

The antimonies of the PAH (Platform of Mortgage Victims) in Spain

Between solidarity and political effectiveness

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Abstract: In the Platform of Mortgage Victims (PAH) the common view exists that all activists are equal, that there are no leaders, and that there is no division of labor between grassroots activists and activist-politicians. We show that the trope of horizontalism (the nonexistence of hierarchy within the platform) in effect hides the existence of an unacknowledged leadership structure and of electoral aspirations. We argue that the tensions between grassroots activists and emerging activist-politicians stand for a fundamental divide that renders possible a true change in the state of the situation. This article draws on the work of Alain Badiou and Jodi Dean to argue that the PAH contributed to the 15M movement as a truth event by staging performances of egalitarianism and cultivating solidarity in a disciplined way.

Keywords: Alain Badiou, Jodi Dean, ontology, PAH (Platform of Mortgage Victims), political event, social activism

Politics is organised first and foremost around the Real of a radical fraternity, before it is drawn to the Imaginary pursuit of equality or the Symbolic presumption of liberty.

—Alain Badiou, quoted in Peter Hallward, “Badiou’s politics”

Introduction: Social movements in Spain since the global financial crisis of 2008

The financial crisis of 2008 severely hit the Spanish economy, bursting the country’s construction bubble, followed by a severe rise in unemployment figures. Increasing civil anger and unrest finally led to a huge public outcry on 15 May 2011, seven days before the municipal elections. Indignant citizens (Indignados) oc-

cupied the central squares in different Spanish cities, the most famous occupation being that of Puerta del Sol in Madrid. The images went viral and quickly spread all over the globe. The occupations turned into encampments that stayed on for several months. The name “15M” (15 May) was born. The 15M movement stood out in the rich landscape of civil initiatives because of the massive popular support from citizens who normally do not go out on the streets to



demonstrate. Individuals from all social backgrounds and ages participated and at least three quarters of the Spanish people declared their agreement with the demands of 15M. While the outburst of popular political energy generated by 15M slowly faded away, it had a lasting effect on the Spanish political scene. The discourse of the political debate in Spain has changed since then, as well as the tone of reporting about social-political protests in the media (Castells 2012: 116).

The 15M movement built upon the existence of manifold social organizations representing the interests of populations affected by the workings of global capital. One of these was the PAH (Plataforma de Afectados por la Hipoteca, or the Platform of Mortgage Victims), which was founded two years before 15M in Barcelona with the aim of supporting the many households in Spain that due to the financial crisis could no longer pay their mortgages. Contrary to 15M, the PAH continues to be an influential movement in Spain with considerable social and political effects.

In this article we¹ document the trajectory of the PAH as one of the most important recent anti-capitalist organizations in Spain. The PAH played an important role in the unfolding of the ideals of the 15M movement, as characterized by a strong rejection of opportunistic electoral politics (in local terms referred to as “normal” politics) and a foregrounding of the political as an antagonistic relation between “us, the people” and the state and capital. It rejected “normal politics” as a pseudo-politics subordinated to what Badiou calls capitalo-parliamentarism (Hallward n.d.). The PAH arose as a platform through which people at risk of being evicted from their homes could organize years before the general discontent against the crisis erupted. It was characterized by its highly egalitarian structure and taught participants that they were not to be blamed for the crisis, and that they had the right to resist the exploitation of banks and the state. The movement also approached those struck by the crisis in equal ways, encouraging forms of solidarity between people with diverse

backgrounds, experiences, class positions and political persuasions.

However, as we show, the success of the PAH provided emerging, ambitious activists with political opportunities within the state apparatus compelling them to show practical results to its constituency. The result was an increasing disaffection within the PAH on account of the tension between political expediency and its original principle of not compromising with “normal politics.” Activists’ insistence on playing the political game was experienced by the grassroots as a form of institutional co-optation and as a betrayal of the principles of 15M—their trivialization for the sake of leftist electoral politics. Paradoxically, this “normalization” of the PAH as a major player within the Spanish political landscape with nationally recognized leaders went together with a discourse that denied the existence of individual interests and personal ambitions. As we show in this article, the trope of horizontality became an instrument for emptying out bonds of solidarity and facilitating unaccountable forms of leadership.

It is this disjuncture between the rupturing character of the platform and its strategic instrumentalization that we aim to interrogate in this article. In doing so we pay special attention to the ways in which activists relate to the origins of the platform and the social movements it helped to generate as an emancipatory event that made possible the radical imagination of egalitarianism, the redefinition of the situation as one of exploitation and oppression, and the transformation of politics as a solidary relation between comrades (Dean 2019b). Questions we pose are: what happens when a radical platform comes to be part of “normal politics” and individuals develop political aspirations by engaging in electoral politics? How do grassroots activists react when they recognize that the bonds of solidarity that enabled them to confront the opportunistic side of politics are being undermined by a discourse of horizontalism that masks the existence of political aspirations and contradictions within the organization? To put it in more precise terms, what happens when movement

principles of egalitarianism, freedom from exploitation, and solidarity are instrumentalized, thus betraying the inaugural event that inspired people to distance themselves from existing political identities and attachments?

Our thinking on political emancipation as a disruptive transformational event draws upon the work of Etienne Balibar, Alain Badiou, and Jodi Dean. Balibar (2015) coins the concept of *égaliberté* as a universal, unconditional demand for freedom and equality that explodes any positive order. Liberty concerns the material struggle against exploitation and the creation of an emancipatory consciousness in the cultural (or symbolic) realm. Egalitarianism is the result of a process of disidentification from the primordial identitarian attachments that structure a hierarchical and class-divided society, which enables political subjects to imagine a different kind of polity. Badiou (2002, 2012, see also Hallward n.d.) elaborates the *egalibertarian* proposition by arguing that true politics begins with an exposure to the “real violence of fraternity,” as an uncompromised practice of militancy to a cause, a rupture with the opportunism of “normal politics,” and the creation of a political subjectivity through loyalty to an event. Dean (2019b), in turn, expands on Badiou’s work to theorize political militancy through the figure of the comrade as a form of solidarity that is based on the principle of non-exclusion and is at the same time highly selective in its demand for commitment to a universal cause. Thus, as she puts it, “anyone can be a comrade but not everyone is a comrade.”

My research consists of observation of PAH activities and interviews with activists and other participants in different cities: Málaga, Valencia, Madrid, and the village of Salobreña, close to Málaga. Part of the research consists of in-depth interviews and recordings of testimonies by mortgage victims and activists about their experiences with mortgage problems, their views on politics, and their aspirations for the future. An important focus in my research is the ways in which people talk about politics and define their actions. Finally, an important source of research material is the internet and social media, for in-

stance PAH Facebook accounts, YouTube videos, Twitter, and WhatsApp. The internet and social media play a pivotal role as an instrument for mobilizing people and as a channel for communication with the outside world. In this way, social media have become an important ethnographic “site” for research. However, I agree with Paolo Gerbaudo that we should not overlook the continuing importance of “the corporeal character of contemporary activism” (2012: 25), testified to by the physical occupation of squares, offices, and buildings, but also by the pivotal role of meetings where people are physically present.

A caveat is necessary before continuing. This is not a critique of activists who made the choice to engage in electoral politics for, as we show, the legitimacy of social movements depends very much on their ability to show the capacity to influence public opinion and the electoral sphere. Neither is it a defense of the purity of politics at a distance from the state, for this is a moralizing position that eschews the necessity of all movements to negotiate with the powers that be and the need to compromise. The argument rather revolves around the difference between politics as the art of the possible and the political as the eruption of the real of antagonism, as evinced in the disruption of an existing order. Our argument is that the political announces itself when people come to see that there is a disjunction between the way the institutional order is represented—as a continuous and legitimate inclusionary process—and the way that the state and capital present themselves in times of crisis, when it really matters, as alienating forces that are not interested in the fate of individuals or families. It is this experience of abandonment that produces a political subjectivity of being out of place or supernumerary, and thus a potential transformative consciousness. This leads us to a voluntarist approach to that eschews substantial theory (i.e., as reactions to wider globalization processes) by seeing social uprisings and movements as unpredictable events that change the very meaning and practice of politics, by foregrounding the political as an antagonistic choice that transforms the state of the situation

and makes thinkable what was hitherto thought to be impossible. The principal question that concerns social activism, then, is how to maintain loyalty to the event by following up on the possibilities enabled by it.

The emergence of the PAH in Spain

In order to understand the dramatic mortgage problems that have developed in Spain, some background information is essential. Spain has a particular housing situation as, since the 1950s, the government has favored private ownership of houses over renting. As a result of these policies, today 83 percent of the country's housing is private property, compared to 17 percent rented places. Spain also has the highest number of empty houses of any European country: 13 percent, compared, for instance, to 6.3 percent in France and 1.5 percent in the Netherlands (Valiño 2013: 10).

During the decade between 1996 and 2006, Spain enjoyed an impressive economic growth and expansion of the construction sector. The middle class and more vulnerable classes, such as low-income families and migrants, had difficulty finding places for rent, but could easily get loans at the bank to buy their own houses. With the steep rise of the value of real estate, banks were keen to issue mortgages. This led to the bizarre situation that for migrants or people without fixed contracts, it was easier to buy a place than to rent one. Countless people, including migrants and people with only modest jobs and salaries, were lured into mortgages and convinced by banks to buy their own houses during the boom period.

With the economic crisis of 2008, followed by the bursting of the housing bubble and the huge increase of unemployment, the situation for mortgage-holders suddenly looked extremely gloomy. In 2011, unemployment reached 22 percent and youth unemployment 47 percent (Castells 2012: 111). The global financial crisis was felt especially acutely by the population in Spain, as the Spanish government granted priority “to

recapitalizing the financial institutions and to reducing the skyrocketing public debt for the sake of preserving Spain's membership in the Eurozone” (ibid.). In the view of a large majority of citizens, “the main political parties were at the service of the bankers and were not responsive to the interests of the citizens” (ibid.). This resulted in “a general climate of indignation in the country (as in most of the world) against politicians who cared only about themselves, and against the bankers who had wrecked the economy with their speculative manoeuvres, only to be bailed out, and to receive handsome bonuses, while citizens suffered dearly from the consequences of the crisis in their jobs, salaries, services, and foreclosed mortgages” (ibid.: 114). Numerous families tried to fulfil their mortgage obligations for as long as possible. Indebted house owners depleted their savings accounts, spent their inheritance, and got loans from family. Nonetheless, many of them reached a point where they were no longer able to make their monthly mortgage payments.

When people stop paying their mortgages, banks generally try to make them sign new contracts that allow them some grace time for payment, albeit in exchange for higher interest rates and an increase of their mortgage debt. For many clients this only means that they end up with a higher debt. When clients remain without payment, banks start foreclosure proceedings and ask permission from the court to sell the house and evict the owners. A peculiarity of Spanish mortgage law is that the handing over of the property to the bank does not imply annulment of the mortgage debt. People remain liable to pay the outstanding mortgage debt after the bank has sold their house. The owner, therefore, not only loses their property and place to live, but also remains with a huge debt that they will never be able to pay back. This obviously is a nightmare for families who already face great difficulty because of joblessness.

Most people approach their bank in order to find a solution to their problems, but they now find a completely different atmosphere from when they received their mortgage. From gen-

erous, forthcoming people, bank employees have transformed into distant, threatening officials who even harass and mislead them, bringing them into deeper financial trouble. This resulted in a wave of suicides throughout Spain and the eviction of many from their homes. Over three hundred and fifty thousand families have been evicted from their homes in Spain since the housing market crashed, and five hundred eviction orders are issued every day (Álvarez and Rodríguez 2016). It is this situation that spurred activists in 2009 to start the PAH in Barcelona. The political agenda of the PAH centers around three key demands: 1) the prohibition of house evictions; 2) implementation of the *dación en pago* (“to give as payment”), meaning that people stay free from debt when the bank confiscates their house; and 3) the supply of social housing by the state. The organization also demands that banks stop misleading and threatening their clients.

Organizing disruption: The workings of the PAH

In close cooperation with lawyers, the PAH developed a short, intelligible summary of the legislation and rules concerning bank procedures with respect to mortgages. In addition, the PAH developed protocols regarding the different steps in the negotiations with banks when people are no longer able to make monthly payments. Standard forms for formal demands to the bank and the request for legal assistance are published on their website to be freely downloaded. If people need more support, experienced PAH participants accompany them to the bank and negotiate on their behalf. The PAH soon turned into a national movement with 190 local groups (*nodos*) all over Spain (PAH 2014: 5), using the same forms and protocols and the typical slogan: “*Si se puede*” (yes, it’s possible). The platform is also known for its logo and the PAH T-shirts that people wear during demonstrations or when they accompany people to their negotiations with the bank. Every week

PAH groups in different cities organize open meetings where people can come to learn about the steps to take in relation to their problems.

If the house eviction goes ahead, collective resistance is organized the day of the eviction in order to prevent it and reach an agreement with the bank. Another PAH action involves the occupation of empty houses by people that have been evicted from their homes. Finally, probably the most controversial campaign is that of the *escraches* (public shaming), which was introduced in February 2013. This is a campaign that puts public pressure on and condemns key figures in the political and economic establishment. Individual people that are held responsible for the political and financial crisis are approached and accused either at their homes or offices. This strategy is seen as controversial and receives significant attention in Spanish national politics and media (Mangot Sala 2013; Romanos 2014).

The legal arena has also been an important battlefield for the PAH (Nuijten 2015). Twice the PAH has used the ILP (Iniciativa Legislativa Popular, or Popular Legislative Initiative) mechanism, which allows a group to submit a legal proposal for debate in parliament after collecting five hundred thousand signatures. The proposal included the main PAH demands (a stop to house evictions, annulment of the remaining debt after confiscation of houses, and provision of social housing) and was rejected twice, despite much support among the Spanish population. However, these initiatives gave the PAH much public visibility. Lisa Vanhala calls this legal mobilization “the process by which individuals make claims about their legal rights and pursue lawsuits to defend or develop those rights” (2012: 524). Even if activists do not win a legal case, these initiatives “highlight the failings of the existing system and improve future access to justice for themselves and other groups” (ibid.: 523). The media attention the PAH received paved the way for more popular support and future legal change.

The PAH also challenged the government’s response to the housing crisis by appealing to the European Court of Justice. The European

Court determined that Spanish mortgage law violates EU rules. To the dismay of the Spanish government, the European Parliament even awarded the European Citizen's Prize 2013 to the PAH. The PAH amply disseminated these victories. Several judges became more aware of the legal intricacies of the mortgage crisis and the illegal practices of the banks and became more reluctant to allow foreclosure procedures. Some judges and legal experts expressed their feeling that Spanish mortgage legislation left the evicted in an excessively vulnerable situation (Álvarez and Rodríguez 2016).

In line with the long tradition of fierce internal political struggles in Spain, the established order reacts harshly to protests. Every direct action of protest that involves riots and clashes with the police is rapidly framed by the political and media elites as "terrorism" (Martínez and Domingo 2014: 20). In addition to being called terrorists, the PAH has been accused of being "anti-sistema" and even linked to the ETA (the Basque separatist movement). Harsh police procedures have been used against the movement. Yet the PAH has made smart "tactical and strategic use of digital instruments for organization, communication, and collective action" (Jurado 2014: 7, my translation). Initially, the PAH received much negative coverage in the media, but through their successes and their smart management of both conventional and new social media, the movement succeeded in changing the public view and the discourse in the mass media. Important newspapers in Spain, including *El País*, have incorporated the main discursive framing articulated by the PAH into their own articles.

The PAH has thus managed to change public opinion regarding mortgage victims. As Alfredo, an activist who is not involved in the PAH, mentioned: "there is a time before and after the PAH." In the discourse of the mass media, people with mortgages were themselves blamed for the troubles they got into. Alfredo stated: "the message was: if you are such a douchebag that you get yourself a mortgage which you are not able to pay, you are an idiot and you are a lost

cause. We take your house and you stay with the debt for being a moron. Yet, the PAH showed that the mortgage problems were not an individual question but based on a large-scale swindle involving the banks and the government."

The process of organizing disruption by developing a social consciousness vis-à-vis capital and the state went along with the need to expand the platform and show that it could make a practical difference to people's lives. This tension manifested itself within the PAH between those who advocate pragmatism so as to show the effectiveness of the platform and those who demand loyalty to the platform, as a break with "politics as normal". This led some activists to leave the organization. As Ricardo, a long-standing activist, puts it:

When we started to become well known lots of people came to us who only wanted to solve their individual problems. We started the meetings with an explanation of the meaning of a social movement. But they were not interested in the history and principles of the PAH, and even less in the personal implications of joining the organization. As we became more visible more and more of these individuals approached us. This went at the cost of the basic work of consciousness raising within the platform. Increasingly, we felt [like] a service-providing organization [i.e., providing advice, accompanying victims to the banks, etc.] rather than part of a radical social movement. It was horrible, I left for that reason.

Ricardo's case is exemplary of the contradiction between a strategy of seeking success through the processing of individual cases in order to demonstrate the political effectiveness of the platform and a strategy bent on exposing divisions within society that are unbridgeable, and aiming to create bonds of solidarity based on the consciousness thereof.

The acceptance of the PAH as a legitimate demand-making platform by the state and the

media opened up political opportunities for activists who had acquired a high degree of media popularity, the most salient case being that of Ada Colau, who ran for mayor of Barcelona.² As we will see, this led to internal tensions, as it was perceived as a compromise with “normal politics” and led to discussions concerning the benefits that activists-turned-politicians could derive from it. As one activist put it: “when comrades tell us that we are all equal and there are no leaders but they themselves opt to enter electoral politics and accept high-leading positions within the state apparatus, then something is wrong.”

An organization without leaders? The trope of horizontalism

The PAH presents itself as an autonomous movement, independent from party politics and organized in a horizontal, networked way, driven by grassroots activists while eschewing the concentration of power by professional leaders. The PAH within this view stands for a break with and a disruption of the existing institutional order, particularly with regard to “normal politics.” At the same time, the need to use all available instruments to stop evictions and further the rights of mortgage victims has been acknowledged. In effect, some activists have become very good at promoting the ideals and goals of the PAH in the wider political environment. This has resulted in a *de facto* division of labor within the platform, between activists working directly with people at risk of eviction and others who represent the platform in wider political and media circles, often becoming the face of the platform. Paradoxically, this has gone together with the view that the PAH is a horizontal organization, without leaders and at a distance from “normal” electoral politics.

The trope of horizontalism is strong and often repeated in PAH meetings and in interviews. Yet during my research I noticed that this representation of the PAH as being led by principles of direct democracy and horizontalism

does not necessarily represent the practices of the movement. Sometimes I found quite a degree of hierarchy and concentration of power. I saw specializations of functions, distribution of roles and responsibilities, and (what I would call) leaders. I sometimes saw the imposition of decisions by some authoritarian figures, and I saw power struggles around leadership in the local groups. Despite the participatory character, the organization is not truly “leaderless.” When I discussed my findings with PAH activists, some agreed that there indeed was a certain structure of authority and leadership in the movement. Others denied it and insisted that there was a stark contrast between the PAH and political parties. I also noticed a certain irritation toward the commonly held view that the success of the PAH owed much to the charisma of Ada Colau, who later became mayor of Barcelona. As Eduardo, another activist, put it; “Everything the PAH achieved was the result of the hard work and commitment of people who worked as a collective. Attributing its success to the role of individuals is not only wrong, it denies the way in which solidarity in the struggle produces a common consciousness and set of shared commitments, more often than not at the expense of personal interests.” And yet as a matter of fact some individuals, Ada Colau being the paradigmatic example, did stand out within the PAH, becoming the political face of the organization and later making the step to electoral politics.

As has been argued, the contradiction between the postulate of egalitarianism in the PAH—as a break with the bureaucratization and institutionalization of normal politics—and the urge to show results by engaging in electoral politics created deep tensions among grassroots activists. It also exposed the way that the trope of horizontalism—the idea that there is no leadership or formal division of labor within the PAH—was being used to deny these contradictions. Notably, the imagery of horizontalism in the PAH came to operate as a signifier for generating a common sense of identity that operated as a form of ideological disavowal of the plat-

form's internal contradictions: between grassroots activists who performed egalitarianism in their relationships with mortgage victims and others who embarked on political careers. In practice, however, horizontalism was invoked in order to deny the existence of a division of labor in the organization, based on the need to engage with political parties in order to further the organization's goals.

How to understand the use of the trope of horizontalism in the organization as a way to assert the egalitarian ideology while disavowing it in practice? As various authors point out (Castells 2012; Gerbaudo 2012), alter-globalization movements such as 15M, Occupy, the Chilean student uprisings, and others hold to a discourse of direct democracy or horizontalism in which hierarchy and leadership is decried. Typically, such movements are open and do not have registers of members. They are organized as a network with autonomous nodes (Marzolf and Ganuza 2016). Some authors have described this form of organizing as a rhizome that continuously changes and for that reason cannot be represented. Others use the term "swarms" (Hardt and Negri 2009). Institutionalization and representation is seen as a big risk by these movements as it could lead to forms of hierarchy and the precise structures from which the activists want to distance themselves. As Colau and Alemany write in their booklet, the PAH can have spokespersons, but it does not have leaders, for it is a fundamentally democratic movement (Colau and Alemany 2013: 8).

Direct democracy and horizontalism are posited as theoretical principles against the threat of co-optation of social movements by electoral politics—as a protective mechanism for anti-capitalist movements for avoiding the lure of power and hence their institutionalization and incorporation within normal politics. However, as Lazaros Karaliotas and Erik Swyngedouw (2019) argue, the moralization of politics—as the preservation of purity through maintaining a distance to the state—obfuscates a fundamental distinction between *politics*, in the ontic sense of the reality of negotiation and compro-

mise, and *the political* in the ontological sense, rupturing (bourgeois) morality and practice. The political, in short, rather than adjudicating between good and bad politics, stands for a break with the current state of things. Following this line of thought, the trope of horizontalism is a good example of the way that social movements theory masks the distinction between the political as a disruptive event that exposes the deep antagonisms of society, and politics as the signifier of the reality of political negotiation and compromise.

In the same vein, Jodi Dean (2019a) refutes the idea that horizontalism ensures more egalitarian relations between activists, as advocated in leftist political theory (cf. Hardt and Negri 2009). She rebuts the assumption that networked organizations with autonomous nodes or sections are horizontal, democratic, and leaderless. In effect, horizontal, decentralized self-organization does not lead in the direction of de-hierarchized social change, but rather toward ever more extreme differentiation between the few and the many. In other words, networked communication that starts on a small scale and in a participatory way without formal leaders does not eliminate hierarchy. On the contrary, it creates an invisible, unacknowledged divide between the few and the many. It entrenches hierarchy as the difference between the charismatic individuals who come to be seen as the face of a "horizontal and leaderless" organization, and in this way capitalize on its achievements, and the nameless activists who sustain the collective body of the platform. Applying these insights to the present case, platforms such as the PAH may not have formal leaders, but they do offer possibilities to mediagenic personalities, who do become political leaders when making the step into the formal political system.

Activists and participants: Division lines within the PAH

People often arrive at the PAH when they are already in deep trouble. The assistance they re-

ceive is practical, but also social and psychological. The PAH collective gives much support to people who arrive at the meetings full of distress, fear, and shame. Voluntary psychologists give individual treatments to people in need. It is explained to the people that it is not their individual problem. Ada Colau and her partner Adria Alemany wrote about their experiences with the PAH: "One of the main challenges that we have as a platform is to restore the emotional level of the people. The first enemy is not external, but finds itself within us. It is a question of believing in oneself again. To restore the lost self-esteem" (Colau and Alemany 2013: 46, my translation). These messages are repeated over and over again at meetings when people with mortgage problems are desperate and in tears. I spoke to many mortgage victims who are immensely grateful for the emotional encouragement they received from the PAH. From destitute victims without hope and energy, they transformed into confident people with self-esteem who got their lives back on track.

I attended many weekly meetings of the PAH in Málaga, Madrid, Valencia, and Salobrena, and will give a description of a typical gathering:

When I arrive, some 30 people are gathered in the room. It looks slightly chaotic. Some people look very insecure and wonder what to do. One man looks extremely tense and desperate. Others are more confident and greet people they know. People walk in and out, chat with each other and with the activists. Behind the table three of the more experienced PAH activists take their seats in order to start the meeting. The people who have come for advice sit on chairs in the room. Sara apparently chairs the meeting today and asks people to sit down and begin. One after the other, the participants have to inform the group about their mortgage problems. Persons with the most urgent cases are asked to speak first. I always feel uncomfortable when it is my turn to talk. The PAH activists know about my research but the visitors do not. As I am sitting in the room, the visitors see me as one of them, coming for advice. I explain that I am a researcher from Holland that stud-

ies the PAH. People don't seem to mind about it, nor be surprised. Yet as the stories they tell are so personal and include so many confidential details concerning their debts, income, and other financial issues, I try not to make notes when people share this information with the group.

Sara asks the participants to explain where they stand with the bank, what procedure they are currently in, and how they are doing with papers, lawyers, etc. The discussion about an individual case can take a long time. People are often very emotional, afraid, and confused about their situation. Sara and the others behind the table stress that they themselves and the others in the room are in similar situations and know what they are going through.

The legal and formal situation of each individual case is often not directly clear. The people don't understand the "technical" language of the formal procedures and often cannot answer the questions they're asked. For this reason, the PAH activists often invite people to show their documents to study the material at the table.

In return for support the PAH expects participants to become activists and to continue with the work of creating a common consciousness that gives the lie to bourgeois ideas that individuals are free and that everyone is equal before the law. PAH activists again and again tell participants that their situation is symptomatic of an economic system that converts allegedly free citizens into indebted subjects faced with a legal system that protects the banks. Freedom, contrary to the hegemonic ideology, can only be gained through struggle and entails liberation from the oppression of an unjust financial system. It is this acknowledgment that mortgage relations stand for new forms of financial exploitation that drives victims to become activists capable of taking distance from what Badiou calls capitalo-parliamentarism, the complicity between capital and the electoral system. The problem activists then have to grapple with is how to combine the need to play the legal and political apparatus while keeping in mind this complicity between state and capital. This, we

argue next, is the cause of much concern and discussion among activists.

There is a fine line between PAH activists and PAH participants. Activists are people who play a core role in the movement. In the case of the PAH, they spend much of their time on activities, such as preparing and chairing meetings, supporting individual families in need, accompanying people to the banks, organizing demonstrations and occupations, maintaining the PAH website, going to regional or national PAH assemblies, being a public PAH spokesperson, and engaging with the media.

The core groups of PAH activists do not remain the same over time. Their other commitments, family situations, and employment often determine how much time activists spend on the PAH. Tensions among PAH activists about the strategies to follow or due to clashing characters are also common and explain why some people leave and others may join the core group. Tensions among activists have also resulted in PAH nodes splitting up and continuing as separate local nodes. For this reason, every year that I return to a PAH group, I am curious to meet the new faces and find out who has left.

Participants are people who in the first instance come to the PAH to receive information and get support for their individual cases. As the ideology of the PAH is that of a collective in which people help each other, all participants are asked to not only come for their own problem, but also to listen to others and participate in as many PAH activities—such as demonstrations and occupations—as possible. Several PAH participants develop over the years into PAH activists. These two notions of “activists” and “participants” should be seen as two ends on a continuum rather than two separate categories. The same person can go from participant to activist or continuously move somewhere between the two poles.

However, besides the participant and the activist, there is a third subject position: that of the politician who owes their legitimacy to the effectiveness of the PAH. To be sure, the best way to prove the efficacy of the movement is by count-

ing the number of participants, their attendance of meetings, their allegiance to the organization, the number of legal cases, and the platform’s capacity to change public opinion and therefore the electoral field. From an electoral point of view what matters is not individual cases but polling numbers, and that is the political significance of an organization such as the PAH. Thus, underlying (or actually exceeding) the difference between participants and activists is the difference represented by an activist turned into a politician. This is not a continuum, but a significant shift in the symbolic situation. The activist-politician has a double role: they are part of the movement and represent the movement to the electoral system. Furthermore, they represent the electoral system within the movement in a way that exposes its internal division. Ada Colau is a good example of this internal division; she is admired for her perseverance and her uncompromising militancy, yet at the same time, grassroots activists resent the tendency of the media to equate the PAH with her person.

In theoretical terms, this split represents the absence of a common ground able to bridge the contradiction between solidarity based on loyalty to a cause and political effectiveness. In other words, the activist-politician becomes the symptom of an internal, unsurmountable contradiction within the PAH, which at a deeper level stands for the difference between the political, as a disruptive event, and “normal politics,” as the art of playing the electoral and juridical game.

The solidarity regime of the PAH

PAH activists form a motley group with diverse social backgrounds, ages, and genders. Many of them were not themselves affected by mortgage problems, but became deeply upset when hearing about relatives, friends, or others being threatened with eviction by the banks. Others came to the PAH because of personal mortgage problems and then stayed on. Most PAH activists participated in 15M, which for them was a

public recognition of their views. They see the problem with the mortgages as a symptom of a broader conundrum of injustice and inequality, leading to growing poverty and misery. Some also connect to protest movements in other parts of the globe, especially in Latin America. For example, the Zapatista uprising has been an important source of inspiration for the hardcore activists I talked to. It is not strange to hear people refer to Che Guevara either. The PAH activists are often part of alter- or anti-globalization movements. There is no doubt that the PAH is founded on the real of solidarity. As PAH activist Adela, in her early thirties, said in an interview with a local magazine, “in my life I have been to more demonstrations and political gatherings than to baptisms, communions, weddings, discotheques and festivals together.”

PAH activists work on a voluntary basis and spend a lot of their time and energy on the problems of other people. The platform is very inclusive, meaning that they help a diversity of people, including “rich” families. At more than one meeting I was stunned to hear an upper-middle-class family explain their case. Their mortgage was much higher than the average of PAH participants. For instance, at one meeting a woman mentioned her mortgage of EUR 800,000. More common figures run between EUR 50,000 and 200,000. The PAH activists teased her and asked: “what type of house is this, a castle?” Everybody at the meeting laughed, but they were kind to her and she received the same assistance and treatment as everybody else. As long as the mortgage is for a house that someone lives in and the affected person has no ability to pay the mortgage, people will receive assistance from the PAH. In that sense, the PAH practices solidarity across class, gender, age, and nationality.

Yet the research also showed that this solidarity is not unconditional, and that people are expected to become active within the platform and also help others. As expressed in the *Libro Verde* of the PAH: “one of the main strengths of the PAH is that the affected people themselves are involved and fight to solve their situation,

but also that of the others” (PAH 2014: 12, my translation). However, many people do not have the patience to listen to the problems of others and leave the meetings after their case has been discussed. Once their mortgage problem with the bank is resolved, many disappear forever from the movement. They do not even thank the activists for all their trouble. This hurts the activists, but they have become used to it, as they tend to say. The activists also sometimes let each other down. One of the activists was very disillusioned when her fellow activists did not accompany her to the bank when she herself had to negotiate her mortgage. After this experience, she gradually withdrew from the PAH. These experiences show the existence of explicit and implicit forms of participation underlying a conditional regime of solidarity.

The conditions of being “worthy” of PAH support are thus to invest in your own case, in your fellow victims, and in the movement. People who want to receive support from the PAH collective have to regularly come to the meetings, participate in PAH activities, and actively engage with their own case. This is understandable, as PAH activists spend a huge amount of time and energy on all the individual cases. This is also why they want participants to listen to each other’s stories and learn from each other. An important principle of the PAH is that the platform supports mortgage victims, but does not take over their responsibilities. There is a strong discourse of citizen education and empowerment in the PAH. Victims of the mortgage crisis should be helped to recover their self-esteem and take care of their own life again.

The PAH activists do not support people who only come for fast information or see the PAH as a cheap office for their paperwork. This message is repeated time and again at the weekly PAH meetings. At one PAH meeting I attended, chaired by Almudena, I was surprised by all the talking she did before they started discussing the current situation of each participant. She dwelled on how the PAH is a family where people trust each other, help each other, and work together. People became restless and

at one point several left the room. Later, Almudena told me that they (she and the other activists behind the table) had planned this long introduction about “the PAH as a family” beforehand, as they knew that the people who left only came to get some information about a specific topic. These people are not prepared to commit to the PAH for a longer time and listen to the other victims. Thus, even though these people are mortgage victims, they do not fall under the solidarity regime of the PAH activists, as they do not follow the rules of “the PAH family.” There are some conditions that have to be met in order for someone to be “worthy” of the regime of PAH solidarity.

In the PAH we find solidarity in terms of identification across difference. The PAH does not look at gender, class, or nationality in their support of victims of the mortgage sham. The solidarity is conditional, though. People are expected to invest in the movement and fellow victims. If they are not prepared to do this, they can be excluded from help. These conditions, however, do not mean that solidarity is premised on a moral economy of exchange and reciprocity that privileges the interests and preferences of individuals. On the contrary, solidarity is central to the constitution of common bonds that transcend the particularities of individuals so as to constitute a subjectivity that is both singular and universal. Jodi Dean has analyzed this solidarity when referring to the subjectivity of the revolutionary figure of the comrade. As she puts it, a friend, a relative, an ally, or even the neighbor in need is not necessarily a comrade. A stranger, though, who embraces the joy and courage that underpin the discipline and commitment of solidarity *is* a comrade. Hence Dean’s maxim that “anyone but not everyone is a comrade” (2019b: 67).

In the case of the PAH, the traditional leftist insistence on *égalité* can be discerned: egalitarianism as a sustained mode of engagement with comrades based on the common consciousness that the financial system is predicated on the division of society between people who own capital and others who are indebted.

Egalitarianism coupled to freedom, in this sense, is not an aim to be accomplished through politics. Rather, it is a point of departure of any political procedure, a principle that reminds individuals that what they have in common is that they are potentially expendable, giving the lie to the myth that in the eyes of the state, all citizens are the same. And as such, it becomes the ground for the constitution of a collective subject, “us the people” as the category that cannot be integrated within the existing order of things.

Conclusion: In praise of voluntarism

Since the end of the Franco regime in Spain, “the political,” in terms of the antagonistic dimensions in relations of governance and authority (cf. Mouffe 2005), has to a significant extent been out in the open. Since the 1980s, people have acted politically by criticizing the government, taking matters into their own hands, and organizing bottom-up initiatives (such as Okupa, neighborhood associations, unions, and separatist movements). Yet many of these initiatives have been marginalized and framed as a potential threat to the existing parliamentary order, and thereby “relegated to a domain outside the consensual postdemocratic arrangement” (Swyngedouw 2009: 615). This changed with the global financial crisis of 2008, when new lines of antagonism became accentuated. From being a fringe organization, the PAH emerged as a platform of impoverished citizens pitted against a corrupt political system supportive of banks that abused thousands of citizens with mortgage problems. It articulated with popular movements such as 15M and the Mareas, with widespread popular support across age, gender, and class, in such a way that it could no longer be relegated to a domain outside the consensual postdemocratic arrangement.

The financial crisis revealed that common citizens could potentially become superfluous, what Rancière (2013) calls “the part of no part,” the category of those who must come to acknowledge that their non-inclusion as reliable

debtors in the financial system was central to the survival of that system. That was the experience of the hitherto “good citizens,” many of them without sympathies for radical positions, who suddenly found themselves in the supernumerary position of “the part of no part.” Through the PAH, this supernumerary category has demanded to be named and acknowledged, to be part of the institutional order; they have demanded the right to have rights as declared in the constitution, yet denied by the banks and the state. We should insist here that this is not a case of exclusion *tout court* in the sense of lacking access to financial services, but a case of inclusive exclusion. These people were excluded from financial services, but included as “defaulters,” as the delinquent debtors, the Other in relation to the proper citizen. Suddenly, they found themselves “worldless,” out of place, in a state of exception, in which people who thought they were included suddenly found themselves excluded from the political order. This indiscernibility between inclusion and exclusion represents the arbitrariness of the political, the (sudden) absence of a common ground, the flimsiness of the socio-political bond. This worldless condition is indicative of the groundlessness of the political as against politics, the latter understood as the practices and commonsense assumptions that underpin a political order.

This calls for a rethinking of the political again as an immanent field of action, “one that operates both at the distance from substantive theory on the one hand, and from the theaters (council rooms, parliaments, committee meetings and so on) of everyday urban governance on the others” (Karliotas and Swyngedouw 2019: 374). Following Alain Badiou (2012), this leads us to advocate a voluntarist stance that rejects the kind of substantive analysis aimed at explaining social movements in derivative ways, as products of wider global processes (i.e., Della Porta 2015). This is the voluntarism of the counterintuitive affirmation of the egalitarian capacity of each and all to act politically, contradicting the doxa that enjoins us to be pragmatic, to deposit our hope in elected representatives,

and wait for pragmatic results. This, in short, is the realism of demanding the impossible, as the only way to make a true difference.

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Notes

1. Field research was conducted by the first author.
2. Ada Colau, mayor of Barcelona, wrote me the following card after I had sent her the booklet about activists: “Dear Monique, Thanks a lot for sending me the book ‘lucha y esperanza.’ The PAH will for me always remain the political experience in which I learned most, in addition to a being a big family it made return my hope and faith in the human species.”

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