they approach the group to start talks. The exchange takes place in the street in a circle, under the supervision of the police. Very experienced leaders have the capacity to negotiate, while creating space for those who are learning to be in the first row and catch as many details as possible. This is not always easy, as bank representatives have also extensive experience in these settings – during the worst years of the financial crisis the average number of evictions was more than 500 per day (Consejo General del Poder Judicial, 2019) – and try to have as few people as possible in the first row of the negotiating circle. If the eviction blockade is successful, as it generally happens, and there are no more eviction blockades planned for the day, all those who want go together for a coffee. Even if this is a very casual gathering, it is common that, amid the cheerful environment of having blocked the eviction, the *doer* coaches the *lookers* and goes through some of the key moments of the negotiation. Often, this happens as part of the celebration, more like telling a story ('Did you see the reaction from the bank representative when I said this?', 'you really cracked it when you did that thing'). Other times, the conversation is more explanatory and formal. The leader goes through the negotiation, explaining what happened, how she reacted, and other possible scenarios that are common. Yet in other occasions, it is the *lookers* who informally lead the coaching with their questions. Leaders also emphasize that people do not always need to follow what they do, as the way of leading negotiations depends on one's personality.

I learned to negotiate mostly from [two leaders]. [One leader] is very calm and always tries to find alternatives. [The other leader] is very stubborn and if she wants something, she will get it the way she wants. Those are two very different ways of negotiating. One is very calm, the other quite aggressive. So, there are different styles. Mine is more like a hybrid. I am a bit of a Rottweiler if the other person behaves like an asshole, but I am generally quite calm. (Beneficiary member 18, 30 July 2017, Barcelona)

Coaching also happens during accompaniments. In this case, the group of *lookers* does not need to be restricted, as the purpose of accompaniments is to gather several people to pressure, with their presence, during negotiations at banks or public offices. During accompaniments, the one who is expected to talk is the person affected by the case, but leaders generally intervene to redirect talks if they go the wrong way or because the stress and pressure that the affected person experiences blocks her. Except these two persons, the rest of the group remains silent. During accompaniments, up to ten people can be coached, even if their selection and the purpose of coaching are subtler. Members are not selected or do not volunteer to be coached, as it is the case of eviction blockades, but they offer their help to accompany in the negotiations. Regardless of this nuance, coaching happens in a similar way to eviction blockades.

Despite the apparent informality of coaching, it is of crucial importance for the PAH leaders. Many of the interviews I did had references to *teaching each other* and *learning from each other*. Moreover, the PAH leaders are conscious that time and errors are needed for learning, but that coaching is an integral part of care and empowerment. In one of the accompaniments I participated in during fieldwork, things went out of hand because one member started interrupting the person in charge of the negotiation and sharing information that was agreed should not be shared. Later, I had the chance to speak about that episode with the person who was leading the accompaniment that day and asked him about how they approach those situations.

What you must do on the spot is saying nothing to the person because there is nothing worse than crushing a *comPAH* in front of a banker or a public employee. You may try to say that we should speak about that point later, in a gentle way, and try to make the other person understand that it is better if she does not speak. Then, when you are outside, you can reflect about the situation. 'Hey, listen, here you were spot on, but when you did this maybe it was better if you did something else'. [...] But you also have to understand that your strength comes precisely

because that person, and other eight, seven, five... are there with you. If they were not there you would be by yourself. And the strength of the PAH is that many people have made mistakes, and they have learnt from their mistakes, and little by little they have become more empowered. You need to be generous to understand that everyone if doing the best they can and the best they know, and that their aim is to contribute and help their *comPAH*. (Non-beneficiary member 5, 12 July 2017, Barcelona)

Coaching is an integral part of the PAH's actions. Foreclosure procedures take a lot of time and the PAH members may be able to delay them up until three years. The outcome of each case is not a one-off type of game, but a long struggle where what matters is slowly advancing towards the objective. Except for crucial episodes such as an eviction blockade or a negotiation to obtain social housing once a member has been evicted, it does not matter so much if a particular action does not go as expected. What matters is building collective power in the long run. This also means that the PAH has enough time to build the skills of its members through coaching, even if sometimes this may delay some achievements.

6.2 Making Participation Easy

Participatory care also consists on facilitating engagement in organizational activities by lowering the efforts that members need to do to participate. This is what Han (2014) calls 'transactional mobilizing', encouraging mobilization by making participation as easy as possible. Organizations facilitate participation by lowering the efforts, time and money that members need to dedicate to take part in certain activities. The templates that the PAH makes available to its members, for all the bureaucratic procedures they need to face during their struggle, are a good example. Instead of each member having to write a document requesting the deed-in-lieu of foreclosure at their bank office, asking the administration for a legal recourse lawyer, or the courts for a postponement of one's eviction, among many others¹⁸, they can fill the available templates with their information and submit them. In addition to saving time and energy for members, templates assure that those that may not have the knowledge to write those requests appropriately can easily do so by filling the models with their information. Additionally, templates increase the probability of achieving the objective of each request. Many have been written by activists who have a training in law, and they have been updated with the experiences of members that have used them, assuring that pleas cannot be denied based on formal reasons. Most importantly, the great number of successful experiences after more than ten years using them prove that these forms work.

Another way in which the PAH facilitates participation is by reducing the costs that some members may have to pay to participate in some activities. The PAH receives donations, often from individuals, and organizes fundraising campaigns. These resources are used for covering the costs of renting the assembly spaces and purchasing the materials used during its actions, as well as hiring paid staff to deal with the day-to-day tasks of the organization. The PAH's capacity to raise funds is limited. Unlike many American SMOs, Spanish organizations do not generally do a good job raising funds. The reasons for this difference are out of the scope of this dissertation, but they may have to do with differences in civil society cultures. While American organizations play an important role in institutional politics (Amenta, 2008; Halfmann, 2011; Pastor, 2019) and employ great efforts reaching out to donors (Jenkins & Eckert, 1986; Smith & Lipsky, 2009; S. A. Soule & King, 2008; Walker, 2014), Spanish progressive SMOs tend to see this as a way of cooptation. They never vouch for any political party and they distance themselves from *big money*. Despite this, the PAH has managed to obtain some funding to allocate to its members. In 2013, the PAH Barcelona signed an

¹⁸ A full list of templates developed by the PAH can be found at https://afectadosporlahipoteca.com/documentosutiles/

agreement with Barcelona's city council and the DESC Observatory¹⁹ so the latter would hire 3 full-time employees that would work exclusively for the PAH Barcelona. This solution was reached among the three actors to respect the PAH's rule of not receiving any public funds to keep its independence. As Vanesa Valiño, former Director of DESC, explained 'the PAH is a social movement and does not want to receive public funds, so DESC manages these resources answering to the PAH's demands' (França, 2015). Those hired through this agreement are leaders so they can work full time on organizing the rest of the members and the day-to-day tasks that keep the movement going. During the 2010-2011 and 2018 legislative campaigns, a member experienced with social media and communications was hired as well. Given that the funds are very limited, three paid staff do not represent a significant shift of organizational resources to members. However, this relocation makes an important qualitative difference, as it allows parts of the leadership to focus full time on organizational tasks.

Another example is the trip to the European Parliament that the PAH organized in February 2018 to gather international support to its law proposal and to pressure Spanish MPs to endorse it. Participating in this activity was expensive, as members had to pay for the flights to Brussels as well as the lodging for three days. However, the PAH managed to raise funds from the budgets of several Spanish MEPs that supported the bill. Thanks to this, around 30 members traveled to Brussels to participate in talks and a press release. Given the economic situation of most the PAH activists, this funding was fundamental for them to be able to join this activity. Moreover, the selection of people attending the event included members from all across in Spain, so the funding could also be used to have in-person meetings of coordination of organizational activities that involved groups from different locations in Spain. An example

¹⁹ https://observatoridesc.org/en

of this is the Escraches campaign to local politicians as well as the demonstration organized in Madrid in support of the bill.

On other occasions when there are no funds, the PAH facilitates participation in its activities by coordinating the logistics necessary to join organizational events. For instance, the PAH organized a demonstration in Madrid in support of its law proposal on October 6th, 2018. To facilitate the participation of those members who did not live in Madrid, local chapters from everywhere in Spain coordinated the rental of buses, selling tickets to cover their price. Members still had to pay for their trip to Madrid, but the price was lower than a normal ticket, as the organization made no profit from them. Similarly, to facilitate that people join the workshops to make banners and other signs for marches, a group of people is charged with buying the materials for everyone, so members just need to arrive to the assembly space and start designing.

In other occasions, the coordination of logistics is aimed at making participation more pleasurable. The assembly space of the PAH-Barcelona has a room called the *ChikiPAH*, which is a space for kids to play. At the beginning of each assembly, one or two members are charged with taking care of the *ChikiPAH*, so parents can participate without having to pay attention to their sons and daughters. This initiative allows both parents to attend assemblies, instead of having to split the couple's efforts, one in the organization and the other at home.

We tried to create a space where kids would be taken care of so mums and dads would be calmer. When you are with your children, you are always more nervous and paying attention to them. Also, for a kid, being at a two- or three-hours assembly is horrible. So, we created the ChikiPAH to share among everyone the duty of families. (Founder 1, 22 June 2017, Barcelona)

Another initiative consists on after-school support on the premises of the organization. During these gatherings, some parents or younger university-educated members, tutor everyone's children and help them with their homework.

Through these two initiatives, the PAH coordinates members with similar commitments so they can share their duties outside of their activism and have more time to dedicate to the movement. The way that the ChikiPAH facilitates participation is self-evident, as it takes place at the same time and venue of the assemblies. For the case of tutoring, there may not be an organizational activity at the same time as the after-school support. Nevertheless, coordinating childcare in this way allows parents to dedicate time to other duties, having more free time to gather energies and be more relaxed or, eventually, being able to organize their schedule so they can dedicate more time to activism.

Participatory care is also crucial in making high-risk actions more pleasurable and accessible to every organizational member. For instance, during the occupation of six empty apartments owned by the vulture fund *Norvento* at 477 Aragò St., Barcelona, the flats did not have access to utilities during the first days. During that time, the PAH members coordinated cooking meals for those that were rehoused so they could eat warm food until access to utilities was activated. As I discuss below, this approach to high-risk activism does not only facilitate it, through making it more pleasurable, but it also reduces members' perceptions of being under risk.

6.3 Making Participation Safe: Eliminating the Perils of Activism and Life

When we think about risks and social movements, we tend to narrow our attention to those associated with activism, how they affect participation in contentious politics and how organizations mitigate them to foster involvement (Goodwin & Pfaff, 2003; McAdam, 1986; Nepstad & Smith, 1999; Taylor & Raeburn, 1995). While reducing the risks associated with participation and the perception about them is an important component of participatory care, there is also another element that is relevant for social movements, which is addressing the hazards originating from grievances themselves. Care puts life at the center of politics, it includes all the activities that we do so that we can live as well as possible (Fisher & Tronto, 1990, p. 40; Tronto, 1993, p. 103, 2013, p. 19). Hence, participatory care is also aimed at reducing the risks that organizational members face in their daily lives. In a way, the PAH's *raison d'être* is eliminating hazards in people's lives. Particularly, its aim is to assure everyone's right to decent housing, by reducing the risk of losing their dwelling, which is an issue that vulnerable groups face. More generally, risking an eviction, suffering street harassment because of one's gender or race, or living under conditions of economic precariousness are risks that are not necessarily related with involvement in politics, but that surely hamper political participation. Hence, participatory care includes both the reduction of risks associated with activism and members' daily lives.

6.3.1 Risks Associated with Activism

Even if there are ways of activism that are more perilous than others (Goodwin & Pfaff, 2003; McAdam, 1986; Nepstad & Smith, 1999), there is no social movement activity that has no risk associated with it. In fully democratic contexts, signing a petition online or donating money to an organization may be risk-free. However, these same involvements are more dangerous in autocratic and polarized regimes, where those who speak out may face repression from police forces or certain social groups. This is even more the case if we take 'soft repression' (Ferree, 2004) into account. Even in advanced democracies, if one is singled out as a member or

supporter of a stigmatized collective, you may have to face ridicule and insults from others, particularly now with the widespread use of social media.

Some of the PAH's activities could be considered high-risk. Both eviction blockades and the PAH's Obra Social, the squatting of empty dwellings owned by banks to rehouse evicted families, are actions of civil resistance that could face police repression and even prison sentences. Eviction blockades consist of impeding the implementation of a court ruling through civil resistance, which is sanctioned by the law. They may also carry members to confrontations with police, who may turn violent in the case they decide to proceed with the eviction. Squatting – especially if it can be proven that it was implemented with violence, even to property – can be categorized as usurpation, which is punished by up to two years in prison. Furthermore, most the PAH members live in economic precariousness, so even a small fine can destabilize their finances. The PAH reduces the risks associated with the activism of its members, paying attention to details before, during and after an action.

6.3.1.1 Planning to Be Safe

Before an action takes place, the way the PAH members plan the event is key for minimizing risks. Responsibilities are clearly allocated, and all people involved in the action know what their role is. Duties are clear for everyone participating in the action, and should something unforeseen happen, participants know to whom they should turn. For instance, during a protest in a bank office, there is somebody assigned to talk to bank employees. This person should never initiate any interaction with them, to avoid feeling personally attacked. Moreover, to avoid any confrontations with bank clerks, emphasis is placed on the fact that the action is against the bank, and not its employees. The employees should always be treated with respect. There are also people in charge of mediating with police and others to talk to the press. Moreover, as I will elaborate further below, there is a group in charge of keeping the group

moral up and happy, so everyone is more focused on having a good time while protesting, avoiding unfortunate reactions. Planning avoids the risk of police repression that comes when everybody acts without coordination. Moreover, the PAH organizes trainings on non-violence and mediation with police, so even the rank and file activists have reflected about how they should react in risky situations.

A crucial component of planning to reduce risks, is knowing the law and organizing risky in a way that they will be categorized as wrongdoings of small importance. The PAH has certain rules on how to perform a flat occupation through their Obra Social campaign, and many of them are aimed at reducing risks. First, only a handful of people know that the activity will take place and information about the place and date is restricted only to those who will participate. This is done to protect those who will necessarily damage the property, in this case the door of the apartment, from being discovered in the moment of action. Moreover, those who will be rehoused in the dwelling never participate in the initial stage of squatting. As previously discussed, the Spanish legal code categorizes squatting as usurpation if it can be proven that the person living in the apartment has damaged the property. Avoiding that those who will live in the apartment be related to any violence frees them from the risk of a prison sentence. Instead, those rehoused will argue that they received a call from a private number telling them about the empty flat and that, when they arrived there, they found the place vacant and the keys inside the key holder of the entry door.

The PAH uses its knowledge about Spanish legislation also to adapt its actions to the timings specified there. According to the Spanish legal code, if somebody has been living in a dwelling more than 48 hours, it can be considered their domicile. Legislation defends the inviolability of the domicile unless there is an in flagrante delicto, a judicial order, or its inhabitants allow the entrance to the property. Hence, after the family rehoused through Obra

Social has stayed for two days in the property, police forces cannot evict them unless there is a court decision ordering it. To avoid the risk that police forces enter the dwelling without a court order, the PAH announces the occupation only 48 hours after it has taken place. Moreover, in case the police decide that the 48 hours start to count-down after the occupation has been announced, the PAH organizes a schedule of groups to protect the dwelling in case police forces arrive unexpectedly. This group is not only there to mitigate the risk that the family is evicted, but they also provide comfort to the people occupying the property, so they face their high-risk involvement with more calm. Furthermore, to avoid any misunderstanding, the PAH provides its members with a document they need to stick to the door outside their apartment. This contains the definition in the legal code of an in flagrante delicto, which specifies that police agents need to have a direct perception that those residing in the property have committed the offense and that this conclusion cannot be based on deductions or information from third parties (Plataforma de Afectados por la Hipoteca, 2012). Through planning with regards to the law, the PAH cares for its members decentralizing the dangers of a high-risk activity among several people, as well as avoiding intentional or unintentional misinterpretations of laws from bank employees and police forces.

6.3.1.2 Acting to Be Safe

Risks are also mitigated during an action. A particularly important component of risk reduction is the combination of commitment to non-violence and the celebration of a cheerful mood. Repression of non-violent campaigns has higher costs for the public image of authorities, as well as the internal morale of police troops (Chenoweth & Stephan, 2011). Commitment to non-violence and cheerfulness, in combination with the social stigma associated with banks during the financial crisis and the high popularity of the organization (El País, 2013), proved to be a strategic advantage for the PAH. Reducing the risks of repression allowed the organization to push the limits of 'acceptable disruption'. We were occupying a bank office the night before the 'dreadlock law'²⁰ came into force. During that period, we were so empowered and so sure that police could not do anything to us that we decided to wait until after midnight, when the law would come into force, just to make a statement. We waited for the police to come and, when they arrived, we left the bank office doing conga dancing. (Non-beneficiary member 1, 16 June 2017, Barcelona)

To further avoid the risk of repression, protesters generally behave in a polite but friendly way with authorities. When police agents arrive at a bank protest organized by the PAH, the initial interaction with them generally aims at lowering tensions. There is always somebody who is in charge of greeting them and explaining what the group is doing, the reasons that led the PAH to organize the action and what the collective is planning to do during the event. Depending on how activists perceive that police agents are reacting to the initial interaction, they may attempt to establish some personal connection with them. One of the protests which I participated I took place in a branch located in Las Ramblas, Barcelona's most touristic street. When police arrived somebody told them 'Don't worry, we have you covered! This bank was bailed out with public funds, this money is also ours, so we don't want anybody to rob it either!' This cheerful interaction made police agents more comfortable, as they are used to being dehumanized by protestors. This is so much the case, that one person experienced in mediating with law enforcement agents told me that 'during the worst years of the crisis, there were even policemen who would tell me 'listen, I don't like banks either, but this is my job''. This kind of human connection reduces significantly the risk of repression.

²⁰ The Organic Law 4/2015 of protection of citizen security, commonly referred as the dreadlock law, is a law approved by the conservative PP government, arguably to tame the wave of mobilization originated by the 15M/Indignados movement in 2011. According to Amnesty International, this law allows police to apply the law and sanction protesters in an arbitrary manner (Amnesty International, 2014). Social movement organizations and other progressive groups label the legislation as 'dreadlock law' because they argued it was aimed at silencing dissent on the streets through easing repression against protests.

The positive mood present in most actions organized by the PAH contributes to lowering members' perception of risks and stimulates participation. Instead of focusing on the risks of going to an eviction blockade or an occupation of a bank office, members put emphasis on the fun they will have during the event. This strategy is particularly effective for newcomers with no previous political experience, who may face cultural barriers to participate in contentious collective activities such as fear or problems accommodating those actions with their identities. Additionally, enjoying one's participation in the organization, fosters commitment and long-term engagement.

Good mood is contagious. There is no better way to get you message across than good mood. The PAH is happy while it is occupying a bank office. That is very badass. And this does not mean that we don't have bad moments during the assemblies, during each foreclosure procedure... Everyone that is occupying a bank office knows why she is going there. [...] [Through the emphasis on entertainment] we are managing that people come to assemblies every week, even if they have a mess at home. Everyone has plenty of things to do, but there are people that keep coming even after they solved their cases. They come because they made friends, they come because they have fun. (Non-beneficiary member 3, 20 June 2017, Barcelona)

This leader is right when she takes fun seriously. Passing through a foreclosure procedure is a devastating experience. It probably affects every detail of one's life and destabilizes one's personal relationships. Hence, their time in the PAH is the only positive moment when those trapped in their mortgages can feel more at ease and enjoy what they are doing. Making activism enjoyable does not mean that its political aim becomes unimportant. The PAH members go through incredibly difficult moments together and they are conscious about the drama each of them is facing. However, this is precisely why enjoying their activism is so important. When one is paralyzed by one's grievance, engaging in non-conforming behavior

and dedicating time every week to a purpose is even more difficult than under normal circumstances. Beyond reducing risks perceptions, cheerfulness makes participation and engagement easier while the struggle continues. Furthermore, it also reinforces relationships among members.

Everyone needs to have fun, everyone needs to have something to do so everyone feels useful. In this way, we also generate bonds among people and it is easier to be empowered, to create this feeling of *Hoy por ti y mañana por mí* (I scratch your back and you'll scratch mine). (Nonbeneficiary member 3, 20 June 2017, Barcelona)

When members have enjoy their time together bonds of friendship are created, fostering internal solidarity in the group.

6.3.1.3 Don't Touch my Buddy! Defending Each Other's Safety

Despite the planning efforts and the initiatives to reduce risks during an action, sometimes hazards become a reality. A member may receive a fine, be taken to the police station during an eviction blockade or bank protest, or a financial institution may initiate a lawsuit against an activist. In these cases, the PAH reacts in two complimentary ways. First, the organization internalizes the eventual costs derived from the risk. Second, it puts pressure on the players whose action has created the costs to avoid future risks.

The PAH reduces the risks derived from the activism of their members by being ready to internalize the costs once hazards become reality. Among its members, the PAH has lawyers that give free support to those who face legal charges or who have to appeal a fine. Moreover, the organization internalizes the costs of paying the fines of its members, eliminating the risk of default, for many people who are trapped in their mortgage. In all the cases I know of, which are not that many because people try to behave well, the PAH has assumed the fines. It has either been the local chapter with its own resources, we have asked for money to other Catalan chapters or we have used state-wide funds. When members got the most fines was during the 2013 Escraches²¹ campaign and all of them were paid with resources from the state level. When there happened to be no money, we used internet donation campaigns and we always managed to get the funds. (Non-beneficiary member 5, 12 July 2017, Barcelona)

These actions give certainty to members that the organization will back them up if they have to face the consequences of civil resistance.

With the objective of avoiding future fines and lawsuits, the PAH organizes protests in front of courts and the bank offices that have initiated legal action against their members. These initiatives bring media attention and the PAH uses this opportunity to expose the history of the member facing charges. The background of most members is similar; a debtor of good faith who is trying to protect her home and is dedicating time to help others do the same. When the reality of the PAH members is humanized, it is natural that public opinion sympathizes with them, this was particularly the case during the worst years of the financial crisis. Moreover, the festive repertoire that the PAH uses during protests complicates the job of prosecutors in asking for harsh penalties. The PAH also uses this opportunity to highlight the malpractices of financial institutions or the lack of support from public administrations. This framing damages the image of the incumbents that brought the member to court, raising the costs of legal repression.

²¹ Escraches are "a form of protest which consists of the public condemnation of those responsible for an injustice with the objective of exposing and upsetting them" (Romanos, 2014, p. 297). The objective of the PAH's Escraches campaign was to put pressure on political parties to accept the discussion in the parliament of their official petition to change the mortgage law, which gathered 1.5 million signatures and it, to this date, the biggest official petition in the history of Spain. These actions consisted of a group of the PAH members visiting the home of a politician to inform them about the drama of evictions. When politicians would not receive them, the PAH members would make noise, repeatedly ring their bells and put up stickers on their door (Romanos, 2014).

At the beginning, banks would try to take us to courts but they don't do it anymore. They don't want people to know that they are evicting vulnerable families, so this is a mess for them. Moreover, you take a person to court and when the judge asks you what he did, what do you say? That he was singing, dancing, chanting 'Yes, it's possible!' and putting up stickers? [Laughs]. (Founder 4, 23 August 2017, Barcelona)

The combination of commitment to non-violence, cheerfulness and protests against legal repression lowers the risks of facing lawsuits and fines. On the one hand, the prosecutor has a difficult job making a strong case in favor of any violence and damage. On the other, protests raise the costs that financial institutions need to face when taking activists to court, as their image is severely damaged. The combination of these factors has decreased the legal risks that the PAH members face when they engage in actions of civil resistance.

6.3.2 Mitigating Risks Associated with Members' Lives through Participation

Many grievances put issues essential for life into risk. The case of people facing eviction is clear, they risk losing their home. Participatory care also consists of reducing some of the most prominent risks that organizational members face. Eviction blockades, the most central action of the PAH's repertoire, are a great example of this. Before the wider political objective of defending everyone's right to decent housing, eviction blockades have the objective of minimizing members' life-risk to lose their home. During many of my interviews I asked the PAH members what the objectives of eviction blockades were. Their first reaction was often confusion, followed by the answer that eviction blockades had the aim of avoiding people losing their homes. Only after that answer, they continued to give more abstract political arguments: Question: What are the reasons why the PAH organizes eviction blockades?

Answer: What do you mean?

Q: Well, why do you guys place your bodies in the entrance of a building to prevent an eviction from taking place?

A: Hmmm, what are the reasons for us? Well... *nobody should be left in the street*. If somebody is kicked out of their home, they should be offered a viable and dignified living alternative, either by the bank or by public administrations. We have to be were public administrations fail to be, because this should be their task... Also, we cannot allow that financial institutions keep this dynamic of accumulation by dispossession and, if there is a collective behind, they know that they are going to have a much tougher time expulsing people from their homes. (Non-beneficiary member 6, 12 August 2017, Sabadell)

The initial confusion shown by many respondents indicates that the care component of eviction blockades, assuring members' need of housing, is commonsensical for activists, even for the most politicized leaders that used plenty of political and Marxist jargon during interviews, as the one quoted above. The priority of reducing members' risks associated with life is at the core of the organization.

Reducing members' life-risks increases their participation in the collective. For instance, it is already common knowledge for the PAH members that the first two or three eviction attempts will be generally easily blocked without confrontation, just by the presence of five or six the PAH activists. This knowledge, and the confirmation that newcomers see by themselves when they participate in eviction blockades, assures members that they have a longer period to negotiate with their bank offices. Under this new context, they are more available to help others in their struggle. In other words, reducing members' life-risks fosters internal solidarity. [Accompanying other people in their negotiations] was my salvation because I stopped gazing at my navel and thinking how miserable I was and how bad my life was going. This does not mean that I would not take care of my case. I went to the bank office and I told them that I wanted the deed-in-lieu of foreclosure and 5 years of social rent but that I was not going to be everyday telling them the same. As I knew that my foreclosure procedure was going to take long, I could push them instead of being waiting for their answer and feeling that they were already giving me a very good deal. So, I would go to negotiations at my bank office, but for other people. For me, they already knew what they had to do. (Beneficiary member 18, 30 July 2017, Barcelona)

The empowerment that can be appreciated in this quote is the outcome of several care processes but, as reiterated in this dissertation, even if this study divides care work in different components for analytical purposes, caring practices happen at the same time and these dynamics should be understood in a holistic way. The activist from the quote above was emotionally empowered not to fear facing her bank office, and she went through a process of identity care to feel efficacious and supported by the collective. However, in addition to these dynamics, knowing that the risk of losing her home was not imminent, and seeing that the PAH members managed to significantly reduce that hazard, encouraged her to look beyond her problems and engage in solidary behavior towards her peers and the collective. Indeed, what can be concluded from her statement is that the reduction of her risk of losing her home fostered her solidary activities, as well as helping her to look at her mortgage problem from a distance and plan her negotiations better.

Other risks related to one's life are those anticipated if the PAH's actions do not yield the expected results. The risk of losing one's home, despite one's efforts negotiating with banks and the collective attempts to block one's eviction, is a hazard that does not originate from one's activism, but rather from one's life circumstances. A foreclosure procedure puts one's residence at risk regardless of whether one is a member of the organization or not. As explained in Chapter 3, the PAH's Obra Social campaign originated precisely from the failure of an eviction blockade, when the foreclosed couple decided to occupy the apartment from which they were evicted. From that moment on, the PAH started Obra Social to eliminate the risk of homelessness for its members, even when their eviction could not be prevented. Despite Obra Social being the most obvious example, other activities contribute to supporting members, once some life risks become reality. These initiatives are not well-planned actions of the PAH's repertoire but rather intuitive interactions of care.

Many spontaneous interactions of care appear in the face of danger, when their instinct leads members to mitigate other people's risks. When a family is evicted, empathy towards that situation triggers intuitive reactions that do not need to be planned. Even a newcomer who has not been socialized in the organizational culture will feel the urge to assist in taking the property of those evicted out of the apartment before police seal it. Sometimes, intuitive care practices go even further. During my fieldwork, the apartment of a woman and her son was foreclosed without notification. Ironically, she only found out when she was returning home after an eviction blockade and her street was closed by a police van on each side. As she was wearing the PAH's green t-shirt she was not even allowed to enter the street to pick her things up from her apartment. This practice is illegal, but the administration argued that they could not notify her because she was not found at home on several occasions. Regardless of whether there were attempts to notify her, this was surely an easier job for police and the judicial entourage. This woman was a very active member of the PAH-Barcelona and, in addition to her ten years old son, she had a daughter on the way. The attendance of her eviction blockades was much higher than the average, and more than 100 people would gather in front of her door. The eviction caught both her and the PAH by surprise, so nobody had planned to rehousing her through Obra Social. As finding an empty apartment owned by a financial institution takes several weeks, the organization was not ready to react in a timely manner. Under these circumstances, several members offered to host her and her son in their homes. Finally, she ended up being hosted by another activist who was already in an Obra Social apartment.

For sure, participation in the PAH and eviction blockades creates a context where empathy appears easier than under other circumstances. Everyone present there has already freed time to participate in the action so they can dedicate it to help moving the family's property. Moreover, many can imagine themselves being evicted, as it is an outcome that they are struggling against, and so, can easily empathize. It may even be that the increased risk of not being notified of their eviction date leads them to offer their help because they would like to think that somebody else would do the same, if they face that circumstance. However, what is important about these examples is that these interactions of care that take place within the context of the organization decrease the degree of damage that the risk of eviction may pose to those facing it, and that this happens regardless of the reasons that may motivate eviction. Additionally, these relations of care foster participation in the organization, as they create strong bonds among members and solid collective identities.

6.4 Summary

Converting people's commitment and solidarity into action is one of the biggest challenges that all SMOs face. Mobilizing members and potential recruits is a fine art that requires paying attention to a great number of factors. Participatory care is a crucial component that facilitates members' contribution to organizational activities and goals.

This chapter has identified four components of participatory care that facilitate engagement in the PAH's activities. First, the PAH builds power among its membership base increasing their knowledge and skills related to their grievance and their participation in the organization. Second, it makes participation in any activity as easy as possible. This can be done by reducing the efforts to engage in an activity, such as providing templates to request the deed in lieu of foreclosure at banks, lowering the costs that members need to pay to join an action, and coordinating members' commitments outside of the organization so they can have a more pleasurable life. Finally, the PAH pays attention to mitigating the risks of activism and reduce the life-insecurities created by the grievances of their members.

Conclusion – Care, Solidarity, Coalitions and Power

When I started my fieldwork in Barcelona, in 2017, I wanted to research the targeting strategies of the Platform of Those Affected by Mortgages, but decided to change the topic of my dissertation when I saw its dynamics of care and heard the stories of empowerment from its members. Before my arrival at Barcelona, I wished to understand how organizations strategize about the incumbent they target. I expected my discussions to revolve around ideology, internal long-term movement strategies, and activists' perceptions of who was the perpetrator of their grievance and who had the power to address it. However, I soon realized that there was another, more important, story to tell about the PAH. I was speechless when I heard what many people trapped in their mortgages went through before joining the PAH, and I was amazed by their stories of empowerment. I was fascinated by the passion with which non-beneficiary constituents spoke about why the problem of mortgages and evictions was important to them, and their herculean efforts to defend the rights of a collective they were not part of. I was moved by the solidarity that members showed to newcomers since the beginning, and by the strong bonds that grew among them. In sum, I was mesmerized by how the PAH members cared for each other, and decided to take a 180 degree turn on my research to speak about it.

I started inquiring with people about their stories and observing the organizational dynamics. Why did those not affected by mortgage problems decide to dedicate their time precisely to confronting evictions, among all other possible issues? How did those facing eviction manage to overcome their initial fear, depression, isolation, and instability and then confront financial institutions to keep their homes? How did the PAH manage to build power

among those who were powerless, put the issue of evictions in the political agenda and act as a counterweight to the influence of financial institutions? Through these questions I realized that the care relationships among the PAH members were what placed the organization at the forefront of the struggles for the right to housing in Spain.

Beyond studying the mobilization and internal dynamics of the PAH, there are three messages that this dissertation tried to convey. First, solidarity among aggrieved communities is not something given. There are instances in which people facing oppression do not collaborate to advance their interests and the reasons do not always lie in cost/benefit calculations, structures of social control and lack of opportunities. Many times, to understand why some people are apathetic, we need to look at their grievance and its impact on their lives. There are some problems that are so overwhelming that they paralyze individuals and impede them to act. However, just like grievances can destroy solidarity, care can build it. The second conclusion is relevant at this point. Privileged allies can have great impact in advancing social justice. There are numerous occasions in which affected communities mobilize to better their position but, when this does not happen, non-beneficiary constituents can act in solidarity with them. During the cycle of mobilization, solidarity among aggrieved individuals can be constructed through relations of care. Finally, actions that are right should feel right, and activism is no exception. Progressive social movements aim at tackling extremely serious issues but during their struggles activists should enjoy the process, caring for each other and themselves. Organizing actions so they are also enjoyable, creating spaces of celebration and happiness, speaking at each other with kindness, and assuring that those who want to contribute to the organization have a task adapted to their interests and skills, are crucial factors that also sustain participation. In other words, caring for each other is not only something intrinsically positive, but it also serves to stimulate participation and commitment.

Experiencing and Constructing Solidarity

Understanding the complexities of solidarity is key to make sense of the PAH's success. The data from my interviews and observation during fieldwork shows there was a minority of people affected by mortgages that followed the conventional understanding of solidarity. They related to a group of people who experienced their same grievance and were willing to contribute their time and energy to the collective goal. In other words, their solidarity was also inspired in their understanding that they could confront their grievance through the collective struggle. However, there were other two groups whose solidary behavior, or lack thereof, was less evident and that are the protagonists of the PAH's success story. On the one hand, none of the PAH's founders had a mortgage so their solidarity with the collective of people under risk of eviction was not guided by a self-interested logic. Instead, they were motivated by a logic of care. Their empathy towards the grievance of another group led them to look for ways in which they could organize those trapped in their mortgages to confront the banks that were expulsing them from their homes. On the other hand, financial and housing insecurity create problems such as depression, isolation and economic precariousness that place additional burdens for the self-organization of those trapped in their mortgages, and their solidarity towards each other. The avoidance emotions that many people under risk of eviction experience block their capacity of initiative, the isolation they suffer and the stigma of being categorized as a defaulter who is under risk of eviction complicate their identification with each other, and their lack of knowledge about the activism opportunities and how to contribute to an organization prevent them from reaching groups that are already fighting their struggle. From the perspective of care, the former group is composed of relatively privileged individuals who were willing to care for others. The latter collective are people whose caring needs prevented their mobilization. Hence, before those trapped in their mortgages were ready to confront evictions collectively, they needed to go through a healing phase where their caring needs

would be addressed and internal solidarity would be constructed. This situation presents a complex picture of mobilization.

The mobilization of those trapped in their mortgages through the PAH is particular because it is an external collective who started it. Once they managed to reach some of those facing financial distress and eviction, they realized that they were not ready to engage in contentious collective action. Before the PAH's beneficiary constituents were ready to take to the streets, the organization needed to generate dynamics of care that would address the needs that prevented their engagement. Three components of care contributed to the empowerment of mortgage-affected people: emotional, identity and participatory care.

Emotional care takes place through organizational rituals that, in addition to their strategic objectives, contributed to generating approach emotions and high emotional energy among the PAH's members. The PAH's welcome assemblies, where newcomers introduce themselves and members update the rest of the organization about their progress with their cases, contributed to confronting the emotions of guilt, shame, and panic of many the PAH members. The PAH's leadership presents an alternative framing of the housing bubble, the financial crisis and the reasons that led many people to become indebted to purchase a home and, later on, default on their mortgage payments. The PAH's discourse appeals to the common sense of prioritizing one's most basic needs and those of one's beloved ones over paying for one's mortgage. Additionally, it reinterprets the story of the financial crisis in a way in which financial institutions are those responsible of people's mortgage problems. The knowledge shared during welcome assemblies, reduce members' panic, as they learn to anticipate the moment when they may be in danger and how to react to them. Public actions also contribute to members' emotional empowerment. The approach emotions that the PAH generates during

eviction blockades and bank protests, show members that they should not be ashamed of their situation or fear confronting incumbents in public.

Identity care addresses members' spoiled self-concepts and provides them with an understanding community to which they can relate and feel proud to belong. The PAH improves the self-esteem, self-efficacy and feelings of authenticity of people trapped in their mortgages and, through this, encourages them to take action. When the PAH's members take part in public actions, enjoy the experience, and engage in positive interactions with strangers, they improve their impression of themselves. Instead of following the instinct of holing up due to low self-esteem, when the PAH's members are in public and explain their situation to stranger and receive positive feedback, they increase their regard of themselves.

Moreover, when the PAH's members contribute to activities that achieve the objectives they set, they increase their perceptions of self-efficacy. Eviction blockades and bank protests change the dynamic of losing, which was common to most people trapped in their mortgage. During the PAH's activities, members contribute to strategic confrontations against banks where they win. These collective victories may not be strictly related to the individual struggle of most members but it demonstrates the collective efficacy of the organization and encourage members to anticipate their efficacy when they will have to deal with their own cases. Furthermore, when the PAH's members report about their progress and doubts to their peers during Welcome Assemblies, they behave in ways that emphasize their self-efficacy. Their victories, even if small, are celebrated by the organization and their proactive performances, reporting on their progress and sharing doubts to continue with their fight, encourages them to internalize the efficacious identities.

The PAH's encourages its members to perceive themselves as authentic in confronting their stigmatized self-concepts and providing an identity they can strive for. In contrast with their previous self-concept as unemployed defaulters, they the PAH allows its members to identify as affected by mortgages. In this way, members move from an individual identity that encourages inaction to an identification that inspires a proactive behavior. Being an unemployed defaulter refers to a previous situation of failure and one can only depart from it finding and paying one's debts, something unlikely in the context the financial crisis. In contrast, being affected by something does not limit the realm of possible reactions. Moreover, the PAH's constant celebration and references to empowerment provides members with a self-identification to aim to, as well as a yardstick to measure their progress towards that aim. Empowerment has various meanings for different people and they generally focus on the care need the lack the most. Sometimes, empowerment means gathering the emotional energy to act. Other times, it refers to learning the necessary tools to confront one's struggle and engage in the collective. Yet, in other occasions, it may refer to identifying as an active agent, who is able to contribute to the organization. At the same time, members evaluate their progress in their objective of becoming empowered, appreciating the changes in their practice and feeling more authentic.

The PAH also provides people trapped in their mortgages with an understanding community of peers that support each other. Newcomers feel accepted by the organization because they introduce themselves and their case, and then receive support and understanding from strangers. Instead of having to go through long explanations about their story, members easily understand each other's situation because they often went through the same experiences themselves. This feeling of community encourages members to care for other people's personal struggle as well as the collective objectives of the organization.

Finally, the PAH facilitates members contributions to the collective goals of the organization. It does so by building knowledge amongst its activism base through trainings

with different degrees of formality. The exchanges of knowledge among members in assemblies, workshops to build skills, and coaching among activists during public actions provide members with tools with which they can contribute to the organization in ways that are more efficient. Moreover, the PAH's activities are organized with the objective of making participation as easy as possible. The organization provides templates, coordinates members' alternative commitments and assumes the coordination of the logistics of its actions to reduce the unnecessary burdens that members would have to go through to participate. Additionally, the PAH reduces the risks associated with members' activism and life to encourage their engagement in the collective. Actions are planned with the legal code in mind, so the potential punishment of disobeying laws through civil resistance is as low as possible. The organizational commitment to non-violence and making actions enjoyable for its activists also reduces the probability of repression and members' lives. Eviction blockades and the rehousing of evicted members in occupied dwellings owned by financial institutions give stability to people's lives, so they can plan their activism and rest of activities in a safer context.

These activities and relationships construct solidarity among people trapped in their mortgages. While before being exposed to care, mortgage-affected people were reticent to engage in strategic confrontation with their banks and contribute to the collective goals of the organization. Care fosters members' support of each other's struggles. Approach emotions, positive self-concepts and the feeling of community encourages previously paralyzed individuals to dedicate time and energy to the collective goals of the group. Moreover, participatory care facilitated these solidarity engagements. Hence, the external solidarity of the solidarity early-risers who founded the PAH generated dynamics that constructed internal solidarity among those who were paralyzed by the financial distress and the risk of eviction.

New Coalitions and Innovative Mobilizations

Coalitions among non-beneficiary and privileged outsiders and the heavily aggrieved collectives are sometimes the only way to address certain types of oppression. Experienced activists, university students, and those with economic security have the human capital that less privileged collectives lack. Their civic skills and basic comforts in their lives make them better able to engage in politics. Some grievances are so intense that they affect every part of people's lives. They create so much instability that those who suffer them are paralyzed and unable to confront them. In these situations, injustices would persist should people with more advantaged social statuses not act. These type of coalitions between the oppressed and the more privileged collectives is common in some of the most successful instances of collective mobilizations. In addition to the case of the PAH studied in this book, a prominent example of this type of mobilization is the Zapatista Army of National Liberation (EZLN by its Spanish acronym), which, in addition to its national impact, was a fundamental organization for the development of the alter-globalization movement in the 1990s (J. Johnston & Laxer, 2003; Kurasawa, 2004). Despite the fact that its origins are commonly associated with the indigenous armed uprising of 1 January 1994 in Chiapas Mexico, and the activists base of the organization was indigenous, nobody in the original leadership of the EZLN had indigenous origins (Pitarch, 1998). These assertions should not be taken as a sign of paternalism, as both people affected by mortgages, in the case of the PAH, and the indigenous communities, in the case of the EZLN, were fundamental for the success of both organizations. Even if people that were more privileged led both groups at the beginning, their initiative would probably have had no success without the political commitment of the beneficiary group. The greater human capital and civic skills of certain collectives give them higher chances of seizing opportunities as social movement entrepreneurs. Solidarity activism and coalitions between conscience and beneficiary

constituents open more opportunities for confronting social injustices that would not be addressed, should these groups not collaborate.

At this point, I should emphasize that this work does not claim that care-based mobilization is the only way in which heavily aggrieved collectives mobilize. History is full of instances in which oppressed groups confront the status quo, change unjust laws and challenge the economic and cultural structures that exploit them. The labor movement, the suffragettes and the rest of the feminist mobilizations, the movements for national liberation that expulsed the colonial powers from their land, are just a few examples of collectives facing overwhelming oppression that succeeded in their struggle and have changed their societies and the world's history. Nevertheless, there are instances in which mobilizations against certain types of grievances may not be possible at certain places and periods of time. Rather than interpreting the conclusions of this work as a paternalistic view of contentious collective action, this work should be read as an encouragement to advantaged collectives to be mindful of their privileges and use them to contribute to redress some of the injustices that they do not necessary experience. As it has been discussed in this work, privileged outsiders should also be mindful of the power dynamics that may arise when they act as allies to other collectives. There is a thin line between transformative politics that empower oppressed collectives and assistancebased initiatives that perpetuate existing inequalities and disempower those who benefit from them. Non-beneficiary constituents who receive particular prominence in an organization should be mindful of opportunities to give up spaces in favor of those directly affected by the grievance. Those oppressed should be the main actors of their own struggle. If this does not happen, privileged allies should reevaluate their strategies. Otherwise, they risk perpetuating some of the inequalities they seek to redress.

If I Can't Dance, I Don't Want to Be Part of Your Revolution

There is a story that says that Emma Goldman, a historic Anarchist Russian-born American activist and writer, was dancing during a demonstration and was called-out by a fellow colleague. He told her that dancing was not the appropriate way to fight for the revolution. She answered 'If I can't dance, I don't want to be part of your revolution'. With this sentence, Goldman sent a powerful message: activism should feel good and political determination is not at odds with happiness. Those oppressed face enough hardships in their daily lives, so their struggles for freedom do not need add to that.

Care relations facilitate the first steps into activism, and foster participation and engagement. Depending on how it is organized, the occupation of a bank office can seem like a radical, violent act or a friendly public action. People will be more encouraged to go to a three-hour long assembly if they feel that they can contribute and their opinions matter, or if there is a snack afterwards to celebrate that a member signed the deed in lieu of foreclosure on their apartment. Newcomers will identify with the organization easier if they feel welcomed by its members since the beginning. When social movement activities are organized with care, people are encouraged to participate in them. Moreover, care facilitates the engagement and commitment of people with profiles that are typically less likely to take part in activism, such as parents, elderly people, and individuals with no previous activism experience.

Everyone Cares

Even if this work has focused on the case of the PAH, care is fundamental to any organization. Indeed, care is crucial to understand any non-economic social relationship. In addition to their political commitments and their self-interest, people engage in politics because it makes them feel good. Most activists enjoy going to a demonstration and build strong

friendships with other movement folks. For many, their political commitments are so important to their identities that they would feel empty should not they engage in these activities. The reason why people endure long assemblies, commission meetings, frustrations and defeats, that are common to any social movement endeavor, is the emotions they experience, the identities they develop, learn, and the networks of support that are created. Indeed, many conflicts among groups, internal splits and instances of burnout may be explained because of moments when care has been absent.

Practitioners and students of social movements should pay greater attention to care dynamics. Exploring new strategies of care will allow activists to better sustain mobilization and foster commitment. Looking at social movements from the lenses of care will encourage scholars to better understand how political solidarity is created. Locating instances when care is missing will allow scholars to understand better the dynamics of conflict within movements and activists' burnout. More importantly, greater attention to care in politics, academia and any other activity will make our society and our world more connected and a better place to live.

Appendix I: Methodological Appendix

Social movement scholars have a particularly difficult task when doing research, which is balancing their normative commitments with their research objective. Much of activists' success consists of winning the hearts and minds of bystanders. Convincing and mobilizing their audiences, both through reason and emotion. Organizations who are particularly successful or radical tend to inspire strong opinions among those interested in politics and social researchers are no exception to this reality. Indeed, an important inspirational factor for much social movement research has been scholars' admiration of some movements. Relatedly, much of the social movement literature has been centered on progressive movements. It is only recently that conservative and reactionary movements have been at the center of scholarly attention. Despite these assertions, we still should aim to reach a fair view of the backgrounds, motivations, objectives and strategies of the people and groups that we study.

Depending on each researcher's epistemological commitments, we may strive to different, and equally legitimate, relations with our object of study. One extreme of the debate is represented by some positivist scholars who aim at eliminating their values and ideology from their research in order to reach the ideal of objectivity. On the other side of the debate, interpretivists see knowledge as intersubjective and co-created between the researcher and their research partners (the object of study). Hence, scholars cannot escape from their normative commitments because they interact and shape the field they study. It is my impression that most social movement researchers, including myself, are somewhere in the middle. We cannot totally detach ourselves from our normative commitments, as all of us study something that we find interesting and think that should hopefully matter for an audience, beyond our own interests. In the words of Max Weber, 'There is no absolutely objective scientific analysis of [...] "social phenomena" independent of special and "one-sided" viewpoints according to which expressly or tacitly, consciously or unconsciously they are selected, analyzed and organized for expository purposes.' (Weber, 2011, p. 72). Hence, our values play already a role in our interests and, hence, our research decisions. Quantitative researchers try to regain objectivity by exposing their analyses and conclusions to rigorous methods that, if one is well intended, cannot be manipulated. However, qualitative researchers do not have those types of tools, particularly those who engage in ethnographic studies, as has been the case for this dissertation. Researchers' perceptions during fieldwork are influenced by their individual position, as well as their relations with the people that surround them. For these cases, Weber's assertion that 'All knowledge of cultural reality, as may be seen, is always knowledge from particular points of view' (Weber, 2011, p. 81) is particularly true. Hence, during this dissertation and the five years of research that I have dedicated to it, I have attempted to have, and present, a balanced view of the dynamics I detected and thought were of academic interest.

My efforts to develop a balance understanding of the Platform of Those Affected by Mortgages and its members consisted on a mixture of different methodologies to gather information, as well as a commitment to *minimal disturbance* during fieldwork. As I elaborate below, with minimal disturbance I refer to the principle of building as much rapport as needed, while influencing the field and its analysis as little as possible. The logic of minimal disturbance is that the more rapport one builds, the more one's capacity to have a balanced analysis is at stake. However, there are pieces of data and spaces that can only be accessed if researchers develop enough rapport with the activists they study. As I explain below, the kind of information I was interested in, required that I dedicated time to build rapport with my respondents and fieldwork partners. Many of the people I interviewed talked to me about how they struggled with depression – some even to the extreme of trying to commit suicide – and about how their mortgage default affected their relations with their partners, family and acquaintances. There were even two instances when women talked to me about having suffered gender based violence. Respondents also told me about how they overcame these problems and managed to build enough power to create the important changes that the PAH has achieved during its more than ten years of life. The relationships I built also meant that I empathized with their struggles and admired their efforts to overcome them. Hence, finding an equilibrium between rapport and balance was not always easy. Nevertheless, I had already anticipated this and tried to plan strict methods to retain my analytical and academic perspective as much as possible.

This research and its preparation involved qualitative text analysis of articles from four newspapers for the period 2009-2016, one year of engaged participant observation and 71 semistructured interviews. The qualitative text analysis of newspaper articles was instrumental for preparing for my fieldwork. It helped to identify key actors in the leadership of the organization, as well as the defining moments of its history. Moreover, it was used to triangulate the information I gathered during interviews about the origins and evolution of the organization. Pieces of news from four newspapers - El País, El Mundo, ABC, and El Periódico de Catalunya - were gathered through LexisNexis using the keywords 'the PAH' and 'Plataforma de Afectados por la Hipoteca', and the period covered was 2009-2016. This search resulted in 2.101 articles. El País and El Mundo are newspapers of reference associated with the Spanish center-left and center-right, respectively. Hence, they were included to represent high-quality factual information about the PAH, as well as the printed public opinion read by people on the left and the right of the center, of the political spectrum. ABC is a conservative national outlet that was selected to include a priori critical views in the analysis. Finally, El Periódico de Catalunya is a Catalonian regional newspaper, which covered the organization since its creation in Barcelona and reported the most detailed information during the first years of the PAH.

The collection of primary data took place between June 2017 and June 2018, eight years after the PAH was created. The distance from some of the events discussed presents both opportunities and challenges. On the one hand, eight years is enough time for care practices to influence those that experienced them. Through life-interviews, it was possible to explore the evolution of more experienced members since they joined the PAH. Besides, new people arrived at the PAH's assemblies practically every week, so it was possible to compare the recollections of veteran members with the observations of newcomers' behavior and their evolution. On the other hand, founders' memories about the origins of the organization may have been distorted during these years. At this point triangulation with the data from the qualitative newspaper analysis and with the information from other interviews proved to be useful to obtain a fair picture of the past. As the table containing basic information about all my interviews shows, I divided respondents into three categories. The founders, who were the six people that were instrumental in the creation of the PAH. The non-beneficiary members, who are members of the PAH who did not have mortgage problems and never faced the risk of eviction themselves. And beneficiary members, those who faced problems paying their mortgage, faced the risk of eviction, and/or had been expulsed from their homes. In total, 17 people were non-beneficiary members, including four of the six founders, and 54 were beneficiary activists.

There were two noticeable differences between beneficiary and non-beneficiary members. First, these two groups diverged regarding their social classes. While neither beneficiary nor non-beneficiary constituents came from particularly affluent backgrounds, non-beneficiary members had greater cultural capital. Most allies had university education and reflected more about politics in a wider sense than the members trapped with their mortgages. Second, while migrants – mostly from Latin America and North Africa –, represented an important proportion of affected members – perhaps around 40% –, non-beneficiary

constituents were mostly born in Spain. There were, however, many members who, after having solved their mortgage and housing problems, continued their involvement becoming de facto non-beneficiary constituents. This profile represented the richness of the demographics of beneficiary activists.

Each group I interviewed provided me with valuable information about different topics. Discussions with founders provided rich information about the origins of the PAH, their reasons for creating an organization from which they would not necessarily benefit directly and their background that led them to that commitment. Founders are just a special category of non-beneficiary members. Interviews with non-beneficiary members helped to deepen my understanding of the motivations of this collective and their process of mobilization, as well as some of the strategies used to empower those who were paralyzed by their grievances. Finally, conversations with beneficiary members provided rich details about the reasons why some people are paralyzed by their grievance and do not mobilize to confront it, even if they have opportunities to do so. They also gave me a great account of the impact that care processes have on members and how their perspective and involvement changed thanks to care. All interviews were also instrumental in helping me understand the dynamics and relations I observed during my fieldwork and translate them into more concrete mechanisms.

The first respondents for the interviews were selected based on the newspaper analysis. Subsequent people were approached through interactions with them during the engaged participant observation and snowballing. The final sample included activists from Barcelona (29), Madrid (8), Sabadell (5), Terrassa (4), Valencia (4), Manresa (2), Seville (3), Blanes (2), Murcia (2), Pontevedra (2), Bilbao (2), Pamplona (1), Segovia (1), and members of Obra Social Barcelona (6), which was created after a split from the PAH Barcelona due to disagreements about strategy and some internal decision-making mechanisms. The local group that each respondent was part of was sometimes relevant to understand the perspective from which they approached strategy. As any other big organization, the PAH members do not always share ideology and strategy. An important divide in the organization is between those who seek to combine grassroots organizing with institutional advocacy and those with more libertarian views who prioritize self-organization. The dominant perspective in the organization, and that of the PAH Barcelona, is the former. Activists engage in long discussions about framing and how to present their message in a way that appeals to 'the common sense' of people, instead of their ideologies. In the words of one of the leaders of the PAH Barcelona,

We say all our messages in plain language, in a language that my 70 year-old grandmother can speak. If you speak to my grandmother in plain language about what a petition and the deed in lieu of foreclosure are, she may not remember every detail, but she will leave with the understanding of who the bad guys are, that we are the good guys and that we can win this fight. (Non-beneficiary member 1, 16 June 2017, Barcelona)

Moreover, this group places value on institutional reform because 'there are many people affected by mortgages that will never reach to the PAH and we should also defend their right to housing' (Non-beneficiary member 1, 16 June 2017, Barcelona). Most of my respondents from Barcelona, Terrassa, Valencia, Seville, Blanes, Murcia, Potenvedra, Bilbao, Pamplona and Segovia could be categorized as in this group. The more libertarian faction is best represented by the local groups of Sabadell and Manresa, whose framing tends to place struggles for housing within a wider capitalist framework of exploitation, and the language they use reflects this. During my interviews with members from Obra Social Barcelona, I did not detect a particular emphasis on leftist vocabulary but they do reject institutional practices and this was one of the main reasons of their divorce from the PAH Barcelona. Finally, in Madrid, the PAH has a more decentralized structure that has allowed for a relatively stable coalition between both factions, which was represented in my interviews. The variety of

locations and ideological groups allowed me to detect patterns and strategies that were not only specific to the PAH Barcelona, where my most of my fieldwork was based, but also to the wider organization. All interviews followed a semi-structured format, beginning with a brief introduction about the purpose of the research, a confidentiality statement and the clarification that respondents could refuse to answer any of my questions or leave the interview at any time. This introduction was audio-recorded. Only then, the semi-structured interview started. The length of interviews ranged from 26 to 172 minutes, most commonly around one hour in length.

In regards to participant observation, contact with the organization was made through common acquaintances with some leaders of the PAH Barcelona. After two weeks observing the dynamics of the organization in Barcelona and the structure of its meetings, I introduced myself during an assembly and was mindful to disclose my role as a researcher during my exchanges with members. Hence, I expect that most activists who participated were aware of my position. During the period of study, I participated in the PAH Barcelona's collective counseling and coordination weekly assemblies, several eviction blockades each week, tens of bank protests, seven accompaniments to talk to local administrations, six accompaniments to negotiate with bank clerks, and the occupation of a building to rehouse evicted members. Additionally, in March 2018, I went to the European Parliament with members from different locations in Spain in a two-day trip organized to gather international support to a bill they presented at the Spanish Parliament. Being a participant observer allowed me to see the dynamics of care and empowerment first hand. It also permitted me to triangulate the information from interviews with my own experience. Most importantly, I could understand how welcome mortgage-affected newcomers feel when they arrive to the organization, because I felt it myself. Since my first day in Barcelona, the PAH members made efforts to integrate me in their group and their activities, as well as helping me understand the dynamics in the organization. This facilitated my efforts to build rapport with my future interview respondents

but it also presented a challenge for my capacity to be balanced. After all, there is a thin line between constructing rapport and building relationships of trust that go beyond the purposes of the research. For this reason, the principle of minimal disturbance is crucial.

The idea of minimal disturbance, building as much rapport as needed, while influencing the field as little as possible, is of particular importance when researchers engage in ethnographic fieldwork and need to access certain topics and spaces that are not easily reachable. In my case, it was speaking about the dramatic effects that defaulting on one's mortgage had for individuals' lives, as well as being part of some spaces of the organization where processes of care took place. Other instances when a high degree of rapport is needed for researchers occur for those who study underground groups, organizations with very strong identities, and collectives that suspect that researchers are not in line with their ideologies and objectives. In these circumstances, rapport often needs to be prioritized over balance because otherwise the field may be impossible to access. Hence, it is important to reflect about how to be able to present a fair view of the dynamics that one studies.

I tried to maintain a balanced analysis four ways. First, I placed my attention on the internal validity of the processes I identified, and their repetition in similar contexts. In this case, I compared activists' recollections of their past with similar experiences I could observe in newcomers. This allowed me to trace the impact of care, the evolution of the PAH members and the reasons of those changes. Moreover, I included interviews with activists from other places than Barcelona, with whom I had less rapport.

Second, I kept a fieldwork log in a notebook where I tried to write every day I interacted with activists from the PAH. In the cases when the specificities of fieldwork did not allow me to write-down my thought on the same day, I did it the day after. In these notebook, I wrote about the people I interacted with, what happened during that day, how those experiences made me feel and how what I observed related to my research. This fieldwork log was useful in two ways. First, it allowed me to return to my experiences, feelings and thoughts of a particular moment after closing the field, when one's attachment to the object of study decreases and it is possible to have a more balanced view of one's observations. Second, writing a log reminded me every evening about my position as a researcher and my commitment to minimal disturbance.

Third, I was meticulous about having control over when I closed the field. While prior to social media and smartphones, closing the field meant removing one's physical presence from the spaces frequented by the social movement organization and its members, this act is more complex today. Once my fieldwork finished, during the period when I focused on analyzing the data, I removed my presence from all social media groups related to the PAH. This allowed me to keep the distance I needed to recover balance after a very intense experience, and have the space to process my thoughts and analyses.

Finally, I acted trying to disturb the field as little as possible. This meant that, despite the additional legitimacy that one acquires when presenting oneself as a researcher, I tried not to influence the decisions and actions of the PAH when it was not needed. This does not mean I did not participate in its activities or did not contribute to the organization at all. I would generally take part in most of the activities of the PAH, including its assemblies, bank protest, eviction blockades, demonstrations, gatherings to design banners, and I tweeted during their social media campaigns. I also participated in the occupation of a building to rehouse evicted members, even if I was not part of the much-reduced group who opened the property. Additionally, I did help in the organization of a trip to the European Parliament to advocate for the PAH's housing law, given that I had previously worked there. There were, however, two episodes where the principle of minimal disturbance was put into risk which may serve to illuminate the difficult decisions that participants observers need to make, when they engage in research when high rapport is needed. The first episode was when I decided to prioritize rapport over balance. The PAH Barcelona organized an accompaniment to pressure the city council of L'Hospitalet de Llobregat, a town located 30 minutes from Barcelona by underground, to grant social housing to a family that had an *open eviction*, an eviction notice that does not specify a date and allows the police to expulse you any day at any time. I joined the accompaniment as the only *looker*, those who are present during negotiations to learn how experienced members lead them, and who are expected to learn and be able to do the same in the future. Being part of this space requires that the people at the event trust you, as they need to make sure you will not intervene in a way that may harm the group's goal. Moreover, it is a valued position because it is part of the organizational strategy to build leadership among its rank-and-file members. Hence, being allowed to be present there was the outcome of my previous efforts to build rapport.

No solution was reached that day, and the discussion between the representative of the PAH and the town councilor became quite tense. Hence, the group decided to return the day after. When we arrived at the city council the following day, the town representative vetoed the presence of the negotiator. The reaction from the PAH speaker was to offer that I would take on his role. This reaction had never been agreed and it happened in front of everyone, so he put my objective of minimal disturbance at stake. I decided to accept the proposition and negotiated with the town councilor. At that moment, the reason why I accepted that role was because I would never have slept well again, thinking that a family with two children had slept in the street because of my failure to act. However, my capacity to disturb the field should be taken with a grain of salt. L'Hospitalet's city council did not grant social housing to the family because I was particularly skilled. Rather, because of all the work that the PAH had done in the past and the fact that there was a group of people ready to occupy the town hall should the

negotiations had failed. Hence, should I have rejected the opportunity to take the lead on the negotiation, I would have probably disturbed things more. Moreover, thinking back at that experience months later, I realized that my rejection would have also resulted in an anticipated closure of the field, and with good reasons. Furthermore, the fact that I was suggested to take on that role was the outcome of the rapport I previously built and the coincidence that the day before I was the only *looker* in the accompaniment. Hence, I would argue that, compared to the construction of rapport prior to this day, the fact that I took on that role did not significantly influence the balance of my approach, as the situation was the outcome of the interactions of four months of fieldwork until that date.

The second instance was when I joined the PAH's trip to the European Parliament. The organization wanted to meet with one Spanish representative of each political group at the European Parliament, but the conservative EPP did not answer their correspondences. Hence, the PAH decided to improvise a protest in the office that the MEP has in the European Parliament. The action was improvised while the group was taking part in activities inside the building of the Parliament and, given my previous experience working as policy advisor for a MEP, they asked me about how to know where the office was located. I explained this to them and they suggested I should be the one speaking during the action. I rejected this option and explained the group about my commitment to minimal disturbance. Some of the activists were not happy with my position and we had a small argument. Hence, differently from the previous episode, in this situation I decided to prioritize balance over rapport. In this event, my participation would have disturbed the field more than my withdrawal. There was eventually another person who took on the leading role, so my rejection did not change the activities of the organization. I thought that speaking on behalf of the organization I was studying would have been an unnecessary disturbance in the field. Consequently, in this episode I decided to

engage in a conflict that may have affected my rapport with some organizational members to minimize my disturbance in the field and preserve some balance.

Managing to strike an equilibrium between building rapport and having a balanced analysis of the dynamics researchers study in movements, is a difficult matter. It requires conscious methods and preparation prior to fieldwork and a continuous commitment to minimal disturbance. There are some episodes when participant observers face challenges to the equilibrium they decided to have between the participatory and observatory sides of ethnography. There is no answer that fits all the situations where researchers may find themselves but the idea of minimal disturbance provides a good guiding principle for the adhoc and often fast decisions that researchers often face.

Appendix II: List of Interviews

Interview	Respondent	Group	Date
1	Founder 1	The PAH Barcelona	22 June 2017
2	Founder 2	The PAH Barcelona	12 August 2017
3	Founder 3	The PAH Terrassa	15 August 2017
4	Founder 4	The PAH Barcelona	23 August 2017
5	Non-beneficiary member 1	The PAH Barcelona	16 June 2017
6	Non-beneficiary member 2	The PAHC Sabadell	16 June 2017
7	Non-beneficiary member 3	The PAH Barcelona	20 June 2017
8	Non-beneficiary member 4	The PAH Barcelona	22 June 2017
9	Non-beneficiary member 5	The PAH Barcelona	12 July 2017
10	Non-beneficiary member 6	The PAHC Sabadell	12 August 2017
11	Non-beneficiary member 7	The PAH Barcelona	01 September 2017
12	Non-beneficiary member 8	The PAH Terrassa	04 September 2017
13	Non-beneficiary member 9	Obra Social	24 February 2018
		Barcelona	
14	Non-beneficiary member 10	The PAH Pamplona	16 March 2018
15	Non-beneficiary member 11	The PAH Alco-Sanse	04 May 2018
16	N 1 C 1 10	(Madrid)	06 M 2010
16	Non-beneficiary member 12	The PAH Valencia	06 May 2018
17	Non-beneficiary member 13	The PAH Segovia	27 May 2018
18	Beneficiary member 1	The PAH Barcelona	02 July 2017
19	Beneficiary member 2	The PAH Barcelona	04 July 2017
20	Beneficiary member 3	The PAH Barcelona	04 July 2017
21	Beneficiary member 4	The PAH Barcelona	12 July 2017
22	Beneficiary member 5	The PAH Barcelona	19 July 2017
23	Beneficiary member 6	The PAH Barcelona	21 July 2017
24	Beneficiary member 7	The PAH Barcelona	21 July 2017
25	Beneficiary member 8	Obra Social Barcelona	24 July 2017
26	Beneficiary member 9	Obra Social	24 July 2017
20	Beneficiary member 9	Barcelona	24 July 2017
27	Beneficiary member 10	The PAH Barcelona	26 July 2017
28	Beneficiary member 11	The PAH Barcelona	26 July 2017
29	Beneficiary member 12	The PAH Barcelona	27 July 2017
30	Beneficiary member 13	The PAH Barcelona	27 July 2017
31	Beneficiary member 14	The PAH Barcelona	27 July 2017
32	Beneficiary member 15	The PAHC Sabadell	28 July 2017
33	Beneficiary member 16	The PAHC Sabadell	28 July 2017
34	Beneficiary member 17	The PAH Barcelona	30 July 2017
35	Beneficiary member 18	The PAH Barcelona	30 July 2017

36	Beneficiary member 19	The PAH Barcelona	31 July 2017
37	Beneficiary member 20	The PAH Terrassa	02 August 2017
38	Beneficiary member 21	The PAH Bilbao	14 August 2017
39	Beneficiary member 22	The PAH Barcelona	16 August 2017
40	Beneficiary member 23	Obra Social	22 August 2017
-	5	Barcelona	C
41	Beneficiary member 24	Obra Social	23 August 2017
		Barcelona	
42	Beneficiary member 25	The PAH Barcelona	25 August 2017
43	Beneficiary member 26	The PAH Barcelona	30 August 2017
44	Beneficiary member 27	The PAH Barcelona	04 September 2017
45	Beneficiary member 28	The PAH Centro (Madrid)	11 September 2017
46	Beneficiary member 29	The PAH Vallekas (Madrid)	11 September 2017
47	Beneficiary member 30	The PAH Parla (Madrid)	12 September 2017
48	Beneficiary member 31	The PAH Centro (Madrid)	13 September 2017
49	Beneficiary member 32	The PAH Vallekas (Madrid)	15 September 2017
50	Beneficiary member 33	The PAH Centro (Madrid)	15 September 2017
51	Beneficiary member 34	The PAH Valencia	30 March 2018
52	Beneficiary member 35	The PAH Pontevedra	08 April 2018
53	Beneficiary member 36	The PAH Sevilla	08 April 2018
54	Beneficiary member 37	The PAH Parla (Madrid)	12 April 2018
55	Beneficiary member 38	The PAH Terrassa	13 April 2018
56	Beneficiary member 39	The PAH Valencia	13 April 2018
57	Beneficiary member 40	The PAH Manresa	19 April 2018
58	Beneficiary member 41	The PAH Murcia	20 April 2018
59	Beneficiary member 42	The PAH Blanes	20 April 2018
60	Beneficiary member 43	The PAH Valencia	28 April 2018
61	Beneficiary member 44	The PAH Sevilla	03 May 2018
62	Beneficiary member 45	The PAH Manresa	10 May 2018
63	Beneficiary member 46	The PAH Blanes	23 May 2018
64	Beneficiary member 47	The PAH Pontevedra	26 May 2018
65	Beneficiary member 48	The PAHC Sabadell	28 May 2018
66	Beneficiary member 49	The PAH Sevilla	18 May 2018
67	Beneficiary member 50	The PAH Valencia	31 May 2018
68	Beneficiary member 51	The PAH Murcia	04 June 2018
69	Beneficiary member 52	The PAH Barcelona	06 June 2018
70	Beneficiary member 53	The PAH Bilbao	15 June 2018
71	Beneficiary member 54	Obra Social Barcelona	20 June 2018

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