

“The Whole World Needs Housing”

The Formation of Common Notions through Expansive Learning in the
Spanish Mortgage Movement la Plataforma de Afectados por la Hipoteca

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Abstract

Since the beginning of the housing crisis in Spain in 2008, la Plataforma por Afectados de la Hipoteca (PAH) has grown to become one of the most dynamic and powerful social movements in the country. In my Master's thesis, I use theories from political economy, Cultural-Historical Activity Theory (CHAT), and a minor reading of the work of political philosopher Benedict de Spinoza, to look at the path two people who were "affected by mortgage" took from emotional and financial distress towards collective and transformative agency. Instead of leap-frogging from the personal crisis of our informants to the point of empowerment, I utilise the concept of expansive learning to dwell on the different stages in the process. Through the Spinozan concept of affects and contemporary neuropsychological theories of emotion, I distinguish between different instances of emotion and affect that the informants express as they reflect over how they chose to challenge the banks demanding that they give up their homes. Through collectively processing the hierarchies associated with debt and money, and by expanding the object of their activities from merely overcoming an untenable situation with their mortgage to a wider, shared framework of mutual aid, the informants show how expansive learning in the context of PAH appears as a joyful sensation of an increased capacity to act upon the world together with others. In this framework, expansive learning can, following Spinoza, be understood as a formation of common notions, as people who are dispossessed or risk dispossession encounter each other to find shared ground in their experiences and move from lonely, sad, and passive affects to a joyful and active feeling of collective power. To understand this process, I use thematic analysis together with a theory of affect and emotion to show how phases in the cycle of learning can be understood as successive transitions towards a joyful capacity to act upon the world together with others. Finally, I look at how the intrusion of global financial actors has imposed a serious threat and challenge to this local process of empowerment.

Keywords: la plataforma de afectados por la hipoteca, political economy, social movement studies, cultural historical activity theory, common notions, affect, thematic analysis

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1 Introduction

A hundred people sit in a large room, listening to one story about poverty, trauma, shame, and fear after another. Most people present, have at least one thing in common: at some point someone has tried to take possession of their home.

Even though anxiety lies thick in the room, it is far from suffocating. On the contrary, it is broken with a staccato of shouts and loud comments in Catalan and different vernaculars of Spanish.

“You’ve come to the right place, don’t you worry!”

“Don’t cry dear, you are among friends now!”

“Whatever happens, you will not end up on the streets!”

This scene is an amalgam of moments that I witnessed during fieldwork in Barcelona in the autumn of 2015, when me and my colleague, PhD student Kukka Ranta, spent three months with the group *Plataforma de los Afectados por la Hipoteca* (PAH), documenting their regular Monday and Tuesday assemblies.

Over the past ten years, housing rights groups in Spain have been contesting the wave of evictions that has swept over the country since the Spanish mortgage bubble burst in 2008. This movement has been spearheaded by the PAH, a group that is today active across all of Spain. Fuelled by the socio-economic emergency that large parts of the Spanish population have been experiencing during the past ten years, the PAH has innovated with an unorthodox combination of spectacular public action, emotional labour, and mutual aid to prevent thousands of home evictions. The movement has also had a significant impact on the politics in Spain more widely, substantially forming the discourse around the crisis and the legitimacy of responses to it. (Guillén Olavide 2017, 49; Quintana Pujalte, Castillo Esparcia, and Carretón Ballester 2018, 95)

The year before the bubble burst, the homeownership rate in Spain was near 90 percent (López and Rodríguez 2011, 7). As employment plummeted, households started to default on their debts as they were unable to pay their loan amortizations (Cano Fuentes et al. 2013, 1211–2). The situation brought to light the peculiar moral character of debt; anyone who has indebted themselves is typically seen to have done so voluntarily and at an equal footing with their creditor. Hence the indebted person is also to blame for any problems in the payment of their debt and made to carry the guilt that comes with such failure (Graeber 2012, 121).

In political economy, which is the principal field from which I write this thesis, debt and money are often conceptualised as *social relations*. Because of this, any crisis of insolvency will usually be accompanied by a crisis that far exceeds the failure to transact money in the manner that was agreed upon when the debt was first incurred. According to several different social theories of money, what happens when someone defaults on their debt is that they are cast out of the community of potential equals and put in a morally, socially and financially precarious position, a peg down in the social hierarchy (see Graeber 2012; Aglietta 2018; Lazzarato 2012; Soederberg 2014). What ensues for those who have defaulted, is a struggle to restore their

social standing and to return out of sin, into redemption. This situation can be paralysing, and is often accompanied by shame, fear, anxiety, and other feelings which can break down individual *and* social bodies (Bolívar Muñoz et al. 2016, 1; Robles-Ortega et al. 2017, 6).

The PAH can be understood as an organized effort to overcome the isolation that follows from debt insolvency. The movement practices mutual aid to help those who come to the group together find debt-nullification and restore their hope in living a good and full life. As the practice is collective, people who come to the PAH and attend the open assemblies of the group, do not only have to face their own situation but are also exposed to similar situations of others. People who attend the PAH *learn* the principle of mutual aid that guides the group. Any solution that a person will find in the PAH, comes not from considering their case in isolation, but through contrasting it with the cases of countless others who have overcome their situation or are in the process of doing so.

One could conceptualize this collective practice, both for the individuals that enter the PAH and the group as a whole, as a process of “expansive learning”, to use vocabulary from Cultural-Historical Activity Theory (CHAT or just “activity theory”). With roots in the work of developmental psychologist Lev Vygotsky, activity-theory highlights the way in which learning can be a transformative process, which “radically broadens the shared objects” of a group “by means of explicitly objectified and articulated novel tools, models, and concepts” (Engeström 2007, 38). What this means in plain English, is that *who* we are and *what* we want changes as we learn. This kind of learning does not only happen in institutions dedicated to learning, but, on the contrary, maybe more than almost anywhere else in spaces where people engage with collective social struggle. Consequently,

the study of social movements should not only focus on how preexisting actors, reacting to emerging political opportunities, collectively mobilize resources; it should also investigate how such a collaboration actively produces new forms of agency and subjectivity. (De Smet 2015, 5)

What I am suggesting is, in other words, that the power of the PAH is in its ability to create a shared idea of social reality and, in the process, remake ideas that its members hold of themselves and the good life.

The PAH understands on an intuitive and *lived* level what social theorists of debt and money have been suggesting for a long time: Money and debt are not just neutral and contractual arrangements, but fundamental forms of social power which regulate our access to social life and “the community of money” (see Soederberg 2014).

The PAH has made these hidden relations visible in two principal ways. On the one hand, through developing a set of powerful, explicit and *macropolitical* strategies, such as occupying banks and collectively stopping evictions, the PAH has created real and tangible means for the dispossessed to fight and to win. On the other hand, through experimenting with *micropolitical* tools, such as regular mutual aid assemblies, peer-to-peer teaching and collective forms of reproductive and emotional labour, the PAH has seized the means of social knowledge production and remade social reality for thousands of people. The former is inseparable from

the latter, with innovations in one directly feeding energy into the other. (on the macropolitical and the micropolitical, see Deleuze and Guattari 1987, 213)

This way, the PAH has created a shared space for expansive learning and the formation of what philosopher Benedict de Spinoza calls “common notions” (Spinoza 2005, 128; bergman and Montgomery 2017; 32; Deleuze 1990, 273). They have challenged the activity-system of mortgage payments and the associated morality of equal economic exchange. What members learn in the group, is instead to act within an activity-system of mutual aid, guided by a communist ethic (on my use of “communist”, see Graeber 2012, 94).

This is my theoretical wager, after interviewing more than 20 members of PAH Barcelona. The actual data used in this thesis consists of in-depth interviews with two members, whose stories and narratives I found particularly descriptive of the movement, as well as commentary from two people who are activists with the group. Based on this data, I pose the following research question:

- Could the PAH process be described as a fundamental shift in relations that an indebted person has to themselves, others in a similar situation, and the institutions that manage and enforce the debt relation?

Given my theoretical framework, I also explore the following, corollary research questions, formulated as three hypotheses:

- The PAH facilitates a movement from an activity-system of mortgage payments to an activity-system of mutual aid. This movement coincides with the formation of common notions.
- The formation of common notions can be understood as a process of expansive learning that can be conceptualized as shifts in the capacity of someone to affect and be affected
- The global movements of capital can disrupt this expansive learning process through rendering some of its tools inoperative

The last research question is based on recent trends in the Spanish housing market (see especially Janoschka et al. 2019). When we were in Barcelona in 2015, international capital was making rapid in-roads into Spanish real estate, creating a new and unprecedented challenge for the PAH. We witnessed how especially one actor, the global asset management company Blackstone, was disrupting the tested and proven strategies of the PAH. By including this last research question, I want to show how macroeconomic shifts can be understood from the perspective of collective learning in social movements, and how local processes of empowerment get entangled with global politics.

I approach my four research questions through tools drawn from three different theoretical fields. First, I approach the question of debt from my own field of world politics and political economy, conceptualizing debt and money primarily as social relations and relations of power. (Aglietta 2018; Graeber 2012; Lazzarato 2012; Soederberg 2014)

Second, I use the concept of expansive learning to investigate how people can navigate these power relations

at a moment of crisis. The choice of using expansive learning instead of a framework from political science, is connected to the reason I first went to Barcelona. I wrote this thesis partly with funding from the Finnish Academy of Science, and as part of the *Learning in Productive Social Movements* (LIPSM) project, lead by professor Yrjö Engeström. I was brought on board with the project partly because I have a background in political squatters movements and partly to research how frameworks of political economy could inform pedagogical theory. I found the CHAT theories of Engeström invigorating and helpful in the way they emphasize the emergence of agency—something I have found surprisingly uncommon in political science, where the emphasis is often on critique—but too “cold” and devoid of emotion. This brings me to the final theoretical framework that I use in my thesis.

This third framework, is a “minor” reading of the work of Spinoza and particularly his concepts of affect and common notions. The choice to use this reading of Spinoza is rooted in my own political upbringing in the Finnish squatting movement. For me, Spinoza has always been a lodestar for understanding the granularity of how political power is *built* and how that process *feels*. Visiting the PAH, I found myself thinking through the concept of affect on a daily basis, which made using it in my research a natural choice. Digging more deeply into contemporary readings of Spinoza, I also found social and neuroscientific theories of emotion provided much needed clarity into how rationality, feeling, and the formation of concepts are intertwined. As I was writing my thesis, carla bergman and Nick Montgomery (2017) also published a book that uses the ideas of “affect” and “common notions” in a very similar ways to how I deploy them, further encouraging me that my chosen framework made sense. Finally, I discovered that there is actually an underground and very poorly known current connecting CHAT and Spinoza, which to some extent explained to me why I was intuitively drawn to CHAT (Derry 2004, 114).

With data collected through interviews in Barcelona, I demonstrate the power of this three-pronged framework for understanding everyday, mass social struggles around questions of money. This is, naturally, not a completely novel venture. Several other researchers have proposed that the PAH is a transformative social force along the lines suggested in this thesis. Martí and Fernández (2015), write that the PAH

can be seen as contesting the "space in which we live (Foucault 1984, 179) as well as the dominant patterns of thinking so as to generate and expand transformative ideas. (Martí and Fernández 2015, 2)

However, a recent and comprehensive literature overview conducted by Eduardo Sala using the method of Systematic Quantitative Literature Review, found that research on the PAH is primarily conducted around the key terms of “social movements”, “empowerment”, “poverty”, and “urban resistance”. None of the perspectives or frameworks explored in my thesis, which are (expansive) learning, affect and political economy, figured as dominant themes in the literature. (Sala 2018, 104) My own reading of current literature on the PAH, confirmed this lack of perspective in the literature. In fact, the PAH was not initially part of the LIPSM project—which also included fieldwork in New York City, Helsinki, and Durban—but was added to it because hearing about the movement we thought it seemed like the perfect illustration of how social movements can

be understood as processes of learning, as places where people reframe their situation together (for articles from the other sites, see Hillary Caldwell et al. 2019; Engeström et al. 2017). Guided by this intuition, I suggested that we include the movement in the project and that I focus on it for this Master's thesis.

More specifically, I am not familiar with research that would start from concepts in political economy and explore as thoroughly and systematically as I do here, how oppressive monetary power relations can shift and change in a way that is colloquially described as “empowerment”. Out of the existing research on the PAH, my thesis has, perhaps, the strongest kinship with the work of Lotta Tenhunen (2016), which uses the concept of common notions and affects in a similar way as I do. Unlike Tenhunen, however, I use the idea of expansive learning to really dig into the experience of a couple of members of the PAH. I do this in order to demonstrate the viability of a multidisciplinary framework that combines theories and methods from political economy, political philosophy, and pedagogy to understand how to transform sad, individual isolation in the face of a monetary crisis into collective, joyful power. In this way, my thesis should be understood as a contribution to the fields of political economy and social movement studies, but also the learning sciences and political philosophy. However, I want to emphasise that this thesis should not primarily be read as empirical work. Rather, I am trying to show how the theoretical and methodological synthesis described above could be used to analyse movements like the PAH. This is why my research questions are not formulated as conclusive claims, but rather as suggestions about what kind of theoretical framework could be suitable for understanding the PAH and the actions of the movement. In this sense, my informants are interlocutors who help me validate my research questions, but I do not pretend or want to provide “proof” for them in any conclusive manner.

My thesis begins with this introduction, followed by a second section that uses previous literature and my own experiences to give a general overview to the Spanish mortgage crisis, the PAH, some of the methods of the group and the recent challenge presented to its activities by the international hedge fund firm Blackstone. The third section walks through some theories of debt and money, highlighting the way in which they function as devices for producing subjectivity and social bonds. The section ends with a brief foray into the question of how the dispossessed might struggle.

The fourth section presents the above mentioned “minor” reading of the 17th century philosopher Spinoza. The section focuses on the concept of affect and connects it to contemporary neural and social science theories of emotion. The fifth section gives a first introduction to activity-theory, and specifically how it might relate to the minor reading of Spinoza. The sixth section accounts for my position regarding scientific research and concepts of objectivity, the data collection process and steps to anonymize our interviews with my two principal informants, as well as details on my chosen methods. This is also the section where activity-theory is presented in more detail and as a methodological tool. Methodologically, I start with a simple thematic analysis, in which I look for emotions, activities and broader themes in the interviews with my two informants. This inductive, thematic analysis then acts as the base for a more thorough and theoretically-driven final

analysis of the data using activity-theory and the notion of affect.

The actual analysis is presented in section seven, where, using the framework established in the previous sections, I present an interpretation of how to understand the interviews with my two principal informants. The eighth section summarizes and discusses the findings in the analysis and considers how they relate to previous research on the PAH. Finally, the ninth and concluding section draws together all the preceding discussion and makes some suggestions for future research.

Although I discuss my own ethical position in-depth in section six, I want to briefly touch upon the issue already at this point. I write this thesis having, on the one hand, felt like the PAH was something I actually took part in, albeit primarily as a researcher. My perspective is, on the other hand, undeniably that of an outsider and only one limited conceptualization, from the fringes of the movement. What I have to offer, like anyone else, is neither something from the inside or the outside, but merely one situated view on events I have witnessed and, at times, been part of (Haraway 1988).

2 Background: What is the PAH?

This section discusses the Spanish mortgage crisis and its consequences, presents the history and methods of the PAH, as well as the struggle the group is engaged in with the international hedge fund firm Blackstone.

In analysing the PAH, I distinguish between the *macropolitics* and the *micropolitics* of the group. This separation is borrowed from the work of philosophers Gilles Deleuze and Felix Guattari:

In short, every thing is political, but every politics is simultaneously a macropolitics and a micropolitics. Take aggregates of the perception or feeling type: their molar organization, their rigid segmentarity, does not preclude the existence of an entire world of unconscious micropercepts, unconscious affects, fine segmentations that grasp or experience different things, are distributed and operate differently. (Deleuze and Guattari 1987, 213)¹

By evoking the concept of a “macro level”, I focus on what is often explicit, and on the overarching structures and methods of the group. By speaking of a “micro level”, I focus on the implicit, and on minor variations and fluctuations. Any division into macropolitics and micropolitics is necessarily somewhat arbitrary, especially since the macro level usually denotes the things that are named and the micro level concerns the types of interactions and relations which are more difficult to name. The micropolitical is at the core of how we affect and are being affected by others, and, consequently, at the heart of this thesis as well (Deleuze and Guattari 1987, 213).

¹ *Molar* should here be read as synonymous to macro. In a similar fashion, the micro level is often discussed using the term *molecular* in the work of Deleuze and Guattari.

2.1 The Spanish mortgage crisis

On the eve of the Spanish mortgage crisis, homeownership rates in Spain were close to 90 percent, and at the time among the highest in Europe (see López and Rodríguez 2011, 7 & 20). The origins and first phases of this crisis has been elaborated on by economists Isidro Lopez and Emmanuel Rodriguez (2011) who discern in the Spanish pre-crisis regime of accumulation a specific “Spanish model” (López and Rodríguez 2010, 195, 2011). According to Lopez and Rodriguez, the Spanish mortgage bubble had been building up over a number of cycles since the Franco dictatorship, when national growth strategies were successively harnessed to increase homeownership rates, an expanding real estate sector, and, since the 1990s, rapidly growing private debt levels, especially among households (López and Rodríguez 2011, 6–7, 2010, 136–37).

The expansion of the housing sector through the expansion of the mortgage market was, in other words, deeply systemic. When the bubble burst, the effects rippled across all of Spanish society. Soon after the crisis began, the economy started to contract and unemployment soared. As more and more people found themselves without work, mortgage loan insolvencies skyrocketed. At this moment, thousands of people discovered that Spain had unusually harsh mortgage laws (López and Rodríguez 2011, 20; Sunderland 2014, 68–69). Mortgage laws in Spain do not, unlike in most other European countries, decree a debt nullified when a borrower loses their home. Mortgage holders, who were unable to continue paying interest and loan amortizements, had their apartments auctioned by their creditors, often for less than 50 percent of the original value (Colau and Alemany 2013, 34). A debtor only had his or her mortgage reduced by as much as the apartment had been auctioned for. Suddenly tens of thousands of Spaniards had lost their homes, while they still had debts valued in the tens or hundreds of thousands (Cano Fuentes et al. 2013, 1211–2).

The consequence was, that debtors in Spain experienced *en masse* a form of “social death” (on credit and social death, see Federici 2019, 67). A debtor could not be paid a salary without immediately losing it, nor could he or she have a cellphone subscription or rent an apartment. As if this was not enough, tens of thousands of ordinary people who had guaranteed loans were pulled into the same mess, when they suddenly became responsible for the remaining mortgages that their friends and family had defaulted on. (Colau and Alemany 2013, 34–35) Due to fraudulent practices among banks to bypass regulation, many households had been able to enter into complicated schemes where, for instance, different members of family or group of friends had guaranteed each other’s debt (see López and Rodríguez 2011, 7 & 20).

One of the worst hit provinces of Spain was Catalonia (Méndez, Abad, and Plaza 2014, 21–24). In Barcelona, the capital of the province and the city where the PAH was first founded, the number of foreclosed homes increased from about 2.800 in 2007 to around 10.500 in 2010. Evictions increased from about 3.600 in 2008 to about 5.900 in 2010. In 2011, there was about 78,000 foreclosures across Spain, which was three times as high as the about 26.000 foreclosures which occurred in 2007. On a daily basis, this meant an average of 213 foreclosures across Spain. In Barcelona alone, actual court ordered evictions numbered at roughly 20.000 in

2011. (Colau and Alemany 2013, 208–10).²

2.2 The macropolitics of the PAH

It was under these conditions that the PAH was founded by a group of four people in February 2009. After a quiet start, the movement soon spread in successive waves to all major Spanish cities and many smaller villages and towns (Álvarez de Andrés, Zapata Campos, and Zapata 2015, 255). It is unclear how many cities the PAH is active in today, but when the data for this essay was gathered in 2015, it was somewhere between 200 and 250.³

In November of 2010, the PAH stopped its first eviction (Colau and Alemany 2013, 118). At the same time, the group started to campaign nationally for the need to shelter evicted families as well as to promote the use of vacated houses as social housing with affordable rents (Colau and Alemany 2013, 125; Álvarez de Andrés, Zapata Campos, and Zapata 2015, 255)

The true growth of the PAH started after May 2011 and the so called movement of the squares, which brought out hundreds of thousands of people to the central squares of cities across all of Spain to protest the financial crisis and the two-party system. That same year, the PAH presented the Spanish parliament with a popular legislative initiative with more than 1.5 million signatures, demanding to radically reform the mortgage laws in the country. Although this bill was not passed due to opposition from the ruling Partido Popular, the European Court of Human Rights declared Spanish legislation in breach of EU consumer-protection laws “because it does not allow judges to halt evictions, even when mortgage contracts contain unfair terms.” The Spanish government responded by approving a new bill (1/2013), but according to the PAH as well as researchers sympathetic to the movement, the bill “does not guarantee protection for most families facing eviction”, “because it did not consider retroactivity, it legitimised unfair terms in contracts, and maintained evictions by force”. (Álvarez de Andrés, Zapata Campos, and Zapata 2015, 255)

Through the part it played in the movement of the squares, the PAH can be understood as a significant actor in the nexus of movements and parties that for a time went under the label *indignados* and that during its peak initiated social struggles around multiple aspects of life, like education, energy prices, health-care, and housing (Alberich Nistal and Amezcua Aguilar 2018, 231; Álvarez de Andrés, Zapata Campos, and Zapata 2015, 255). Several parties also emerged from the *indignados*, of which *Podemos* is surely the most successful and famous (Gonick 2016, 2). Members of PAH have also played key roles in *Podemos* and, even more so, in local, municipal election platforms like *Barcelona En Comú*, which catapulted PAH founder Ada Colau into the mayoral office of Barcelona in 2015 (*ibid.*, 16).⁴

²Note that all of these figures cover whole households, so the number of people affected is significantly higher.

³Our impression was, based on two national PAH gatherings we visited during our time in Barcelona, that the group still had hundreds of local nodes at the time.

⁴*Barcelona En Comú* means “Barcelona in Common”.

Social movement researcher Cristina Flesher Fominaya has proposed that the PAH is

- (a) contesting the notion of crisis as the result of abstract economic processes and recognising that *political* decisions lie behind it,
- (b) contesting the legitimacy of a state that represents the interests of the beneficiaries of the market over those of the people and
- (c) expressing outrage that banks are bailed out with public money while the public suffers devastating consequences and is told that austerity measures are necessary to overcome the ‘crisis’. (Flesher Fominaya 2015, 479–80, emphasis from original)

This seems like a very accurate summary of the macropolitical aspects of the PAH. It is also worth noting, that the PAH has in its actions relied heavily on the infrastructure of bank offices that dots most Spanish cities, occupying and blocking access to these in cases where the bank will not give in to its demands. The most central demand presented by the PAH through these actions, has been that of *dación en pago*, a full nullification of mortgages for those who have defaulted on them, and a socially adjusted rent (no more than 10–18% of income) for those who want to stay in their homes (Colau and Alemany 2013, 103–4 and interview with PAH activist Jordi). Amazingly, these demands have been successfully fought for in hundreds, perhaps thousands of cases, and fundamentally shifted public discourse on the mortgage crisis in Spain (Guillén Olavide 2017, 49; Quintana Pujalte, Castillo Esparcia, and Carretón Ballester 2018, 95).

To summarize and expand on the above, the arsenal of tools and actions used by the PAH includes visits to banks with people who have mortgage related problems, occupations of banks to pressure them for solutions, demonstrations, press conferences, *pasabancos* –tours where several banks are visited and covered in posters and stickers–and more (Platform for People Affected by Mortgages 2016; De Weerd and Garcia 2016, 11). Additionally, after its effort to reform the national mortgage legislation was stopped by the Partido Popular, the PAH switched gears and started pushing for similar initiatives in the autonomous regions of Spain, making a similar law pass in Catalonia in 2015 (interview with PAH activist Ramon). At the time that we were in Barcelona, this law had just passed and was generally seen as a game changer in what the PAH there could do.⁵

2.3 The micropolitics of the PAH

The PAH provides a space and a structure for people who want to fight their creditors or landlords on any housing related issues, but especially those of mortgages. Recently, when the tide of foreclosures gave way for a sharp increase in rent-related evictions, the movement expanded to deal with housing in general. This was evident in Barcelona during our time there, as many of the cases dealt with in the group were rent-related.

Despite the diversity in tactics and strategies used by the PAH, what really seems to make the movement so powerful, is its ability to help people who come to the movement, often in a state of deep distress, to take things in their own hands. The Spanish mortgage crisis was a massive human tragedy for the people

⁵For the full text of the law, see: <https://www.boe.es/eli/es-ct/l/2015/07/29/24>

who defaulted on their mortgages. It expelled thousands of people from what some researchers call the “community of money”, resulting in a form of social death, as we will see in the following sections (Soederberg 2014, 22–25). The consequences of the crisis have been studied woefully little, but recently some clinical research has emerged to confirm what people in and near the PAH have known all along:

[In] Spain the process of home eviction is impacting seriously on the mental health of affected people. More than 95% of participants in the study reported to be experiencing the process of home eviction with fear, helplessness, or horror. (Robles-Ortega et al. 2017, 6)

Another study, which was conducted as a cross-sectional survey, also found that participants who were undergoing evictions of their homes “were more likely to have poor health” than other respondents (Bolívar Muñoz et al. 2016, 1). The PAH actually deals with this experience, and that seems to be where the macro and micropolitics of the group draws its power.

The bedrock of the PAH is formed by weekly assemblies (Mondays and Tuesdays in Barcelona), where people share their experiences and try to find solutions for their case (Platform for People Affected by Mortgages 2016, 11; La Plataforma de Afectados por la Hipoteca 2015, 4; Colau and Alemany 2013, 91–95). These face-to-face meetings function as “spaces of transformation” where former victims become “activists and political subjects” (Álvarez de Andrés, Zapata Campos, and Zapata 2015, 257).

Two of the founders of the group, Colau and Adrià Alemany, express it like this in a book they wrote during the first years of the movement:

In addition, creating this safe meeting place helps disrupt the logic of a fragmented and highly competitive society in which people relate to each other in a zero-sum game, whereby one’s gain represents another’s loss. To the extent that society around us is torn and fragmented, the PAH wants to establish itself as a space of mutual support and solidarity that places the collective good over individual interests. Not surprisingly, one of the slogans of the PAH is: Do not ask what the PAH can do for you, ask yourself what you can do for the PAH. As the PAH goes forward, its members do as well. (Colau and Alemany 2013, 92)

The structure of these spaces, and the movement more broadly, is designed to be as horizontal as possible, although people inevitably assume different roles and get different informal positions of respect and influence (Colau and Alemany 2013, 100). When you come to the PAH, you begin by listening to other people recounting their experiences of struggle, what kind of situation they started in, how they are fighting their case and, often, how they ultimately won it. After that, an individual will usually speak up sometime between his or her first and third visit to the regular assemblies. The idea of the PAH is that every person has to take responsibility of their own case. Once they do, the group supports them in most of their efforts, as long as they are non-violent and collectively decided upon. (Colau and Alemany 2013, 91–95; Platform for People Affected by Mortgages 2016, 11–13; La Plataforma de Afectados por la Hipoteca 2015, 4–5)

In a two-year ethnographic study with the PAH, Ignasi Martí and Pablo Fenández observed “the emergence of different forms of interactions, based on mutual interest, on shared empathy, and of doing things together.” These interactions formed “an alternative fabric of togetherness, with different, stronger, forms of social

relations and political values.”(Martí and Fernández 2015, 3)

Marina Pera has analyzed this process in terms of the “frames” conceptualised by Ervin Goffman. Understood like this, frames are “schemes of interpretations and values about society, that let people locate, evaluate and give sense to their context and their life” (Pera Ros 2014, 6). In the assemblies of the PAH, people begin

acquiring a frame that changed their perspective; their situation of failure was interpreted as the result of structural economic, legislative and political factors. (Pera Ros 2014, 12)

The PAH is very “transversal”, involving people from different class backgrounds, and very emotional, with the assemblies often becoming a space not only for sharing knowledge and planning actions but also for fostering empathy and processing the trauma that follows from the fear of losing one’s home. These characteristics of the movement are highlighted by people who write from within it as well as researchers approaching it from a more external position. (Colau and Alemany 2013, 96; 148–149; Tenhunen 2016, 39–40; Lobera 2015, 99)

The micropolitical power of the PAH is explicitly highlighted by Lotta Tenhunen, who following Deleuze and Guattari describes the micropolitical as the “inner life” of a group: the small gestures, practices, touches, glances, tones of voice and all the other molecular forces that affect how the molar and more transparent level of speech and meaning is received and understood (Tenhunen 2016, 1). The micropolitical is at the core of how we affect and are being affected by others, and, consequently, at the heart of my thesis as well. Colau and Alemany, summarize this like this:

In this situation, many families come to the PAH with an absolute need to speak and to be heard. Thus, after overcoming an initial shyness, they seek ways of expressing the avalanche of emotions that has shaken them. Therefore, the first objective of the PAH is to create a space of trust and community through meetings, which give them the opportunity to express themselves and share their experience with others. Building this space and linking personal experiences is vital in order for those affected to realize the collective dimension of the problem and that there are structural elements that have influenced our decisions. This process of absolving oneself of blame is a necessary step towards empowerment. (Colau and Alemany 2013, 92)

It is primarily this “process of absolving oneself of blame” and empowerment that I am trying to understand.

2.4 The challenge from Blackstone

When we were in Spain in October 2015, the PAH was directing an increasing number of energy on battling Blackstone, a global “alternative asset management company” and a new actor on the Spanish housing market (Alden 2013).

The PAH had good reason to focus its attention on Blackstone. In a comprehensive overview of the post-crisis landscape of Spanish real estate, Janoschka et al. (2019) point out that Blackstone “has now become the most important single actor in the Spanish real estate market”. Since 2013, Blackstone has acquired more than 120.000 assets, “that include rental flats, mortgages, offices, hotels and land ready for real estate development” and valued at a total of about €23 billion. (Janoschka et al. 2019, 6)

Spain is not alone in attracting the attention of the real estate giant. Blackstone had been moving into the real estate sector worldwide at least during the past eight years, making significant purchases in, among other countries, the US, Ireland and Greece, in addition to its investments in Spain, and establishing itself in the process as a “global corporate landlord”(Beswick et al. 2016, 324–25).

Like the PAH, Blackstone emerged as an actor in Spain during the rupture of the financial crisis. After the real estate bubble burst, the Spanish economy went through a remarkable transition. Before the crisis, Spain had some 81 credit unions, 45 savings banks and 11 investment banks. After the crisis, and the restructuring process of the banking sector led by the EU Commission and the IMF, only 41 credit unions, 11 savings banks, and 5 investment banks remain. (Cárdenas 2013, 28; Zurita 2014, 11)

While the construction and real estate sectors were the engines of Spanish growth throughout the 1990s and in the 2000s up until the breakout of the financial crisis, the role of the sector in the Spanish economy today is markedly different. In one report published by the Institute for International Political Economy Berlin, it was estimated that the Spanish economy as a whole has shifted from debt-led private demand towards an “export-led mercantilist type of development”. (Dodig 2016, 23)

This has been accompanied by a rapid and dramatic change in the way people live in Spain, with homeownership declining in the past years. While homeownership is still the norm, the homeownership rate has dropped down from near 90 percent before the crisis, to 78 percent in 2015 and 76 percent in 2018. Consequently, renting is increasingly common—a tendency that has moved Spain closer to the European homeownership mean of 69 percent.⁶ This is also the case of Catalonia, one of the Spanish regions where Blackstone is the most active. Here rentals are increasingly common and there was still in 2015 a lack of liquidity for investments, creating a ripe opportunity for global capital to step in.

Janoschka et al. (2019) put the moves by Blackstone in Catalonia into context by separating six different steps that the asset management behemoth took in order to secure its position in Spain more broadly. These included purchases of 1860 social housing units in Madrid in 2013, the purchase of the non-performing loan (NPL) portfolio from *Catalunya Banc* “with a discount of almost 40% of the portfolio’s book value”, as well as major purchases in the hotel and logistic sectors all across Spain. The purchase from Catalunya Banc was done under the local subsidiary *Anticipa Real Estate*, which is “responsible for the management and administration of the NPLs originally belonging to *Catalunya Banc*”. (Janoschka et al. 2019, 6–9)

The onslaught of Blackstone and other major global financial companies on the Spanish housing market, was prepared through several institutional reforms. These included policies such as:

1. the creation of so called Real Estate Investment Trusts (REITs), which were granted zero corporate taxation if they focus on rental properties;
2. the creation of debt-management companies called ‘*servicers*’, constituting of ventures between bank subsidiaries and private equity funds, managing the value recovery from NPLs and the corresponding properties; and

⁶<https://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>

3. the amendment of the Urban Rent Law focusing on de-regulating the rental sector to improve its attractiveness for institutional investors.
(Janoschka et al. 2019, 5)

This move of local physical assets into the hands of global capital, could be considered a typical process of *detrterritorialisation*, i.e. a process “which either destabilizes spatial boundaries or increases internal heterogeneity is considered detrterritorialising” (DeLanda 2019, 36). As is so often the case, this kind of detrterritorialisation does not occur through the spontaneous actions of the market, but rather with the aid of the state (Polanyi 1944, 67). Through institutional interventions that have dislodged real estate from the embeddings of local social relations, the Spanish state has participated in making the new real estate markets for global capital (Polanyi 1944, 61; Janoschka et al. 2019, 5).

However, I evoke here the concept of detrterritorialisation specifically to highlight the difficulty that the PAH has had in fighting Blackstone. Since it was founded, the PAH has developed a number of tactics to coerce and pressure its opponents to meet them halfway on a number of demands. Many of these tactics are highly *territorial*, including occupations of bank offices and demonstrations outside of the homes of politicians and bankers that constitute a spectacle very much rooted in physical space.

Against these activities, Blackstone forms a clear challenge: The company operates through local subsidiaries—such as *Anticipa* in Barcelona—which have almost no physical presence in the country. The head offices of the Barcelona based company Anticipa are in an obscure industrial suburb between the center of the city and the local airport, with almost no traffic passing by the building. The territorial strategy of the PAH was adapted in a situation where banks were more hungry for liquidity than assets which had, in the conjuncture of the early crisis years, lost significantly in value, and would hence go to great lengths to extort money from mortgage-holders. However, as we will see in the analysis section, this strategy has had difficulties in delivering victories against Blackstone.

3 Debt, dispossession and social death

One way to frame the events in Spain, would be to say that relations between creditor and debtor, which had previously appeared as individual, became more easily accessible as a shared, social reality. In fact, as thousands of people were pushed out of their homes into homelessness on the streets, one might think that the *real* of the crisis might have caused a rupture in what Lacanian psychoanalytic theory would call the *symbolic* order (see for example Fisher 2009, 16; Žižek 2008, 45). But this did not happen on its own. Instead, turning the crisis into something more than a collective but individually experienced tragedy, took a lot of organizing work.

Operating as individuals in this society, we are integrated into the symbolic order and learn certain myths that make social “reality” legible. A social crisis can be understood as a moment when that order breaks or

shatters. But things could also go the other way, individuals could instead experience that what was a failure at a social level was actually their failure as individuals. What should have been a social crisis, might instead fragment into a million individual crises. The symbolic order would then press on the individual with full force.

During the Spanish mortgage crisis, the PAH became a collective force for revealing the social structure underlying each individually experienced crisis. The PAH facilitated this process by creating spaces to share experiences and practical mutual aid between debtors. The group turned the crisis into a collective learning process and an opportunity to encounter others in a similar situation, to see that you are not alone. This also meant that the very concepts of the economy, money, and debt were suddenly questioned on a collective level in the assemblies of the PAH. But why?

Marxist Economist Michel Aglietta has proposed that money is no less than *the* most fundamental social bond, a relation of belonging that “links each member of a social group to the whole” (Aglietta 2018, 12–16 & 31). A crisis in the monetary relation means, following this logic, a crisis in the most fundamental social bonds. The Spanish crisis really was a crisis for money in all its roles, as it was both a *financial* crisis (where the structure of private credits and debts are cast into doubt) and a monetary crisis (in which the liquidity offered by the state is rejected “due to a loss of confidence in the monetary order”)(Aglietta 2018, 8; López and Rodríguez 2011, 24).

Aglietta breaks in his writings with neoclassical understandings of money, and joins a host of other authors in dealing with questions about what money and debt really are. Modern neoclassical theory usually gives money three roles: 1) A unit of account, 2) a store of value, and 3) a medium of exchange. (see Soederberg 2014, 5; Graeber 2012, 22; Aglietta 2018, 40; for the neoclassical account, see Mankiw 2008, 338–39)

Money is, in this narrative of pure economics, nothing but a neutral arbitrator of exchange. Prices are always in equilibrium, without money pushing or pulling them hither or thither (Aglietta 2018, 24–30). However, this narrative has been contested since it first emerged in the field of economics. From the perspective of the PAH, one of the most important things that are lost in this account, is the social role of money. As such, the neoclassical tradition offers woefully few tools to deal with the social rupture caused by the mortgage crisis in Spain.

Consequently, it makes more sense here to conceptualize debt and money in terms of social relations, following not just Aglietta, but a number of other authors. In doing so, these authors write against the mainstream of contemporary economics, which treats the economy as a sphere that is more or less independent from the rest of society, obeying its own laws and logic. They also help us understand why questioning these categories was necessary for the PAH to build its power.

This section includes four separate parts. In the first part, I will examine the PAH through the lens of David Graeber’s anthropological theory of debt. This part highlights the interplay of different moral modalities

in the debtor/creditor relationship and how they come to play in convincing insolvent debtors that they alone are to blame for their predicament. In the second part, the institutional economics of Aglietta will be revisited, with the aim of understanding money and debt as a social bond that is not just moral (as Graeber would have it) but fundamental in how people are able to feel a sense of agency and community. In the third part, Italian economist Maurizio Lazzarato will help me explicitly express the debtor/creditor relationship as one of subjectivation and to connect it to other forms of social control and power.

Ultimately, the purpose of reading these authors is to explore the capacity of ordinary people to stand their ground against the hierarchies imposed by the monetary order. Hence, the last part of this section considers the question of how the indebted revolt. Activist and literary theorist Joshua Clover suggests in his recent book *Riot, Strike, Riot* (2018) that we should understand social struggle using the distinction between the sphere of circulation and sphere of production in the economy. Clover uses Marx' categories of labour and capital to produce a periodization of social conflict, where class struggle is primarily expressed in either the sphere of circulation *or* the sphere of production during different historic cycles.

For Clover, we are witnessing a re-emergence of the riot as a form of struggle, as the focus of social conflict shifts from production to circulation. The riot can, in fact, “now be thought as a fundamental form of class struggle rather than an impolitical spasm” and “a sundial indicating where we are within the history of capitalist accumulation” (Clover 2016a). The PAH does not riot, but Clover's framework provides some very useful tools for understanding how strategic differences between organizing in the sphere of circulation and organizing in the sphere of production might explain the successes of the movement.

3.1 An anthropology of debt

In his now famous book, *Debt – The First 5000 Years*, anthropologist David Graeber (2012) offers a vivid account of the history of monetary relations. Graeber follows in the footsteps of social theorists such as Karl Polanyi (1944), and directs the blunt of his research at the so called myth of barter. In this narrative, markets arose naturally and peacefully as humans came to trade with each other, first using commodity monies such as pelts, shells, or salt as a general equivalent to trade one good for the other. Local markets were slowly integrated to a global market, the narrative continues, and world trade emerged with minimum or no political intervention. (Graeber 2012, 25)

Graeber challenges this story and points out that, in fact, nowhere have anthropologists been able to verify a sequence of events, where societies would have used barter as a practice entirely disembedded from other social institutions (Graeber 2012, 52; see also Aglietta 2018, 76). Like Polanyi, Graeber rejects the whole idea that pre-capitalist societies would have had a conception of economy similar to ours, where the economy is dislodged from society and understood as a separate sphere of activity. In fact, the whole idea of separating life into “social” and “economic” spheres would have been ridiculous, and was only achieved through interventions

by the centralizing institution of the state. Drawing on heterodox economists like Alfred Mitchell-Innes, Graeber shows how debt precedes money, making the debtor/creditor relationship the bedrock of any monetary relationship of exchange (Graeber 2012, 46–52). For Graeber, “money has no essence”, it is not “really” anything; “therefore, its nature has always been and presumably always will be a matter of political contention” (ibid. 372). This is perhaps the first clue to why contesting the nature and morality of debt is so crucial for the PAH.

There is a remarkable discrepancy between the liberal ideal of reciprocity and equality in contract legislation and the actual lived experience of debtors under severe financial crises. This might be why anthropology has so much to offer in clarifying why debtor-creditor relations often take such an ugly turn. In his book on debt, Graeber really hones in on the minutiae of everyday life to explain broader social and economic trends. As Graeber writes, the best way to understand the “moral grounds of economic life and, by extension, human life,” might not be the big things but, on the contrary, “the very small things: the everyday details of social existence, the way we treat our friends, enemies and children.” (Graeber 2012, 89)

For Graeber, the moral principles which structure all economic relations can be summed by three categories: 1) communism, 2) hierarchy, and 3) exchange (Graeber 2012, 94).

Graeber’s understanding of communism is not as much related to the principles of governance in some future utopia, as it is to human relationships here and now. Communism is, simply put, “any human relationship that operates on the principles of ‘from each according to their abilities, to each according to their needs.’” (Graeber 2012, 94)

This classic definition has usually served as a tool for projecting present day concerns into a far distant future, but Graeber nonetheless succeeds in rooting his understanding of communism in something more contemporary. In fact, Graeber claims, “communism is the foundation of all human sociability” and “what makes society possible” (Graeber 2012, 96). Graeber here refers to something he calls “baseline communism”, the principle under which anyone not considered an enemy will be treated following communist principles if the need is great enough or the cost reasonable enough. In almost any given society, this “shared conviviality” is a kind of “communistic base on top of which everything else is constructed.” Baseline communism is “the raw material of sociability, a recognition of our ultimate interdependence that is the ultimate substance of social peace.” (ibid. 98–99)

This kind of communism involves no reciprocity or exchange; others are simply treated valuable for what they are, without any expectation of gaining something in return. It is, in some sense, a generosity and desire to share as such, somewhat like the desire of the lover in Giorgio Agamben’s conception of an “whatever-singularity”:

The lover wants the loved one with all of its predicates, *its being such as it is*. (Agamben 1993, 2, emphasis added)

This near *oceanic* and boundless morality stands in stark contrast to exchange, the second moral principle that Graeber thinks guides all of economic life. In her essay, “Oceanic Feeling and Communist Affect”, literary theorist Jackie Wang uses Sigmund Freud to describe the affect of communist relations. While Freud pathologised this feeling as a lack of ego that followed an unfinished development during childhood, Wang instead valorizes this feeling as the well-spring of communist politics. The oceanic feeling is one of eternity, a near ecstatic joy of living your life with others. (Wang 2018)

Returning to Graeber, we will note that exchange, his second morality of economic life, is indeed very different from communism. Unlike communism, exchange is “all about equivalence”, “a back-and-forth process involving two sides in which each side gives as good as it gets”. This way, exchange operates under a very different temporality from communism. While communism always “partakes of a certain notion of eternity” the basic idea in exchange is that the entire relationship *can* be and eventually (as soon as possible, in fact!) *should* be cancelled out entirely so that both parties can go their separate ways. This way, exchange is “a constant process of interaction tending toward equivalence”. Exchange is thus the ideal of the debtor-creditor relationship, where two parties enter into a contract as equals and eventually end the relationship. (Graeber 2012, 103–4)

This puts exchange apart from Graeber’s third moral category: hierarchy. In hierarchical relationships, the very foundation of the relationship is a form of inequality, a difference between inferiors and superiors. Hierarchical relationships can be the violence of plunder or the supposed selflessness of charity. What these relationships share in common, is that they are *one-sided*. Hierarchical relations are usually characteristic of material exchange between parties that otherwise share no common form of sociality and hence feel no investment in each other what-so-ever. (Graeber 2012, 109–10)

A key point that Graeber makes, and that sets him apart quite a bit from many other social theorists, is that all these modalities of economic morales are co-existent, always and everywhere. Relations in a society might in general be more or less based on one or another form, but they will all inevitably exist in some form. This kind of conclusion is, arguably, only possible due to the way that Graeber makes space for the details of social life to stand out. (Graeber 2012, 113)

This co-existence and slipping into one mode of morality and out off another, is key for how Graeber conceptualizes debt. Debt is a strange creature, that requires “a relationship between people that are at least potential equals, who are equals in those ways that are really important, and who are not currently in a state of equality—but for whom there is some way to set matters straight.” In the case of money-lending, both parties must be of equal legal standing. (Graeber 2012, 120)

The spread of credit to ever wider swaths of the population in many countries, has in part happened under the guise of a reciprocity, which, while covering for real differences in class positions, gives through the fact of credit-worthiness a shimmer of equality between debtor and creditor. After all, “you can’t lend money to a

child, or to a lunatic”, as Graeber writes (Graeber 2012, 128). The expansion of credit and credit-worthiness to new populations hence includes all possible debtors- and creditors-to-be into a relationship between equals, seemingly including them in a “community of money”, as Susanne Soederberg would express it (Soederberg 2014, 22–25).

Here we really get close to the strange incongruence between contract law and actual experiences of indebtedness. When a formally credit-worthy person enters into a relationship of indebtedness, for example through taking a mortgage from a bank, their status as equals is temporarily withdrawn and “the logic of hierarchy takes hold.” (Graeber 2012, 121) Mainstream economics of course does not account for this in anyway, as it is it involves the near total separation of economics from the rest of society (Aglietta 2018, 4). Whatever hierarchies that are not strictly part of the contract, but rather the embedded positions of its parties, goes unacknowledged.

The creditor has historically had a strong moral and often, as today, institutional grip over the debtor. When signing a debt, the debtor more often than not *de facto* abolishes their equality with the creditor, voluntarily accepting not only the moral obligation to pay back their debt, but also legal terms and conditions that in the vast majority of contracts puts them at a great disadvantage *vis-a-vis* the creditor, especially were they do default on the debt. Because of this, debt has a different temporal dimension than most exchange. The person using cash to buy groceries will only establish a momentary relationship of reciprocity with the store-clerk and once the transaction is over that relationship ends. A debt, on the other hand, is “just an exchange that has not yet been brought to completion”. Consequently, a debt extends the relationship of creditor and debtor until the debt is paid. Debt is, in other words, what happens when some balance that can be restored has not yet been restored. (Graeber 2012, 121)

This gap between the formal equality and the temporary hierarchy established between debtor and creditor will cause a moral and emotional conundrum for any debtor failing to pay their debts:

This is what makes situations of effectively unpayable debt so difficult and painful. Since creditor and debtor are ultimately equals, if the debtor cannot do what it takes to restore herself to equality, there is obviously something wrong with her; it must be her fault. (Graeber 2012, 121)

In the Spanish situation the threat of a life-long debt meant exactly this. The possibility of reconciliation—of a return to the realm of reciprocity and formal equality—was in practice terminated for thousands of people defaulting on their mortgages. As has been the case in many different countries, the Spaniards defaulting on their mortgage initially had to take the blame themselves (Lazzarato 2012, 31). They had borrowed recklessly out of their own free choice and were to carry the consequences themselves.

3.2 The fundamental social bond

If Graeber situates debt historically prior to money, then Michel Aglietta follows suit and situates money before exchange. Drawing on similar sources in anthropology and heterodox economics, Aglietta writes in his book, *Money—5000 Years of Debt and Power*, (2018) a more institutionally oriented account of the different hierarchies involved in monetary relations. Aglietta is a useful compliment to Graeber, as he does not really contest the ideas of the latter but instead elaborates on how money preceded markets and not *vice-versa* (Graeber, of course, makes the point that debt in turn preceded money). Aglietta lays out the connection between money and state sovereignty and how these facilitate and create social bonds.

In the account of Aglietta, money did not emerge as a neutral arbitrator of markets, but as a social relation that preceded market exchange. Known outside of France primarily for his foundational work on the regulation theory of capitalism (Aglietta 1971), Aglietta adopts an institutional approach to money. One consequence of this is that, although his theory is of close kin in many aspects with Graeber, his approach focuses more on institutional than social structure.

Money, for Aglietta, is always closely connected to a sovereignty which guarantees a particular “monetary space” (Aglietta 2018, 42). In the 21st Century, the global monetary space is dominated by the US dollar, guaranteed by the central bank of the United States (ibid. 329–332). On the level of any individual nation, the central bank is also the final guarantor of a hierarchical payment system, where the ultimate liquidity is provided by the sovereign through the central bank (ibid. 49).

This also guarantees the ability of money to integrate individuals into a social whole, in a process that Aglietta calls vertical integration or “citizen debt”. This gives money almost metaphysical powers, as it becomes the arbitrator between the immortality of society and the mortality of the individual. (Aglietta 2018, 77)

What constitutes any given monetary space, is the ability of the sovereign to guarantee confidence in the liquidity of money. Indeed, confidence is the one characteristic that must always exist at the heart of the institution of money. Aglietta uses language as a metaphor to explain this point. Like language, money “renders values and debts commensurable by implementing an invariable standard of measurement”. But like language, money is also dependent of a certain violence to maintain its stability and the confidence that follows from it. When trust really evaporates, not even the violence of the legal and police apparatuses suffice to maintain confidence in money. (Aglietta 2018, 86–87)

The reason that confidence in money cannot be simply decreed, is that money more than anything a relation of social belonging:

This relationship is established on the basis of the confidence that individuals place in a sovereign institution to unite them and guarantee the values, principles and norms of their community. (Aglietta 2018, 87)

Consequently, money does not draw its strength only from the central bank or a specific legal order, but

“from a community of cultural symbols and values” (Aglietta 2018, 87). This should clarify what the above referenced crisis in the symbolic order might mean and should also explain what, later on, we mean by a crisis in the activity-system that our informants were part of before finding the PAH. The symbolic importance of money also means that money must be held common, in one way or another. Aglietta seems to put a lot of confidence in the state here, expressing a suspicion towards the privatization of money through finance. This process, Aglietta writes, makes society more fragile and compromises the existing monetary order. (ibid. 87)

One consequence of the privatization of money, is of course a lack of access to money. When that happens, “we are excluded from society, or at least subject to humiliating social palliatives that make our existence a matter of survival rather than living.” (Aglietta 2018, 11)

It is unfortunate that so little of the work of Aglietta or his co-author Andre Orléan has been translated into English. Maurizio Lazzarato (who’s work is discussed in more detail in the next section), quotes Orléan and gives us further context for understanding Aglietta as well. At any moment, the power of creditors and debtors in society can be measured by their ability to “transform money into debt and debt into property and, in so doing, to directly influence the social relations that structure Western society.” (Lazzarato 2012, 29) This gives money and debt the power of creation and destruction over the economy and society. This is effectively what the privatization of the power to access liquidity means: the power to make and break lives and societies is removed from the sphere of democratic control. Because money has no essence (following Graeber), but is rather created *ex nihilo*, out of thin air, through the sovereign power of the central bank and under it private banks and financial institutions, money is always debt-money (ibid. 33).

The institutional economics of Aglietta lays bare the fundamental inequality of the monetary relationship. The privatization of money has direct consequences on the ability for each and every individual to act in society. The extreme case is of course a crisis like the Spanish one, where a significant part of the population is essentially prevented from accessing any liquidity. In the framework of Aglietta, this means stripping someone of the power they have to act as an individual. Arguably, what remains is either self-deprecation as an *individual* or collective organizing and revolt at the level of the *social*.

3.3 The Indebted Subject and beyond

Graeber and Aglietta both provide powerful accounts on the origins and social functions of money and debt. What they lack, however, is a more specific narrative on what is particular about the current historical conjuncture and how it reflects on us who live in it.

The work of Aglietta and his frequent co-author Andre Orléan, has been given a compelling reinterpretation in the work of economist Maurizio Lazzarato, who writes in the tradition of Italian Autonomous Marxism and post-structuralist theory. True to his theoretical roots, Lazzarato provides perhaps the most clear and lucid account of how debt and money discipline people today, producing new forms of subjectivities and redefining

in the process familiar categories such as “labour” and the “economy” (Lazzarato 2012, 11). Lazzarato calls our current economies “debt economies” and asks, consequently, what kind of “indebted man” inhabits this economy (ibid. 24–25). In other words, what does the making of an indebted subject entail and what does that subject look like?

Lazzarato draws on some of the same sources as Graeber, but rewrites these to reflect the question of subjectivity above everything else.⁷ In his book, *The Making of the Indebted Man*, Lazzarato takes inspiration from the critiques that Deleuze and Guattari penned against 19th century anthropology in *Anti-Oedipus* (1983) and their readings of Nietzsche in the same context.

Referencing both Deleuze and Guattari as well as Nietzsche, Lazzarato claims that “[t]he paradigm of the social lies not in exchange (economic and/or symbolic) but in credit” (Lazzarato 2012, 11). This claim might seem analogous with Graeber and Aglietta, but the difference is more remarkable than one might think at first inspection. While Graeber does locate the origins of money in the origins of debt (and not *vice versa*), he does not give debt itself any specific organising power over society. In the last chapter of *Debt*, Graeber does ponder over our current historical moment, but the role of debt remains far more contingent than for Lazzarato (Graeber 2012, 361). While Graeber writes on debt as if it could be annulled, Lazzarato does a more pessimistic reading:

“There is no equality of exchange) underlying social relations, but rather an asymmetry of debt/credit, which precedes, historically and theoretically, that of production and wage labor.” (Lazzarato 2012, 11)⁸

The point that Lazzarato tries to make, is that the concept of indebtedness has a subjectifying power whether an individual is indebted or not. This echoes the idea that systems of welfare which used to provide unconditional social security have increasingly been replaced by systems of workfare where one must constantly prove one’s worth and willingness to work, as if, in the words of Aglietta, one had some kind of vertical debt to society (Lazzarato 2012, 179; Aglietta 2018, 60–62). In fact, Lazzarato considers debt as a force which has effectively redefined traditional categories of the 19th- and 20th centuries, including labor, society and politics (Lazzarato 2012, 11). In this sense, debt is one half of the truth which is finance, the other half being interest. Consequently, Lazzarato abandons any simplistic ideas about the debt economy being driven by a decoupling of finance from the real economy. That this “decoupling” instead represents, is “the balance of power between creditors and debtors”. (ibid. 25)

What Lazzarato provides, is an analysis that is somewhat analogous to the way Polanyi investigates the disembedding of society in *The Great Transformation* (1944). Like Polanyi (and of course many other classical

⁷It is worth noting, that since Lazzarato wrote the first edition of his book in Italian before the publication of Graeber’s *Debt*, there is no cross-referencing between the two. However, Lazzarato does write an extensive critique of Graeber in his later book. Graeber, on the other hand, eviscerates both Nietzsche in his writings on debt and Deleuze and Guattari’s excitement over the former. This of course serves as an effective albeit implicit critique of Lazzarato. (See Lazzarato 2015, 83–84; and Graeber 2012, 76–78).

⁸As mentioned in the previous footnote, Lazzarato goes into an extensive critique of Graeber in Lazzarato (2015). The main takeaway seems to be that Lazzarato holds Graeber’s idea that debt would ultimately be exchange that are yet to be terminated as naïve. For Lazzarato, debts under capitalism are not incurred under equal exchange under any circumstances and consequently the fundament of Graeber’s theory of debt becomes somewhat shaky (Lazzarato 2015, 83–84).

authors), Lazzarato has a lucid understanding of the fact that economic agents are made as much as markets, and that this process is often violent:

“What one defines as “economy” would be quite simply impossible without the production and control of subjectivity and its forms of life” (Lazzarato 2012, 33)

In the debt economy, the task of community is to engender a person capable of promising and stand as guarantor for him- or herself (Lazzarato 2012, 39–40)). This is what Lazzarato means, when he writes that debt is the “economic and subjective engine of the modern-day economy” (ibid. 25). At this historical moment, the debtor-creditor relation encompasses all relevant subjective dichotomies under capital, from welfare-state services and users to business and consumer relations as well as, of course, creditors and debtors (ibid. 30). The indebted man, Lazzarato writes “is a particular form of *homo economicus*” (ibid. 30).

For Lazzarato, Nietzsche was perhaps the first author who properly understood and expressed this, as the latter drew a connection between the German words “Schuld” (guilt) and “Schulden” (debts) (Lazzarato 2012, 30). This narrative is of course very familiar from real life to anyone who followed the unfolding of the European sovereign debt crisis, that pitted the indebted South of the continent against the rich creditors of the North and particularly Germany. The media trumpeted the same message about the South as a whole (and Greece especially) as it did in Spain about those who could not pay their mortgages after the crisis: “You are at fault,” “You are guilty.” (ibid. 31)

The moral imperative of the debtor to constantly show his or her creditworthiness, is today as true for most states *vis-a-vis* credit rating agencies as it is for individuals who want to compensate for sinking real wages by taking credit. This is the morality of the promise (to honor your debt) and the fault (“why did you even get the debt?”) (Lazzarato 2012, 30). In this sense:

“The debtor is “free,” but his actions, his behaviour, are confined to the limits defined by the debt he has entered into.” (ibid. 31)

What is particularly interesting (and terrifying) with the Spanish case, is the force that this voice of guilt took in disciplining individual people. It shows how correct Lazzarato is in asserting, that being indebted means committing to a certain way of life that involves assuring that you are compatible with reimbursement (Lazzarato 2012, 31) Understood like this, debt is very much analogous and compatible with the regimes of post-Fordism and workfare, as well as the societies of control that Gilles Deleuze saw on the horizon in one of his last writings (Deleuze 1992). In the societies of control, where the indebted man skulks fearfully in the shadows, ethics becomes indistinguishable from economics (Lazzarato 2012, 11).

If we were to rephrase Lazzarato in the terms introduced by Graeber, we could say that hierarchy is the prevalent moral mode of the economy, instead of exchange. Indeed, Lazzarato emphasises that exchange has not disappeared, just because debt has become prevalent, but exchange has rather become conditioned to function based on the logic of debt, so that any exchange always occurs against the backdrop of a power

differential between the parties of the exchange (ibid. 31). This means that life under the debt economy provides a sort of conditional freedom. Lazzarato falls back on Michel Foucault's "last definition of power" here, which is

an action carried out on another action, an action that keeps the person over which power is exercised "free". The power of debt leaves you free, and it encourages you and pushes you to act in such a way that you are able to honor your debts." (ibid. 31)

There is freedom in the debt economy, but for those who lack the power of liquidity, it is merely the freedom to reproduce themselves as indebted men.

Where Lazzarato falls short however, is that his account neglects how the debtor-creditor relationship can fail as an effective tool for social control, when pushed too far. As the Spanish case shows, the debtor-creditor relationship can become overheated and overdetermined in a way that makes it lose its power. As debts accumulate to such a point that they are clearly unpayable, what we will see instead is a pauperization of the indebted population. This is what Silvia Federici has observed in relation to failed experiments of microcredit in developing countries like Bolivia and Bangladesh (Federici 2019, 22)⁹. Instead of disciplining labour, debt can be turned into a straight-up robbery of property, when capital resorts to what Karl Marx called "primitive accumulation" and what David Harvey has later re-conceptualized as accumulation by dispossession (for the former, see Marx 1976, 873; for the latter, see Harvey 2004, 65). Here Graeber's idea that a debt would be repaid and hierarchy would give way to exchange, becomes ridiculous. Federici describes the consequences of this process of pauperisation bluntly:

Everywhere, because of the impoverishment and displacement globalization has produced, the figure of the worker has become that of the migrant, the itinerant, the refugee. (Federici 2019, 22)

This insight is crucial for understanding the PAH. While debt might have been the disciplining form of social power at play for most people who came to the group, the stakes were not just moral. Many people who we saw come to the PAH, were in the immediate risk of pauperization rather than proletarianization. They were at the cusp of dispossession, and often fully dispossessed. In their research on the PAH, Vives-Miró, González-Pérez, and Rullan (2015) highlight the question of dispossession as a framework for understanding the movement, both in the event of eviction and in the event of foreclosure:

In the case of evictions, dispossession means the loss of use; whereas dispossession through foreclosure means the loss of use and property. (Vives-Miró, González-Pérez, and Rullan 2015, 115)

Due to the Spanish mortgage laws, the latter event is often even more dramatic than the former. As mentioned above, this situation has been described as a "social death" amongst the PAH. Many that failed on their mortgages have also lost their jobs, and due to the Spanish mortgage laws they do not only lose their homes but are also left with debt that at times is in the hundreds of thousands. They lose all dignity and all possibilities to participate in society.

⁹Incidentally, many of the power figures of the PAH in Barcelona were migrant women from Latin America, including Bolivia.

3.4 How do the dispossessed revolt?

How, then, do people organize against the hierarchy of debt and impeding social death? How do those who are being dispossessed struggle? The PAH offers a powerful answer to this question, but focusing on that response too intensely without any broader and global context easily overemphasizes the singularity of the movement, blurring its relation to its wider conjuncture. Struggles often seem to follow cycles on a global level, and attuning ourselves to these cycles might help us understand local struggles better and extrapolate lessons from them more broadly.

One recent and convincing attempt to historicize contemporary struggles is provided by Joshua Clover (2016b), who has proposed that we make a distinction between struggles in the sphere of *production* and struggles in the sphere of *circulation*. Following authors like Giovanni Arrighi and Robert Brenner, who theorize over the qualitative shifts in the composition of capital over different cycles of accumulation, Clover makes the point that similar shifts can be found in the way people struggle under capital (Clover 2016b, 19–20; see also Arrighi 1994; Brenner 2006). Historical variations in the compositions of capital and labour create varying historical opportunities and needs for social uprisings and revolts, and whereas the rise of the labour movement, from the early 19th to its fall in the late 20th century, marked the importance for struggles in the sphere of production, we are today entering a time characterized by struggles in the sphere of circulation. (Clover 2016b, 10–11)

First, during the heydays of primitive accumulation and the creation of a workforce through the dispossession of the means of production, came the riots of the early days of capitalism (ibid 36). These were oriented towards the sphere of circulation of commodities in the marketplace: food riots were a direct assault on unaffordable prices and an attempt to satisfy basic needs (Clover 2016b, 50–51). As labour got organized, the riot became a more peripheral form of social struggle. Now, instead of the marketplace, it was the sphere of production where labour could organize best—not for price reductions, but for higher salaries, shorter work days and so on (ibid. 85–88).

All of this came to an end in the early 1970s, when a series of oil shocks, increasingly wild social struggles around the globe and the collapse of the Bretton Woods system, which had set up the framework for the international monetary space after World War II, signaled the end of the cycle of accumulation that was matched by an increasingly organized labor force. After this point, Clover argues, drawing on historians such as Arrighi, Brenner, and Fernand Braudel, we witness a rupture in the historical compromise between capital and labour through Keynesian and Fordist arrangements, and “the secular collapse in profitability and growth, led by the decline of U.S. manufacturing.” (Clover 2016b, 131–32; see also Braudel 1992; Arrighi 1994; Brenner 2006)

A crisis in the accumulation of capital, has also had consequences on struggles of the reproduction of labor. Today, as formerly high union membership rates are waning in many countries and the amount of working

hours lost due to strikes annually has stayed at record lows for 20 years, the age of the strike seems to be approaching its end—at least in the West. Meanwhile, social movements from the struggles against police violence in Ferguson and Baltimore in the US to the antiausterity protests around Europe have made headlines through violent clashes with the police.¹⁰ Are these just a rerun of their historical predecessors? No, but before we clarify this point, let us really pin down the difference that Clover makes between strike and riot. (Clover 2016b, 146–50)

What Clover attempts, is to overcome this split and find the strike and the riot in the historically oscillating intersection of the reproduction of capital, on the one hand, and the reproduction of labour, on the other. To this end, he offers the following succinct definitions of the strike and the riot:

The riot is the form of collective action that

1. struggles to set the price of market goods (or their availability, which is much the same thing, for the question is similarly one of access);
2. features participants with no necessary kinship but their dispossession;
3. unfolds in the context of consumption, featuring the interruption of commercial circulation (Clover 2016b, 16.)

The movement Clover traces between cycles of struggle is not simply cyclical, but also one of qualitative shifts. One cycle of circulation struggles will be both similar to and different from the next one. (Clover 2016b, 20–21) The early riots in Clover’s account, were a premonition of the emergence of the labour movement—these riots were a preamble to an enduring, proletarian show of strength. This is not the case for the current wave of riots, which marks the fall of the labour movement. So, against the economism of those who would draw on simple statistics like the unemployment rate to explain the riot, Clover proposes a model that can account for the “difference between rise and fall, between tightening and slackening labor markets, between the capacity for dynamism and expansion and the course of stagnation and contraction.” (ibid. 145)

The differences between the conditions of the preindustrial riots and the conditions of current riots are innumerable, but some seem more relevant than others. The situation today, in which people are being laid off due to a lack of growth and increasing automation, is a far-cry from the expansive boom of the early 19th century. The logistical revolution, which has “aerosolized” the actual production and circulation of goods, necessarily changes the site for the contemporary riot. Circulation now is not what it was then, but rather a circulation *prime* marked by resistance of the riot *prime*. And unlike then, social movements today face a fully developed state protected by an increasingly militarised police force. (Clover 2016b, 29) If the preindustrial riot had direct access to “the economy” in the form of the market place, riot prime faces vastly different conditions:

For riot, the economy is near, the state far. For riot prime, the economy is far, the state near. Either way it is the marketplace and the street. (Clover 2016b, 126)

¹⁰These are examples used by Clover. More recent examples could include the Yellow Vests in France and the 2019 protest movement in Hong Kong.

In Clovers words, “the preindustrial riot finds the market immediately before it, a concrete phenomenon; it finds the economy itself. At the same time it does not find the police, the armed state, except in the most attenuated forms”. The postindustrial riot, on the other hand, “ finds only a sampling of commodities in the local shops. Looting seizes upon this as it must: the truth of the old riot, the setting of prices at zero.” (Clover 2016b, 123)

It is important to note that Clover is not making a simple argument, where riots are just an attempt to get stuff for free. This is a point that Clover puts special emphasis on in an exchange of arguments with Delio Vasquez in *Viewpoint Magazine* (Vasquez 2016; Clover 2016a). Riots emerge out of the production of non-production, out of the birth of surplus populations that

“have been excluded from production and pushed into the social sphere of circulation, defined in the last instance for the proletariat by market dependence and for capital by the compulsion toward efficient realization of value.” Excluded from production, but still dependent of the market, this (most often racialized) surplus population “must fight in circulation whether or not they endeavor to disrupt, interfere, resolve consumption needs.” (Clover 2016a)

As I noted above, riots are, in the account of Clover, the characteristic form of circulation struggles and strikes the characteristic form of production struggles. Riots are a form of collective struggle to set the price of market goods, they unfold in the context of consumption–interrupting commercial circulation–and their participants do not necessarily have *any kinship but their dispossession*. This is very different from the strike, that struggles to set the price of labor power, features workers in their role as workers and unfolds in the context of capitalist production. (Clover 2016b, 16.) The ascendancy of the strike and struggles in the sphere of production, historically marginalized the riot and struggles in the sphere of circulation. Perhaps this is why the riot today is seen as such a disorderly and dishonorable affair, compared to the strike: “No one know what the riot wants. It wants nothing but its own disorder, its bright opacity.” (ibid. 83) If the riot is opaque, then the strike is transparent. If the riot is disorderly, the strike is orderly. If the riot is elusive, the strike presents clear demands.

Clover leans the *Grundrisse*, where Marx wrote of the need for capital to annihilate space by time (see Marx 2005). In this framework, production is an activity that happens through unobjectified or subjectified labour, living and present in time. Circulation, on the other hand, is objectified and the literal fruits of labour, past in *time* but existing as dead matter to be circulated in *space*. Consequently, riots, and more widely circulation struggles, are struggles to control space in one way or another. (Clover 2016b, 138–42)

“The abstract logic of production is temporal, the abstract logic of circulation is spatial.” (Clover 2016b, 138)

Riot. Strike. Riot makes a huge, sweeping periodization without providing much data to support it. Still, the argument is tempting and offers a basis for building an understanding of the strengths and weaknesses different strategies might have in different types of struggles. The activities of the PAH, and especially its macropolitics, take place in the sphere of circulation in several ways: as a practice of price-setting, as a

blockade of goods and infrastructure, and as the only possible struggle for a certain group of dispossessed people.

First of all, by pushing for debt nullification and social rents, the PAH provides a tool for setting the price of housing. The movement is a direct intervention by its members into housing—one of the most central sites of contemporary capitalist accumulation—forcing down the price on a commodity that has become perhaps the central tool to displace and marginalize labour (on the relationship of housing and social reproduction as well as the centrality of housing for capitalist accumulation see Smith 1996, 86–87; Madden and Marcuse 2016, 17–18).

Secondly, the PAH directly attacks the creation of new debt by blocking bank offices and stopping customers from entering, by tarnishing the reputations of the banks and by helping its members get out of a vicious circle of refinancing operations that in the end give very few if any mortgage holders a real solution. Here, the PAH shows how blockades can be effective not only against transportation systems but also against sites of commerce¹¹.

Thirdly, by preventing evictions and keeping foreclosed homes of the market, the PAH disrupts value creation through accumulation by dispossession. People who come to the PAH have, in the words of Clover, “no necessary kinship but their dispossession” and this makes for a very transversal movement, with very different kinds of people forming connections and creating common notions (Clover 2016b, 16).¹²

By reading Clover, we can gain an overview of the global conjuncture that the PAH operates in, the possibilities the movement and its members have to act against the banks, the strengths and weaknesses of its strategy, its powers to affect and be affected. Adding some qualifiers, it's possible to draw even more conclusions by reading the PAH against Clover and point to a number of differences between the image of riot prime and the activities of the PAH.

The first difference is that the PAH is very explicitly non-violent. But this is not very relevant, because at no point does Clover use violence as a distinguishing or even important feature of the riot. What characterizes the riot, is rather its nature as a circulation struggle where the dispossessed connect as the dispossessed and with to set the price of market goods as well as its difference *vis-a-vis* the strike (the above listed opacity, disorder, elusiveness).

From this perspective, one could say that while the PAH organizes circulation struggles, the group is using macropolitical means more familiar from the strike. Unlike the riot, the PAH instrumentalizes legitimacy gained through (among other things) transparency, a sense of order, and clear demands that have been made legitimate both through the ubiquitous nature of the Spanish mortgage crisis and some very determined efforts of the PAH to establish a certain narrative of the crisis, its culprits, and its victims. To what consequence do they do this? Well, playing on the point that Clover makes regarding riot prime, for which the police always

¹¹On the recent rise of traffic blockades in contemporary protest culture, see Badger (2016).

¹²On the PAH as a transversal movement, see Tenhunen (2016).

stands between the dispossessed and “the economy”, one could say that the PAH uses its legitimacy to get past the police and to the economy. The PAH creates an air around the group that makes repression against them difficult for any regime that wants to maintain its legitimacy.

But this “air” actually flows two ways. Most people who come to the PAH, seem to perceive themselves as good, law-abiding citizens and they have no history of confrontations with the police. As we will see in the analysis section, many also hesitate to come to the PAH or share their experiences in the group due to shame or fear of being stigmatized. If the PAH was more elusive and engaged in a more intense conflict with the police, the majority of the people who come to them would probably stay home or go elsewhere (or become one more number in the statistics of mortgage related suicides). In this context, the transparent strategies chosen by the PAH are a strategic necessity for getting people past a number of obstacles: they help people come to the PAH and then, past the police, help them get “to” the economy. Of course, other movements might have risen instead of the PAH, winning different victories with different methods, but that does not make the hybrid nature of the PAH any less intriguing.

There is at least one more reason the hybrid model of the PAH might be so successful: the very special nature of housing as a commodity. While it is certainly true that most people who come to the PAH share mainly a condition of dispossession, it is also the case that many of those who hold a mortgage and still inhabit their home are at the cusp of dispossession rather than being already dispossessed. They are standing in line for downwards social mobility, fighting to hold on to what they were promised during the madness of the credit boom. They pushed toward the exit from the “community of money”, into “social death” (Soederberg 2014 , 22–25).

Using transparency to summon the legitimacy works as a tool for getting past the police and to the economy—but only if you have something to negotiate over. This truth does not only apply to the mortgage holder, but to anyone who can barricade the door to their apartment and force their bank or landlord to go through a lengthy judicial process to get an eviction order. Holding a mortgage or just a rental contract gives you certain leverage against a bank or a landlord, provided you have the guts, the collective power, and also some institutional support in the form of elementary housing rights. The PAH thus works as a good example of the strategic significance of the social strike alongside the riot in the sphere of circulation.

On the other hand, the PAH shows how the institutional setting and relative position within the working classes offers opportunities for struggle that might be absent elsewhere. A more aggressive police force, weaker housing laws, more repressive courts and so on, could easily eradicate the basis for such a movement—as the previous attempts of the Spanish ruling right-wing party Partido Popular to criminalize even basic forms of protest through the so called “gag law” clearly shows (Escãno and Michou 2016).

Looking to Clover, the PAH is macropolitically perhaps best understood as a price-setting struggle at the intersection of debt and dispossession. The PAH can thus be used to point at several points of divergence:

historically between different regimes of accumulation, institutionally between different regimes of policing and legality, geographically and socially between different strata of the surplus population and intensities of dispossession, strategically between different struggles of circulation. Additionally, the PAH illuminates how struggles within the sphere of circulation can occur under circumstances that make borrowing from the repertoire of the strike not only possible but strategically intelligent.

Finally, it is also necessary to more clearly connect the question of circulation struggles to the creation of debt. The prominence of circulation struggles over production struggles makes little sense, unless read against the backdrop of the debt economy. The case of Spain seems to show what happens when the disciplinary hold of indebtedness breaks, when the privatization of money goes too far, and subjectivation becomes replaced by individual self-destruction or collective revolt. As access to credit becomes more crucial for anyone who wants to live a normal life and have a home, production struggles lose some of their significance. Having access to the community of money is primarily about having access to credit (Soederberg 2014, 22–25). Having a well-paid job matters mostly as it guarantees access to credit, and less because of the salary. The collapse of real wages in the sphere of production has been covered for by the increased access to credit, and when people lose this access, circulation struggles might erupt. This is when the hierarchy of debt is questioned, when people are able to collectively organize against their subjugation as “indebted men” and question some of the most fundamental social bonds expressed through money and the credit relation.

4 Emotion, affect and common notions

Within the PAH, perhaps the most central concept of the movement is “empowerment” (Colau and Alemany 2013, 89). People who come to the movement are encouraged to not relate to the movement as a form of service or help, but as a place where they can be empowered to help themselves and others. In the use of the PAH, the concept of empowerment is colloquial and practical, instead of theoretical. I do not therefore attempt to understand empowerment through existing theories of empowerment, but instead interpret it as it appeared to me, as a form of joyful and expansive learning.

This approach builds, on the one hand, on the long line of writings on affect and emotion that spans between Benedict de Spinoza and the loose field of, often neuroscientifically informed, theories engaged with the question of “affect” in contemporary social science. On the other hand, I also draw on the fusion of developmental psychology and Marxist theory created by Yrjö Engeström and others.¹³

Although these two lines of theoretical development are rarely, if ever, seen in dialogue, they share an affirmationist approach, focusing on the possibilities to increase, grow, and expand our capacities to act.¹⁴

¹³There is also an entire field of “affect theory”. Although I reference authors from this field, I draw on many sources that would not be considered part of this field. Hence, I also refrain from using the concept of “affect theory” as using it would narrow the scope of this thesis. As the reader can see below, I instead refer to a “minor” current in the interpretation of Spinoza. For an overview of affect theory, see Gregg and Seigworth (2010).

¹⁴Indeed, as Derry (2004) has noted, Lev Vygotsky—one of the most central figures behind Cultural-Historical Activity

Both theoretical lines also refuse to prioritize the collective over the individual or *vice versa*, and instead seek to explain how individuality and collectivity transform each other. They are, in this sense, theories of transindividuality (Read 2016, 2, 2015, 8)¹⁵.

4.1 A minor Spinoza

While Engeström is a recognized and contemporary voice on questions of learning as a transformative societal activity, it might seem more dubious to study problems of this day with the guidance of a 17th century philosopher like Spinoza. One complication is, that the conceptual apparatus of such a figure might be difficult to operationalize for the purposes of contemporary scientific inquiry. Even worse, any thinker who has retained some level of importance—whether it be through notoriety or fame—in the canon of Western philosophy for more than 500 years, is bound to be not *one* but *many*. What all the “classics” of social and political theory share in common, is that different interpretations of their work have grown into entire schools of thought that often have little or no dialogue between them. This is true for Spinoza as much as anyone else. Consequently, any use of Spinoza today begs all of the following questions: Which Spinoza, why, and how?

Although widely interpreted by a heterogenous group of anglo-saxon theorists, the reading of his work that I follow here, has its roots in the 1960s and the politico-ethical turn that Spinoza was given in what could be broadly categorized as French theory (Montan and Spindler 2016, 9–12). Arguably, this Spinoza should be understood as part of a “minor” current in Western thought, which is considerably “relational, holistic, and dynamic” (bergman and Montgomery 2017, 87). The minor Spinoza is an affirmative author of this world, exploring the joyful and collective arts of resistance and creation (Negri 2004, 117). Unlike any philosophy that would be interested in the essence of things, the minor Spinoza is an author who emphasizes what something *does* over what it *is* (bergman and Montgomery 2017, 87). Because of this, our capabilities are not taken as given, but rather “constantly shifting” (ibid. 87). In this way, using the analogy of etology, Gilles Deleuze, perhaps the most famous minor interpreter of Spinoza, invites us to remove ourselves from “the abstract notions of genus and species” and instead hone into how a body is defined by its relations and its capacities to *affect* and *be affected* (Deleuze 1988, 27). The minor Spinoza is a philosopher of change, who through his very emphasis on how ever changing relations constitute of individuality offers a set of tools to think about power not just as a limitation, but as something to *grow* and *share*. This should suffice as interim responses to the questions of “which” and “why”.

But what about the “how”? How does one move from the fairly abstract and, in the colloquial sense, philosophical concepts of Spinoza to a scientific inquiry? The minor Spinoza, is also a Spinoza who invites us to produce literal cartographies of the “immanent plane of consistency” where anything can be understood

Theory—was also deeply influenced by Spinoza, even noting that “we cannot help but note that we have come to the same understanding of freedom and control as Spinoza developed in his *Ethics*.” (Vygotsky 1997a, 219; quoted in Derry 2004, 114)

¹⁵Read makes a connection between Spinozist and Marxist theories without mentioning or engaging with the theory of expansive learning per se.

as a body, blurring the borders between different beings and consequently opening up new analytical and political possibilities to explore surprising relations and possibilities between said bodies (Deleuze 1988, 128). Life now appears as a set of relations and capacities, or extensities and intensities, that are constantly being composed (and decomposed). This art of composition is, in the minor reading, what Spinoza's posthumously published *Ethics* is about in the final instance. No individual can be understood separate from her relations and, ultimately, the entire question of what is "individual" is redefined. Tracing these acts of composition and decomposition then becomes a methodological guideline, as Deleuze hints in his book on Spinoza:

How do individuals enter into composition with one another in order to form a higher individual, *ad infinitum*? How can a being take another being into its world, but while preserving or respecting the other's own relations and world? (Deleuze 1988, 126)

Consequently, Spinoza also guides us to understand freedom in terms of capacities. It is from this perspective, Montgomery and bergman write, that "freedom can mean nothing other than the ethical expansion of what we're capable of—what we are able to feel and do together" (bergman and Montgomery 2017, 91).

This of course raises the question of how one become free? Or, in terms of this thesis, how does a person or a collective turn around a situation of subjugation through debt, into a path towards freedom, as defined above? There is, in fact, no clear-cut answer, because Spinoza is not a *moral*, but an *ethical* thinker. This means that Spinoza does not ask what we *must* do but what we are *capable* of doing (Deleuze 1978). There is no sense of duty in the *Ethics* of Spinoza (2005), nor are there strictly general prescriptions on how to live or become free. Instead, everything depends on how the composition of one body or one set of relations agrees with one body or another set of relations. A Spinozist inquiry, therefore, begins in the middle of things, "amid our situations, in our neighborhoods, with our own penchants, habits, loves, complicities, and connections" (bergman and Montgomery 2017, 91). Thinking with Spinoza, one must be sensitive to the situation and attuned to its specificity.

Consequently, there also is not a clear-cut answer to the question of how to put Spinoza to use in research. There would be many ways to work this conundrum, but the proposed solution offered here, is to grasp on to the attunement of Vygotsky to Spinoza and the philosophical similarities between the notions of *expansion* in the former and *growth* in the latter. Specifically, we can use the work of Engeström (2015) and his readings of Vygotsky to draw out a structure to the kind of steps that the transformative process facilitated by the PAH might involve.

The following sections start with a review of the affective philosophy of Spinoza. Tapping into an on-going discussion between social scientists and neuroscientists, the concept of affect and its relationship to emotion is clarified. This provides the basis for expressing, in more concrete terms, how what is usually understood as the individual meshes with the more social dimensions of a Spinozist ethics. Finally, I read the work of Engeström against the updated concepts of emotion and affect to give a sense of how to frame a joyful and collective process as a form of cyclical and transformative learning with clear steps and phases.

4.2 Affect and emotion: From Neural to Social Science

What, then, would empowerment mean in the framework of expansive learning and Spinozist ethics? In a lecture on Spinoza in 1978, Deleuze told his audience that:

inspiring sad passions is necessary for the exercise of power. [...] This is the profound point of connection between the despot and the priest—they both need the sadness of their subjects. (Deleuze 1978)

For Spinoza, sadness is the name of an affect, which he understood as an increase or decrease of a body's capacity to act.¹⁶ When we feel an increase of this capacity, we feel a sensation of joy, and when we feel a decrease of it, we feel a sensation of sadness.¹⁷ The neuroscientist Antonio Damasio has in his work highlighted that neuropsychologists have later developed a very similar view of emotions and feelings as the one presented by Spinoza. In the framework of Damasio, *feelings* are mental experiences of emotional states, which arise when the brain interprets *emotions* and integrates them into a previous narrative of ourselves and the world. The emotions themselves arise out of our reactions to external stimuli and are to a large extent unconscious (Damasio 2003b, 2003a). Joy and sadness would then be the experience of feeling an increased or decreased capacity to act. As such, joy and sadness are an expression of the homeostasis—or functional balance—towards which all living organisms strive and at which “the organism's economy operates probably at its best” (Damasio 1995, 135; Wetherell 2012, 30).

The problem with Damasio's approach—which has been widely adapted by social scientists of affect—is that the conceptual separation between emotions and feelings essentializes emotion.¹⁸ Damasio presents emotion as a fixed physical phenomenon, a sort of fingerprint, that can be detected and correctly observed through the “somatic markers” related to a range of core or “basic” emotions. Separating between seven universal, primary emotions and culturally specific social emotions, Damasio suggests the latter consist of a mix of the former. Affect is consequently separated from cognition at the level of primary emotions.

As such, Damasio can be counted as a representative of the classical view that sees emotion as a stimulus-response phenomenon and that maintains a Cartesian separation between feeling and cognition. From the perspective of the minor reading of Spinoza, something is lost in this rigidity. As the French Spinoza scholar Chantal Jacquet has highlighted, Spinoza did not know of the type of separation between body and soul that is somewhat parallel to the modern separation Damasio makes between feeling and cognition (Jacquet 2016, 115). Instead, Spinoza's conception of affect is, as Montgomery and bergman propose, better understood in the terms of *sentipensar*, or thinking–feeling. This concept originates in “the riverine and swamp communities of Colombia's Caribbean coast” and implies the impossibility of thinking without feeling or feeling without

¹⁶Again, it is worth noting that Vygotsky explicitly noted the significance of joy and sadness in the work of Spinoza: “Spinoza [...] defined affect as that which increases or decreases our body's ability to act, and that which forces thought to move in a particular direction.” (Vygotsky 1993, 234; quoted in Derry 2004, 117))

¹⁷“When the mind considers itself and its power of acting, it rejoices, and does so the more, the more distinctly it imagines itself and its power of acting.” (Spinoza 2005, 218)

¹⁸For a comprehensive critique of how neuroscience has been used by affect theory and the so called basic emotions paradigm often associated with this use, see Leys (2011) and Wetherell (2012).

thinking (bergman and Montgomery 2017 ,61; see also Escobar 2016, 14). The two are simply irrevocably intertwined.

This idea is also reflected in the work of neuroscientist Lisa Feldman Barrett. Comparing her theory of emotion to that of Damasio, Barrett has recently urged neuroscientists to take one step further and concede that affect is “irrevocably woven into the fabric of every decision” (Barrett 2017, 80). In her theory of constructed emotion, Barrett suggests that emotions do not have designated places or processes in our bodies but that all emotion is actually constructed.¹⁹ As such, emotions are not objects, which can be located once and for all. Instead, and as a consequence of the network properties of the brain, different combinations of neurons can create similar instances of emotion and one part of the brain can be the source of many different emotions. This allows Barrett to take a different path from Damasio and formulate a theory of emotion without the need to fall back on the idea of “consistent, biological fingerprints in the face, body, or brain” (Barrett 2017, 151). What Barrett proposes instead, is a theory of emotion that is heavily based on the constant need for the brain to predict and simulate sensory inputs from inside and outside our bodies (ibid. 151). What we know as emotions are actually *concepts* that the brain uses to construct meaning and prescribe action.

In every waking moment, your brain uses past experience, organized as concepts, to guide your actions and give your sensations meaning. When the concepts involved are emotion concepts, your brain constructs instances of emotion. (Barrett 2017, 31)

This is, as Barrett explains, “how emotions become real” (Barrett 2017, 151).²⁰

For Barrett, there is no neat separation between emotions and feelings, as suggested by Damasio, but rather a continuum between the world and the concepts we use to make sense of it. Sensory input without concepts would be just noise. The brain is, by its basic logic predictive, using concepts that have been acquired over time to siphon the overwhelming tide of information that is washing over the body continuously. Concepts operating through predictive simulation, determine what we see and how we see it.

Like Damasio, Barrett sees a continuous striving for homeostatic balance in the brain and the body, which is reflected as a general sensation of pleasantness or unpleasantness. This core affect is *universal*, as well as “the ability to form concepts that make our physical sensations meaningful”, but emotions are *cultural*, shared concepts and frameworks that give meaning to affect and that are as much explained through social sciences such as anthropology as they are by neuroscience. (Barrett 2017, 38) Core affects (or basic feeling) are

¹⁹Of course, everything is not relative and the concepts we create are limited by events in our body and our surroundings: “you’d never perceive a mountain as a lake” (Barrett 2017, 28).

²⁰Barrett provides a more rich summary, which includes a lot jargon from neuroscience, but does nonetheless serve to clarify the point: “These predictions travel through your cortex, cascading from the body-budgeting circuitry in your interoceptive network to your primary sensory cortices, to create distributed, brain-wide simulations, each of which is an instance of a concept. The simulation that’s closest to your actual situation is the winner that becomes your experience, and if it’ an instance of an emotion concept, then you experience emotion. This whole process occurs, with the help of your control network, in the service of regulating your body budget to keep you alive and healthy. In the process, you impact the body budgets of those around you, to help you survive to propagate your genes to the next generation. This is how brains and bodies create social reality. This is also how emotions become real.” (Barrett 2017, 151)

assessed in an ongoing process of interoception—a representation the brain creates to monitor the body—but how they are experienced as emotion depends on our previous experience and the emotion concepts we use (Barrett 2017, 56; Barrett, Lindquist, and Gendron 2007, 328). Conceptualization includes predicting and simulating what happens—not only at a mental level, but also as nonstop, intrinsic brain activity (Barrett 2017, 59).

As such, emotion concepts become social reality, transforming not only our interpretation of affect, but also the very way we are affected. While affect is a component of emotion, our current affect also depends on the way we have previously constructed affects as emotion. Even if there is a temporal difference between affect and emotion, with the latter always lagging behind and imposing itself on the former, the two also form a loop, which explains why separating them from each other is so difficult (see Barrett 2017, 63 for an illustration of this loop). Echoing the concept of *sentipensar*, affect can as such be understood as *embodied meaning-making*, of which emotion is one of the clearest and most explicit expressions (Wetherell 2012, 2).

While Barrett does not make explicit overtures to Spinoza, it seems surprisingly straight-forward to translate the apparatus developed by the former into the concepts of the latter. Events in the mind appear as an idea of the body and there is a constant striving towards balance and joy. Like Spinoza, Barrett refuses to essentialize emotion beyond the fluctuations of basic affect. But how then to separate between emotion and affect? In her review of neuroscientific theories of emotion, social psychologist Margaret Wetherell has highlighted that “the question of psychobiological patterning of affect (its degree, type and source) remains unsettled” and that “the best we can conclude [...] is that there is a subtle, relational, back-and-forth shuttling and interweaving going on at all levels of the body/brain/mind” (Wetherell 2012, 50). The task of separating emotion and affect becomes even harder, as different authors use the concepts in different ways. All the more reason then, to follow the lead of Sara Ahmed, when she suggests that separating affect from emotion is like breaking an egg to separate the yolk from the white:

We might have different methods for performing the action for separation. But we have to separate the yolk from the white because they are not separate. (Ahmed 2013, 210)

Separating emotion and affect will always be somewhat arbitrary and should be done with the research object in mind. In my analysis of the PAH, we will look at the way our informants display emotion when they describe different phases in their struggle to stay in their homes and get liberated from the hierarchies constructed around the “indebted man”. The idea is, that these displays of emotion—both using emotion words like “fear” and more implicit conceptualizations—give a clue of how their capacity to act changed as they passed through different phases of expansive learning. We are looking at emotions because they, as Ahmed has pointed out, “involve different movements towards and away from others, such that they shape the contours of social as well as bodily space” (Ahmed 2013, 209). Because emotions are directed towards objects, they work as an indicator of the relationships between our informants and different other actors.

For the purposes of our analysis, namely that the idea presented by Barrett, that emotions should be

understood as instances of construction, helps us relate between affect and the act of verbalizing emotion or emotional speech. Emotions are our attempts—both consciously and unconsciously—to conceptualize affect and put it into words (Barrett 2017, 83). They involve a whole cascade of brain activity, some of which we are aware of. As we will see later, this could be translated to a methodological approach, in which by connecting instances of emotion that come up in the interviews, we get an outline for our task of tracing the rise and fall in the capacity of the informant to act *vis-a-vis* different actors and objects.

Because emotions are connected to meaning-making, they are not merely conceptual or mental, but what constitutes social reality. And as Barrett writes, “social reality is not just about words—it gets under our skin” (Barrett 2017, 2017, 39). This is why the consequences of the Spanish mortgage crisis were so disastrous for individuals and families. Writing about this in relation to that crisis, Robles-Ortega et al. (2017) note that:

In terms of brain activity, several studies have consistently found that perceived social isolation and social exclusion reduce activation in brain reward areas while simultaneously increasing activation in areas involved in the defense system. (Robles-Ortega et al. 2017, 6)

On the one hand, then, everything we feel is not contained in emotion words, but these words structure what we feel. Affects, on the other hand, are non-verbal and as such they contain something prepersonal, they are “experiences of intensity” (Shouse 2005).²¹ This is why affect theory often treats affects as a form of potential, as a force that can move one body this way and another body that way, as they operate in the space between sensation and meaning. As Wetherell argues, it is the very complexity of the relationship between cognition and feeling that creates the possibility for change, for a “could be otherwise” (Wetherell 2012, 15).²²

While an instance of emotion involves an individual, both affect and emotion need to be understood transindividually. Affective atmospheres are, as Lauren Berlant has pointed out, “shared, not solitary” and as such “our affective responses may be said significantly to exemplify shared historical time” (Berlant 2011, 15; see also Williams 1977, 132). But as both Ahmed and Barrett make clear, emotions should not be understood as something individual either. Emotions build on commonly agreed concepts, such as “fear” or “love”, and as such how we emote also depends on the emotional narratives we have learned. As the Spinozist philosopher Yves Citton writes, “[i]n most of our experiences, we feel in and through stories” (Citton 2010, 64). The narratives we are surrounded by and the myths that structure our lives, provide us with the socio-linguistic framework by which affect can become emotion. Emotions, in turn, also structure the way we are affected. The consequence is a feedback loop, that allows for the separation of affect and emotion only temporarily and always in an imperfect and heuristic manner. This means that the narrative, in which we interpret different affects, really matters, and that changing the narrative can change these interpretations.

Here the separation that Barrett makes between affect and emotion also finds a correlate in the way Spinoza in his writings separated between affects and ideas. For Spinoza, affects are a non-representational mode of thought, while ideas are representational—although one could hardly be completely separated from the other

²¹For Shouse affects are non-cognitive, but with the research of Barrett at hand, I think this statement is too bold.

²²Wetherell specifically makes this point in relationship to how the concept of the “assemblage” also contains a sense of agency.

(Deleuze 1978). Furthermore, Spinoza distinguishes between the *affection*-idea, which are our interpretations of the effects other bodies have on us, and the *notion*-idea, which has “for its object the agreement or disagreement of the characteristic relations between two bodies” (ibid.). As Barrett shows, ideas and concepts work as predictive simulations that not only process affect but also change how we are affected.

“Representational” thus needs to be understood in the widest possible sense: as both conscious and unconscious processes. From the contemporary perspective, this explains why Spinoza put such emphasis on forming adequate ideas, lest we be turned into “spiritual automata”, without agency over what we feel, and over how we affect and are affected (Deleuze 1978).

4.3 Adequate ideas and common notions

I will soon return to the question of notion-ideas below, but let us first consider the criteria which Spinoza raised for ideas, namely, the question of whether they are adequate or not.

For Spinoza, an idea is adequate when it takes into consideration not only the effects we conceive (“something warms my skin. . .”) but its causes (“. . . and that something is the sun, which is a sphere of hot plasma creating life and heat on our planet”)²³. Here we get back to the notion-ideas, which, by definition, are adequate as they are concerned with what affects us beyond mere effects, going all the way to the causes of the affect. This is why these notions also go by the name of *common notions* in the work of Spinoza. Here things get, as Deleuze has noted, awfully complex, because Spinoza claims that common notions are only created through joyful encounters:

In an affect of joy, therefore, the body which affects you is indicated as combining its relation with your own and not as its relation decomposing your own. At that point, something induces you to form a notion of what is common to the body which affects you and to your own body, to the soul which affects you and your own soul. (Deleuze 1978)

For Spinoza, when we notice a shared sense of joy with another body, we produce a representation of the internal agreement of the characteristic relations of two bodies. This is why joy “makes us intelligent”. The formation of adequate ideas produces common notions between us and the bodies that share our sense of joy. Here the sharp separation between non-representative and representative thought starts to lose its edge: our ideas of something will affect how we are affected by that very same thing, collapsing any possibility to really make any conclusive separation between affects and ideas in the works of Spinoza. This is why Jason Read, drawing on the work of Citton and Frédéric Lordon, another French Spinozist, has written that “every transformation must be a transformation of both thoughts, a reorganization of ways of thinking, of imagination, and actions of practices and relations” (Read 2015, 187). This is also why merely chasing joy should not be elevated per se—something which Spinoza himself did not do and a point that Andrew Culp has touched upon in his critique of affirmationist readings of Deleuze:

²³The use of the sun as example here builds on Deleuze’s (1988) illustrations on adequate and inadequate ideas.

To end the story here (though some do) would reproduce a naive hedonism based on inquiries into subjects and their self-reported affective states. Spinoza's theory of affects is not an affirmation of a subject's feelings but a proof of the inadequacy of critique. Affects are by-products emitted during the encounter that hint at a replacement for recognition or understanding as the feedback loop to indicate if knowledge was sufficient. But there are innumerable forms of knowledge, many of which invite stupidity or illusion. What characterizes Spinoza's "adequate knowledge" is its ability to *create something new*—it is that knowledge then becomes "identical to the construction of reality". (Culp 2016, 29, emphasis added.)

In his rejection of unabashed celebrations of joy, Culp raises a crucial point that is worth repeating once more: Adequate knowledge is about creating something new, about changing reality. And, as Barrett shows, reality is very much in the concepts (emotional or other) we use, as these determine how we understand a situation and our place in it, as well as form and shape how an affect translates into an instance of emotion.

Let us take debt as an example. If, on the one hand, my concept of debt is one involving personal duty and stresses the rule of law, the instances of emotion I feel when I default on my debt and risk homelessness, will probably be of fear and shame, and even the other way around: my idea of shame will affect how I relate to the issue of debt. If, on the other hand, my concept of debt is connected to ideas of unfair laws and systemic fraud, the instances of emotion that follow the affects of defaulting might look very different. The concepts we have, or the ideas in Spinoza's parlance, change the way we are affected. Adequate knowledge increases our capacity to act in a situation. This is why adequate knowledge is connected to a sensation of joy. Additionally, if we do not understand that money and debt are social relations that involve power dynamics, then the idea of remaking our relationship to them collectively makes no sense. This is why the theoretical framing provided by the authors cited in the above section of debt is so crucial.

My use of the concept of "common notions" is similar to how Montgomery and bergman define it:

Common notions are not fixed ideas but shared thinking-feeling-doing that support joyful transformation. As such, they require uncertainty, experimentation, and flexibility amid changing circumstances [...]. Common notions are processes through which people figure things out together and become active in joy's unfolding, *learning* to participate in and sustain new capacities. (bergman and Montgomery 2017, 279, emphasis added)

For Spinoza, the analysis of affects and bodies was ultimately an exercise of geometry. This body here, affects that body there. This is why, as we noted in the section on minor readings of Spinoza, Deleuze encouraged us to make literal maps of affects, to explore "what happened there that unblocked this here?" (Deleuze 1978). From this perspective, we can consider debt as a geometry of affects: this creditor here acting upon that debtor there, the first feeling the joy of power and the second suffering under the sadness of fear or shame.

Hopefully this also clarifies why the framework of affects and emotion, pieced together using a very plural set of sources, is so useful for understanding a movement like the PAH. Attempting to understand empowerment in the PAH, I will trace instances of emotion that individuals use as they recall how they first faced trouble with their mortgage, establishing new relationships with their comrades in the movement and changed the relationships they have to their landlords, banks, and creditors. The PAH is a movement that shows how the dispossessed come together to affect the banks, instead of just being affected by the banks, how the

dispossessed converge to be *affected by each other* to form adequate ideas of the situation and common notions, and to increase their capacity to act, not only alone but *together*. The instances of emotional conceptualization in the interviews stop being dominated by sad passions and passivity and become more joyful and active in their tone. Emotion here is, like Barrett writes, “social reality”, expressing a relationship that the individual has to herself and her surroundings (Barrett 2017, 39). It is especially emotion as an indicator of social relations, that I am interested in here. Through the analysis of several interviews, I hope to get an understanding of how the formation of adequate notions in the PAH changes the reality that our informants are living in, giving them a new capacity to act.

This is in no way a linear process, but includes multiple complexities. Everyone who is failing or has failed on their mortgage shares the hierarchical relationship to their creditor that Graeber has described—creating a specific geometry of affects—but how this relationship manifests concretely, varies based on the particular body in question. One person might be affected with fear, while another might be affected with shame, depending on their personal biographies, their class, their gender, their ethnicity and so on.²⁴ Those affected by mortgage come together sharing “no necessary kinship but their dispossession”, in the sphere of circulation struggles described by Joshua Clover (Clover 2016b). Unlike workers of a given production facility, there is no given identity to base their struggle on. This might also be why the weekly assemblies are so crucial for the PAH. They are the spaces where joyful encounters guide the forming of common notions. They are spaces where, in the words of Deleuze, the affects of joy act “like a springboard” and “make us pass through something that we would never have been able to pass if there had only been sadnesses” (Deleuze 1978).

5 Expansive learning and affect

The minor reading of Spinoza makes him an explicitly political thinker. It uses his concepts as a scaffolding for an affective politics, that, following Montgomery and bergman, “is about *learning* to participate more actively in the forces that compose the world and oneself” (bergman and Montgomery 2017, 60, emphasis added).

In their work, bergman and Montgomery implicitly address learning through examples, but never explicitly connect it to the ethics of Spinoza. Similarly, while the connection between learning and joy is not an explicit or at least frequent theme in the works of Deleuze or the other interpreters of Spinoza discussed here, it feels like a consistent undercurrent. However, as I noted through the quote from Derry (2004) above, there is a stated affinity between Spinoza and pedagogical thinkers such as Vygotsky. It is perhaps not surprising then, that there are several possible segues between the minor Spinoza and theories of learning. One such segue is the idea of the springboard.

²⁴I owe this insight to Tenhunen (2016). See also (Berlant 2011, 20).

5.1 An activity producing activity

As a metaphor, the springboard stands for a certain type of movement, not only for Deleuze, but also for Yrjö Engeström and his theory of expansive learning.

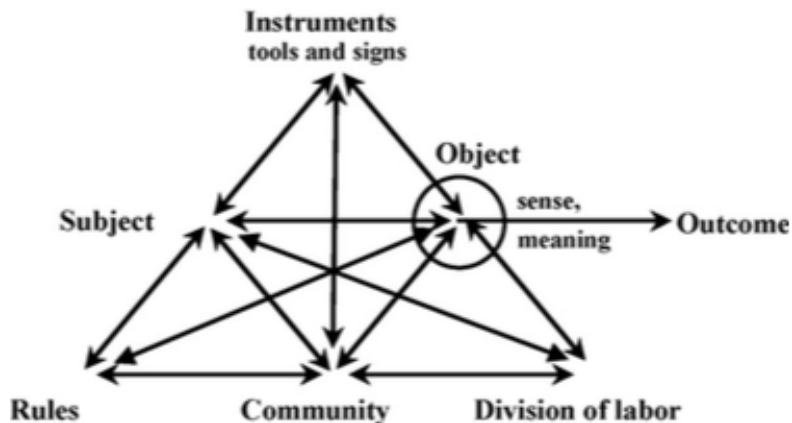


Figure 1: General model of an activity system (Engeström and Sannino 2010, 6).

While Deleuze’s account of Spinoza is all about connecting with our power and making it *grow*, Engeström’s theory is about *expansion*. What their shared use of the metaphor of the springboard highlights, is a commitment for finding the starting point and trajectory for this type of growing or expansive movement.²⁵ Their use of the metaphor expresses a curious sense of beginning that can, following Engeström, best be described as a type of learning—not alone, but together. While Deleuze only uses the metaphor in passing, Engeström makes more systematic use of it, describing the springboard as

a facilitative image, technique or socio-conversational constellation (or a combination of these) misplaced or transplanted from some previous context into a new, expansively transitional activity context during an acute conflict of a double bind character. The springboard has typically only a temporary or situational function in the solution of the double bind. (Engeström 2015, 225)

Engeström gives, like Deleuze, centrality to the concept of the *double bind* as developed by Gregory Bateson (1972) and connects the springboard to activities that emerge in the context of the double bind. Engeström interprets the double bind as “a social, societally essential dilemma which cannot be resolved through separate individual actions alone—but in which joint cooperative actions can push a historically new form of activity into emergence” (Engeström 2015, 131).

This emergence is what expansive learning is all about. Separating between individual *actions* and collective *activity*, Engeström describes expansive learning as “an activity-producing activity”. The distinction between individual, finite actions and collective activity serves to illustrate how the activity changes, continuously or in dramatic shifts (Engeström and Sannino 2010, 4):

²⁵“Springboards are not solutions. They are starters or hints toward a path leading to an expansive solution.”(Engeström 2015, 226)

A collective activity, on the other hand, reproduces itself without a predetermined endpoint by generating seemingly similar actions over and over again. Yet there is continuous and at times dramatically discontinuous change in the activity. The very idea of expansive learning is built on this theoretically consequential distinction between *action* and *activity*. Expansive learning is movement from actions to activity. (Engeström and Sannino 2010, 4, emphasis added)

Through contradictions in the previous set of actions as (individual or) collective activity, new activities or *activity-systems* emerge, giving a new and expanded framework for the individual actions (see figure 1 for a visual summary of the basic model of the activity-system in the work of Engeström). Expansive learning happens through actions in a given activity-system manifesting the contradictions in that activity-system, eventually producing a new activity-system. What changes is not just the subject of learning, or the object that is being learned, but both:

While traditional school going is essentially a subject-producing activity and traditional science is essentially an instrument-producing activity, [expansive] learning activity is an *activity-producing activity*. (Engeström 2015, 98–99)

In the activity-system, there are always objects, which give meaning to the individual (the specific object) and the collective (the generalized object). As the activity-system expands, so does the object, changing in the process. When these emerging new objects are made into a motive, they turn contradictions within the collective activity into driving forces of expansive learning. These contradiction occur between different parts of the activity-system (see figure 1 again). Expansive learning is thus both about expanding the pattern of activity and a new type of agency. (Engeström and Sannino 2010, 7)

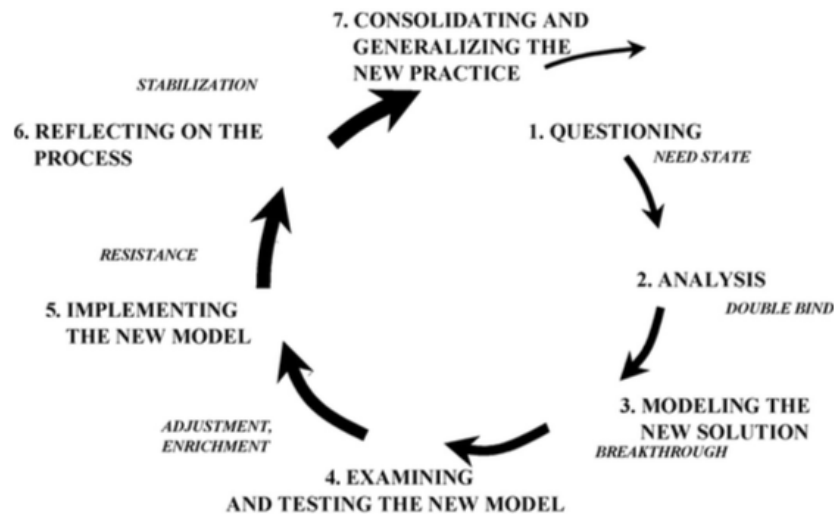


Figure 2: Sequence of learning actions in an expansive learning cycle (Engeström and Sannino 2010, 8).

Expansive learning is closely related to movement across the so called *zone of proximal development*, famously defined by Lev Vygotsky, one of the founding figures of CHAT, as

the distance between the actual developmental level as determined by independent problem solving and

the level of potential development as determined through problem solving under adult guidance or in collaboration with more capable peers. (Vygotsky 1978, 86)

In the reconceptualization of Engeström, the zone of proximal development becomes less about the adult guidance of a child, and more about the cooperation between peers. The zone of proximal development was, in effect, “redefined as the space for expansive transition from actions to activity” (Engeström and Sannino 2010, 4).

As the resolution of contradictions in a given activity moves in the context of expansive learning towards an emerging object, there is always a certain opaqueness about what the new activity around this object will look like. Ascending from an abstract notion of the object in formation towards concrete praxis around it happens through specific learning actions, which in a cyclical or spiral movement expand towards the new activity, expressing contradictions in the old activity (Engeström and Sannino 2010, 7).

Expansive learning is not a neat, linear process, but one of iteration and disruptions that emerges when working over different contradictions related to the activity in question. The process, which Engeström describes as both horizontal and transformative, first starts through the emergence of a need state and double bind that express some deep contradiction in the current activity-system. By proceeding through several phases of learning actions that all work through different contradictions in the old activity-system, what finally emerges is a qualitatively new way of functioning, a new activity-system (Engeström 2007, 24).

These learning actions form the phases in the cycle of expansive learning (see figure 2). The cycle starts with “questioning, criticising or rejecting some aspects of the accepted practice and existing wisdom”, followed by an analysis of the situation, “evoking “why?” questions and explanatory principles”. The three following steps are modeling, examining the model and implementing the model, which involve constructing, experimenting and putting a simplified model for new activity into practice. The sixth and seventh actions reflect on the process and consolidate “its outcomes into a new stable form of practice.” As Engeström and Sannino have highlighted, “one probably never finds a concrete collective learning process which would cleanly follow the ideal-typical model” of the cycle of learning described above (Engeström and Sannino 2010, 7). These learning actions and the contradictions they express, will be discussed in further detail in the methods section.

5.2 Activity and affect

Returning to Spinoza and Deleuze, it would perhaps make sense to reconceptualize the theory of expansive learning from the perspective of affects and the formation of common notions. The zone of proximal development then appears as an attempt to chart the possible trajectories for forming adequate ideas in any situation. This reading of the concept brings it close to “thought” as defined by the French collective Tiqqun, with clear echoes of Spinoza:

In every situation there is one line that stands out among all the others, the line along which power grows. Thought is the capacity for singling out this line, and following it. (Tiqqun 2010, 20)

When a body experiences a persistent decrease in its powers in the form of sadness, it needs to question the ideas, which have guided its actions. Are they adequate? When sad passions begin to dominate a body it starts to “break down”. Its powers to act diminish and instead of acting upon others it is acted upon. If one were to describe the state of the body in question, it would be dominated by different sad passions.

From here things can go in many directions, as the anecdotal but ample evidence of higher suicide-rates among those affected by mortgage show in a tragic way (Paratcha 2013). The sadness can increase, breaking down the composition of the body and pushing it to the edge. In the context of mortgages and defaults, there is a clear double bind here. The previous societal object of the mortgage has been full of promises of a better future and an increased power to act. But the individual body notices that this is not the case anymore, without finding a way to solve the contradiction. Here Freud’s observation, that “people never willingly abandon a libidinal position, not even, indeed, when a substitute is already beckoning to them”, stands very true. (Freud 1957, 244; quoted in Berlant 2011, 27) As noted above, the danger is, in the framework of Lacanian psychoanalytic theory, that there emerges a conflict between the *real* of a situation and the narrative structures available in the *symbolic* order of society as well as the expectations imposed by its *imaginary* (see again Fisher 2009, 16; Žižek 2008, 45). Something needs to push the body to new activities, otherwise it will continue acting on inadequate ideas, possibly breaking down further. This process can be painful and full of contradictions, as our analysis will show. Here the metaphor of springboard becomes useful: something occurs to break or loosen the double-bind and opens up a new line of possibilities; of joyful experiences of encounters between bodies that share a situation, and the first steps towards forming common notions and questioning the previous activity.

This might be followed by a new analysis of the situation, as well as a change in affect and emotion. The geometry of affects shifts, this body (a person affected by mortgage) here is not anymore necessarily affected by the sadness that that body there (a bank, for instance) previously inflicted upon it, and instead begins to affect and be affected by others in a similar situation. Maybe it is macropolitical, in the sense that the idea of the relationship between debt and shame changed or maybe because of a concrete victory was achieved against a bank. Or maybe it is micropolitical, in the sense that it is more related to all the gestures and small words of comfort shared at an assembly of the PAH. The body starts to feel its powers grow and gets new sense of activity. It might be guided by hope, which expects actions of others to solve its situation, or then perhaps by an increasing self-confidence, which puts trust in the body itself and its own capacities. The former is a passive form of joy, the latter active. As Montgomery and bergman note, “this becoming-active is not”, necessarily, “about controlling things, but about learning to participate in their flow, forming intense bonds through which we become, implicated in each other’s struggles and capacities” (bergman and Montgomery 2017, 92).

But contradictions remain, as the cases discussed below show. Practical experiments are needed to draw the real-world conclusions of the new analysis and put them into action. Many instances of emotion might be evoked here, but a line of joy is likely to run constant through the different phases of modeling, examining the model and implementing it, at least if there is support from peers and the prospect of achieving the object of the activity. But in the process the object also shifts as common notions are formed. In the context of the PAH, the sense of power is collective and as such one object seems to be the formation and maintenance of this collective sense of activity. From merely aiming at solving their mortgage, many individuals go through a profound shift and embrace the ethics of mutual aid. New instances of emotion are evoked, expressing a sense of acting on common notions and feeling your power grow. This can also be understood as another shift in the geometry of affects, where the relations between those affected by mortgage become relations of camaraderie and where the relations of each individual body to their bank changes from submissive and passive to active and confident.

This sketch of an expansive cycle of learning understood through affect, falls remarkably close to what Jason Read outlined in his work on the relationship between ideas and affects in Spinozist social science:

The order of collective, political liberation follows the same general structure of personal liberation outlined in the *Ethics*: it is a spiral in which new orders of thoughts and relations condition new orders of practice and vice versa; each turn in the spiral reinforcing itself and expanding to affect others. This transformation is as much a transformation of the imagination as it is of the world, and is necessarily one before it can be the other. This is what is at stake in every revolutionary transformation. (Read 2015, 188)

To summarize, the concept of affects can function as a dimension that why and how to make sense of the emotional and affective nature of expansive learning, connecting it to a social theory of emotions and their relationship to our sense of capacity. They will help me use instances of emotion or otherwise emotional expressions and their shifts as data for tracing the cycle of expansive learning and open up a possibility to utilize the rich theoretical corpus on affects, their names and their effects.

6 Data and methods

This section deals with how we collected our data in Barcelona and processed it afterwards, as well as the methods of inquiry I used in my analysis of this data.

In the first part, I discuss some ethical and epistemological questions that any research engaging with living beings should consider. The second part presents the data, the process of collecting it, and the steps we took to prepare it for analysis. The third part is divided into four subsections, each of which covers some of aspect of the methods used in this thesis. The first subsection of this third part covers the basics of thematic analysis, the second subsection discusses the use of expansive learning as a scientific method, the third subsection goes over the practical steps I took working with themes towards fitting the data to the framework of expansive

learning. Finally, the last subsection of the third part brings all the previous subsections together and presents the final method used for the analysis.

6.1 Positionality

Any kind of scientific inquiry needs to come to terms with its knowledge-claims. When we do research, *who* is the “we” that claims to know something, and *what*, exactly, is it that this we claims to know? Traditionally, researchers have presented themselves as *subjects* of knowledge that take on an *object* of knowledge. In this model of scientific practice, the scientist observes at a critical distance, removed from the world and maintaining a non-committed objectivity. (Popper 2002)

The idea that completely objective research is possible, or even desirable, has been challenged over the past several decades by researchers from various traditions, from the engaged scholarship of feminist and postcolonial research to the social constructivism pioneered by science and technology studies (see for instance Haraway 1988; Spivak 1996; Latour 2005). In “Situated Knowledges”, her classic text on the question of objectivity in science, feminist scholar Donna Haraway argues that the desire for a total objectivity is akin to a “god trick”, an unregulated gluttony for “seeing everything from nowhere” (Haraway 1988, 581). As a counter-move, Haraway proposes that we follow the commonly used metaphor of seeing and *vision* to its logical conclusion: Seeing always happens from somewhere and this, in fact, is the *only* possible route to objectivity. All vision is, in this sense, *embodied*.²⁶

Only partial perspective promises objective vision. All Western cultural narratives about objectivity are allegories of the ideologies governing the relations of what we call mind and body, distance and responsibility. Feminist objectivity is about limited location and situated knowledge, not about transcendence and splitting of subject and object. It allows us to become answerable for what we learn how to see. (Haraway 1988, 583)

Like the eye has a productive role in shaping what we see and how (just consider the difference between how human and canine vision works), the theoretical and methodological devices we deploy will shape the object of knowledge. This is what Haraway means by dismissing a strict separation between the subject and object of knowledge. Considered this way, it is *relativity* and not embeddedness that is the opposition of total and objective knowledge:

Relativism is the perfect mirror twin of totalization in the ideologies of objectivity; both deny the stakes in location, embodiment, and partial perspective; both make it impossible to see well. Relativism and totalization are both “god tricks” promising vision from everywhere and nowhere equally and fully, common myths in rhetorics surrounding Science. But it is precisely in the politics and epistemology of partial perspectives that the possibility of sustained, rational, objective inquiry rests. (Haraway 1988, 584)

Embedded knowledge invites real scientific dialogue, because it retains transparency about how knowledge is

²⁶Variations of this kind of qualified knowledge-claims are increasingly common in the natural sciences and quantitative research as well, from quantum physics to Bayesian statistics. (see for instance Barad 2007; McElreath 2018)

formed when using particular theories and methods, deployed by real people with flaws and pre-existing ties and interests. Understood like this, knowledge is a network of partial perspectives, and only plurality can offer a truly panoramic view of something.²⁷ (Haraway 1988, 580)

If we follow Haraway's lead and admit the impossibility of a total perspective, then the question is not as much whether we do research that is objective in the sense that it is "total" or research that is objective in the sense that it is situated. The question is, rather, whether we admit that we are doing the latter or whether we attempt to get away with the god-trick and pretend to do the former. This is true for all the social sciences, whether qualitative or quantitative methods are used.

The evolutionary anthropologist Richard McElreath has discussed this question from the perspective of (Bayesian) statistics. In statistics, the statistical model deployed is always a representation or a "small world" where all different outcomes are nominated. Consequently, the model needs to be logically consistent internally, but ultimately it will be an incomplete representation and reconstruction of whatever phenomenon it describes. The "large world" of reality will always overflow the small world of the model, because no model can account for everything, nor should it ever try to do so. (McElreath 2018, 19)

This is why I do not strive to provide a total perspective on anything, only an internally consistent, embedded view. My choice to do so has nothing to do with the fact that I use qualitative methods, and should instead be understood as a general humility regarding the scope that science or any theoretical representation of the world can lay claims to. Again, totality is not in opposition to relativism, but situatedness. We build our models and theories standing *somewhere* and that is the vantage point we can share with the world (Haraway 1988, 590).

The British statistician George Box once wrote on statistical models that "all models are wrong, but some are useful" (Box 1979, 201). While this sidelines the point of situated knowledge, it can still serve as a clarification that *where* we write from will also impact our ideas of *how* we hope our models of reality to be useful and for *whom*. There is, in other words, always a degree of politics involved in the making of science. This question is made explicit in epistemologies such as the one advocated by Haraway, and, more widely, in the kind of research that professors Juha Suoranta and Sanna Rynänen have discussed under the concept of "struggle research", which is essentially an umbrella term for different engaged research methodologies such as "activist research", "militant research", and "radical research".(Suoranta and Rynänen 2014, 17)²⁸ What these research traditions have in common, is that they are committed to a "struggle for the equality of people and societies." (ibid. 9)

In the case of this thesis, the question of the relationship between research and social struggles is of course especially acute. Suoranta and Rynänen argue that social movement research should, in general, be done

²⁷One way to understand this approach in quantitative terms, could be through the use of Bayesian networks. (see for instance Koski and Noble 2011)

²⁸"Taisteleva tutkimus" in Finnish.

with the movement that is being researched, supporting its goals and demands (Suoranta and Ryyänänen 2014, 220). Suoranta and Ryyänänen highlight the way in which Latin American land movements in particular have adopted practices of producing knowledge together and putting it in common. To respect practices like these, researchers engaging with similar movements—such as the PAH—should walk alongside the movement, supporting its practices of knowledge-production. (ibid. 222–223) This could mean taking a step from the kind of mediated participation which characterizes fields such as public sociology, towards approaches more akin of *organic* public sociology, which advocates a direct participation in the activities of social movements. (ibid. 228)

Feminist research often adopts similar principles as organic public sociology, encouraging researchers to directly partake in movements. Feminist philosopher Sandra Harding has made a separation between research that “studies up”, drawing on the personal experiences of women as engines for change, and research that “studies down”, approaching social struggles from the ivory towers of academia (Harding 2007, 8; referenced in Suoranta and Ryyänänen 2014, 132–32). However, this should not be read as the particular always having priority over the general. Suoranta and Ryyänänen quote literary theorist Gayatri Chakravorty Spivak on this balancing act. Spivak credits, on the one hand, much of Marxist research for moving on a level of abstraction that allows one to draw out general trends. The utility of feminist research, on the other hand, is that it considers questions that have often relegated to “the personal” and prioritizes subject formation as a research topic (Spivak 1996, 14; quoted in Suoranta and Ryyänänen 2014, 133) The use of the minor Spinoza and expansive learning have, in terms of theoretical framework, a somewhat similar relationship in this thesis. The former is very fluid and attuned to what Deleuze and Guattari call the “micropolitical”, the latter is more focused on the “macropolitical”, in generalizing and finding patterns (Deleuze and Guattari 1987, 213). Through the use of expansive learning, emphasis is on how people and their context change, but through the lens of activities rather than subjects.

However, the question of studying up and down is also related to how we as researchers relate from “our world” to people we work with as informants and “their world”. Traveling to work with the PAH, I had fairly recently participated in a squatters movement in Helsinki as well as general organizing around the “right to the city”²⁹. This made me feel a strong ethical affinity with the PAH from the get-go. So, on the one hand, arriving in Barcelona, I was determined to support the movement in practice but also to derive lessons in more general terms not just for academia but to better understand how to build new kinds of communities of mutual aid and communist ethics. This places me, as a researcher, squarely in the traditions of described by Ryyänänen and Suoranta and the “struggle for the equality of people and societies” (Suoranta and Ryyänänen 2014, 9).

Finally, I also arrived in Barcelona as a person with relative economic privilege and safety, from the comfort of Scandinavian welfare state. By virtue of arriving as a researcher, I also introduced a certain barrier between

²⁹See Lefebvre (1996) and Harvey (2012) for a general discussion on the concept, and Purokuru and Monti (2017) for an account on the movement in Helsinki.

me and anyone who was in the PAH due to mortgage issues or as an “activist”. Additionally, Spanish is only my fourth language and although I speak it well, I am (still) far from completely fluent.

So, following the lead of Haraway, I write this thesis primarily as a work of translation; translating between the reality that I was briefly invited to partake in with the PAH and the diverse and on-going conversations in social science that this thesis contributes to; translating between the informants whose generosity we enjoyed through several interviews, and other encounters, as well as the political communities that I myself belong to; translating between different theoretical corpora, which by themselves only offer a partial perspective on the world; translating between movements of struggle and solidarity among ordinary people in Spanish, and in a far away country, into English and for (probably mostly academic) readers around the world.

This kind of translation work is of course, as Haraway tells us, always “interpretive, critical, and partial.” (Haraway 1988, 589) This kind of translation work is also, arguably, what most if not all scientific inquiry is or should be about. It is not “objective” in the sense that it would be “total”. Nor is it “objective” in the sense that it would claim to be “neutral”. It is embedded and partial in the sense that I write as a person coming from somewhere, with my own implicit and explicit motives, some of which are scientific and others which reflect other aspects of my life. It is also embedded and partial in the sense, that I am implementing particular theoretical and methodological frameworks, which capture but also transform and delimit the “object” of knowledge. And, if we take the message from Haraway seriously, this might actually be the only way of describing reality honestly and in an objective manner.

6.2 Data

The data for this thesis was mainly collected between early October and late December 2015 in Barcelona, Spain. The data was gathered by myself together with PhD student Kukka Ranta, while spending three months with the PAH, recording and participating in weekly assemblies and demonstrations, assisting in and documenting actions against evictions and occupations of banks, producing informational material with the PAH and interviewing members of the group.

The process of data collection followed several steps that were taken in order to ensure that the researchers developed a respectful relationship with the PAH and its members. Before leaving for Barcelona, we emailed a local PAH group, introducing our project and interests and asking for permission to approach them on site. When arriving in Barcelona, we approached the same local PAH group, that gathers regularly on Calle Leiva 44 in the district of Sants-Montjuïc, which in turn is located in the western parts of the city. We were given a slot in the agenda to present ourselves during a Monday assembly. We explained briefly in Spanish who we are, why we were there, as well as expressing our interest to not just document but also partake in actions.

The reception to this introduction was very positive, and after this either me or Ranta—usually both—was present at nearly every Monday and Tuesday assembly until mid-December. During the meetings, both of

us took notes. We also filmed and recorded audio from the meetings. We announced this practice at the beginning of every assembly, and did our best to respect any requests from people to remain outside of the camera frame.

Less than a week into the visit at PAH Barcelona, me and Ranta were also invited to partake in direct actions and help with documenting them. This involved both of us filming video and taking pictures which were at several occasions used by the PAH on social media when the actions were broadcast. This kind of participation by us became regular practice. We also produced several YouTube videos for the PAH and helped with the execution two occupations of a bank offices.

As we became familiar faces in the PAH Barcelona assemblies and actions, we also started getting to know the activists and members of the group. This became the basis for requesting people for interviews as well as for choosing which questions to focus on. For interviews, we mostly approached members of the PAH after meetings or actions. In total, we gathered the following data for our research and the Learning in Productive Social Movements project more broadly:

- Video and audio from more than 20 assemblies of PAH Barcelona
- Semi-structured audio interviews with 13 affected individuals and families and one semi-structured video interview with an affected person
- Four semi-structured video and one audio interviews with five people that have participated primarily as activists
- One follow-up interview from October 2016 with one affected individual
- About 8000 tweets, scraped during an international action coordinated by the PAH on October 15th, 2015.

In this thesis, I will focus on the cases of two affected individuals, Dilan and Mireia. I conducted, together with Ranta, in-depth interviews that lasted about one hour and twenty minutes with both of them in Barcelona. We also conducted an in-depth follow-up interview over Skype with Dilan one year after leaving Barcelona, in October 2016. I will also use interviews with Ramon and Jordi, two PAH activists, both of whom work with the group because they want to support it, not because they have had mortgage issues themselves. In total then, I explicitly draw on material from five interviews with four different informants. However, implicitly, the basis for our engagement with these informants was formed by our presence at actions and assemblies, as well as the dozen other interviews we did. This material and these encounters inform my choice of research questions and theoretical framework much more broadly, and this thesis would have been impossible without it.

Arriving in Barcelona, we had some preconceptions of what we wanted to understand about the PAH. As I mention in the introduction, we added PAH to the research project after it had already started because we thought it seemed like a very clear example of how learning and social movement organising coincide.

Naturally, then, we wanted to include questions about learning in our interviews. In the assemblies, we realised that what separated the PAH from many previous social movements we had encountered (as activists or observers), was the way the movement empathised how people *felt* in their interactions with banks and the law. Guided by a previous familiarity with theories of affect, we then came to focus on how the people we met had felt at different stages of their mortgage process. Finally, we also soon found out, that Blackstone formed a formidable new opponent for the PAH and that the movement had recently won some crucial institutional victories, like the citizens legislation initiative in Catalonia. So, in order to not lose ourselves too much in the details of the specific details of individual cases, we also included broader, more clear-cut “political economy” questions about how these macropolitical factors had affected them. These very broad themes structured our interviews. With informants who were affected by mortgaged, we put more weight on the “micropolitical”, and with activists who were part of the movement, we put more emphasis of the “macropolitical”. Because the analysis focuses on the former, I have included rough outlines of the questions presented during the interviews with Dilan and Mireia in appendices 2, 3, and 4. The answers to the questions often went much beyond them, and much of the discussion was also guided by short interjections and clarifying questions, which I do not include in these appendices.

To do our interviews, we only had three months. This made it practically hard, if not impossible, for us to follow our informants over a long time period. Because of this, we tried to invite our informants to describe the path they took from taking a mortgage to then reaching out to the PAH and how they felt during these different times. This choice to invite informants to construct an approximate timeline of events was also necessary because of our choice to use activity-theory, which is very often conducted through intervention or observation done over time in so called “change laboratories”, but can also be used when data is collected during a more limited time (for examples of the former, see Engeström 2007; for examples of the latter, see Hillary Caldwell et al. 2019; and Rantavuori, Engeström, and Lippone 2016). Additionally, while our interviews were collected during one single occasion, the questions and engagement with our informants were formed over time.

My choice to focus on two interviews, follows from my desire to validate a theoretical and methodological framework, rather than present conclusive evidence to support my research questions. Working out the connections between activity-theory, political economy, and a theory of affect, as well as the appropriate methodological framework to instrumentals this synthesis, was rather labour-intense due to my fairly experimental and novel research design. Because of this, I am choosing to give an extensive account of my theoretical and methodological framework, as well as a very detailed demonstration of how it can be validated by honing in on and really working through interviews with only two informants.

All interviews have been transcribed initially into Spanish, with the exception of Jordi, who was interviewed in English. The interviews with Dilan have been translated to English, as have the excerpts from the interview with Mireia that feature as examples in the analysis section. The translation of the interview with Dilan was

initially done by Ranta with some support from myself. Lotta Tenhunen from the University of Tampere proof-read this translation, translated the second interview with Dilan and translated relevant excerpts the interview with Mireia. Tenhunen wrote her own Master’s thesis on the PAH and is an activist with a PAH group in the Madrid suburb of Vallecas, which meant that she was especially attuned to the language of the group and especially qualified to translate some of the idiosyncratic expressions used by its members. Tenhunen also transcribed the interview with Ramon, while the interview with Jordi was transcribed by myself and Ranta.

Additionally, I scraped more than 8000 tweets posted under the hashtag #StopBlackstone on October 15th, 2015.³⁰ I use these tweets to illustrate some challenges that the PAH faced in organising against Blackstone.

6.2.1 Anonymizing the data

The interviews with Dilan and Mireia were very personal and covered a lot of matters which could be considered sensitive. This raises the question of protecting them as informants and more specifically the question of how to guarantee confidentiality and anonymity.

In the case of qualitative data, this is always a balancing act. With a group like the PAH, anyone closely tied to the group “will likely be able to recognise participants and places.” This means that there is “A need for a contextually-contingent approach to anonymising data”. (Saunders, Kitzinger, and Kitzinger 2015, 618)

With Dilan and Mireia, an important part of the context is that both have associated with the PAH and discussed their cases publicly in Spanish media. However, this is no guarantee that our interviews would not bring up things that they would *not* want to have connected with themselves. The PAH is a very large social movement and associating with it in public does not necessarily leave a very memorable trace of you, as so many members of the movement have discussed their cases openly.

Dilan and Mireia were both told how we would use the data and we were given verbal permission to do this research. In retrospect, it is clear that the consent should have been written. Because of this I have maybe been even almost too careful in following Saunders et al. (2015) in rewriting some of the information.

Saunders et al. (2015) distinguish between at least six types of data to consider when anonymising interviews:

1. People’s names
2. Places
3. Religious or cultural background
4. Occupation
5. Family relationships

³⁰The Python code I wrote for scraping and analysing the tweets can be found on my blog at <http://www.mikaelbrunila.fi/2017/03/27/scraping-extracting-mapping-geodata-twitter/>.

6. Other potentially identifying information

(Saunders, Kitzinger, and Kitzinger 2015, 620)

The obvious starting point when protecting an informant, is to change their name to a pseudonym. Ideally this would happen in dialogue with the informant, but unfortunately this was not possible for us after leaving Barcelona. Although we stayed in touch on a few occasions, our research work took on a life of its own, without on-going contact with Mireia or Dilan. Because of this, I have chosen for this thesis two names that are common in the parts of the world that Mireia or Dilan come from.

Regarding parts of the world, another obvious step to take is to obfuscate the place that an informant comes from. Because Mireia is one out of very many people from Barcelona, I left that information as it was. Dilan, however, is from a country in North Western Latin America. Leaving the specific country in the text would have made deducing his identity a lot easier, while making it more vague by using a more generalized description and speaking of an unnamed country in a region does not really make the study lose anything of essence (Saunders, Kitzinger, and Kitzinger 2015, 623). In the case of our informants, religious or cultural background was not something we spoke of and as such nothing to worry about in terms of protecting the anonymity of the informants.

The professional occupation of someone is another piece of information that can potentially be very helpful for deducing their identity. However, the occupation is also a central factor in how many people identify and think of themselves. Because of this, I followed recommendations in literature on anonymization of interview data, and left out the exact occupation and expressed it in vague terms like “manual labour”. (Saunders, Kitzinger, and Kitzinger 2015, 624–25)

In the case of family relationships, the usage of generalized descriptions is more tricky. Speaking of someone having “children” instead of being specific about how many they have, easily obfuscates the diversity of different family structures. Because of this, I made the call to keep family relationships as they were discussed. (Saunders, Kitzinger, and Kitzinger 2015, 625)

Finally, there is also the question of public actions made by the PAH for the informants. In the case of Dilan, several actions are discussed widely, as is his relationship to Blackstone. This is, on the one hand, potentially very revealing information. On the other hand, it is also the case that these were *public* actions where the PAH chose to use the real name of Dilan in its communiques. Because of this, I chose to only use the month of the action and have not included links to or exact quotes from press releases or news articles about the actions.

For Ramon and Jordi, the only steps I took to anonymise them, was changing their names. I did this, because while both are prominent and publicly known activists with the PAH, no written consent was obtained from either and consequently it seems more appropriate to keep them partially anonymous.

6.3 Methods

When I first started working with the interview data, the theoretical framework felt clear but how to operationalize it as a method was more murky. Activity-theory works as a methodological framework in its own right, but as was already noted above, “one probably never finds a concrete collective learning process which would cleanly follow the ideal-typical model” of the cycle of learning (Engeström and Sannino 2010, 7). This challenge was accentuated by the fact that we could only spend a limited time with out informants and interview each of them once.

This was one reason why, instead of immediately applying methods from CHAT, the first steps in classifying and analyzing the data were taken in a more iterative manner, testing approaches and seeing what they brought out in the data. The second reason for beginning in a fairly open-ended manner, was that there is no precedent in how to combine the somewhat elusive concept of affect with the highly formalised tools of activity-theory. The third reason was, that approaching an interview or a text with such a strong and, to some extent, even rigid framework as expansive learning, without first reading it more openly, could risk foreclosing on different interpretations too early.

To work with this problem, the classification and the analysis of the data starts with thematic analysis. The idea here is to bring out as much as possible from the text in terms of themes, before trying to fit the data to the models of activity-theory. Another advantage of this approach was that it allowed us to consider the role of emotions and affect in a more associative and inductive manner, before seeing how these concepts could power the formal frameworks of activity-theory.

This section of the thesis presents these tools. First, I review thematic analysis briefly. Then I consider activity-theory from the perspective of the methodology it proposes, rather than the idea of learning it implies (which was considered in the section “Expansive Learning and Affect”). Then, I account for the iterations that occurred between trying different fairly open-ended thematic analyses and establishing a more formalized activity-theoretical approach. Finally, I describe the methodological synthesis, which emerged out of these experiments, and its application to the data.

6.3.1 Thematic analysis

As a method, thematic analysis is often considered a first step of analysis, where data is being classified somewhat loosely, in preparation for further analysis (Salo 2015, 167; Ruusuvuori, Nikander, and Hyvärinen 2010, 15). In fact, several authors have argued that thematic analysis is best used “not as a tool” by itself, “but across different methods” (for an overview of this discussion and some counterpoints, see Braun and Clarke 2006, 78). This is also how I use thematic analysis here. It provides a framework for a few rounds of structured but fairly open readings of the interviews, with the purpose of not just preparing the ground for analysing the cycles of learning but also to let the data surprise me.

What is a theme, then? Braun and Clarke suggest that a theme is, simply put, anything that “captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set”(Braun and Clarke 2006, 82). Themes are not random observations of important tidbits of information in the data. Rather, every theme must capture some consistent whole in the data. Judging what that “size” of this whole is, is, of course, somewhat tricky, since thematic analysis is qualitative and qualitative research is, by definition, not strictly bound by quantitative thresholds. Braun and Clarke encourage researchers to retain flexibility in delimiting themes, in order to not preclude important wholes or foreclose too much of the analysis too early on (ibid. 82).

For choosing the codes for the thematic analysis, I used a mixture of exploratory or ‘content-driven’ and confirmatory or ‘hypothesis-driven’ approaches. In the former approach, on the one hand, the researcher tries to derive codes from the text, letting the data itself “speak” to what codes are appropriate. In the latter approach, on the other hand, the researcher comes to the text with strong prior ideas about what to find. (Guest, MacQueen, and Namey 2012, 6)

Of course, and as I noted above when discussing the data collection, one should note that spending three months with the PAH, it was inevitable that I came in with fairly strong ideas about what to find in the data. In this sense, all codes have a sort of “prior”, based on what we expected to find in the data.

Guest, MacQueen, and Namey (2012) instruct researchers to start their thematic analysis by familiarizing themselves carefully with the material. This process is guided by the purpose of the research project. Once themes have been identified, they are rewritten as codes. These codes are then used to label the data. Guest, MacQueen, and Namey (2012) also highlight that it is good to step away from the text for longer times and then return to it and see if the codes made sense. The analysis can proceed in many steps, and codes can be consolidated and combined or split-up and segmented and made more precise. (Guest, MacQueen, and Namey 2012, 64–71)

One important tool in thematic analysis is the codebook. Guest, MacQueen, and Namey (2012) give some suggestions as to what it should contain, but the exact structure is left up to the researcher. The main purpose of the codebook is many-fold. Firstly, labels should be accounted for in a way that makes intuitive sense. Secondly, labels should also be given short (and sometimes longer, complementing) definitions which clarify what it is that they code. Finally, the codebook also provides a scaffolding for finding patterns between the codes and the theme that they codify. (ibid. 71) The concrete use of tools similar to a codebook, will be discussed below, in section 7.3.4.

6.3.2 Affect and activity theory as methods

The thematic analysis will prepare the ground for a more systematic analysis, using tools from CHAT. Formed out of several strands of developmental psychology, CHAT emphasizes that learning and consciousness are

irreducibly social, object-oriented processes mediated by cultural-historical tools, chief among them being language (Cole and Engeström 1993; Engeström 2015).

CHAT, and especially the tenet of it that was discussed in the theory sections, elaborates a concept for a special kind of development in which a subject coheres through new forms of collective activity, oriented towards a shared object-in-formation. This process is known as expansive learning. Here, expansion denotes not just acquiring new competencies, but rather “learning in which the learners are involved in constructing and implementing a radically new, wider, and more complex object and concept for their activity,” or, learning something that is “not yet there” (Engeström and Sannino 2010, 2).

Expansive learning provides a methodological tool for researchers to isolate different phases and cycles in the emergence of new subjectivity, with special attention given to the detail and contradictions of the process. As, Engeström notes,

The theory of expansive learning focuses on learning processes in which the very subject of learning is transformed from isolated individuals to collectives and networks. Initially individuals begin to question the existing order and logic of their activity. As more actors join in, a collaborative analysis and modeling of the zone of proximal development are initiated and carried out. Eventually the learning effort of implementing a new model of the activity encompasses all members and elements of the collective activity-system. (Engeström and Sannino 2010, 5–6)

In using expansive learning, researchers should be especially attuned to the *contradictions* that push people to go through successive learning actions towards establishing a new activity-system. According to Engeström, “contradictions are the necessary but not sufficient engine of expansive learning in an activity system” (Engeström and Sannino 2010, 7). Contradictions can be separated into primary, secondary, tertiary, and quaternary levels. In different phases of the expansive learning process, contradictions may appear:

- (a) as emerging latent primary contradictions within each and any of the nodes of the activity system,
- (b) as openly manifest secondary contradictions between two or more nodes (e.g., between a new object and an old tool),
- (c) as tertiary contradictions between a newly established mode of activity and remnants of the previous mode of activity, or
- (d) as external quaternary contradictions between the newly reorganized activity and its neighboring activity systems. (Engeström and Sannino 2010, 7)

Note that the primary contradiction is, in the framework of CHAT, *always* the contradiction between exchange and use-value, as they are defined by Marx in *Capital* (Engeström 2015, 69; Marx 1976, 125). This is the contradiction that drives all activities under capitalism (Engeström 2015, 67).

These contradictions often manifest between the “nodes” of the activity-system, as seen in figure 1. The different nodes include the subject of the activity, which can be any individual or subgroup “whose position and point of view are chosen as the perspective of the analysis”; the object of the activity or “the ‘raw material’ or ‘problem space’ at which the activity is directed”; the community of the activity-system, which “comprises the individuals and subgroups who share the same general object”; the division of labor of the activity system, or the “horizontal division of tasks and vertical division of power and status”; and, finally,

the rules of the activity system, which “refer to the explicit and implicit regulations, norms, conventions and standards that constrain actions within the activity system”. (Engeström and Sannino 2010, 6)

The resolution of contradictions is often driven by the use of *artifacts*, which can be anything from physical items and human beings to different symbols and signs. What defines an artifact, is that it is more defined by its epistemic use than its external form (Engeström 2007, 35). Engeström uses the hammer as an example: it can be used to hammer nails, or, historically, to symbolize the struggles of the workers movement (ibid. 34). What the concept of the artifact highlights is, that the individual can no longer be understood “without his or her cultural means” (Engeström 2015, xiv). In this sense, the theory of expansive learning puts emphasis on the mediated nature of all human activity (Engeström 2015, xiv; Vygotsky 1997b, 86) In the resolution of contradictions, certain artifacts lend themselves better for asking *what?* questions, whereas others might be more suitable for asking *why?* or *where-to?* questions (Engeström 2007, 34–35). In the theory of expansive learning, artifacts conceptualize the way in which it is experience that drives learning:

It is learning by *experiencing* that puts the participants into imagined, simulated, and real situations that require personal engagement in actions with material objects and *artifacts* (including other human beings) that follow the logic of an anticipated or designed future model of the activity. (Engeström 2007, 38, second emphasis added)

If expansive learning moves through the cycle of learning and phases defined by learning actions, which in turn are often mediated by artifacts and characterized by the resolution of contradictions, then how do we know when a contradiction appears and when it is resolved? Within activity-theory, there is plenty of research on how to study the manifestations of contradictions from the perspective of research (see for instance Engeström and Sannino 2011; Engeström 1999; Hill et al. 2007). Engeström highlights, that there is a “substantial difference between conflict experiences and developmentally significant contradictions”. While,

“the first are situated at the level of short-time action, the second are situated at the level of activity and inter-activity, and have a much longer life cycle.”(Engeström and Sannino 2010, 7)

Engeström and Sannino (2011), emphasize that "contradictions do not speak for themselves, they become recognized when practitioners articulate and construct them in words and actions.(Engeström and Sannino 2011, 371) This leads them to focus on discursive manifestations of contradiction.

My approach draws on this method, but with important modifications. I follow Hill et al. (2007) in creating tables where contradictions are identified using the data. In my case, this means finding sections in the interviews which somehow express a contradiction. This is where the concepts of affect and emotion prove their usefulness. I use the Spinozist concept of affect, filtered through the observations made about its relation to the concept of emotion in the theory section, to measure contradictions and their resolution. Anything that seems to express a moment when the capacity to act—individually or collectively—is diminished or threatened, is identified as a contradiction. A resolution to the contradiction is noted, when the informant brings up something which demonstrates how a solution was found, expressing a capacity to move beyond the situation with a renewed capacity to act. The former is coded as “joyful” and the latter as “sad”. Because emotions

are, as was suggested in section four, the names we give to affects, then I use emotions as codes for affective shifts. How I came to do this and what the specific steps are, will be outlined in sections 7.3.3 and 7.3.4.

As our informants pass through sad passions, they resolve contradictions related to their current activity-system, and experience joyful passions (see figure 1 for the basic structure of an activity-system). I interpret this as a phase in the cycle of expansive learning (see figure 2). In this way, the Spinozist concept of joy becomes what marks the movements across phases of learning, while the concept of sadness marks the emergence of new contradictions.

Finally, I also try to emphasise that learning happens within social and institutional structures. By connecting activity-theory to concepts from political economy, I highlight the way in which institutional (macro) and interpersonal (micro) savvy intertwine in the work of the PAH. The tools and artifacts of the PAH are both institutional and political in a macro sense, and emotional and pedagogical in a micro sense.

6.3.3 Methodological iterations

Following the idea of Guest, MacQueen, and Namey (2012) of mixing exploratory and confirmatory approaches, I proceeded to code the interviews in several different steps.

Starting with the interview with Mireia, I used spreadsheets to create a content log of the interview. After reading the text more openly at first, I introduced several codes based on themes that made sense from the perspective of the theoretical scope of my thesis. These codes included different literal and implicit instances of emotion, actions, and artifacts, as well as other themes that were later left out of the analysis. The structured codes for emotions and artifacts both reflected theory-driven expectations of the data. I also introduced a number of open-ended and heuristic codes, which helped finding such connections between the structured codes which were not immediately evident.

In the content log, interviews were segmented into turns, alternating between the informants and the researchers. Each turn is, in other words, a literal “turn” in the discussion between the informant and the researchers. Throughout the process, most codes were applied to a full turn in the interview, but on several occasions, turns were also parsed into smaller segments to accurately capture shifts in themes or time periods. All codes were written in English.

This first step helped me get an intuition of the themes and functioned as preparation for the next step. Using the initial set of themes, it was now easier for me to proceed to coding the interviews in more detail, which I did using the Qualitative Data Analysis software Atlas.ti, a commonly recommended coding program for qualitative data analysis (Guest, MacQueen, and Namey 2012, 221). During the first iteration of coding in Atlas.ti, the scope of the research was still broader, and I investigated more themes than in the final analysis presented below.

Some examples of codes that I later removed or phased into the background, include codes registering the grammatical tense used in the interview (me, we, they, passive form), whether the informant was relating in a passive or active manner to what she or he was talking about, the relative time that was being described, a code for “change”, as well as an open category for diverse themes that came up. The idea of coding “change” was specifically to see whether the informant was acting *on* or acted *upon* in a Spinozist sense. This code helped in structuring the text initially, but later became redundant.

A code that I included without theoretical grounding was “practical action” (i.e. different from learning action), which included things like “going to meetings” or “attending a demonstration”. These particular codes helped me throughout the analysis, which goes to show for the value of starting in a more inductive manner. Additionally, I also included many totally inductive codes that just marked the occurrence of an isolated theme, like a specific bank being mentioned or internal conflicts in the PAH being brought up. These were demarcated using the hashtag (#) sign before the code and many of them helped me flesh out the final iteration of the methodology.

For emotions, I initially used the hypernyms of “joy” and “sadness” (the two basic affects of Spinoza), as well as a large bundle of emotions. The idea at this point was for me to get a sense of the emotions expressed by the informants and how they have shifted in their own account of their time being in debt and, later, being in the PAH. Here it is key to keep in mind that I use emotion as a *relational* concept and a *representation* of affect. As such, the emotion tags are a way of keeping track of the affective geometry the informants are engaged in, using mostly my own words and in some cases literal emotion words (like “despair”, “happiness”, and so on) used by the informants. I did not try to ground each emotion word in any profound theoretical understanding of that particular word. Rather, the purpose with having a short-list of emotions was to make the analysis easier for me, mapping out similar affective relations between the informants and whatever they brought up in the interviews. So, ultimately, I defined the emotion words using both mundane sources like the Merriam-Webster dictionary, but also the definitions Spinoza gives of the affects in the *Ethics* (see especially Spinoza 2005, 147). Again, the difference to the list of affects Spinoza provides in the *Ethics* and my use of emotion words, is that these are my interpretation of how relations manifest in the interviews, not necessarily actual affects. In short, I interpreted emotion codes in the coding process as literal or implicit expressions of a power or powerlessness to act, and as such also indirect expressions of joy or sadness.³¹ Here emotion is an expression of someone affecting or being affected by someone or something else. I.e. emotion is a way of investigating affect, but the latter cannot be reduced to the former.

The code “artifact” was the only activity-theoretical code that I introduced in the first Atlas.ti iteration and represented the that facilitated possible learning actions.

After the first coding iteration with Atlas.ti, I used the coded interview with Mireia to produce a co-occurrence

³¹It is also important to remember, and as was noted previously, that joy is not necessarily happiness and sadness might seem “glad”, although joy and happiness often coincide.

table of the codes. In practice, I did this by exporting the codes from Atlas.ti as an adjacency matrix in CSV format. I then visualized this matrix as a number of network graphs with the igraph library in R, with separate graphs produced for separate time periods that came up in the interviews (Csardi and Nepusz 2006). Examples of the graphs in their final version can be seen in figures 3, 6, and 7.

In these graphs, I used codes as nodes connected by edges whenever two codes appeared in the context of the same text segment in the data. The idea here was to see if some themes were more connected than others. A graph of the full dataset would have contained too many edges and been too noisy to read, so it made sense to chunk the graphs somehow.

For this, another round of coding followed, in which all the interview data used in this thesis was coded into six different time periods, following the similar narrative structures that emerged in most interviews with affected informants³², when we invited them to construct a timeline of their mortgage troubles and encounters with the PAH. The time periods that most informants focused on, and that I included as an initial set of tags, were:

- “Before mortgage troubles”, referring to events before the conflict between the informant and their bank
- “Before the PAH”, referring to the time before the informant was aware of the PAH
- “Finding and entering the PAH”, referring to the events that lead to the informant becoming aware of the PAH, seeking membership in the group and familiarizing themselves with the group
- “Establishing activity in the PAH”, referring to the events that lead to the person staying in the PAH and becoming a stable member of the group
- “Today”, referring to current and very recent events as well as quotations that lacked a clear temporal dimension.
- “Future”, for possible considerations related to the future

The time period codes were then grouped to and used to split the graph data into three parts:

- The first graph included data tagged as “Before mortgage troubles” and “Before the PAH”
- The second graph included data tagged as “Finding and entering the PAH” and “Establishing activity in the PAH”,
- The third graph included data tagged as “Today” or “Future”

Visualizing the emotion codes as a several graphs based on textual co-occurrence, clarified for me how different actions, emotions, artifacts and other, totally open (and hashtag marked) themes occurred together and how this co-occurrence changed over time.

At this point, I brought the two interviews with Dilan into the process, repeating on them the steps taken with the interview with Mireia. I then used the resulting graphs to further refine my understanding of

³²This includes other informants than just Mireia and Dilan. The similarity in narrative structures was surely also due to the questions we asked and the way we asked them. However, as can be seen comparing these tags and the interview questions in the appendices, not all time periods that informants brought up were presented directly in our questions.

different themes in the interviews. The main idea here was that I could grasp how different time periods were connected to different emotional states and affects of joy or sadness. In the graphs, one clear tendency in both cases was that engaging in actions where the informants acted upon instead of being acted upon was connected to feelings of joy. From a Spinozist perspective, this means that being active and not passive, increases the sense of power of the informants.

In different graphs, different artifacts and actions took center-stage and as such offered clues on similarities and differences in how the cycle of expansive learning occurred in different cases. The point is to use the framework of Engeström to reply to the question presented by Deleuze, “what happened here that unblocked that there” (Deleuze 1978). However, at this stage, it also became evident that structuring the cycles based on different time intervals was too problematic. Firstly, it is not always clear in the interviews when something occurs. Secondly, and more importantly, matching the time tags with the cycles of learning created unnecessary complexity.

At this point, I decided to introduce tags for the cycles of learning that different parts of the interview represented, including in total eight different tags. Of these, seven represented the phases in the cycles of learning, as formulated by Engeström. The phase tags were numbered from one to seven. An additional tag, numbered “0”, represented any comments on events that preceded the learning cycle. For the two informants, the actual number of phases was more than seven, because some phases appeared around different events and learning actions. So, for example, two different phases might be coded as “modelling”. This also shifted the structure of the tags away from our initial questions (which often lead informants to talk about distinctive time periods). As I noted in the data section, this kind of retrospective construction of expansive learning cycles has been done previously, to see how people understand the evolution of a movement or phenomenon over time (Hillary Caldwell et al. 2019).

In this case, the end result is a set of three tagged interviews, which show the passing of events not in terms of physical time, but in terms the evolution of the subject of the interviews as observed through cycles of learning. This allowed for a cross-examination of emotion and affect with cycles of learning, showing how the informants passed through different emotional states in the cycles. This way, I could also use emotional states as an indicator of shifts in the cycles of learning, as explained in the last part of the theory section as well as the previous methods section.

At this point, I ran a final iteration using the network graphs, now using the phases from Engeström to produce different graphs:

The graphs do not figure in the final analysis, but a brief explanation of how to read them is nonetheless necessary. For example, looking at figure 3 and figure 6, we see how the relationship of Mireia changes to her own case as the cycle of learning progresses. Initially, in figure 3, the code “OWN CASE”–capturing turns that deal with Mireia’s own conflict with the bank–is at the center of everything, and densely connected to

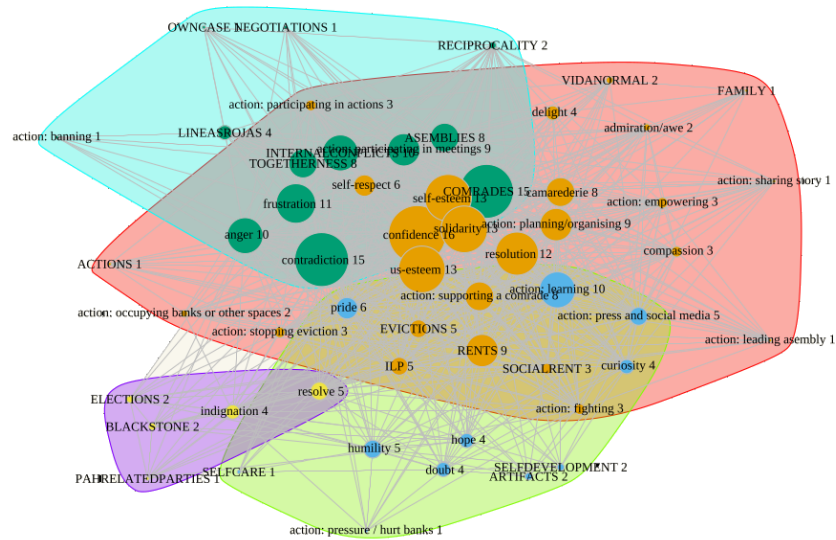


Figure 5: Network graph for codes used during phases four to six, in the expansive cycle of Mireia.

codes for emotions that reflect powerlessness and sadness, such as “anxiety”, “humility”, and “fear”. Next, in figure 6, the code “OWN CASE” is much less emphasized, and connected to codes that flag “resolve” and “pride”, as well as “delight” and “empowering”. The colored blobs in the figures represent communities detected using the “cluster_optimal” function of the igraph package, and was only introduced as an additional tool to discern among which codes connections were particularly dense.³³ This way, using the graphs as a visual aid, I started to formulate the actual method used in this thesis.³⁴

6.3.4 Implementing the final method

In the final methodological iteration, I moved the network graphs to the background, and focused instead entirely on the triangular patterns of activity-systems and the cycle of expansive learning.

At this stage, I brought the interview data into two large spreadsheets, one for each informant. These spreadsheets were organized using tools from CHAT, with rows representing cycles and columns a total of 13 different features of each cycle. These features included:

1. a general description of the phase
2. the objects that structured that phase in the cycle
3. a count of the number of manifestations of that phase in the interviews
4. a list of possible contradictions that drove that phase in the cycle

³³See https://igraph.org/r/doc/cluster_optimal.html.

³⁴The use of these network graphs might seem excessive, considering that my analysis focuses on two relatively short interviews. Indeed, they were first attempts to structure my material, which I then abandoned to instead exclusively use spreadsheets and the tags from Atlas.ti. However, because they were a crucial part of the process by which I came to understand the interviews, reporting on these steps is necessary for the sake of methodological transparency.

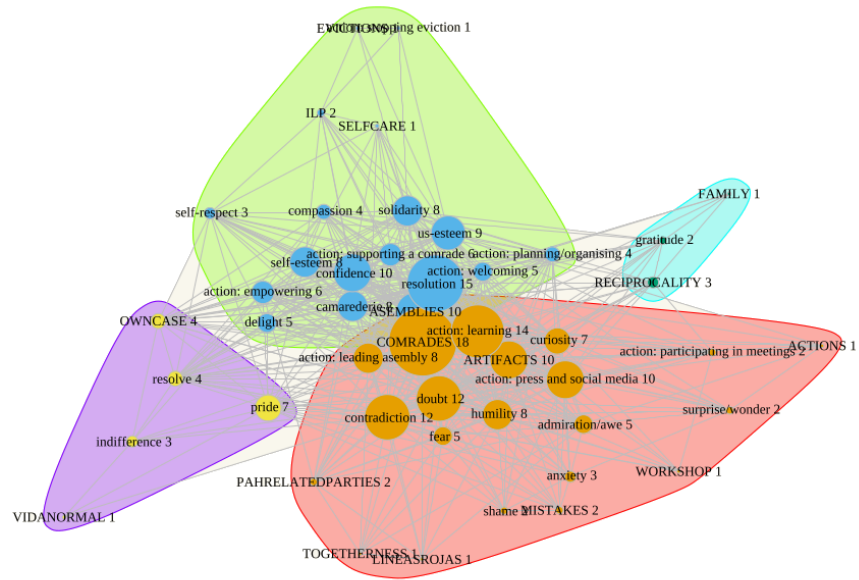


Figure 6: Network graph for codes used during phases four to six, in the expansive cycle of Mireia.

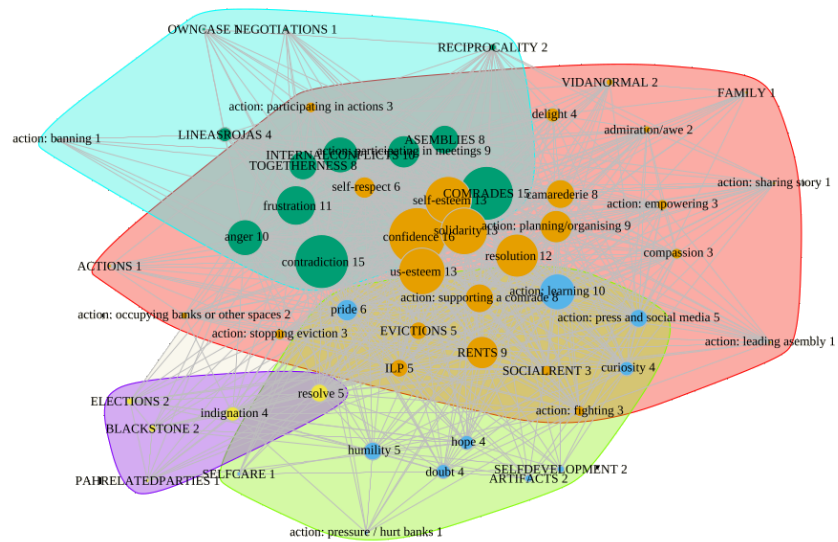


Figure 7: Network graph for codes used during phases four to six, in the expansive cycle of Mireia.

5. the actors involved in that contradiction
6. a list of all the quotes in the data that express that contradiction
7. the associated emotions that reflect the sad passions related to the contradiction
8. the learning actions involved in solving the contradiction
9. a list of concrete actions such as “stopping eviction” or “participating in meetings” related to that phase in the cycle
10. key people for resolving the contradiction
11. a general description of the resolution of the contradiction
12. manifeststations of the resolution
13. the associated emotions that reflect the joyful passions related to the resolution of the contradiction

Some of these features existed as tags from the thematic analysis and the network graphs, others were added through another round of coding. These features of each phase in the learning cycle, gave the analysis a consistent structure. The whole cycle of expansive learning starts from a primary contradiction between the use value and the exchange value of housing. The acute emergence of this contradiction forces the informants to question earlier actions and, ultimately, activity-systems, and pushes them to contact the PAH. This learning action of “questioning” appears as a set of sad passions that are expressed as a lack of capacity to act upon the situation of the informants. The contradiction involves different parties, like the banks or the police, perhaps challenging people in the PAH and so on. A resolution of the contradiction of questioning is marked by the informant expressing a stronger capacity of acting upon his or her situation. However, this situation involves its own contradictions, which moves us from the learning action of questioning to the learning action of “analyzing”. The entire cycle of expansive learning moves through different learning actions like this. While this is an idealisation, it hopefully illustrates the work-flow of the final analysis.

In this framework, emotion words act as codes for underlying expressions of affect, which in turn demarcates the boundaries between different learning actions in the case of joyful passions and contradictions that drive the learning actions in case of the sad passions. This way, the minor reading of Spinoza becomes a helpful correlate of the theory of expansive learning. The interviews are used to understand how the indebted man described by Lazzarato when seen as a set of relations, how the hierarchical relationship of debtor and creditor creates different geometries of affect, and to understand how the empowering practices of the PAH can break these patterns, create a virtuous cycle of expansive learning and increase power of the dispossessed to connect and act together.

7 Analysis

In this section, I take an in-depth look at two people, Mireia and Dilan, who got involved with the PAH after they faced serious problems with their mortgages. Both informants were very active in the PAH, when we

visited the group in Barcelona. Mireia had recently won her case, while Dilan was still fighting his. While Mireia comes from Barcelona and has held a decently paying job for a long-time, Dilan is from North Western Latin America and has had to work under the counter at several occasions. The case of Dilan was getting increasingly complex over the time that we spent with him, as his mortgage had been sold to Blackstone, the global investment company discussed in the background section. While comparing two people will not allow for drawing any extensive conclusions about how their background reflects on their expansive cycle, it still felt important to consider two fairly different people and their fairly different cases in this analysis section.

The section is divided up by case, starting with Mireia. Each case is divided by phases in the cycles of learning, as described above in the methods section. As I noted in the methods section, I use a number of emotion words as short hand for describing the affective relationships between different the informants and other figures and actors that come up in the interview. Short descriptions for all emotion words can be found in Appendix 5. However, one word from that list of emotions words and that I need to clarify here is “us-esteem”. It is a word that I have created for use in this thesis. Like self-esteem, it signifies a trust in something, but not just in the self but in the “we”. Falling back on Spinoza’s definition of self-esteem, us-esteem “is a joy born of the fact that a person considers themselves and their friends and their shared power of acting.”(Spinoza 2005, 242)

Finally, a technical clarification: In the quotes of the informants, there are sometimes interjections by me and Kukka Ranta, the interviewers. In the case of such interjections, “KR” stands for Kukka Ranta and “MB” for Mikael Brunila.

7.1 Mireia

Mireia got her mortgage in the 2000s, before the mortgage crisis, together with her partner at the time. They used it to pay for a home in which they lived together with Mireia’s daughter (it was unclear whether the partner is also a parent). At the time of the interview, Mireia had a dayjob working in medicine in Barcelona and seemed to live a very safe and comfortable life before the problems with her mortgage started.

The activity-system is fairly clear: Mireia and her former partner wanted to become homeowners. This was a partial object of their activity-system, like it was for hundreds of thousands of Spaniards before the bubble burst. Mireia and her partner had their own community of the family, tools consisting of a regular income, a division of labour in paying the mortgage, constrained by the rules of Spanish laws, norms and customs (see figure 8). Owning a home was a partial object for what Mireia repeatedly refers to as *vida normal*, or “normal life”. In this normal life, as conveyed by Mireia, you work so you can pay your mortgage and focus on your family and a feeling of comfort:

Mireia 23: First, you have a normal life. You have a life in which you can allow yourself to go out to eat in the weekends, your life is based on work, the kids, in my case my daughter, in the couple, in living without paying attention to the real problems that are out there.

In 2010 or 2011, soon after she and her partner broke up, Mireia started facing problems with her mortgage. Some time after the breakup, Mireia learned that her partner had not been paying his share of the mortgage installments. As the division of labour in this activity-system broke down, Mireia also lost the instruments or tools to pay for her loan (see figure 9). Reflecting on this time, Mireia conveys a sense of distress, but also confidence; she owned a plot of land with a small cottage outside of Barcelona and still had her job. But the bank did not trust that Mireia would manage to pay her installments.

At this point the rules, or Spanish law, of the activity-system paralyzed her possibilities of solving the situation within this activity-system, even though Mireia still had her job. The outcome increasingly started to look disastrous.

In the interview with Mireia, the collapse of the mortgage activity-system created an acute need state that was shared by hundreds of thousands of people during the post-bubble years in Spain. At this point, Mireia risked losing her home while getting stuck with a large mortgage.

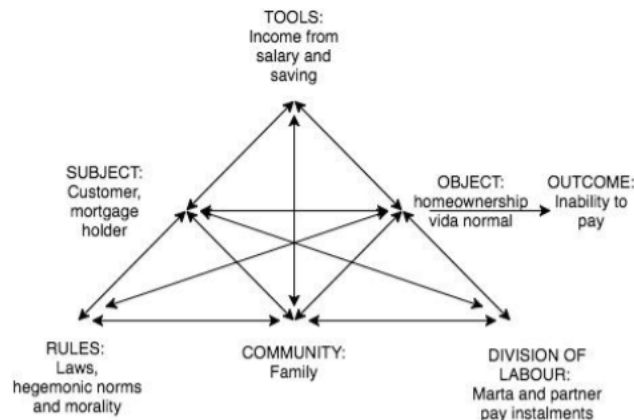


Figure 8: The mortgage activity system of Mireia.

7.1.1 Questioning: Going to the PAH

The primary contradiction at play in the case of Mireia was clearly between use and exchange value. On the one hand, there was the bank that wanted to secure the apartment of Mireia as an asset and, on the other hand, there was Mireia wanting to keep the apartment as her home. Nonetheless, unlike with Dilan, Mireia was aware of the PAH early on in the process but made a conscious choice to not seek out the group:

Mireia 18: Right, what I thought was: “I work, on top of that I own a declared plot, I’m not the type of person who should go to the PAH.” I thought the PAH was for poor people that didn’t have jobs, that were a total ruin, unemployed and that, well, that my [case] was not for the PAH. But yes yes: it’s equally much for the PAH.

Within the mortgage activity-system of Mireia, defaulting on her mortgage and going to the PAH were too unacceptable or unimaginable alternatives. They posed a double-bind situation and a secondary contradiction between constituents in the activity-system. On the one hand, reaching a deal with the bank seemed untenable,

but, on the other hand, so did seeking out the PAH or other outside help. The primary contradiction of the use value of the apartment for Mireia and the exchange value of the apartment for her bank, with the mortgage as shared object, came to the forefront as other components of the activity-system broke down. Mireia and her bank disagreed on the terms and possibilities of continuing the mortgage. As things came to a head, the PAH even became the subject of one of these disputes, as Mireia first played with the idea of visiting the group. As Mireia started to untangle the double-bind, question her situation, and considering a new tool, the PAH, for solving her mortgage, people at the bank reacted and reinforced the idea that Mireia is too well off for the PAH. Using a similar idea of normalcy that prevented Mireia from initially seeking out the PAH, the bank directly discouraged her to seek out the group.

Mireia 18: After thinking about what I could do, I said I would go to la Plataforma de Afectados por la Hipoteca and they told me from the bank that “this is not your case, because you have a job, you’re doing well, like, you only have this.”

The affect reflected in the interview as Mireia describes this time seems very unpleasant, conveying a high level of anxiety and despair in a situation that seemed to lack a solution. This accentuated the double-bind situation which provoked extremely sad passions of despair and humility. Mireia seemed to have lost a sense of agency and as acted upon in a way that broke down her composition and decreased her power to act. In the interview, this contradiction manifests as an extreme sense of despair, that Mireia brought up during several occasions. When she finally resolved the conflict, it did not happen as a joyful moment of overcoming herself, but as an act of last resort.

Mireia 8: Well, one day, from one day to the next, it wasn’t anymore a guarantee [paid by her daughter] of 40 thousand [euros], it was 50 thousand euros. And on Monday, it was a guarantee for life. [...] It pushed you to the limit. [...] When the director called, I told him: “I won’t sign anything here. You can see there is something strange going on here.” And so I went to the Plataforma de Afectados por la Hipoteca. You start going on Mondays, later on Tuesdays, then you get involved on Wednesdays. You go learning learning learning learning, until you solve your case. And that’s what I did.

Entering the PAH created a contradiction within the mortgage activity-system and was such a controversial resolution of a contradiction. On the one hand, the PAH does not fit the idea of *vida normal*, which made it a problematic tool for Mireia to adopt within the mortgage activity-system. On the other hand, this was also the first step into the mutual aid activity-system of the PAH, which was the beginning of the difficult process of letting go of one activity-system and adopting another.

From the perspective of affects, the mortgage activity-system was constituent part of who Mireia was (and Mireia was one small constituent part of the activity-system herself). Taking a plunge out of it was a process where Mireia actually had to allow this composition to break down and even actively destroy it. As such, the resolution did not seem like one characterised by joy, but by doubt and fear and a sense of humility. The driving emotions, that I read from the interview, were anger, incredulity and indignation, combined with a robust sense of self-respect that made Mireia suspicious towards the bank. Mireia made her choice to seek out the PAH under extreme stress, not as a joyful plunge into something new.

In the expansive cycle, I read this phase as *questioning* the mortgage-activity system and its different parts.

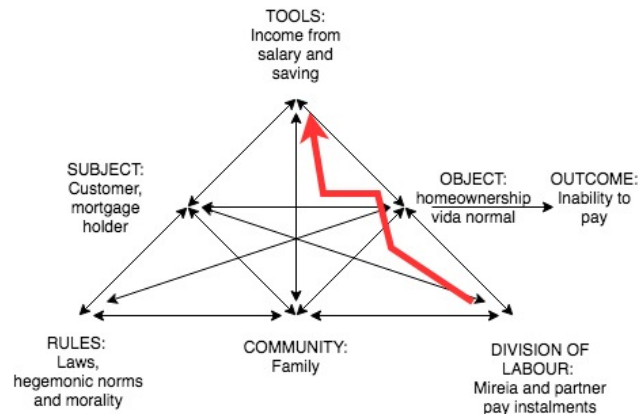


Figure 9: Crisis in the mortgage activity system of Mireia.

7.1.2 Analyzing: Opening up and sharing her experiences

Within the PAH, there exists a regular assembly called *ayuda mutua* or “mutual aid” that meets on Wednesdays. Although mutual aid is a broader principle through which the PAH is organised, the Wednesday assembly provides a space that is especially tuned for coping with trauma through a calm, intimate, and trusting atmosphere. Lead by a professional psychologist, it is a space that is solely focused on sharing and listening to the experiences of the participants. The mutual aid assembly is not organized exclusively for discussing housing issues, but for treating any type of emotional or trauma related issues that the members of the PAH might have. It is, in short, a form of group therapy.

When Mireia came to the PAH, her initial reaction was hesitation and a sensation of shyness and shame:

Mireia 56: –for me it caused terrible shame to talk, cry and explain my case. At first I did not speak, I needed my time, at first I listened, asked. This is the PAH, it’s not a manager.

The contradiction that Mireia faced, seemed to be related to her sense of failure at “normal life”. She had made a break with a fundamental part of the mortgage activity-system and the implied sense of normalcy that gave that activity-system meaning. But she did this break under pressure, approaching the PAH only as a substitute tool within that system. In that context, there was no narrative that would have tied together the events around her and released her from a sense of failure and shame. If the PAH was something that is only for poor people and she was not poor, why was she then here? This was at least how I understood her comments on the matter.

Furthermore, Mireia had lived through almost a year of humiliation and despair with the bank, turning only to the PAH when the situation became completely desperate. She had accumulated trauma and been under intense pressure for a considerable time.

Mireia 10: So, I went directly to *ayuda mutua* because I really wanted to be well... I just cried, cried, cried, cried. The first time there were very few of us—it was less bad, because I would have felt a terrible shame otherwise. Of course, to start crying in front of ten people and tell them what happened to you...

Listening and then speaking up. That is the order that PAH assemblies usually proceed in and also the instruction that is given to people who first bring their case to the group. While Mireia in the previous phases had been driven by sad passions, she also expressed emotions, such as anger, which can push a person towards action. Her account of her first sessions with the mutual aid assembly lack these kind of sentiments of action. All the sad passions that seem to fuel her account of that time, like anxiety, doubt, despair and humility, are affects of passivity. These are the types of affects that easily break down a person, leaving him or her wallowing in his or her own misery.

One source of these affects is libidinal, as was noted above in the section on money and debt as social relations. In other words, what organizes the mortgage activity-system is a strong sense of justification for debt. The shame that Mireia says she felt at the time, must be understood exactly in this context of the wider regime of debt and morality. Recall how Graeber conceptualizes situations of effectively unpayable debt:

Since creditor and debtor are ultimately equals, if the debtor cannot do what it takes to restore herself to equality, there is obviously something wrong with her; it must be her fault. (Graeber 2012, 121)

The morality of exchange is the symbolic order under which Mireia was operating and which told her that she was failing in some way. She was being excluded from the community of money, having her ability to engage with the most fundamental social bond questioned (Aglietta 2018, 12–16; Soederberg 2014, 22–25). What is worse, she was at the time still caught in the mortgage activity system, in which the hierarchical morality of debt is embedded. The duty to pay one's dues, seems to be implied in the idea of the good life that the object of that system includes and it is the basis for the rules (laws and norms) that govern that activity-system. To break with the shame that follows this means abandoning a libidinal position, which, as Lauren Berlant reminded us already earlier, people never do willingly (Freud 1957, 244; quoted in Berlant 2011, 27).

For Mireia, the mutual aid assembly was ultimately what became the resolution to this contradiction:

Mireia 10: We were few [of us] and I couldn't explain, the second time there was more of us and I continued crying, the third time I already stopped crying.

What exactly happened here, is not completely clear, but based on other parts of the interview with Mireia, verbalizing her own experiences and hearing other share similar stories, fundamentally changed her perspective on what had happened. Sharing and listening to stories about the abuse conducted by the banks against Mireia herself and others, made her realise that the mortgage bubble had systemic roots and was a “deception”, phrasing which Mireia can be seen using below in turns 27 and 29.

This sharing of experiences, is perhaps the most significant method and tool developed by the PAH, and seems to act as a method for overcoming the divisions between those that share “no necessary kinship but their dispossession” (Clover 2016b, 16). Mireia expresses a sensation of camaraderie and confidence when she

tells about the process of overcoming her shame. At this moment, she seems to have found power not only in herself, but also in others

Mireia 10: But I've already met with people who are doing bad to tell them, "listen, I've spent two years going to *ayuda mutua* and look at me, look how [well] I ended up". [...] When I entered, you feel you are bad, but when you see you have *ayuda mutua* and that people know you and help you, it's worth the trouble

In the expansive cycle, I read this phase as a form of *analysis*. Mireia looked at the mortgage activity-system but also made first contact with the mutual aid activity-system that she would later adopt and develop around a new, and expanded object. Going to the PAH she started encountering other people who could give the lie to the morality of exchange, which allowed her to start processing her painful experiences and her own idea of failure.

The most obvious contradiction here is secondary and occurred between Mireia and her bank and all the other actors in the mortgage activity-system that maintain the obligation of Mireia to pay her mortgage. But the primary contradiction between use and exchange value also still seemed to be at play, as ultimately what the mutual aid activity-system proposes is that housing is not a commodity that should be exchanged, but a fundamental right.

Like in so many cases, it seems like the practice of sharing experiences changed the way Mireia looked at housing and their obligations in relation to having a home. This step was necessary in order to start producing an alternative model and for Mireia to adopt an entirely different activity-system than the one that revolved around homeownership through mortgage.

7.1.3 Modelling: Picking up the fight against the bank and winning her case

When someone in the PAH picks up a fight with their bank, the goals are usually to stay in the apartment and get rid of the debt. However, in my experience, different variations to these demands are common. For the cases we witnessed in Barcelona, sometimes the aim was to keep ownership of the apartment, in other cases social rent was demanded.

For Mireia, the goal became to stay in her apartment and pay social rent for four years. After finding comfort in herself in the *ayuda mutua* and the main assemblies through hearing stories from others, her view on the situation with the bank seemed to change:

Mireia 27: Well, I felt totally deceived. They told me: "Don't worry." "Don't worry" was the phrase they told me. "Don't worry, don't worry, don't worry, we will fix it, everything has a solution." With this I spent, I spent almost a year and of course, with them wanting to cheat me with the grace period – because it was a refinancing and it was a refinancing and it was a deception–

It is not completely clear whether Mireia here expressed feelings that she felt before going to the PAH or later. Mireia was fighting the bank from the outset, but seems to have had a basic trust for them nonetheless.

Going to the mutual aid assembly gave her more trust in her own analysis of her case as a “deception” and power to challenge the bank. In the interview, she expresses anger and incredulity over the way she had been treated by her bank:

Mireia 29: And later when you enter in the PAH, and with *ayuda mutua* through which you are given strength and you see that it is a deception and that they want to cheat you, then you see things another way. Then you enter: “Here I come and I won’t move until you receive me.” And if not, well, they knew it, I would have put on the green shirt [of the PAH] and would have started distributing flyers. I just bring my breakfast, lunch and dinner and stay in [the bank]. So obviously, from when I had the problem to when I entered the PAH to solve it, my attitude was to say: “I am running this / I’m in charge”, and later on when you’re already in the PAH and gather strength through mutual aid and you see the hoax and the way they want to defraud you, then you already see it in a different way.

Encountering other people and noticing a shared set of experiences seems to have induced a certain joy in Mireia. Her ideas of the situation changed. As these ideas became more “adequate”, it is almost as if she expressed how she could feel the power of other people adding up to her own power. This is the formation of common notions, the construction of something new, a shared reality between those that have been affected by mortgage. It was, understood using the terms from the minor readings of Spinoza, based on this reality that the object for Mireia slowly changed. After giving up the idea of owning her home and satisfying on merely staying in it, Mireia adopted the idea of having the right to affordable housing. The object of her activity-system was transforming, but it was not yet the expanded object we will encounter later in the analysis, although Mireia at this point seemed to have a clear idea of the right to use value over her home, even if it goes against the rules of the mortgage activity-system. This system now appeared as a “hoax” (turn 29, above), although Mireia also implied in the interview that the idea of “normal life” was, for the time being, something she still subscribed to.

In her narrative of the situation, Mireia realised that banks were actually afraid of the PAH. People coming in the green shirt of the PAH to the banks was a real threat that the banks wanted to avoid. This gave her a sense of us-esteem and collective power and Mireia got a first sensation of power *vis-a-vis* the bank. This was the basis for Mireia to pick up the fight with the bank. Once Mireia did this, things seem to happen quickly.

Mireia 10: Beginning in July when I came, I started to empower myself. In October, October-November, I returned the documents to the bank, and in April I already had everything: the *dación*, the debt relief [*condonación*] and the social rent. I had fought for everything and I got everything. I extended it a bit because they have me three years of social rent and we wanted more. We wanted four. But I was so distressed that I couldn’t take more. I held on and held on but I couldn’t any more. So I signed in June.³⁵

In the expansive cycle, I interpret this phase as representing *modelling*. Mireia, at this point, started to develop practices and a framework for coping with her mortgage problem outside of the mortgage activity-system and within the PAH. She was fighting for her rights outside of the mortgage activity-system, but had not yet adopted the activity-system of the collective and reciprocal principles of the PAH (see figure 10). She was

³⁵Mireia uses here the word *condonación* which is not synonymous to *dación en pago*. The first means that you get to keep your apartment and your debt cancelled. The second concept implies that you get your debt cancelled but lose the apartment. In the PAH, many people use these terms interchangeably. In the case of Mireia, she got *dación en pago*, so she lost her apartment but got her debt cancelled.

completely focused on her own case and the PAH was a tool for achieving this.

But an expansive cycle is never linear (Engeström 2007, 24). By the very fact that Mireia participated actively in different assemblies and adopted the idea of housing as a right, not a commodity, she seemed to have stepped away from the mortgage activity-system and its different parts. It seems like she is describing in the interview, how her ideas were changing, as common notions were forming between her and others. In addition to the sadder, but active passions Mireia earlier expressed in relation to her case and the bank, she now felt a sense of confidence and self-esteem when talking about confronting the bank. The humility and sense of powerlessness was gone and she was confident in her own capabilities, even triumphant and proud.

7.1.4 Examining the model: Staying with the PAH

When Mireia came into the PAH, she was very focused on just solving her own case. It is almost as if coming into the PAH still happened within the framework of the mortgage activity-system, where the PAH simply became the substitute for the dysfunctional parts of that activity-system, a tool to use as replacement for the income she lost when she broke up with her partner. This instrumental approach is something Mireia also brings up herself.

Mireia 8: Well, so. I started there, especially on Mondays, to empower myself. And this was me: “I come here, solve my case, and that’s it.”

At the outset Mireia seemed, based on the interview, indifferent to the broader framework and goals of the PAH, not engaging with the mutual aid activity-system of the PAH (see figure 10 below for an illustration of this activity-system) more than in a limited sense, taking lead of her own case, using the mutual aid assembly as a tool to find the strength to face-off with the bank and staying focused on the goal of getting her debt nullification. It was only really when she had gotten her nullification and her own case solved, that she seemed to stop for a moment to consider the broader, social situation:

Mireia 23: In my case I had the problem and I entered the movement and saw the amount of people with problems in a similar process. And once I signed [my *dación en pago* and contract for social rent], that’s when I realized I can’t leave, because now I’m doing well and the life I was living and the apartment that I lost but really I found something that fills me up. Because... because, I don’t know. I think I had been living a very empty life, that’s the truth.

Although Mireia had been a part of the PAH for many months and participated in several activities and groups, this seemed like the moment when she really shifted from one activity-system to another. After solving her immediate need to keep herself out of debt and get affordable rent, Mireia noticed the object had shifted. She felt gratitude towards the PAH, but faced a number of tertiary contradictions to overcome in order to maintain and cultivate her engagement in the group. The primary contradiction emerged out of the realisation that her problem was systemic and her solidarity with those who still suffer from it. An important secondary contradiction formed around the conflict between her old, “normal” life and adopting a

more collective activity. Here Mireia started to *examine* the new model that she had been adopting:

Mireia 23: From there, at the root of the problem, you notice that your life was really quite empty and that when you lose an apartment you gain something that fills you up on the inside. Even if you see a lot of misfortune and people who are doing very badly, it's the fact of saying: "Listen, I am here, I will help you, and look how I got out of this, you will also get out of it, because early or late, through struggling you will achieve everything, absolutely everything."

Following, again, the observations of Berlant regarding libidinal positions, it is important to note that activity-systems are structured not only around a concrete goal and object, but also around a desire and a sense of meaning related to that object (Berlant 2011, 27). Based on her interview, this object was for Mireia the sense of normalcy.

The emergence of a need state and a double-bind situation that made responding to that need state impossible with the tools and division of labour of the mortgage-activity system is what ultimately made Mireia go to the PAH. But it does not explain why she stayed after this need state was solved, or, in other words, why the object expanded.

When discussing this expansion, Mireia brings up the myriad of ways one can participate in the PAH:

Mireia 23: So I said I will stay. Moreover you have so many commissions and so many things to do, so many themes, that you can choose whatever you want. Whatever you like the most, you can do. Then it felt very unjust to leave, and moreover I felt comfortable continuing with [the theme of] communication.

Engaging with these themes shows what a crucial role *artifacts* and affects connected to them—in this case a sense of curiosity, almost ambition, and delight—play in facilitating shifts in meaning and desire. Along with the sense of gratitude, camaraderie and solidarity Mireia felt towards her comrades in the PAH, these artifacts of commissions and things to do stand out as the reason why she stayed with the group, but also as the source of a significant contradiction.

7.1.5 Examining the model: Finding a concrete place in the PAH

When Mireia made the decision to stay in the PAH, there seemed to be several motivations. One was the broader meaning that the PAH and collective struggle gave to her life and the expanding object that was moving her into the activity-system of the PAH. Another reason was the gratitude she felt and the compassion she had for others that were the same situation she used to be. A third motivator was the numerous concrete and practical things that one can engage with in the PAH, the tools and artefacts that structure the group.

The PAH is constituted through a myriad of different actions and roles that people can take. There are assemblies, demonstrations, bank occupations, actions to prevent evictions, and all the necessary preparations for these. People watch over each others children during assemblies, prepare meals for occupations, write press releases and tweets, escort each other to negotiate with the banks, give hugs when someone breaks

down in tears, make plans, go out on nightly wheatpasting raids, and so on. There is no end to the amount of actions one can be involved within the PAH.

During her early days in the PAH—it is unclear when exactly, but early on—Mireia was pushed to participate in the social media team of the group. When Mireia recalls this experience, it is not something that seemed very pleasant at the time.

Mireia 74: But what we will do is a campaign of a basic Twitter workshop and then it [using Twitter] will open up to everyone. And we've done it [before], but it's as if people are too lazy to learn even a little... When we did the workshop maybe... 7, 10 came. Very few people. It doesn't really attract attention. The thing is that it didn't attract me [either], I didn't know anything about it. They told me: "You, go there!" and with authority and I thought: "I can't say no. Like, I don't want to say no. I just have to get involved and learn and, in the worst case, if I can't take it anymore, I will leave." But once I got involved, I couldn't tell them: "Look, I don't know, no". No, no, no, no, no. You have to learn somehow.

Beyond the abstract and more principled decision to stay with the PAH, Mireia had to overcome different contradictions that related to concrete actions in the mutual aid activity-system. She seemed to feel a strong degree of humility when faced with this task and a sense of awe and wonder towards the people that were capable of dealing with it. A similar fear comes up when she discusses the assemblies. Mireia early on became involved in doing some parts of the assembly presentations. As she felt very insecure in front of large crowds, she needed tools to overcome her fears. To build up her confidence, different artifacts like workshops, social media, and her own posters and notes for leading the assemblies assisted her in the process.

Mireia 25: So I say: "I am gonna do my schemes then." And so they're already here for the one who is supposed to use them. While I'm doing them, while I work the theme, I do gigantic notebooks. In that way you only have to follow the [instructions in the] notebooks and you already know a bit how it goes, you got a... If you get nervous you can follow the scheme a bit and avoid explaining stuff that isn't supposed to be explained at that moment.

Developing small posters and cheat sheets to help her remember became important for her learning process. She made diagrams and schemes that she used during her parts of the presentations. When we visited the PAH, she was one of the more frequent presenters at the assemblies and had also learned to not just manage but really enjoy running social media accounts for the group.

Mireia 37: I love the theme of communication, for example, and if I have time, I collaborate in this. I'm more limited by work, but I really love Twitter if I have time. But there are many tweets that I ask about, because I lack security.³⁶

This quote was coded by me as a resolution in relation to her initial qualms about using social media, but also includes an inherent tension and contradiction that runs through everything Mireia does in the PAH. Despite her traumatic start with social media, overseeing Twitter becomes her forte and passion and an artifact for continuous participation in the PAH, even though she to this day struggles with feeling confident in writing tweets and producing content. She has a very hard time letting go of the awe and wonder she experiences in relation to more long-term or authoritative and self-secure members of the group. In the expansive cycle, this

³⁶I.e. confidence and self-esteem.

phase seems like a form of *examining*, but it highlights a different aspect than the choice of staying with the PAH. It shows how Mireia, through careful and initially timid steps, was involved in the PAH through different artifacts. She tried different actions in the group, finding her place in the activity-system and getting a more practical sense of the collective activity.

7.1.6 Implementing the model: Taking micropolitical leadership

The PAH was originally founded by four people in Barcelona, who retained significant roles in the group. Of these people, Ada Colau in particular has become a near mythical figure in the group. In 2015, as was noted in the background section, Colau and several other central characters in the PAH partly founded and partly joined the party Barcelona En Comú, an initiative closely associated with the party Podemos, to participate in the municipal elections. In the principles of the PAH, written down in a document that is colloquially called *lineas rojas* or “red lines” it is stated that PAH is apolitical.³⁷ In practice, this means that you cannot be organized in the PAH and a political party at the same time. Because of this, Colau and the others had to leave the group when they joined Barcelona En Comú. They had great success in the municipal elections and Colau even became the mayor of Barcelona. But for the daily activities in the PAH, this departure of several key people was a huge challenge.

Mireia brought up this episode when we inquired her about how the success of Barcelona En Comú had helped the PAH. The question was leading and reflected our own expectation that the institutional support brought by Barcelona En Comú would help the PAH win new victories. But Mireia interpreted the question in a negative sense instead, which by itself says a whole lot about the significance of that episode for her and others.

Mireia 58: when Ada gave up being the spokesperson of the group, we despaired. And I can speak as the affected person that I am but then even more, and I said: “Oh dear, what a horror, Ada is leaving, Ada is giving up being the spokesperson, what now?” And there was a moment in which we trembled. But little by little... what has happened little by little is that other people have risen. But first you are like, what, what do we do? Help!

While the PAH is very egalitarian and horizontally organised, the group still builds on a division of labour that includes significant leadership efforts from some people. When Colau and others left, the division of labour in the group was threatened and with that the very core activities of the PAH. The situation required that others took over those roles.

Rather than a simple issue of leadership, the role that some of the more central people in the PAH play could be understood in the way they facilitate and develop the micropolitical dimensions of the group. To develop this level of a group requires a special sensitivity and alertness, which in turn might require more work and effort on divisions of labour, social dynamics and other aspects of everyday life which are often discussed

³⁷For a 2015 version of the document, see La Plataforma de Afectados por la Hipoteca (2015)

under the rubric of “reproductive labour”³⁸. This is what leadership in a horizontal organization might mean. In the activity-system of the PAH, the micropolitical flows through all of the aspects of the system, but it is of special importance for the formation of a common object in a heterogenous and transversal group like the PAH. The departure of previous leadership figures forced those who remained to take this responsibility on themselves.

The micropolitical aspect of organizing a group like the PAH, became quite evident when Mireia discussed a concrete example of how she and others responded to Colau leaving.

Mireia 24: So we took a group of people that wanted to and we started to familiarize us. Today there is a commission of people for [the] welcoming [assembly], for whoever wants and has time, who likes to, who is interested, and can do it regularly – like you can’t come one day and then not show up for a month – can participate in developing that theme. Every Friday or Saturday or Sunday morning we distribute roles. “Let’s go, who will take welcoming? Who will do this? Who will do that?” And so on through a WhatsApp group.

More than any of the comments Mireia gave on the previous phases in the expansive cycle, this one reflects a strong sense of us-esteem. The problem is not anymore how Mireia fits in and how she can contribute, but how to collectively and in an intentional way build and expand the capacity of the PAH to act. Mireia reminisces over how she and others noted that they had all initially felt very estranged and shy coming to the PAH. Based on this experience, they decided to do a micropolitical intervention to make coming to the PAH easier by making a change in the division of labour:

Mireia 23: Now in the door of [the] welcoming [assembly] and since about 6–7 months, we’ve put a person. Sometimes they are there and sometimes not, but normally they are always there, or then we welcome the person coming ourselves, because to enter in a space with a ton of people and there’s no one [at the door], because the session already started and to not know who to talk to, you miss a lot [of what is being said].³⁹

For Mireia, the resolution of this contradiction appeared as a movement from affects of awe and wonder towards figures of authority to a sense of collective capacity and power, us-esteem. Although Mireia stayed humble, pointing towards the rise of other figures and projecting the collective power of the group on their individual capacities, this phase still seems especially transgressive and as such as the phase where Mireia really became involved in implementing the PAH model: she focused her capacities on building the group collectively and taking the delicate process of making the assemblies work seriously. In the cycle of expansive learning, this seemed like the first time Mireia really *implements* the model of the PAH, moving beyond her own case in a very active way.

³⁸Reproductive labour is here used in the sense that Silvia Federici uses the term (see for instance Federici 2014, 8–9).

³⁹This comment really reflects a later part in the cycle of expansive learning, but is indicative of how Mireia later reflects on her life at the time.

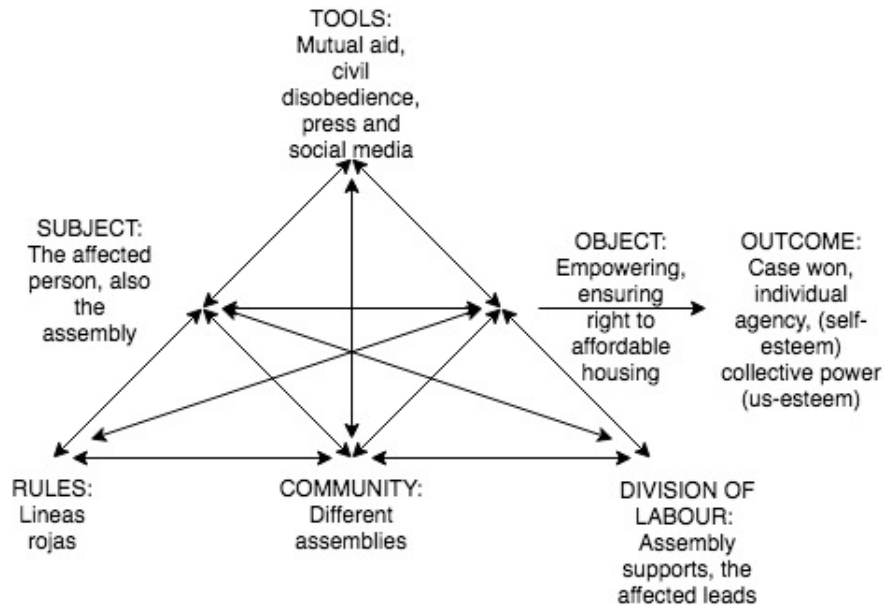


Figure 10: Mireia and the mutual aid activity system of the PAH.

7.1.7 Reflecting on the process: Self-esteem and us-esteem

As we have seen, the PAH is a group that puts much focus on the small things, the “inner life” of the group and the micropolitical (Tenhunen 2016, 1). Nonetheless, my impression from spending time with the group in Barcelona was, that a lot of the central figures seemed to suffer from exhaustion and burnout. This came up with Mireia as well, when she discusses the limits she needs to put on her own engagement.

Mireia 37: So, all the hours I could’ve [put into the PAH] but also now—because I did a lot of [things]—and it’s a moment in my life when I have to take care of myself as well a bit. Because you have to feel good. And if you don’t feel good, it will show. Before if for example if I did the Monday assemblies... —this has gone better for me, but I was not doing so well for a while. And if you’re not well, you can’t transmit. If was gone for a few but now I am back.

Reflecting on the process, Mireia has moved to the final stages of the expansive cycle when she considers the balance between her own well-being and the PAH. The two are not opposed; for Mireia to be able to lead the assemblies, she needs to be rested and feel good about herself. This insight reflects a fundamental truth in the method of the PAH; individuals must be empowered to take responsibility, not just for their own process but also for the collective.

This balance between the self and the group comes up in other ways as well. In her interview, Mireia repeatedly expressed a sense of awe and wonder in relation to more authoritative individuals in the PAH. She is pushed into taking up social media work and still at times seems to doubt her own judgement and seek permission for sending out tweets. As we speak to her, she says she still struggles with talking in front of large crowds and brings up her own insecurity multiple times. In this light, it seemed like an important gesture of reflection when she highlights how she had a warm but increasingly firm and confident relation to

her comrades.

Mireia 41: I immediately saw among all the people in coordination – because it’s a luxury to be able to be in coordination – the human quality [*calidad humana*] they all have, I’ve never seen anything like it. I’ve not been in other movements, but I feel good, satisfied, and all the time with more confidence to explain really what I think of other people even if others don’t agree, but it’s very beautiful. In the last meetings I’ve been able to say: “I don’t agree, I would do this like this and this and this.” Later we reach consensus, but to be able to say what you think, to have more and more confidence every day and they don’t look at you badly for that... you know? It’s very beautiful

Implementing the PAH model, Mireia was negotiating her agency in relation to the group. She was also looking for trajectories of growth, both for herself and the wider collective. This comes up as we discuss an upcoming press conference related to a campaign by the PAH:

Mireia 64: Well, this with doing a press conference for me it’s become like... I would like to see myself there, with the papers [physical, not press] secure and winning over this shyness, you know? It’s like a fantasy. Well, yes, yes. Like, I didn’t know anything about anything and I’ve learned something. I will learn more. And that’s it. I think we can do a lot of things. Collaborate, especially with the grain of sand.⁴⁰

This sense of personal ambition seems to highlight how the PAH manages to bring together a personal desire for growth and learning with the production of collective power. For Mireia, the artifact and action of working with the press, doing social media and leading assemblies relate to her personal desire to overcome shyness and a certain sense of ambition. But they also show how crucial it is to bring people into a group like the PAH with concrete actions that involve a possibility to evolve while doing them. This intertwining of collective and personal learning becomes evident, when Mireia responded to the question of what she had learnt during her time in the PAH.

Mireia 45: Let’s see, I’ve learned – now, I’ve always been a humble person, not a person of grandeur and such – but, yes, I’ve learned that there are a lot of people that are worse than I am. And also that there are a lot of people who are better. But well, [I’ve learned to] put my foot down [*pisar el suelo*]: “No, my life is not just for work and for the ha-ha-ha hu-hu-hu and having a good time”, but that there are problems and that you have to be with the people have problems. I’ve learned to relate to people and to not have problems, because you have to try to redirect situations. I’ve learned to share and to have more confidence. I’ve learned to say the things I think. I’ve learned a lot in so far as – what is a *dación*? – themes that aren’t political, but themes of housing. Now I’m in the commission of rents as well because it interests me a lot, because it’s the second movement that we have to beat [=win]. The laws, studying the ILP⁴¹, what are the demands of the PAH... Sure, you say “damn it, the demands of the PAH” and there is one that is the same but no, and all of these concepts and strange words like – what was it – “*enervación*”. *Enervación* is when you are renting and you can’t pay for it and you get the demand [message about eviction]. So, strange words. *Condonación de deuda* [debt nullification], *extermínio del condominio*... Many words that you are now fluent with and you say: “Well yes, I’ve learned a ton of things.” In [the] communication [group] you also learn a lot, because we do a lot of workshops and it is very interesting.

The two final phases in the expansive cycle seem to me as the most vague, and consequently as the hardest to document. While the earlier cycles are clear-cut, the learning action of reflecting on the process is seems harder to outline, as does the consolidation of a new activity. The difficulties related to the phase of reflection

⁴⁰Translation note: The expression means that everyone makes their small effort.

⁴¹ILP stands for “Iniciativa Legal Popular” and refers to the housing law that the PAH managed to push through in Catalunya.

are amplified by the fact that the way we collected the data—one interview that traces the expansive cycle in retrospect—favors retrospection. Hence, most of the data could in theory be considered as “reflection”. As for the consolidation phase, it is often too early to tell. This phase might still be occurring in the now, making it hard to separate which actions are part of the expansive process and which ones are not. Nonetheless, I will still make an attempt to trace the consolidation phase of the cycle in the next and final section on the case of Mireia.

7.1.8 Consolidating: New practice, new contradictions

As the cycle finished and the new practice was *consolidated*, new contradictions emerged. In her interview, almost no theme came up as many times as the relationship between the weekly assembly of the PAH and individual cases. While we stayed in Barcelona, a recurrent issue in the assemblies was that some people wanted to fast-track cases by delegating the process outside of the assembly. On a few occasions, conflicts became shouting matches between the different parties of the argument. For Mireia this was one of the most central challenges for the PAH.

Mireia 8: Because of this I said, that if it had happened to me, that I had fixed my [case] in three months, I would not have had time to discover what the PAH is. Then my primary idea was to come and delegate my problem. . . I solve it, I leave, they have managed it for me, and what? The movement stays empty, because if we all do the same what are the assemblies for then? For nothing. So, it's a struggle that I also. . . I don't like it, I don't like it and let's see if we can't put an end to all of this. There is more than one person that does it.

There did not seem to be a clear resolution to this issue. Instead, the fact that Mireia worried about it felt indicative of her commitment to the mutual aid activity-system. Her frustration might have stemmed out of a conflict that could be understood as both secondary and quaternary. Secondary, if the breakout efforts are interpreted as a conflict around a part of the mutual aid activity-system. The practice of solving cases outside of the assembly breaks against the fundamental rules of the PAH, the *líneas rojas* or “red lines”. Mireia repeatedly brought up these red lines and even proposed that the people who break against them should be expelled from the group.

While the conflict was about the rules, it was also about the division of labour, about the community, and about the subject and the object of the activity-system. The people who solve cases outside of the assembly broke against the clear division of labour, where the affected person takes the lead, often—at least in the interpretation of Mireia—taking care of their case for them. This in turn weakens the ability of the group to reproduce itself, as people who do not take initiative often leave after their case is solved and fail to adapt the principles and practices of mutual aid.

This conflict was also about community, and the subject of the activity-system, because it questioned who should act on what in the activity-system and what the space for sharing is. Ultimately, it was perhaps more than anything else about the object of the PAH, as the people who solve cases outside of the assembly

focused merely on the macropolitics of solving cases and not the micropolitics of fostering mutual aid. In this sense, the conflict was (also) quaternary, a dispute between two neighbouring activity-systems and two different ideas about what the PAH should be, rather than within one activity-system.

This frustration is combined with a very strong sense of community, belonging, and power *vis-a-vis* the PAH and the different assemblies. In the final phase of the expansive cycle, Mireia as a part of the PAH also paid special heed to the changing environment of housing in Barcelona and the challenges it poses for the PAH.

Mireia 47: Look, if it's like three years that I've been in the PAH, then let's say that during the first two years the rents were not discussed. At the moment it's been like not even a year that it has been a boom. You say damn, there are starting to have cases. "The thing is that my case is about rent." And you realise we don't have working groups or anything. So we have been setting up a working group. Folks who know loads say that we have to get into this because listen, even though it's true that there are mortgage evictions, it [the ratio] has become inverted and we have 70% of rent evictions and only 30% of mortgage evictions. Now the second bubble comes upside down, we are gonna study, look out for all possible mechanisms that make as able to act and know what is it that we have to do. The case of any person that has a mortgage foreclosure, pum-pum-pum, you reach the social rent, but this rent will have its end. When it is finished, what will happen? We have to get into this theme with no other option because that person won't have a mortgage foreclosure nor auction nor mortgage eviction; what they will face is a rental problem and if they cannot pay, eviction for rent unpayment. Because I can end up without work in a years time. Then what shall I do? Where do I go? There's nothing, we have nothing. It was then when we said: "Listen up, we gotta... 'cos this also is struggle for housing." We took the issue to the assembly and the people agreed with us. It is true that in the beginning it was a challenge because [we are] The Platform for People Affected BY MORTGAGE... What are we about to do about the rents? If it seems like something that has nothing to do with it, you will later learn that it does: that everybody who arrives and resolves their issue and reaches social rent, lives within the possibility of not being able to pay. And besides are the folks who pay a normal rent, who are unemployed or something out of the million possible things happen to them... What should we do about these people who are arriving to the PAH? We can't tell them: "No, here it's only about mortgage", when the ratio of the percentages has become inverted and at the moment because of that we will raise a ruckus about the rental question. To raise a ruckus means that we have to... I don't know exactly how, but in a same way than when the mortgage issue started, attack the issue of rents.

Mireia here described how she, becoming a part of the PAH, *consolidated* a new practice of dealing with problems. Her expansive cycle coincided with the group expanding and learning continuously. As part of the group as well as a renter, she experienced the issue of rent related evictions as something that is of her concern. The mutual aid activity-system pushed her and others to study, learn, and develop new spaces and strategies for dealing with the issue. It is mutual aid at work, a collective effort to treat housing as a right and not a commodity, and Mireia is very much part of it.

The two final phases of the expansive cycle do not follow the pattern of sad passions attaching to contradictions and joyous affects to resolutions. In fact, in the two last phases, I was unable to distinguish clear resolutions of the contradictions. These were the phases where the expansive cycle either opened up to a new cycle or started folding in on itself, as the activity became established and risked stagnating. The emotions that came up in this cycle, expressed a very strong confidence and self-esteem as well as us-esteem. When Mireia recounted conflicts, she was not despairing or fearful, as she was at the outset of the cycle, but frustrated and angry. Her negative feelings seemed to come from a position of confidence and, mostly, from her worrying about the PAH losing its power to act collectively. She had gone through the process of empowerment that

the PAH advocates, and she trusts that model.

When Mireia brought up other challenges, they related to the ruling political parties Partido Popular and Partido Socialista, as well as Blackstone. These came up only in passing, but as serious issues. Mireia seemed worried that the victories of the PAH would not translate into institutional changes, as the established political parties had (and still have) kept their majority. Blackstone also came up as an issue that she had no clear response for. These were in this context quaternary contradictions with activity-systems that also take housing as their object, but primarily as a commodity.

7.2 Dilan

Dilan, a man in his early forties, who moved to Spain in the early 2000s to provide for his family in a country located in the Northwestern parts of Latin America. Initially working illegally in manual labour, he later got a legal residency status. He got a mortgage together with a friend in 2006, but soon started to experience difficulties in paying his amortizations.

In 2012, Dilan defaulted on his mortgage and ended up seeking the help of the PAH. Dilan's mortgage passed between several banks over the years, as was typical for the Spanish banking sector after the mortgage crisis. His mortgage was first held by a smaller local bank, which was dissolved in 2010 and incorporated into one of the national banks. A few years later, Dilan's mortgage passed to Blackstone. When we were in Spain and interviewed Dilan, it was Blackstone that held his mortgage. However, when we made our follow-up interview, his mortgage was still held by Blackstone but managed by the large Spanish bank BBVA.

Dilan eventually won his case in late 2017, but was as of 2016—when we did our second interview with him over Skype—still fighting it. The analysis here only concerns events up to the second interview and the resolution of his case will not be discussed in any detail. Because Dilan was interviewed twice, the turns have also been numbered to separate between the first and the second interview. Turns from the first interview start with 1 and turns from the second interview start with 2.

7.2.1 Questioning: Finding the PAH

As with Mireia, the primary contradiction at play in the case of Dilan was clearly between use and exchange value. Again, on the one hand, there was the bank that wanted to secure the apartment of Dilan as an asset and, on the other hand, there was Dilan wanting to keep the apartment as his home. In this mortgage activity-system, all the nodes were the same as with Mireia, except for the community and division of labour (see figure 11). For Dilan, the community of the activity-system was formed by him and his friend who were paying the mortgage, and consequently the division of labour was between them.

In his interview, Dilan told us about the dangerous manual labour he was doing around the time of the

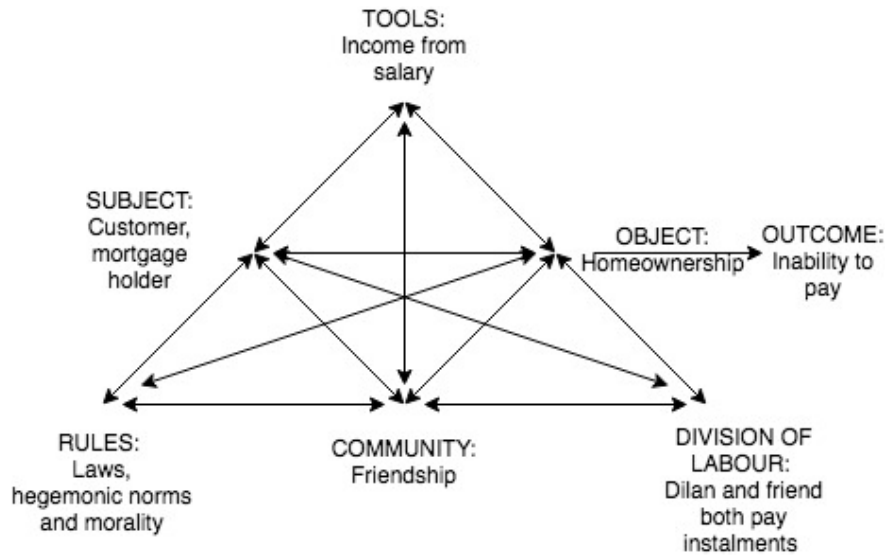


Figure 11: The mortgage activity-system of Dilan.

Spanish mortgage crisis. His employer was pushing him to work without a contract, doing dangerous jobs on vertical surfaces and at a high altitude.

Dilan 1.14: Imagine if you fall from there, you don't have any security, you have nothing. A friend that had no insurance died at the same company, he fell from the fifth floor and he died. [...] I can't continue working like that, because imagine if something happened: I have two kids, and be as it may if one doesn't work, but the kids always want to have their father there, no?

This formed a double-bind for Dilan: He could not keep doing his job, without risking injury or even death. This, in turn, would have made him unable to support his children in Latin America. However, Dilan could not quit his job either, without having defaulted on his mortgage. In this sense, what first created a crisis in the activity-system, was a secondary contradiction between the tools Dilan had, and the object of paying his mortgage (see figure 12). Finally, Dilan and his friend decided to stop paying the mortgage in 2012:

Dilan 1.14: We stopped paying and every day, every day, we got a burofax⁴² telling us to pay. And let's see, it's your life: if you cannot cover the installment [payments], you won't [let yourself] die of hunger just to pay a [mortgage] installment to the bank [...] We continued continued without paying, and I didn't know what to do, we were already moving around/mobilising—we had no idea about the PAH, no idea whatsoever, we were desperate because when the eviction is already coming and you have nowhere to go, well, I already got the "tocho"⁴³ as it is called, after which I went to the legal aid lawyer⁴⁴ and so on, and then we weren't just desperate any more.⁴⁵ We were already going to leave the apartment even, because I lived with fear of leaving home, I was living in fear because I thought... that they were going to come and close the apartment and we couldn't get in, and all your things are inside, I thought that because I didn't know about the PAH, I didn't even know that the PAH existed

Dilan now had a new double-bind: he had a desperate situation with his mortgage but had no imaginary or narrative outside of the mortgage activity-system in terms of what else to do. As the activity-system he was

⁴²A registered fax.

⁴³The judicial order that initiates the foreclosure process.

⁴⁴"Abogado de oficio".

⁴⁵I.e. they were beyond desperate.

embedded in for paying his mortgage fell to pieces, he lacked artifacts to rethink and reimagine his situation. His recollection of this time is full of despair, fear, and humility, with the world crushing upon him without him having any space to act on things. Dilan risked a life of crushing debt and losing his home, which pushed him to, in terms of the cycle of expansive learning, *question* his situation.

Perhaps because of a lack of better resources and artifacts, this questioning happened by Dilan seeking help through very random encounters. While Dilan was doing a job at the house of a Spanish lady, she randomly mentioned information about the PAH:

Dilan 1.14: And I ask the lady: “Look, please lady, do you know about any association, about something that could help people that have mortgage problems?” “Yes, yes I know” and immediately she gave me the number of the PAH.

Upon hearing of the PAH, Dilan immediately sought out the group. In his description, the experience seemed almost ecstatic:

Dilan 1.16: And from there I immediately contacted the PAH and I registered in the PAH and so on. And well, finally it was like coming to heaven, because they immediately give you the tools that help you continue. Then, when I got the *tocho*⁴⁶ they immediately told me, well, what you have to do: “you have to find a legal aid lawyer” [“Abogado de oficio”], well, and the process was extended

The PAH offered Dilan, as he himself expresses it, tools and advice to reconceptualize his relationship with the mortgage process. While this seemed like a joyful encounter, it was also in many senses very passive. Dilan expressed a sense of delight, hope, relief, and wonder, which are all affects that locate power of his situation outside of himself. His powers grew, but only through outside help that he admires with a sense of awe and wonder. The PAH at this point was still something external to him, an outside force that could help him through charity or something akin to a miracle.

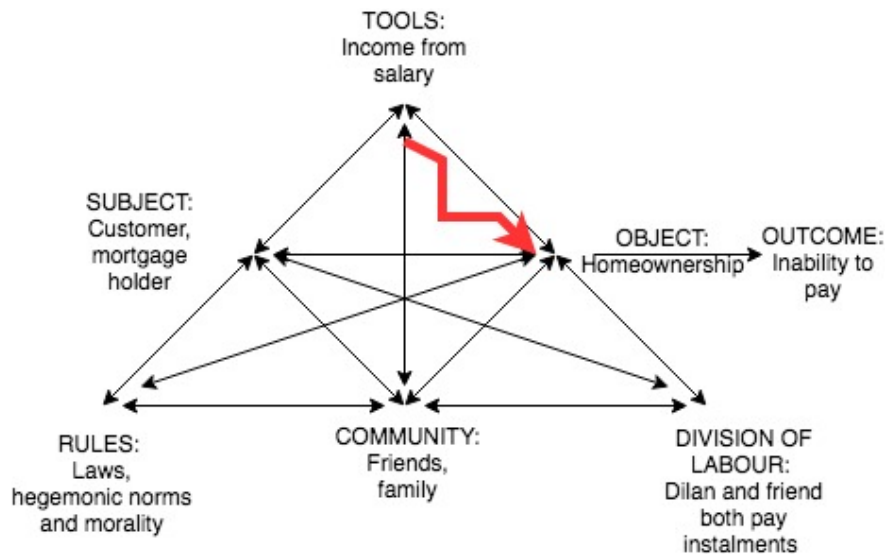


Figure 12: Crisis in the mortgage activity-system of Dilan.

⁴⁶Literally “thick”. Refers to the judicial order that initiates the foreclosure process.

7.2.2 Analyzing and modeling: Learning to trust the PAH

After the initial bliss, Dilan describes a time of scepticism regarding the PAH. His emotions seemed to run high, as the pressure from the mortgage grew, but also as he realized he still felt isolated and lonely even though he had found the PAH:

Dilan 2.77: I told you that after, when I had just started [in the PAH], well... Phuuuh. I was overwhelmed [weighed down]. I was like someone who has no other way out.

At a second point in the same interview, Dilan put the situation in even clearer words:

Dilan 2.80: Well... first, well, as they didn't know me and I didn't relate much with anyone, because I wasn't assisting, wasn't going [to the PAH]...

At this time, Dilan was not “assisting” or “going to the PAH”, which in his words meant that he could not relate to other people. This highlights how people are integrated into the PAH through the use of tools and artifacts: only by actually attending and doing practical activities, can you learn to relate to the group. Because Dilan did not do so, he was dealing with something that could be understood as a secondary contradiction in terms of activity-theory: Dilan needed to solve his case but had no real trust in the PAH. The observation by Lauren Berlant regarding the difficulty of giving up libidinal positions, once again seems accurate. A person who is committed to a specific narrative or set of ideas, and who has structured his life following them, will often find it difficult to abandon them (Berlant 2011, 27).

Activity-system theory also stresses the material and relational aspects of this commitment (Engeström and Sannino 2010, 4). Any libidinal position is also maintained by the way we are striving towards certain objects and goals using a set of tools, following certain rules and committing ourselves to specific communities. With this in mind, it is also not enough to merely hear convincing ideas. Looking at the PAH and the cases of Mireia and Dilan, it seems like libidinal shifts always have their own micro and macropolitical dimensions. The domain of ideas could be seen as “macropolitical” and they do not by themselves necessarily open up people to new forms of subjectivity, without “micropolitical” assistance. In the framework of activity-theory, this micropolitical dimension works through the use of artifacts and through the careful building of the community of the activity-system by including new people in it and its division of labour.

This might clarify why Dilan initially had a somewhat guarded relationship to the PAH. He was not part of the “inner life” of the group, yet (Tenhunen 2016, 1). For Dilan, much like Mireia, working with the PAH was initially a partial object of the actual object of the mortgage activity-system. The PAH was interesting and worthwhile, if it was useful:

Dilan 1.58: No, yes. Or like, I remember that when I had just come to PAH I didn't expect much. I didn't expect much because I told myself “maybe they won't help me”, no? I didn't get involved, no. I went, for example, earlier I went on Fridays [the Tuesday assemblies used to be on Fridays]: I went for example a Friday because I got of work. I went and I got involved, no. [i.e. didn't get involved] I thought they wouldn't help me, no?

Dilan seemed to here express emotions of indifference, doubt and humility as his considered his own lack of power. These emotions border on despair, as Dilan expressed a near total lack of confidence, rooted in his extreme loneliness. This is not surprising, considering that his first engagement of the PAH was hopeful, in the passive sense. If coming to PAH was like “arriving in heaven” (see turn 1.16 above), then realizing that the PAH might not just provide a sort of magical turn of events would naturally also risk a slippage back into despair. In the work of Spinoza, hope and fear are co-travelers that are never far from each other (Spinoza 2005, 181–82).

Ultimately, the contradiction seemed to find two different resolutions. On the one hand, Dilan recalls changing his mind about the PAH and choosing to *really* commit after hearing a lawyer of the bank that was trying to take his home recommend the group to him.

Dilan 1.58: the same lawyer of the bank told my lawyer to get support from the PAH and I got involved with the PAH and after that in the PAH I had to... that if I got involved, they would support me significantly. [KR: Yes] And when I heard this, well I told myself well OK then. I have to get involved deeply in the PAH because otherwise I will not be able to solve this issue. [MB: Yes]. And that is how I started to get involved every day and a little bit more every day. And here I am. I have still not solved my case, but I keep fighting for it.

From an affective perspective, Dilan seemed to find power from the word of a lawyer, in other words an authority that is recognized in the mortgage activity-system. His trust in the lawyer expresses as sense of wonder and awe over a power that is outside of himself. What he drew on here was hope in the passive sense, as an expectation that things would turn to the better due to reasons that were ultimately outside of his control and his power.

On the other hand, Dilan also highlighted throughout both interviews that what really taught him trust was his long-term engagement with the PAH:

Dilan 1.80: But through being there every day, causing trouble [to the banks] and supporting my comrades, let it be in evictions or in occupations...

The contrast between Dilan’s trust in the lawyer and his affection for the PAH is interesting. It again speaks volumes of the difficulty of letting go of a libidinal position that one has committed to. In terms of the cycle of expansive learning, it could be understood as a form of *analysis*, where Dilan sought explanatory principles that could guide him in navigating the contradictions of the mortgage activity-system. It also seems, in the cycle of expansive learning, like the first time he really committed to *modelling*, as he realised that he had to get “involved deeply in the PAH” (turn 1.58) in order to solve his case.

The push for this might have come from the lawyer, but his authority alone did not seem to be what ties Dilan to the PAH. The lawyer became a sort of artifact in his own right, providing the material basis for a narrative that could bridge Dilan’s previous ideas about his mortgage and the radically different ideas provided by the PAH. In this sense, the encounter seems crucial for this phase in the process of expansive learning, but it was not important for the continued cycle. On the contrary, Dilan kept returning to the types of camaraderie and

us-esteem we see in turn 1.80 as the well-spring that has maintained and grown his affection for the PAH.

7.2.3 Modelling: Confronting the bank and breakthrough

After or parallel to his doubts about the PAH, things started to come to a head between Dilan and the institutions that managed his mortgage. In order to present his demands to the bank, Dilan needed to get rid of the *prestamo hipotecario*—a mortgage loan given by real estate companies instead of banks—by the real estate company that sold his apartment. At this point, the contradiction was between Dilan, his real estate company, and the national bank that held his mortgage. Remiscing over his attempts to negotiate with the bank without the backing of the PAH, Dilan expresses anxiety, fear, frustration, and humility over the situation:

Dilan 1.16: before going to the PAH I was going to the bank because there one could [make them a] copy the *datio in solutum* [documents and] hand them over to the bank. But the bank saw that I was alone and so they didn't listen to me. I made the documents there and they didn't pay attention [to me]. I returned every month or every 15 days. They told me: "Return on that date." I would go and they'd say: "No, no, no they haven't accepted your proposal", that "no, we cannot give you the *datio* [in solutum]."

The bank admitted the legitimacy of his claim, but used the excuse of Dilan having *prestamo hipotecario* separately from the real estate company which sold him his apartment. The real estate company initially low-balled the loan, proposing that Dilan paid less, but ultimately refused a deal. At this point Dilan got help from Eva, a lawyer associated with the PAH. Through her help, Dilan finally got rid of the *prestamo hipotecario*:

Dilan 1.16: for this loan from the real-estate agency, I asked for the advice of the lawyer—the lawyer Eva who earlier was with the PAH—and she accompanied me and she told the real estate guy—look, she took out all their counts, she took out all the bookkeeping and she's telling him: "Look, you. If you don't fix this problem with this guy Dilan, with these guys [Dilan and his co-proprietor], we are going to denounce you and you have to pay him, you will have the apartment, and you have to return the 144,000 euros to them because you have done this." To this the guy replied. . . "Nooo, but. . ." First he didn't believe that she was a lawyer, but she identified herself as a lawyer, and in the end the guy told me: "Okay, pay me. . . how much can you pay me?" [. . .] in the end, as I had to arrange this first, solve this with the real-estate agent, to get this document because the bank had already offered me *datio in solutum*.

This encounter still had the character of Dilan asking for a service or a form of charity. He was being helped, not really helped to help himself. When he finally got the real estate company to back down, his victory was not gained through his own efforts, but through someone else.

After fixing the issue of the *prestamo hipotecario*, Dilan had his first confrontation with the bank, getting some kind of backing from the PAH to support his demands. Dilan confronted the bank with a new set of tools, gained from the PAH. He now had more knowledge to back him up, which gave him more confidence. Whereas Dilan earlier clearly was ready to go to great lengths for paying his loan, he was now clearly confronting the bank as an institution, not as a neutral arbitrator of a monetary relation:

Dilan 1.16: Well, after when they [the bank] saw me with the PAH, when I went with the comrades of the PAH, yes, then they took me seriously. Yes, then it was another matter, yes, then they didn't play games with me, yes, now they took me seriously and asked me for my documents. And for this I told them: "Well, I have already brought you all that is required.

Dilan talks about this time as a turning point, when he became empowered, gaining a sense of self-esteem and us-esteem. This seems like a point of qualitative breakthrough in the *modelling* phase of the cycle of expansive learning (for more on the concept of breakthroughs, see Engeström 2015, 79). Dilan seemed to be putting the ideas of PAH into practice, testing them out. When recounting events from this point onward, Dilan does not locate the power to act outside of himself anymore, but, rather, in himself and his bond with the other members of the PAH. As the previous contradiction was resolved, the emotion words I read as descriptive of this quote are self-esteem, us-esteem, and self-respect. After this point, he described himself as someone who *knows* what he is talking about. This knowledge is not just abstract and conceptual, but rather in the form of a shared reality with tools, artifacts, and rules between a larger group of people. In this sense, it seems like Dilan was starting to take part in and form the common notions that unite the PAH. These common notions are formed through hands on participation in actions and demonstrations, confronting and learning to speak up to a banker:

Dilan 2.86: But through getting involved, I got empowered to discuss with a banker. You know, go to him and look at him [most likely the finnish sentence would actually have been "look him in the eye"] ... phuuuh. To look at him firmly and tell him everything as I saw it, and know ... you know, when they tell you "look at this thing" – to know how to discuss it. You will know what you are talking about. This, this fills you up

The fear and despair that came as Dilan recounted the earlier phases of the expansive cycle seem to be gone, as the contradictions still present in the phases of analyzing and questioning were partially resolved. Gone is also the idea that the power to solve the situation would be somehow external to Dilan himself. Instead, Dilan here seems to express confidence, courage, delight, and self-esteem.

7.2.4 Examining: Finding courage through concrete actions

At some point during the early days of the engagement of Dilan in the PAH, Ramon, a central figure in the movement, saw Dilan using a paintroller.⁴⁷ Ramon encouraged Dilan to start using the paintroller in actions and demonstrations, during which the PAH frequently wheatpastes posters on the walls of banks and other buildings. However, the request created fear in Dilan, who was initially afraid of the police.

Dilan 2.57: Well, to tell the truth it felt a bit bad, because I didn't know I could do this. I mean, I did it with the fear that the police would come and arrest me and I know they would fine me.

The request by Ramon became a tertiary contradiction between the, for Dilan, newly established mode of activity with the PAH and the remnants of the mortgage activity-system. Specifically, it seems like a

⁴⁷It is unclear if Ramon saw the paintroller in a demonstration or in some other context.

contradiction between the rules of the previous system, as Dilan had a strong respect and fear for the police, and the tools and community of the mutual aid activity system. Here the issue was, on the one hand, about finding the courage to participate in actions that could have legal consequences or even lead to violence from the police. The issue was also, on the other hand, about learning to trust the others in the PAH. Recalling this experience, the emotion words that would seem most descriptive for how Dilan was affected are anxiety, fear, and humility.

In this contradiction, as Dilan was being mildly pressured by a senior member of the PAH to do something dangerous while lacking the trust in his comrades to do it and feeling fear for the police. The situation forced him to examine the, for him, emerging model of mutual aid, “in order to fully grasp its dynamics, potentials and limitations” (Engeström and Sannino 2010, 7) Finally, the contradiction was solved through the micropolitical practices of the PAH, as Dilan quickly noticed that he was fully supported by his comrades in the movement. Dilan overcame his fears and picked up wheatpasting as a recurring way to participate and contribute to actions.

Dilan 2.57. But afterwards, when I saw all the comrades that encouraged me and told me that no, nothing [will happen], if something happens the PAH will protect you... well after that I lost the fear and decided to always do this. And well, they denounced it, [filed a lawsuit], in total they denounced 74 people for occupying and making the bank dirty and all of that. [MB: Yes] But in the end BBVA took back the lawsuit.

When discussing this experience in turn 2.57, Dilan expressed a sense of confidence and courage, connecting the sense of us-esteem from being supported by his comrades with a stronger sense of self-esteem.

7.2.5 Examining and implementing: Soliciting an action from the PAH

As Dilan’s conflict with the bank progressed, he ultimately decided to solicit an action from the PAH:

Dilan 2.37: Well, in July of 2014, it changed. Because before [my bank] told me that it was impossible to give me the—that they would give me the *datio*, but first I had to empty the apartment. That they couldn’t give me rent. They wanted to make me sign a contract—like a waiting contract or something like that—paying them 250 euros per month while they make the change from [my bank] to Blackstone —then— and one was supposed to be paying. And the PAH told me no, that if they’d give me the rent, at that moment I could sign, if no, then no. If we waited for the change, I shouldn’t be paying the installments during six months. No, we couldn’t be paying.

This was a contradiction, but much less acute than in the previous phases. Now Dilan was simply, in terms of the expansive cycle, *examining* and *implementing* the model of the PAH. As Dilan recounts his request for an action, the most descriptive emotion words are no longer reflections of intensely sad passions—such as fear, humility, or despair—but instead simple indignation over the power that the bank holds over him. In order to solve the contradiction here, which is to find means to pressure his bank, Dilan just needed the help of the PAH.

However, Dilan requesting an action launched another contradiction due to at the time very recent conflicts

between the PAH and people from Dilan's country.⁴⁸ Specifically, there was mistrust among some in the PAH towards Dilan, because a lot of other people from his country had just used the PAH to later move over to use services of their embassy.

Dilan 1.16: and since before all the [people from my country] were in the PAH and when they were given lawyer through the consulate—all of the [people from my country] went to the consulate, they disappeared from the PAH, only me, [name removed] and two more stayed, but there are loads of [people from my country] in the consulate—and well, in the end I solicited, but they didn't want to make the action for me because they had seen this change among the [people from my country]. Like, they thought that I needed the action but they I would leave. . .

This could be interpreted “as external quaternary contradictions between the newly reorganized activity and its neighboring activity system”, where the former activity is the mutual aid activity-system and the latter the activity-system established between people from the country of Dilan and the embassy of that country in Spain (Engeström 2015, 7). The challenge became establishing mutual trust between the PAH and Dilan, because people from the former suspected that he was not sharing their ideas of the object in the mutual aid activity-system. For me, the emotion word that seemed most descriptive of this situation was doubt.

Finally, Dilan approached Ramon and another person of authority in the PAH to resolve the situation:

Dilan 1.18: No, from the PAH, that I would leave the PAH. And I spoke to Ramon and [name removed] A very nice person— and they told me, well, first they didn't want to do it for me. Well, I tell him: “Look Ramon, the truth is that I trust the PAH and I will stay with the PAH, be with the PAH until and for anything that is needed

Dilan was forced to make his relationship to the PAH explicit, by expressing commitment and loyalty to the group and its goals. After the discussion, the PAH decided to make the action against the bank of Dilan in the fall of 2014:

Dilan 1.18: We went with like 80 people, one day like this, like that day, that amount of people. . . we took the bank, stayed in the bank all day, and left it —we threw everything on that bank [laughs]. They couldn't open it for two days, because of cleaning and such. We threw glue/wheatpaste inside, this pecked paper and all, there it goes! [laughs]. It took them two days to clean all of this!

During the interview, Dilan lighted up upon recounting these events, which seemed to reflect an intense sense of camaraderie with other members of the PAH, a stronger self-esteem and us-esteem as well as outright delight. This was one more moment, where Dilan seemed to be both examining and implementing the model of mutual aid. He was taking control of the situation within the framework of the mutual aid activity-system, but still navigating contradictions between it and neighbouring activity systems.

However, despite the action, the process was too far and Dilan's apartment was about to be auctioned. In order to get time to fight for social rent and the *dacion en pago*, the PAH and Dilan filed a complaint over abusive clauses in the mortgage contract to the European Court of Justice (ECJ). They told a Spanish judge they are negotiating, getting five extra days during which the claim for abusive clauses was made to the ECJ:

⁴⁸All references in this section to Dilan's compatriots have been replaced by the fill-in phrase “[people from my country]”.

Dilan 1.18: Like, the judge had already given the auction order, and, well, when the judge brought together the parties, like the parties of the mortgage and of the bank and and it's lawyer and all of that

The move succeeded, and the ECJ stopped the auctioning process for a year. Shortly after this phase Anticipa, the local subsidiary of Blackstone, acquired the rights to the mortgage of Dilan.

7.2.6 Implementing: Mutual aid as default response

While implementing the model for Dilan initially seemed to mean getting new tools for fighting his own case, he also expanded his perspective to include a more wide adoption of the PAH approach. Responding to a question on whether there “are there more evictions by Anticipa today?”, Dilan responded in the affirmative and immediately brought up the PAH:

Dilan 2.50: There are places where there are people, families, that don't always know about the movement, about la PAH. And they have no other way out than to wait for the eviction.

Dilan expresses a sense of compassion here to other affected families, and offers the PAH as the *only* response that could prevent an eviction. Dilan credited the tools of the PAH for being efficient, but expressed a deep concern that people did not necessarily know about the PAH or have the strength to implement the methods of the group. The partial object here seemed to be the desire to increase awareness of the PAH and guide other comrades to help people win their housing fights. His comments during turn 2.50 seemed to express a sense of fear and gloom, not over himself but over the struggles that others were facing:

Dilan 1.56: the banks are bullies for the people who lack resources, that don't know how to confront their mortgage problem.

This seems like the clearest expression, that Dilan had adopted the mutual aid activity-system, completely abandoning the mortgage activity-system. He was now, again in terms of the expansive cycle, fully *implementing* the model, in which work on your own case is always intertwined with providing support for your comrades.

Dilan 1.77: And then, if you gone and you confronted the banker and told him the things as they really are, you can take someone else under your wing, someone who comes [to the PAH] just like you did, buried and broken as they say, and is afraid to present themselves in the bank... That person, I take him in and I get involved. I get involved. And I give him strength, and if it's accompanying him to the bank [he needs], let him ask for it in the PAH and I will accompany him and we'll talk. Talking we'll know what it is that he is demanding from the banker. [MB: Good.] And I always always always, when I see that someone has fear, I help them in the way that — if I for example, let's say, have demanded something from the bank based on abusive clauses,⁴⁹ for example, and I know that this helps me pressure the bank, and I catch any comrade that comes and I tell them: “Look, yes. Take these steps, followed by these steps. Get this document, and you have to take it to the judge, and you have to tell the lawyer...” You know, indicate to them, more or less, the steps that I have followed. [MB: Yes]. And in this way I get involved and I help more comrades that are doing bad.

⁴⁹“Clausulas abusivas.”

Dilan got concerned with the cases of other people and explicitly took up practices of solidarity and mutual aid, supporting ailing comrades directly. The contradiction is the expanded sense of how widespread housing problems are, and in expressing his desire to implicate himself in solving other people's cases, Dilan also expresses a form of resolution of the contradiction. The emotion words that seem descriptive of this resolution are camaraderie, compassion, confidence, self-esteem, and solidarity.

Dilan is here also expressing the micropolitical aspect of the PAH and the way in which solidarity in the group ripples across its members. As one person is pulled out the morass of crippling mortgage debt, the person (ideally) stays and extends out a hand to others in a similar situation. Some of this work happens in the assemblies, but a lot occurs just in the way that Dilan describes it, with individuals reaching out to each other and sharing experiences.

Additionally, Dilan is giving examples of concrete actions of him getting more widely involved in the PAH and supporting individual members of the PAH in their struggles. He recounts how he started adopting the PAH activity system more widely and giving his version of the primary contradiction between use and exchange value:

Dilan 2.49: There are a lot of people who have wanted to take their life because of this situation, because they have had no other exit, like, [for] them the most practical would be to take their life, and the bank would win.

His account of the PAH recognizes the value of different tools and artifacts, as well as the division of labour in the group, showing an extremely reflective relationship to the activity-system:

Dilan 2.74: For example, there are people that—the things is, that we organise ourselves. For example, “you, take care of. . .” and they assign you a task. To someone else they assign the theme of journalists. [MB: Yes] To someone else they assign the theme of negotiating with the banks. And to another person they assign the theme of mediating with the police. Like, it's in that way they organize this

The emotions that I associate with turns from this phase, radiate a sense of camaraderie and compassion, a sense of confidence, self-esteem and us-esteem as well as a strong intuition for solidarity.

7.2.7 Reflecting: “The whole world needs housing”

Reflecting on the process in both interviews, Dilan expressed a new type of agency as well as trust in his fellow PAH members. He thought of the PAH as a movement that extended beyond his case and seemed committed to a timeline that would keep the group engaged with social struggles over an indefinite time period:

Dilan 2.64: And the future of the PAH? I hope that, that for me, that it never stops, that the PAH never stops, but changing all the laws—like they are doing—well, some day it will disappear. But only when all the laws have been approved and well then you don't have to do this type of pressuring, taking 200 people to go inside a bank and. . . –or all the big landlords, the bankers and all of this they have to follow the approved laws.

Here, Dilan envisioned a future where the PAH has changed all of society enough to make many of the

activities of the group redundant. He spoke with confidence and resolve, expressing a strong sense of us-esteem. Turn 2.64 feels descriptive of an activity-system for Dilan, where a partial objective is keeping the PAH going as long as it takes to win different social struggles related to housing. However, even as Dilan reflected on the new model that he has adopted, contradictions regarding the PAH itself also came up.

In turn 1.49, Dilan seemed to express a quaternary contradiction between the mutual aid activity-system of the PAH and needs that are not covered by that activity-system:

Dilan 1.49: I don't get 100% involved—how would you say—being there collaborating on what needs to be rectified. I get, I'd say, 60-70% involved. For my own sake I'd get more involved, but there's also my family, and I have to fight for my family.

The issue seemed to be how to commit to the movement in a dignified way, while also keeping some separation between some parts of his life and his activities in the PAH. To me, this did not actually seem like a contradiction that needed or *could* be resolved, more like an on-going and most likely healthy tension between full commitment to a political movement and life outside of it.

More than anything, Dilan's thinking around the PAH revolved throughout the interview around the primary contradiction between housing as a need and a commodity.

Dilan 2.82: I've changed in the way that I am more secure about myself. In another words I have more confidence in myself. [I can] be firm in what I want and such, and to go after what I want. And to fight for housing which is a good for humanity. The whole world needs housing. [MB: Yes]. In this way, to have more security, confidence in oneself in at the time and to know what you want.

Reflecting on his time in the PAH, Dilan expressed joy over finding collective agency with other people going through similar dispossession. Practical actions and artifacts that came up in this context were about changing laws, doing actions, fighting and pressuring the banks, fighting for his own case, and supporting comrades in their struggle. All of this seemed to have resulted in a situation where Dilan was, literally, empowered. He could feel his own power and capacity to act, expressing a healthy level of self-esteem and us-esteem, going as far as saying that “the whole world needs housing”. Moreover, he expressed a considerable sense of confidence in standing up for himself and helping other people:

Dilan 1.47: I have learned to go to a bank without this fear of... Because before if I would go to the bank I was fearful. Like, just to speak with the director, that, you were scared just to address him/her, but now not. Now with the PAH I go to a bank and I feel secure, I feel like – or let's say firstly, I know what I'm talking about. And if they tell me something, I am able to answer, and before I did not have that help, like I've acquired it in the PAH. I've learned a lot, more than anything about helping other people, because there are a lot of people for whom it's difficult, who have that fear to go to the bank and ask them about whatever they need to ask. Or rather, they think that the world is going to end, but it's not like that. And thanks to the PAH we have overcome a lot of the fears that many of us have had

Again, Dilan is elaborating on the micropolitics of the PAH in a confident and compassionate manner. As with Mireia above, it does not feel like the reflection phase in the cycle of learning actually contained clear contradictions. There is not something marked by sad passions then resolved, with the resolution being associated with joyful passions. Instead, the reflection phase feels more pensive. The turns that I tagged

under this phase were, for both Mireia and Dilan, more connected to contemplation on how they had changed after their time with the PAH.

7.2.8 Consolidating: New practice, new contradictions

As the cycle of expansive learning finished and the new practice was *consolidated*, new contradictions emerged for Dilan, as was the case with Mireia. Consolidating the cycle, Dilan explained to us, that everyone should have housing and that he would fight for anyone whether they are renters or homeowners. He had been helped and would help others reciprocally:

Dilan 1.62: We are all activists and we don't care that the government has put in place the Gag law⁵⁰ and all of this. Fighting, reclaiming our rights, well, we are demanding our rights, we are reclaiming our rights that belong to us and and this is the challenge of the PAH. The PAH will struggle with all its strength to overcome any obstacle that the government creates for us.

As participation in the PAH was established and consolidated, a new activity and a new double-bind emerged for Dilan. On the one hand, Dilan expected himself and others to be treated with a certain level of dignity and to have certain rights. This formed the context for expressing affects of joy that might be described with emotion words such as confidence, pride, resolve, self-esteem, solidarity, and us-esteem. On the other hand, Dilan faced Blackstone, an opponent who was not interested in these rights and had no respect for them. This seemed to form the ground for new contradictions, that might have become part of a new expansive cycle that will be briefly discussed in the final part of the analysis section.

However, the interviews with Dilan also brought up contradictions within the mutual aid activity-system. One such contradiction seemed to have emerged between the new ethos that Dilan had adopted, and the type of people who came to the PAH without adopting this ethos themselves. Dilan spent a considerable time of the follow-up interview expressing frustration over people not giving their due to the movement. He seemed angry over the lack of solidarity among people who have been helped by the PAH:

Dilan 2.86: this, personally, it disturbs me a bit. Because... there are people who come, they get their case solved, they are there very much every day or three days or a week, and later you never see them again. This, I tell you, bugs me a bit. For me it's understood that if you get help, you also have to help. If you don't help by getting involved in the PAH, helping other comrades that are also doing badly and keep doing badly, do you understand? This disturbs me, that people would be... that they wouldn't be a bit grateful. Because you don't have to be –well, one has to be a bit reciprocal in life. If you get help, to be satisfied with yourself, also help another person who is having a hard time and has had hard times.

This was perhaps one of the most strong expressions of the extent to which Dilan has abandoned the initial, mortgage activity-system and adopted the mutual aid activity-system. Indeed, these comments could be read as an indication that one cycle of expansive learning had come to a close and the contradictions Dilan works with now were *in* the mutual aid activity-system. They frame the new object of Dilan—to not only to solve his own case, but to do so in a way that expands the PAH—in a new way. Instead of Dilan expressing concern

⁵⁰A punitive law that allows high fines against protesters, created by the government of Mariano Rajoy after the 15M protests

over people not finding the PAH, he was here angry over the fact that the movement was unable to grow if people just left it after being supported to solve their cases. It could be understood as a contradiction between the new expanded object of Dilan and the division of labour or the community of the mutual aid activity-system.

Another contradiction that seemed internal to the activity-system and that came up, was Dilan's frustration over the lack of courage and support he had been given in some dangerous or threatening situations, while he was wheatpasting:

Dilan 2.59: Eehh, yes yes yes yes. Now lately I've doubted a bit because I came, we came to a bank and the police came only towards me and wanted to identify just me. And later if the people didn't support me, if they aren't there if I am being harassed due to what I'm doing, well we are doing this for everyone, together. If at the moment, when the police comes and identifies my and the comrades... I don't know, I don't know, I don't know. They did not unite to defend me. [MB: Yes]. Well, it was a way of saying... Mmmmm. I will reconsider it, and I won't do it anymore.

Dilan expressed in turn 2.59, how he wanted to be able to maintain trust in his comrades and courage against the repressive parts of the state. The emotion words I associated with this turn were doubt, frustration, gloom, and humility. Again, it seemed like a contradiction between, on the one hand, the object and division of labour of the PAH, and, on the other hand, the community, which in this case failed to live up to the object of the activity-system. Luckily, the comrades of Dilan ultimately came to his aid and reaffirmed his trust in them and the PAH, resolving the contradiction:

Dilan 2.59: At the moment when the police was already identifying me, well finally all the rest of the comrades united. "No no no, if you identify him, you need to identify all of us". Well that... it fills you, no? Because you feel like you are not alone.

Dilan 2.61: And well, this gives you power and encourages you to continue doing it without fear. Because it's not, like, legally a felony, but because we are struggling against the banks and we are all together, you shouldn't be afraid.

This resolution seems joyful and active. Dilan was not expecting other people to solve the situation for him, but to stand *with* him. This is why the emotion words I associated with this resolution included us-esteem, solidarity, and camaraderie, in addition to delight, relief, and self-esteem.

7.2.9 Second cycle: Facing Blackstone

Unlike Mireia, the expansive learning cycle of Dilan did not involve him winning his conflict against his creditors during our visit in Barcelona, or even by the time of our follow-up interview. Instead, Dilan kept on struggling against Blackstone and its local subsidiary Anticipa. The mortgage of Dilan was originally passed to Blackstone in the big sale of *Catalunya Banc* in 2015 (Janoschka et al. 2019, 7). Jordi, an activist with the PAH that had worked intensely on cases related to Blackstone, estimated in our interview with him in Barcelona, that there had in December 2015 been about 2,000 evictions in the pool of mortgages the vulture fund bought from *Catalunya Banc*:

A lot of those mortgages have not started the foreclosure process, so Blackstone doesn't want to go through that process because it's going to take them at least a couple of years to own the house. It's going to cost them a lot of money in between.

What this means, is that Blackstone did *not* own the homes themselves but merely the rights to the mortgages. In fact, although all the loans in the package bought by Blackstone had defaulted, most of them had in 2015 not entered the foreclosure process yet. This created an incentive for Blackstone to pressure inhabitants to leave, as the company wanted to get the homes to the market and avoid extended legal struggles.

Because of this, Jordi told us, many offers were made for debt nullification, but without social rent or the right to stay in the apartments. This is also the root of the conflict between Blackstone and Dilan, who demanded social rent and the right to stay in his apartment.

In our interview, Jordi described what happened when Blackstone bought the mortgages in the following way:

So, the families, some of them, receive all a letter, saying your home now is owned by, your mortgage now is owned by Blackstone, please call to this telephone number and you will be assigned a personal manager, who is going to take care of your case. Then the family is called and Blackstone starts asking for papers, your income, go to social services and provide a document with your income and your situation and so and so.

This communication, however, was very one-sided. Blackstone would contact mortgage-holders, but be impossible to reach when debtors wanted to contact them on their part. This is one reason why the demands that the PAH presented to Blackstone during the action in 2015, was that the financial giant establish actual physical offices with regular service hours for its local subsidiaries.

However, out of the victories the PAH had gained against Blackstone in 2015, the most significant one had not been directly related to the private equity fund. As was discussed in the background section, in June 2015, the Catalan local parliament passed legislation that profoundly changed the rights of homeowners in the region. The law, known as 24/2015, was written by the PAH and passed after a citizens legislation campaign. [As noted before, this is also why it is known as the ILP within the PAH. ILP stands for "Iniciativo Legal Popular".

According to Jordi, the new law made straight out evictions very hard for many real estate owners, as it stated that owners are obliged to provide social rent exceeding no more than 10 to 18 percent of the income of the inhabitant. The law would also most likely prevent Blackstone to establish its current operation were it to enter the Catalan real estate market now, because according to the law a home cannot be sold unless the same offer is made to the current resident and/or mortgage holder (interview with Jordi; interview with Ramon).

This is the backdrop against which I tried to discern a possible second expansive cycle from the interviews with Dilan. At this point, Dilan had adopted the mutual aid activity-system of the PAH and learned to use the macro and micropolitics of the movement to contest his case. Because the interviews with Dilan happened

before he solved his case, this section is more speculative than the previous, tracing possible beginnings of an expansive cycle.

7.2.9.1 Questioning, analyzing, modeling: Actions against Blackstone For Dilan, a possible second expansive cycle was still driven by the same primary contradiction as the first cycle: Dilan needed to access housing as a use value, but could do so due to the intentions of Blackstone to use it for its exchange value. Additionally, Dilan was fighting a bigger fight: He was actively expanding the capacity of the PAH to face off with Blackstone *in general*, not just related to his own case.

These are the two objects that are discernible wherever the interviews with Dilan touch upon Blackstone. For his own case, Dilan was demanding social rent and *dación en pago* for his mortgage. For the broader struggle, Dilan was taking part in an intensive learning process with shifting goal posts. In this way, the expansive learning cycle happened on a different level than in the first expansive cycle. Then Dilan was operating within the mortgage activity-system, slowly and painfully moving towards the mutual aid activity-system. Now, struggling against Blackstone, Dilan encountered a potential crisis in the collectively driven mutual aid activity-system.

On a personal level, the *need state* that started the learning cycle for Dilan was similar to the original. He longed for a resolution, wanting to move on with his life. This created a double bind for him: He had learned to fight through the PAH, but the actions of the group did not show a clear path for winning his case. The actions of the group were not giving results, because this opponent was very different from the national and local banks the PAH had previously challenged.

The two most obvious contradictions that seemed to launch the cycle were, on the one hand, a secondary contradiction between the new object of securing affordable housing *from Blackstone* and the old macropolitical tools of the PAH, and, on the other hand, a quaternary contradiction between the mutual aid activity-system of the PAH and the activities of global capital and its national institutional backers. In the second case, the quaternary contradiction clearly expressed the primary contradiction, where the object of the activity-systems were both set on the same real estate, but with the PAH grasping for its use value and Blackstone grasping for its exchange value.

The secondary contradiction between the tools of the PAH and the object of securing housing for Dilan, came up when we asked Dilan about how fighting Blackstone compared to challenging other banks.

Dilan 2.98: There is no comparison. There is no comparison because, well you . . . if Blackstone had a physical office in the city of Barcelona, it would be different, do you understand? Because you go there and you batter them right there, every day every day every day every day you go there. And you batter them there. But they don't have an office which it is basically abuse or mockery of the affected people. Because we cannot go anywhere, no? – to any office that they have. Because if you go to El Prat,⁵¹ not only is it far away, it is also vacant there, who will notice you there? Because of this, the difficulty in fighting against Blackstone is that it's something uncertain, because you go there and you cannot confront

⁵¹An industrial suburb where the Blackstone subsidiary Anticipa has its office.

them and you have nowhere to go. On the contrary with a normal bank, well, you go and, for example, if it's a Sabadell [bank office], for example: a Sabadell⁵², you go one day and everyday you make an action there, every day every day. Sabadell or BBVA, you go every day, and they will give you what you are demanding

We witnessed this experience first hand during the action on October 14th 2015, when an international coalition spearheaded by the PAH, coordinated a set of protests against Blackstone in several cities across the world. Organized under the banner “#StopBlackstone Our Homes Are not a Commodity”, the action in Barcelona targeted the offices of Anticipa that Dilan mentions in turn 2.98. This action was markedly different from the other protests by the PAH that we participated in during our time in Spain. While the PAH in general succeeds in occupying the offices of banks it targets, the case was very different with Anticipa. On that day in October, hundreds of PAH activists flooded the grounds of Anticipa, but failed to enter the main offices of the company due to the wide security perimeter that existed around it. Additionally, as Dilan points out, there was no one there to witness the protest. The consequence was a high-spirited, but perhaps ultimately not very effective protest out in the middle of now-where, to an audience of no one.

The above quote from turn 2.98, seems to have echoes from the emotion that Dilan expressed when recalling the deep crisis he faced in the mortgage activity-system he initially operated in, while it was breaking down. I interpreted this turn as expressing a sense of anger, anxiety, fear, and humility in front of an opponent that seemed opaque and overpowering.

Ultimately, however, the action against Anticipa offered a partial resolution, as Blackstone did agree to negotiate with the PAH. But at the time it seemed unclear to what effect. In our follow-up interview, Dilan recalled this experience in a manner that reflected our experience of the day, expressing the contradiction but also a partial resolution, as Blackstone agreed to negotiate:

Dilan 2.41: Yes we have pressured them as well, because they have an office in El Prat [industrial suburb close to the airport of Barcelona] and the PAH has called together all of the PAHs in the vicinity, and we gathered on this date and we go and we go there, we don't go inside the office because it's a bunker and so, but we were almost 200 people outside, putting stickers, making a racket. And then at that moment they said, under pressure, that they will negotiate

The challenge of Blackstone launched an intensive process of *questioning* and *analyzing* not just for Dilan, but in PAH Barcelona more broadly. Parts of this process was the work done before the Blackstone action, including networking internationally with other housing rights groups and developing a comprehensive understanding of what Blackstone is and how the company operates. The learning actions of questioning, analyzing, and, perhaps, also modeling, seemed evident in the list of demands that the PAH presented to Blackstone. The next quote from Dilan expresses, on the one hand, some kind of resolution to the step of questioning and analyzing, but, on the other hand, further contradictions when actually modeling the process and putting it to the test against Blackstone:

Dilan 2.84: –Because the PAH has sent them a model for a contract: a model for a universal contract.

⁵²Sabadell is a national bank in Spain.

That rental contract has to be the model for all, and this they have to solve. I think they have been asked to fulfill five points: 1) Creating an office, 2) about the rent 3) a *datio* without residuaries or anything 4) I'm not sure what more, but we are waiting to see if. . . –because with a lot of people they are playing, telling them that if they want to stay they have to have a residual [amount on the mortgage, a part that isn't nullified]. Yes. And this can't be. On top of buying your home cheaply, you will be left with a residual [amount of the mortgage]. And where are they going with this?! If you've bought the house for a house valued at 300,000, they've bought it for 58,000. Eh! And on top of this they want to leave you with a debt. No, pfuuf! This can't be!

Going over the demands, Dilan seemed to express a capacity to exert pressure on Blackstone, rather than just have the company affect him in a negative way. Among the joyful emotion words that I chose to describe this turn, are confidence, self-esteem, and us-esteem. However, if we look at turn 2.84, we also see more sad or ambigious passions, captured in my tags by the concepts of anger, hope, indignation, and resentment. Behind the confidence of pushing Blackstone to listen to their demands, the more profound feeling seemed to be sense of powerlessness and attachment to forces that were beyond the control of Dilan and worked against him.

In turn 2.84, the first demand that Dilan mentions, is that Blackstone should have an office to give residents a better interface to post complaints and talk through documents. As was explained above, the demand was related to the fact that residents of housing with Blackstone owned mortgages were at the outset only given phone numbers to contact in case of questions. Residents had complained that calls seldom got through and when they finally reached a representative of the company, these were often rude, suggested illegal practices, and refused to provide mandatory paperwork for residents. However, this also reflected the deeply territorial strategy of the PAH—mentioned in the background section and in connection with the discussion on circulation struggles—and its vulnerability against actors that do not have a territorial infrastructure to occupy. The demands presented by the PAH to Blackstone, illustrated perhaps how the response of the former to the latter had, in part, been to *detritorialise* its own effort through establishing an international coalition in order to *reterritorialise* Blackstone.

While the global day of action appeared as a partial resolution during this part of the expansive learning cycle, it had clear limits. One such limit can be seen in figure 13, which shows tweets that I scraped from the global day of action against Blackstone in October 2015. The tweets indicate what reports from participation numbers that day also confirmed: the action was much larger and confrontational in Spain and Barcelona than anywhere else (McShane 2015). The strategies of the PAH had already in 2015 been formed over several years. They work through a unique mixture of the high and the low, of the micropolitical and the macropolitical. The movement was, arguably at least at the time, more powerful than any other housing movement in the global North. The lackluster participation in other sites of the October 2015 protest seemed like an indication of this. The PAH mobilized more people for an international action because of the power the movement had built, case by case, city by city, over several years. Where this power was lacking, international mobilization was also more difficult.

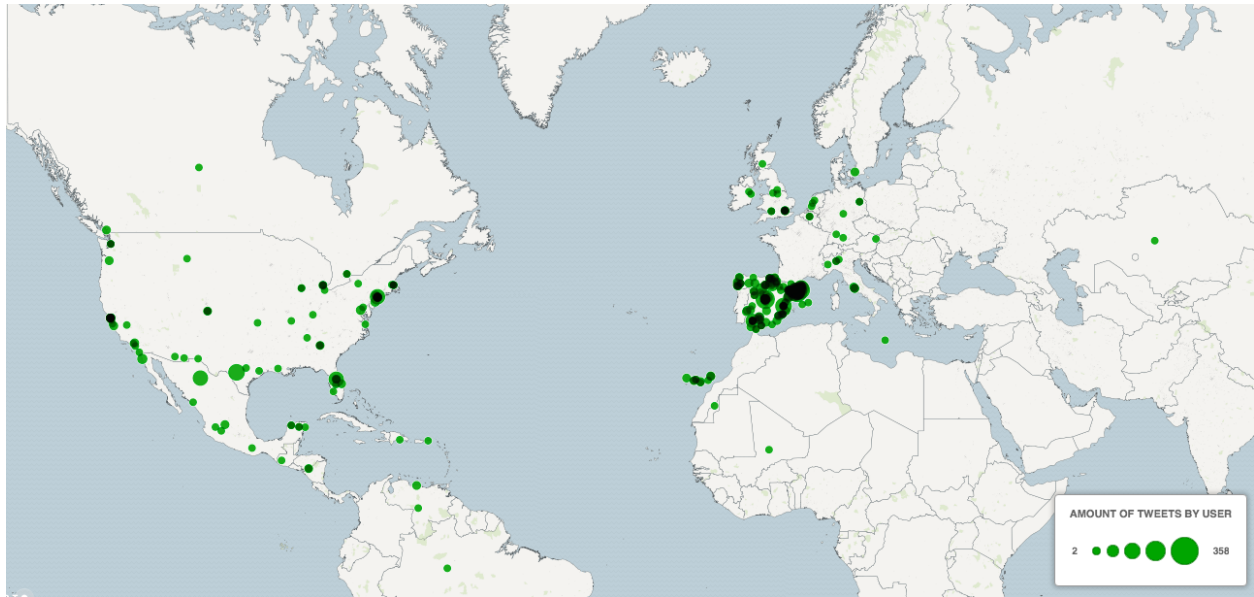


Figure 13: Tweets around the world that used the hashtag #StopBlackstone on October 14th 2015.

7.2.9.2 Modeling: Keeping up the pressure From the 2015 action onwards, the struggle between the PAH and Blackstone was too ongoing to reflect on with much confidence. However, in our follow-up interview with Dilan, some possible new contradictions and learning actions were discernible. At this point, things with Blackstone were at a stalemate. The PAH was applying pressure, but without any clear effects:

Dilan 2.119: So far the actions we have done... we have not been able to pressure Blackstone. Or let's say, the actions, all of the actions we have done, well they have not gained us their attention. [KR: Yes.] They have not paid us any attention because, as I said, there is no physical office, we cannot pressure them sufficiently. [MB: Yes, okay]. But now as BBVA has gotten all the rights of Blackstone and Anticipa and everything that belonged to Caixa Catalunya, now we are planning to see if this would give us results. We don't know yet. But there's no harm in trying.

Here Dilan spoke with anxiety, doubt, frustration, and humility. He expressed some hope too, as the local bank BBVA has started managing some of the mortgages, creating a possible line of attack following the territorial strategies of the PAH. Of course, hope in the sense used here (see appendix 5) means a passive sense of joy, where something external to Dilan is expected to nudge things forward.

Another crucial contradiction came up when Dilan described the impact that the stalemate with Blackstone had on the micropolitical power of the PAH.

Dilan 2.96: Well... I think that there are a bit more. But there are a few that get tired and stop coming. Because of this same situation, that Anticipa doesn't give them a solution and well... they don't know what to do.

The words of Dilan in turn 2.96 seem to demonstrate how the macropolitical difficulties in defeating Blackstone came with micropolitical consequences for the PAH. Without any guarantees of winning their cases, many of the people who came to the PAH did not stay. Dilan, on the other hand, came to the PAH much

before Blackstone bought his mortgage. He had already adopted the mutual aid activity-system long before Blackstone put the established strategies of the movement under pressure. Consequently, the difficulty of fighting Blackstone expressed a sense of gloom in terms of the strategy of the PAH: If the group would have kept on failing to win against the financial behemoth, then would it start to lose some of its power?

The most obvious source of joy here came from the hope that BBVA taking over some of the mortgages could allow the old strategies of the PAH to work or that it would allow the movement to devise some new strategies. In our 2016 interview, Dilan was looking forward to a meeting which will consider this situation:

Dilan 2.114: No no no no. Because of that we will plan, right this week we will meet and see what we decide. What we will do with Anticipa. In theory we were, we were thinking of doing an action together with all the PAHs of the nearby region, of Catalonia, against BBVA. Because it's they who have stayed with the [noise, but sounds like appartments], well we are thinking of doing this.

Another line of attack that Dilan brought up, was applying pressure through the European Court of Justice, which already helped him delay the auction of his apartment before Blackstone took over.

Dilan 2.108: Well... now as the European Court of Justice [Tribunal Europeo] has decreed that that the abusive clauses [*clausulas abusivas*] are an abuse against the consumer, well I have sent, through my lawyer, a document asking for a revision of aaaaall —the auction— all of the abusive clauses in my mortgage. Like the early maturity [*vencimiento anticipado*], like the late interest [*interés de demora*], all of this. And it is a decree that the European Tribunal of Justice, the ETJ, has ordered practically that the judge, all of the judges in Spain, stop all the abusive clauses. All of the abusive clauses that are part of the mortgage processes

The situation was left open, with Dilan seemingly drawing on his previous trust in the PAH to keep up hope and a sense of us-esteem, but still feeling conflicted and somewhat doubtful on what the future had in store for him and the struggle against Blackstone. What seemed to drive him in these sections of the interview, was a hope that some external conditions—BBVA taking over or the ECJ intervening—would offer a break in the stalemate with Blackstone.

8 Discussion and results

At the outset of this thesis, I presented four research questions. My main question was fairly rigid, inviting an answer in the yes-no form, but also set the framework for three questions that were formulated more like hypotheses. These research questions were the following:

- Could the PAH process be described as a fundamental shift in relations that an indebted person has to themselves, others in a similar situation, and the institutions that manage and enforce the debt relation?
- The PAH facilitates a movement from an activity-system of mortgage payments to an activity-system of mutual aid. This movement coincides with the formation of common notions.

- The formation of common notions can be understood as a process of expansive learning that can be conceptualized as shifts in the capacity of someone to affect and be affected
- The global movements of capital can disrupt this expansive learning process through rendering some of its tools inoperative

In this section, I will present comparative observations on Dilan and Mireia in the light of my analysis, and framed by the research questions as well as previous literature on the PAH. As I said in the introduction, I am not attempting to perform rigid causal inference with my data and methods, but rather to demonstrate the viability of this framework as one possible translation of what happens in the PAH into a more theoretical language. In that sense, my main purpose is to invite future research to expand on how what is casually described as “empowerment” can be understood as a form of joyful and collective learning, mediated by artifacts.

The section is divided into three parts. Part one, deals with the first research question. Part two, covers the second and third research question, which are fairly overlapping. Finally, part three discusses the fourth research question.

8.1 A fundamental shift

The first research question asked, whether the PAH process could be described as a fundamental shift in relations that an indebted person has not only to themselves, but others who face similar conditions and the institutions that enforce the debt relation.

By debt relation and the institutions that enforce it, I mean a range of things. The debt relation is described in compelling terms by David Graeber as a “relationship between people that are at least potential equals”, “who are not currently in a state of equality”, “but for whom there is some way to set matters straight”(Graeber 2012, 120) This relationship is formative and creates a type of subjectivity that is “free”, but who’s actions and behavior “are confined to the limits defined by the debt he has entered into” (Lazzarato 2012, 31). This contemporary *homo economicus*, the “indebted man”, needs to commit “to a certain way of life that involves assuring that you are compatible with reimbursement” (ibid. 30–31). In this sense, money, which as a *social relation* is inseparable from credit and debt, is better understood as a “community of cultural symbols and values” that coincides with a certain monetary space and that is backed up by a hierarchy of commercial and public institutions, including the central bank (Aglietta 2018, 87). Additionally, this “community of money”, is not merely backed up by financial institutions but also by the police, as today “the economy is far” from actual struggles, but “the police is near”, as Joshua Clover notes (Soederberg 2014 , 22–25; Clover 2016b, 126).

It seems apparent from the interviews with Mireia and Dilan, that the PAH indeed changes how at least

some people relate to these structures and relations in a profound manner. In the case of Mireia, her world seemed to revolve around an idea of a “normal life”, which included strict separations between work and life, dedicating herself during weekdays to wage labour and meeting friends casually in the weekends. When the division of labour in this activity-system prevented her from achieving the object of “normal life”, she first related to the PAH through mental separations that made it hard to relate to the movement, as she was not actually “poor”. Once she finally found the movement, she related to it in an instrumental manner, trying to restore her old life through a simple exchange with the PAH. Despite of this, she was initially clearly traumatised by her struggles with her debt, and needed the support of the mutual aid assembly to process this experience. However, according to Mireia, it was only after solving her case, that she really realised her life had been “empty”, lacking something that the PAH had provided.

At this point, it seems like the relationship that Mireia had to herself, others in the PAH and the institutions that enforce the debt relation, had changed. Her goals in life were different, with the PAH and practical things she could learn in the movement forming a central part of what she felt was desirable. All of this is really summarised in turn 45:

Mireia 45: But well, [I’ve learned to] put my foot down [pisar el suelo]: “No, my life is not just for work and for the ha-ha-ha hu-hu-hu and having a good time”, but that there are problems and that you have to be with the people have problems. I’ve learned to relate to people and to not have problems, because you have to try to redirect situations. I’ve learned to share and to have more confidence. I’ve learned to say the things I think. I’ve learned a lot in so far as – what is a *dación*? – themes that aren’t political, but themes of housing. Now I’m in the commission of rents as well because it interests me a lot, because it’s the second movement that we have to *beast* [=win].

After solving her case, Mireia wanted different things in life, she was less humble and more assertive, and she extended solidarity to people who are in situations of distress that were similar but not identical to hers.

In the case of Dilan, the pattern seems equally clear. Before the PAH, Dilan was really committed to organizing his life around paying of his debt. He worked illegal and dangerous jobs, only choosing to prioritize his safety over paying his mortgage under fairly extreme conditions (a colleague had died and he was offered very dangerous jobs). What exactly drove Dilan in life before the PAH is maybe less clear, but apparently it was to some extent the desire to provide for his children in his country of origin. When Dilan finally came to the PAH, he was like Mireia primarily looking for an exchange, trying to simply solve his case and move on. Unlike Mireia, however, Dilan did not solve his case within the PAH during the time we conducted our interviews. Despite of this, he stayed with the group.

With Dilan, the change between the self he presented to us in the interviews and the self he recalled from before he found the PAH seems very dramatic. After he and his friend stopped paying their mortgage, Dilan seemed to be in a state of deep distress. Once he found the PAH, it took a long time to develop a relationship to the group, but after he did, Dilan seems to have changed in many ways. Dilan expressed this at many points during our two interviews, but the shift is perhaps best encapsulated by his comments in turn 2.82:

Dilan 2.82: I've changed in the way that I am more secure about myself. In another words I have more confidence in myself. [I can] be firm in what I want and such, and to go after what I want. And to fight for housing which is a good for humanity. The whole world needs housing. [MB: Yes]. In this way, to have more security, confidence in oneself in at the time and to know what you want.

Whereas Dilan initially felt miserable over his failure to cope with the mortgage, he spoke with self-esteem and confidence in our interviews. He expressed a confidence to support not only himself, but also others, and showed no respect or humility in relation to the banks. He had even learned to brave confrontations with the police, when supported by others.

But what makes a shift *fundamental*? One way to frame this could be through Graeber's three modes of economic morality, which were presented above. Both Mireia and Dilan first hoped to use the PAH almost as a service that solves your problems, for an equal *exchange* of time and effort. However, as time went by, both seemed to switch their attitudes and started instead to think of themselves as part of the movement. In turn 47, Mireia explains how the issue of rent evictions concerns everybody:

Mireia 47: It is true that in the beginning it was a challenge because [we are] The Platform for People Affected BY MORTGAGE... What are we about to do about the rents? If it seems like something that has nothing to do with it, you will later learn that it does: that everybody who arrives and resolves their issue and reaches social rent, lives within the possibility of not being able to pay.

This interest to help everybody, no matter the details of their situation, is also expressed by Dilan who in turn 2.82 says that "the whole world needs housing" and in turn 2.64 expresses a desire for the PAH to "never stop":

Dilan 2.64: And the future of the PAH? I hope that, that for me, that it never stops, that the PAH never stops, but changing all the laws—like they are doing—well, some day it will disappear. But only when all the laws have been approved and well then you don't have to do this type of pressuring,

These comments by Mireia and Dilan evoke Graeber's definition of *communism* as "any human relationship that operates on the principles of 'from each according to their abilities, to each according to their needs'" (Graeber 2012, 94). Their boundless support for anyone who accepts the baseline practices and rules of the PAH, is "oceanic" in the sense described by Jackie Wang, a near ecstatic joy of living your life with others (Wang 2018).

It feels, in this sense, legitimate to talk of a shift that is indeed fundamental. Both Mireia and Dilan seem to have changed their ethical disposition away from dealing with people through reciprocal exchange, towards a much less bounded generosity that could be called communist. In this sense, the PAH changes not just the world, but the people in it, making it a truly transformative social movement (Engeström 2007, 38; Tenhunen 2016, 65–67; Read 2015, 188; De Smet 2015, 5).

8.2 Expansive learning and common notions

The second research question suggested hypothetically, that the “PAH facilitates a movement from an activity-system of mortgage payments to an activity-system of mutual aid” and that this “movement coincides with the formation of common notions”. This question was quite directly complemented by the third research question, which suggested, again hypothetically, that the “formation of common notions can be understood as a process of expansive learning” and that this process could be “conceptualized as shifts in the capacity of someone to affect and be affected”.

Hopefully, my analysis has convinced the reader that using activity-theory together with affect and associated concepts, is indeed a sensible framework for understanding a movement like the PAH. To summarize, the reasoning for combining these two frameworks was the following: activity theory and minor readings of Spinoza are both guided by a sense of expanding or growing powers. The former frames this through a rigorous theory of learning, which is structured around the resolution of contradictions through learning actions, mediated by artifacts. The latter theory is less rigorous and unified, but offers, through the concepts of joy and sadness, an affective and emotional basis for understanding the growth of our powers. Combining these perspectives, we could understand a cycle of expansive learning as a series of phases characterized by contradictions which elicit sadness as they diminish our powers to act, and resolutions which elicit joy as we overcome the contradictions. The Spinozan ideas of adequate knowledge and common notions help us formalize this connection, as they emphasise the way in which building shared realities through experimentation constitutes a form of collective joy. The formation of common notions is, in many readings, explicitly a form of learning:

Common notions are not fixed ideas but shared thinking-feeling-doing that support joyful transformation. As such, they require uncertainty, experimentation, and flexibility amid changing circumstances [...]. Common notions are processes through which people figure things out together and become active in joy's unfolding, *learning* to participate in and sustain new capacities. (bergman and Montgomery 2017, 279, emphasis added)

Sophie Gonick has emphasized how the PAH produces an alternative common sense, “that gives structure and meaning to the afectada against the punitive ideology of neoliberalism” (Gonick 2016, 9). Others have highlighted how the group “contributed to the sense-making of the individual dramas of the evictions, framing them in the context of a socio-economic system based on housing speculation that perpetuated unequal access to the right to housing” (Álvarez de Andrés, Zapata Campos, and Zapata 2015, 253). Likewise, Marina Pera discusses in her work how the PAH helps the afectadas acquire “a frame that changed their perspective”, helping them interpret their situation of failure “as the result of structural economic, legislative and political factors” (Pera Ros 2014, 12). Ignasi Martí and Pablo Fernández in turn, write that the PAH “can be seen as contesting the”space in which we live (Foucault 1984, 179) as well as the dominant patterns of thinking so as to generate and expand transformative ideas” (Martí and Fernández 2015, 2).

These are important perspectives on the group, but they do not quite capture the way in which common notions are not just about *thinking* and making sense, but also about *feeling* and *doing*. It is precisely because

of the intertwining of thinking, feeling, and doing, that it makes sense to discuss the activities of the PAH in terms of common notions. The PAH does not merely change the ideas people who come to the group have of debt, but produces a new way of thinking, feeling, *and* doing things. It is an activity-producing activity (Engeström and Sannino 2010, 4).

On the one hand, activity-theory helps us understand the *process* of finding new frames and all the *doing* through concrete actions and material artifacts that facilitated this process. In the case of Mireia, possible artifacts that helped her work through different phases in the expansive cycle were at least the mutual aid assembly as a ground for reformulating her narrative about herself, as well as the practical activities she was pushed to do in the PAH, especially around communications as well as leading and planning the assemblies.

In the case of Dilan, artifacts that seemed to resolve different contradictions in the expansive cycle, included at least his encounters with the Spanish lady who advised him to go to the PAH and the bank lawyer who told him to stay with the group, the paintroller and practical action of wheat pasting as well as—and perhaps more than anything—in general supporting comrades. On a more general level, both Dilan and Mireia seemed to express that both the assemblies and sharing happening in them *and* the concrete actions in the streets or operating social media accounts, were crucial artefacts for anyone getting integrated into the movement. On a more broad level, the PAH bridges through a collective process of learning the micropolitical level of how being indebted feels with organising efforts that tackle the enforcement of the debt relation at an institutional and macropolitical level. The learning does not happen in a vacuum, but in a society, which is precisely why the collective dimension is necessary for the PAH to exist in the first place.

While political economy provides some important tools for understanding this social and institutional backdrop, activity-theory clarifies how the events pushing a person to seek out the PAH might have been driven by different kinds of contradictions. For Dilan, it was an unresolvable contradiction between the tools he had at his disposal and the object of paying his mortgage. For Mireia, it was an unresolvable contradiction between the division of labour that had existed between her and her partner, and the object of paying her mortgage. They were both part of a very similar activity-system, which I have here called the mortgage activity-system. Gonick succinctly describes this system in the following way:

homeownership offered an attractive tool for integration: for the state, homeownership provided a vehicle for individual amelioration and economic incorporation, while for immigrants it was an arena in which they could demonstrate their competencies as financial members of society at large. (Gonick 2015, 8)

This could be understood as an integration into the mortgage activity-system, which was, in the terms Graeber, characterised by the economic morality of exchange. The PAH then, brings people into another kind of activity-system, characterised by mutual aid and an ethics of communism. In both activity systems, dealing with your mortgage is a partial object, but in the latter the community of other PAH members and the communist ethics ensure that the wider object is much more extensive and general (see figure 14).

On the other hand, activity-theory does not deal in anyway with how the PAH *feels*. Still, the rise and the

fall of our capacities to act, as well as the accompanying joy or sadness, seems like a crucial piece of the puzzle of understanding the PAH and the processes of embodied meaning-making that the group facilitates (Wetherell 2012, 2). It is the extreme difference in affect and valence that really marks the passage of time in the interviews, more than actual events. Mireia and Dilan both highlight the emotional distress they endured before entering the PAH. They experienced contradictions in the way they were doing things and found different artifacts to facilitate learning actions to move forward. As the analysis hopefully showed, this movement forward was very often marked by a change in affect, as in turn 10 with Mireia:

Mireia 10: But I've already met with people who are doing bad to tell them, "listen, I've spent two years going to *ayuda mutua* and look at me, look how [well] I ended up". [...] When I entered, you feel you are bad, but when you see you have *ayuda mutua* and that people know you and help you, it's worth the trouble

Mireia is also recounting a story of how her capacity to affect and be affected changed. She was affected by the banks, because the narrative and framework she had to understand her situation was within the regime and ideology of homeownership and the mortgage activity-system. Within the mutual aid activity-system, she found the resources and powers to pressure the banks, believe in herself, and connect with others in a similar situation. The same goes for Dilan. His capacity to be affected by the framework of guilt and shame implied by hegemonic narratives of debt, had shifted. Instead, he sees how money and debt are imbued with power, and not merely neutral arbiters of social relations. As the social reality of Mireia and Dilan changed, not only the words and narratives they used to conceptualise it changed, but their very experience of life. Indeed, as Barrett notes, "social reality is not just about words—it gets under our skin" (Barrett 2017, 2017, 39). Dilan and Mireia "passed through something that" they "would never have been able to pass if there had only been sadnesses" (Deleuze 1978).

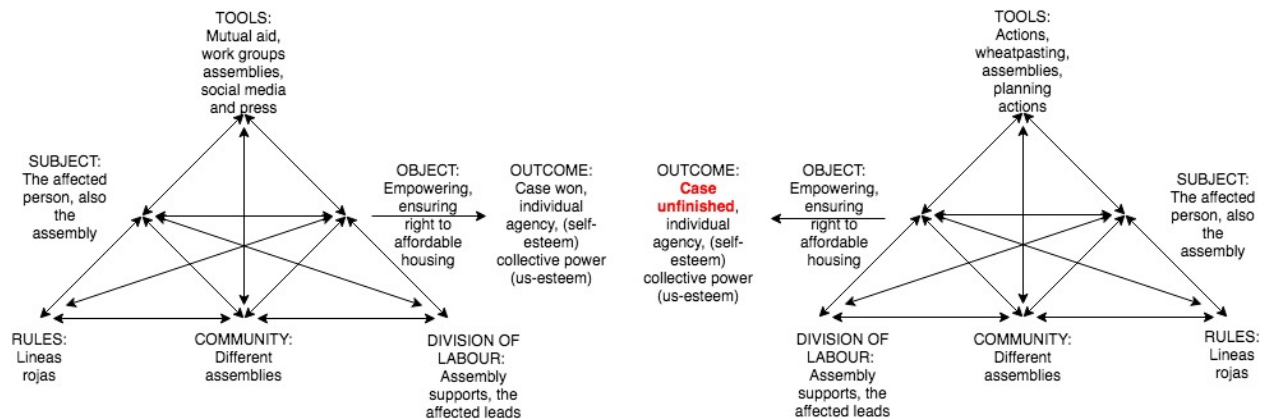


Figure 14: The shared object for Dilan and Mireia in the mutual aid activity-system.

8.3 Disruptions by global capital

The fourth and final research question was also formulated as a hypothesis. In this question I proposed, that “global movements of capital can disrupt this expansive learning process through rendering some of its tools inoperative”.

This question is what is at stake in the case of Dilan, although it also comes up in the interviews with Mireia as well as the background interviews with Ramon and Jordi. As Teivo Teivainen has noted, “capital has many transterritorial possibilities for imposing undemocratic discipline in territorially bounded units within the world-system” (Teivainen 2016, 32). One way to understand this is, that capital has a capacity to *detritorialise* and *reterritorialise* its activities, that greatly exceeds the complementary capacity of movements challenging capital to do so (DeLanda 2019, 36). Whereas social movements are deeply embedded in society, in the sense that Karl Polanyi discusses the concept of “embedding”, capital mainly just needs national and international institutional support to perform quick movements (Polanyi 1944, 61)

We see this when Dilan discusses Blackstone as he literally says that there is “no comparison” between Blackstone and national or local banks:

Dilan 2.98: There is no comparison. There is no comparison because, well you... if Blackstone had a physical office in the city of Barcelona, it would be different, do you understand? Because you go there and you batter them right there, every day every day every day every day you go there. And you batter them there. But they don't have an office which it is basically abuse or mockery of the affected people.

It is important to note, as was already done in the background section, that Blackstone was able to establish itself in Spain and create subsidiaries precisely because it received institutional support to do so (Janoschka et al. 2019, 5). The PAH has from very early on also fought evictions and social death through dispossession by trying to introduce new popular legislation (Álvarez de Andrés, Zapata Campos, and Zapata 2015, 255). Although this failed on a national level, Dilan, Mireia, Ramon, and Jordi all show great enthusiasm for the regional law that was passed in Catalunya as a tool to fight Blackstone. However, this law had only just been passed when we were in Barcelona, so it is unclear how much it ultimately helped.

The activist-scholar Rodrigo Nunes has analysed the wave of protest that swept over the globe around 2011, including the movement of the squares in Spain, in terms of affective synchronization and the creation of “network-systems”.

The combination of affective synchronisation, strength in numbers, and seeing those with whom they have strong ties join the protests lowers the *thresholds of participation* for ever more individuals, generating a cascade effect that is perfectly performative: because something is happening, I join in and get others to join, ensuring that there will be more of whatever is happening. As the event is replicated in a myriad other, smaller scale events (small local actions, or even just people telling friends about their experience at a protest, or hearing about it in the news), the network-system is created. (Nunes 2014, 7)

Arguably, the PAH draws some of its power from this type of affective synchronization. The movement organizes spectacular occupations and carefully coordinates its social media activities, in order to maximize

exposure. Blackstone challenges this model, because the lack of physical offices make such spectacular synchronization very difficult. The action against Blackstone that we witnessed on the 15th of October 2015 and the demands to create a physical office, should be understood against this background.

Understanding the PAH in terms of an activity-system seems useful, because this way we can understand how difficulties for some of the nodes in the system to work can create conflicts with the object of the system or other nodes in it, such as its tools or its community. This is exactly how I understand the challenge of Blackstone. By effectively sabotaging the ability of the PAH to create affective synchronization and to win cases, the global financial giant shows how the entire activity-system of the PAH could potentially be rendered inoperative. The case of Blackstone shows, additionally, how the particular type of circulation struggle that the PAH is waging, is vulnerable to shifts in the composition and territory of capital (Clover 2016b, 138–42). The social and institutional backdrop of the collective process of empowerment makes itself reminded through Blackstone, which highlights that the micropolitical and emotional successes of the PAH also need the power drawn from macropolitical tools like the Catalan Citizens Legislation Initiative (ILP) and in general the ability to actually create social change through reaching a certain threshold of collective power.

The action organized in 2015 could then, on its part, be understood as an attempt to challenge the transterritorial advantage that Blackstone has over the PAH. But because the model that the PAH has created is fairly singular in its ability to mobilize people, it did not seem very effective to simply coordinate actions internationally. It is a sort of chicken and egg problem: The PAH is able to mobilise people because it is able to offer a space of sharing and coordinated action that makes winning cases possible; but the PAH is also only able to win cases because it is able to mobilise people. Groups elsewhere, that often lack this capacity, will most likely usually fail to mobilize people for a somewhat elusive international action. But, on the other hand, if these groups are unable to mobilize people they will also be unable to win cases. This way the transterritorial dispersion of capital and its ability to deterritorialise and reterritorialise quickly, can create a real threat of short circuiting social movements. This is quite clearly expressed by Dilan in turn 2.96:

Dilan 2.96: Well... I think that there are a bit more. But there are a few that get tired and stop coming. Because of this same situation, that Anticipa doesn't give them a solution and well... they don't know what to do.

By destabilizing any part of the activity-system or paralysing any aspect of the micro or macropolitics of the PAH, Blackstone created a substantial threat to the movement. In a sense, it created a contradiction that for a time seemed almost unresolvable, despite the fighting spirit showed by Dilan and Mireia as well as Jordi and Ramon in their interviews. However, it appears as if this threat was overcome and how this happened would of course be worthwhile researching in the future.

9 Conclusions

This thesis aimed to demonstrate the viability of using a combination of activity-theory and minor readings of Spinoza as a framework to understand how people can organize collectively against dispossession and debt. It rests on the understanding in political economy, that money and debt are social relations, which also means that people can question them and challenge them collectively. In my analysis and the discussion that followed it, I tried to demonstrate that using the language of expansive learning and affects, we can better understand how the ability to bridge the macro- and micropolitical drives the success of the PAH. On the one hand, the movement has had a singular capacity to bring forth grassroots social and institutional change. On the other hand, the PAH has done this through organising the emotional realities that people suffering from housing problems live in. This micropolitical dimension of the movement drives its macropolitical success, and vice versa. Neither is legible without the other, and activity-theory and minor readings of Spinoza offer one powerful way of understanding how they feed into each other. In this sense, I am also providing a perspective on how to work conceptualise the relationship between agency and structure in social movements (see Lukes 2005 for a general framing of this question in the social sciences).

In my analysis, I drew on the time we spent with the PAH, several background interviews, and two primary cases, Mireia and Dilan, along with two supporting interviews from activists in the PAH, to test how this theoretical framework could explain the formation of transformative agency as a collective and joyful learning process. The analysis of these two cases suggests that the PAH does, at least in these cases, initiate a “fundamental shift in relations that an indebted person has to themselves, others in a similar situation, and the institutions that manage and enforce the debt relation”. In the cases discussed here, this shift can well be described as one from a mortgage-activity system towards an activity-system of mutual aid. My research suggests, that struggles among people who have “nothing in common but their dispossession”, can flourish through a meticulous combination of macropolitical and micropolitical practices to cultivate a communist ethic of mutual aid, which is not bound to a specific subjectivity in its generosity (Clover 2016b, 16; Graeber 2012, 94).

The results from my work suggest, on the one hand, that the PAH is a highly complex social movement that acts as a space to change not just the world around it, but also the people in the movement. As noted above, these two types of change are inseparable, as the PAH is an activity-producing activity, based on the continuous refinement of common notions through cycles of expansive learning. Changing social and institutional structures becomes intertwined with collective learning and empowerment, that in turn changes the agents of that change. It is in this sense, that the movement is transformative (Engeström 2007, 38; Tenhunen 2016, 65–67; Read 2015, 188; De Smet 2015, 5). This process can be described in general terms through cycles of learning, but must also always be understood in its specificity through paying attention to how different tools and artifacts are mobilised by different people under different circumstances. While people coming to the PAH operate within similar institutional and social structures, which creates a common

denominator and the need for collaboration, they also have individual situations and inclinations. The PAH provides a general approach for people to struggle against their debtors, but remains attuned to the singularity of each case and person. The assemblies act as a tool to invite people to share their individual story and to find commonalities with others, while the myriad of practical activities that sustain the movement provide different artifacts for different kind of people to leverage in their engagement with the PAH. Activity theory is a useful framework for understanding this, because it offers concepts that are conducive for moving from the specific to the general (Engeström 2015, 119).

Moreover, I have shown how “the formation of common notions can be understood as a process of expansive learning that can be conceptualized as shifts in the capacity of someone to affect and be affected”. Specifically, it seems based on the results attained here, that activity theory in combination with a theory of affect can untangle the complex interconnection of feeling, doing, and thinking, or *sentipensar*, in the formation of transformative agency (bergman and Montgomery 2017, 61; see also Escobar 2016, 14). Giving a logically consistent account of how power and debt are intertwined or on how people can organise to change their conditions is generally not enough to create collective action. Instead, as Deleuze notes, we need to make maps of affects, to explore “what happened there that unblocked this here?” (Deleuze 1978) Thinking always has a libidinal aspect to it, which can work prohibit collective organising or encourage it, if properly dealt with (Freud 1957, 244; quoted in Berlant 2011, 27). This kind of formation of common notions is not just a matter of rational elaboration, but an affective and emotional process (bergman and Montgomery 2017, 279). In other words, and based on my research, any theory of social movements needs to come to terms with the complexity of embodied meaning-making (Wetherell 2012, 2). For this purpose, Spinoza is an excellent guide, and minor readings of his work combined with the rigour of activity-theory offer a promising framework for investigating empowerment in social movements.

However, as I have repeatedly emphasised, these theories need to be contextualised against a social and institutional background. The case of Blackstone highlights this point especially forcefully. As I suggested, it seems like “the global movements of capital can disrupt this expansive learning process through rendering some of its tools inoperative”. Learning in social movement cannot be an exercise that is too focused on the micropolitical aspects of organising, as failure to deliver macropolitical victories will make the former lose its focus and horizon. The PAH is effective because it is effective in its macro- *and* micropolitics, although this thesis focuses on the latter.

In summary, I have shown that my research questions form a valid framing of empowerment in the PAH, as well as some of its limits. Of course, my evidence is not conclusive. Instead, my overall analysis opens up a new avenue of research regarding how social movements can challenge rigid social categories such as debt and money⁵³. The theoretical and methodological synthesis developed here, offers a promising tool for triangulating how social movements can build power. This seems like a reasonable conclusion in light of the

⁵³Indeed, even using all the interviews we did with the PAH could not provide *conclusive* evidence. How could they?

analysis here, and is also what I set out to clarify in the introduction. Furthermore, I would invite future researchers to explore a number of questions. Firstly, and most importantly, could the framework proposed here be used to provide insights on differences in processes of empowerment, using a larger set of interviews? Secondly, how could the methodological framework presented here be developed so that tracing expressions of emotion in interview data could be done with even greater methodological rigor? Thirdly, could a longer study period using this research framework and involving contradictions such as that between Blackstone and the PAH, help explain how and why social movements succeed or fail to challenge global capital?

This thesis has been a work of translation, one situated perspective on the rich and beautiful movement that is the PAH. I do not claim to understand the movement fully, nor to describe it exhaustively. Instead, I propose that the theoretical tools sketched out here, offer a valuable point of view on the movement and, consequently, a possible roadmap for new types of exciting research on the intersections of political economy, local and global social movements, and learning.

Appendix 1: Catalogue of interviews

During our time in Barcelona, we interviewed more than 20 people involved with the PAH. Here I list the interviews directly used in this thesis. The interviews were done with Kukka Ranta (KR). Out of the interviews that were done in Spanish, some were translated into English by KR and/or Lotta Tenhunen (LT) with some input from myself. The interviews used in this thesis are the following:

- Interview with PAH activist Jordi. Barcelona, 12th of November 2015. In English with KR.
- First interview with PAH activist and *afectado* Dilan. Barcelona, 30th of November 2015. In Spanish with KR, translated into English by KR and LT.
- Interview with PAH activist Ramon. Barcelona, 10th of December 2015. In Spanish with KR.
- Interview with PAH activist and *afectada* Mireia. Barcelona, 10th of December 2015. In Spanish with KR, translated into English by LT.
- Second interview with Dilan. Over Skype between Helsinki and Barcelona, 17th of October 2016. In Spanish with KR, translated into English by LT.

Appendix 2: Questions for Mireia

Main questions discussed in interview with Mireia, 10th of December 2015, organised by themes.

Introduction

- What members are there in your family (age, employment, nationality) and where do you live?
- How did you originally hear about the PAH and how did your relationship with the group begin?
- When did you start having housing problems? When did the problems with your mortgage start? When did you enter the PAH?
- How did you hear about the PAH?

Empowerment and emotions

- In your own words, how would you describe your day to day life and your emotional life before getting involved with the PAH and after? And how about during your time with the PAH?
- What has changed in the assemblies between the time when you started in the group and now? How does the mutual aid function, on a broader scale and on a smaller scale?
- When people from the bank told you to get a second mortgage, how did they speak to you? How do you feel you were deceived by the bank?
- Could you still elaborate on the emotions you had in taking part in the PAH and after. How did the discussions with the bank change during this time?

The activities of Mireia in the PAH

- Did you have any experience of political activities before the PAH?
- How many things are you doing for the PAH these days? How many hours do you put into the PAH?
- What kind of things have you learned in the PAH? What are the most important things?
- We have noticed, that rent has become increasingly central for the PAH. When did this happen and how does it affect the group?
- How has the PAH responded to these new problems and how has it affected the activities of the movement?
- Before the ILP [Citizens legislation initiative in Catalonia], how was it to stop a rent related eviction?
- What are currently the biggest problems for the PAH, internally and externally?
- How do you think that the electoral success of Barcelona en Comú has affected the PAH? In which ways is it useful?
- How do you see the future of the PAH and your place in it?
- What do you think are the most important technological tools used by the PAH? Why?
- How do people in the PAH engage with different social media initiatives?
- Is there something that we haven't asked, that you would like to address?

- In the case of [name removed], can you explain why this is causing conflict in the PAH?

Appendix 3: Questions for Dilan (first interview)

Main questions discussed in interview with Dilan, 30th of November 2015.

- Can you begin by telling us about your family and profession? We already know you are from [NAME OF COUNTRY].
- Where were you working at this time? What did you do in your job?
- Did you get your mortgage in 2006? How much did you earn at this time? Were you also sending money to your family?
- When Blackstone took over your mortgage did things change and if they did, how?
- What did you have to renegotiate with Blackstone?
- What kind of means do you imagine to pressure Blackstone?
- A lot of people tell us, that their mortgage and the problems with the bank cause them a lot of stress and physical and mental health problems. Would you maybe want to share your experiences regarding this?
- How did your situation change when you entered the PAH?
- What have you learnt in the PAH? What new methods or what new knowledge...?
- What do you think your own role in the PAH is? Do you go to all the actions and many of the assemblies?
- Why do you think the PAH works so well? How do the assemblies work? If you would have to explain to someone abroad how to “replicate” the process in another place, what would you say?
- Do you have any previous experience of political activism?
- Do you remember how you felt when you first got to the PAH? Did it feel easy to become part of the group?
- As a movement, what do you think are the biggest victories of the PAH?
- What do you think about the challenges, obstacles, and problems the PAH currently has?
- How do you see the future of the PAH and your place in it?
- There seems to be a lot of knowledge present at the assemblies. How is it produced and shared? How come everyone seems so knowledgeable?
- When was the last time you saw your family?
- How is it possible to pressure Blackstone? Is it necessary to invent new methods?
- How many people in the PAH currently have mortgages with Blackstone? It seems like Blackstone is completely unwilling to give over the deed in any of the cases we are aware of.

Appendix 4: Questions for Dilan (second interview)

Main questions prepared for interview with Dilan, 17th of October 2016, organised by themes.

Blackstone

- How has your case and situation with Blackstone evolved?
- Back in 2015, your case was moved over to Blackstone, which unlike Caixa Catalunya has no offices or real customer service in Spain. How do you feel your situation changed when this happened?
- How did the transition to Blackstone affect your ability to win your case?
- How has la PAH so far been able to pressure Blackstone? What has worked and what hasn't?

Artifacts

- What kind of concrete activities made you find your place in the PAH movement?
- You said that your role is to participate in the demonstrations, how would you describe what do you do in the demonstrations? What is your role?
- We're really interested in the different ways people can participate in la PAH. In this context we started thinking about your paintroller and the way you always make yourself available for wheatpasting in actions. How did you take that role?
- How has your role as the person wheat pasting during actions affected your relationship to la PAH and other people in the group?
- You seem to stick to one role during actions, do you think other people as well find one thing to do and stick to that?

From private to common concerns

- When you started in la PAH, it seems like you, naturally, were mostly concerned with your own case. Later it seems like you have really engaged with the cases of other people as well. How do you think your relationship to other people in la PAH has evolved since you started in the group and how have you changed yourself during that time?
- Why do you think some people stay with la PAH even after their own case starts clearing and others leave? Why have you stayed?

Appendix 5: Table of emotions

The emotions in this table were defined using the epub version of Spinoza's *Ethics* (Spinoza 2005) and the online version of the Merriam-Webster dictionary, last accessed and checked on the 14th of October 2019. The relevant page in *Ethics* or the name of the Merriam-Webster entry is given in the "Sources" column.

Name	Definition	Sources	Comments
Admiration/Awe	a strong feeling of fear or respect and also wonder	Merriam-Webster entry for "awe"	
Anger	Anger is a sadness, accompanied by the idea of an external cause, a strong feeling of displeasure and usually of antagonism.	Spinoza on hate (236), Merriam-Webster on anger.	I use here the definition Spinoza gives for hate for anger instead, to accommodate for a more contemporary use of anger.
Anxiety	Apprehensive uneasiness or nervousness usually over an impending or anticipated ill. Milder than fear.	Merriam-Webster on anxiety with added qualifier.	
Comaraderie	The feeling of closeness and friendship that exists between companions.	Merriam-Webster on camaraderie.	
Compassion	"A sadness, accompanied by the idea of an evil which has happened to another whom we imagine to be like us", sympathetic consciousness of others' distress together with a desire to alleviate it.	Spinoza on pity (240), Merriam-Webster on compassion.	
Confidence	"Confidence is a joy born of the idea of a future or past thing, concerning which the cause of doubting has been removed", a feeling or consciousness of one's powers or of reliance on one's circumstances.	Spinoza on confidence (238), Merriam-Webster on confidence.	
Courage	Daring is a desire by which someone is spurred to do something dangerous which his equals fear to take on themselves.	Spinoza on daring (249).	Modified by authors.
Curiosity	the desire to learn or know more about something or someone	Merriam-Webster on curiosity.	
Delight	a high degree of gratification or pleasure	Merriam-Webster on delight.	
Despair	"A sadness born out of the idea of a future or past thing concerning which the cause of doubting has been removed", to lose all hope or confidence	Spinoza on despair (239), Merriam-Webster on despair.	
Doubt	a lack of confidence	Merriam-Webster on doubt.	In oneself or others.
Fear	"Fear is an inconstant sadness, born of the idea of a future or past thing whose outcome we doubt.", an unpleasant often strong emotion caused by anticipation or awareness of danger.	Spinoza on fear (238), Merriam-Webster on fear.	
Frustration	The feeling of impatience or anger caused by another's repeated disagreeable acts	Merriam-Webster on frustration.	impatience or anger related to relationships between friends
Gloom	to look, feel, or act sullen or despondent	Merriam-Webster on gloom.	
Humility	Humility is a sadness born of the fact that a man considers his own lack of power, or weakness	Spinoza on humility (242)	
Incredulity	a feeling that you do not or cannot believe or accept that something is true or real	Merriam-Webster on incredulity.	
Indifference	Marked by a lack of interest, enthusiasm, or concern for something.	Merriam-Webster on indifferent.	
Indignation	"Indignation is a anger toward someone who has done evil to another", anger aroused by something unjust, unworthy, or mean.	Spinoza on indignation, (240) with hate rewritten as anger, Merriam-Webster on indignation	
Loneliness	sad from being apart from other people, isolated from others	Merriam-Webster on loneliness.	
Love	"Love is a joy, accompanied by the idea of an external cause."	Spinoza on love (235).	
Pride	a feeling of happiness that you get when you or someone you know does something good, difficult, etc.	Merriam-Webster on pride.	
Relief	a pleasant and relaxed feeling that someone has when something unpleasant stops or does not happen	Merriam-Webster on relief.	
Resolve	Marked by firm determination	Merriam-Webster on resolute.	
Resentment	deep-seated resentment, frustration, and hostility accompanied by a sense of being powerless to express these feelings directly	Merriam-Webster on resentment.	
Self-esteem	"Self-esteem is a joy born of the fact that a man considers himself and his own power of acting."	Spinoza on self-esteem (242).	
Self-respect	a proper respect for oneself as a human being	Merriam-Webster on self-respect.	
Shame	"a sadness, accompanied by the idea of some action [NS: of ours] which we imagine that others blame."	Spinoza (Ethics IIDVII)	
Solidarity	a feeling of unity between people who have the same interests, goals	Merriam-Webster on solidarity.	
Surprise/Wonder	"an imagination of a thing in which the mind remains fixed because this singular imagination has no connection with the others", rapt attention or astonishment at something awesomely mysterious or new to one's experience (wonder), the feeling caused by something unexpected or unusual (surprise)	Spinoza on wonder (234), Merriam-Webster on wonder and surprise.	
Us-esteem	"Us-esteem is a joy born of the fact that a person considers themselves and their friends and their shared power of acting."	Spinoza on self-esteem (242), rewritten in the plural.	Similar to self-esteem for Spinoza, but for the collective.

Appendix 6: Table of expansive learning cycles, Mireia

#	Description	Object	# of manifestations of it in the cycle	Possible contributions	Active contributions	Example of manifestation of contribution	Assessment	Process learning activities	Context activities	Key people and tasks for learning	Resolution	Manifestations of resolution	Associated emotions (self)	Outcomes
1	Designing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.8 High school of design... work on top of that... a complete cycle... 1.9 To design... 1.10 To design... 1.11 To design... 1.12 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.8. Think you can... 1.9. To design... 1.10. To design... 1.11. To design... 1.12. To design...	Anger, anxiety, nervousness, confidence, nervousness, self-esteem	Finishing, ending, starting, ending (20 minutes)
2	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.13 To design... 1.14 To design... 1.15 To design... 1.16 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.13. To design... 1.14. To design... 1.15. To design... 1.16. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
3	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.17 To design... 1.18 To design... 1.19 To design... 1.20 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.17. To design... 1.18. To design... 1.19. To design... 1.20. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
4	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.21 To design... 1.22 To design... 1.23 To design... 1.24 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.21. To design... 1.22. To design... 1.23. To design... 1.24. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
5	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.25 To design... 1.26 To design... 1.27 To design... 1.28 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.25. To design... 1.26. To design... 1.27. To design... 1.28. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
6	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.29 To design... 1.30 To design... 1.31 To design... 1.32 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.29. To design... 1.30. To design... 1.31. To design... 1.32. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
7	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.33 To design... 1.34 To design... 1.35 To design... 1.36 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.33. To design... 1.34. To design... 1.35. To design... 1.36. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
8	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.37 To design... 1.38 To design... 1.39 To design... 1.40 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.37. To design... 1.38. To design... 1.39. To design... 1.40. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
9	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.41 To design... 1.42 To design... 1.43 To design... 1.44 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.41. To design... 1.42. To design... 1.43. To design... 1.44. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)
10	Finishing and creating a new product for the market	Product design and development	4 (manifestations) 1 (object) 1 (task)	Product design and development	Product design and development	1.45 To design... 1.46 To design... 1.47 To design... 1.48 To design...	Knowledge, skills, attitudes	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	Designing, creating, developing	1.45. To design... 1.46. To design... 1.47. To design... 1.48. To design...	Confidence, nervousness, self-esteem, self-confidence	Finishing, ending, starting, ending (20 minutes)

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