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At the Margins of Europe: Homeownership, Inclusion, and Protest in Contemporary Madrid

by

Sophie Laura Gonick

A dissertation submitted in partial satisfaction of the
requirements for the degree of Doctor of Philosophy

in

City and Regional Planning

and the Designated Emphasis

in

Global Metropolitan Studies

in the Graduate Division

of the

University of California, Berkeley

Committee in Charge:

Professor Nezar AlSayyad, Chair

Professor Ananya Roy

Professor Mia Fuller

Summer 2015

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Sophie Laura Gonick

Abstract

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Doctor of Philosophy in City and Regional Planning

University of California, Berkeley

Professor Nezar AlSayyad, Chair

Examining the material history of contemporary Madrid, this dissertation investigates the spatial process of Europeanization as both a state-led project and an everyday urban experience. Looking particularly to the role of private property within that larger experiment, I argue Madrid's urban development has long been central to Spain's quest for strategic inclusion within the broader European landscape. In turn, I demonstrate how the recent moment of financialization and neoliberal planning worked through longer historical questions of modernity that implicated changing concepts of difference. In a moment in which the European project is now in doubt, moreover, I reveal how once marginal groups now articulate new repertoires and imaginaries for a more inclusive Union.

Demonstrating the primacy of homeownership—long utilized as a mechanism that offered admission into Madrid's imagined whole—I address how both the state and its citizens conceived of European membership as a spatial project of physical expansion and acquisition. Through archival research, I show that private property markets became a tool for both state-led Europeanization and middle class aspirations of economic advancement and consumption. Accordingly, I look to the theoretical margins of this ontological regime, namely, immigrant participation within the housing market. In doing so, I uncover how the state treated their acquisition of private property as a de facto integration policy. Employing ethnographic methods, I then demonstrate how the financialization of that model has precipitated both everyday violence along lines of race, class, and gender, and new forms of resistance and civil disobedience, as experiences of dispossession contribute to new repertoires of activism and solidarity. To conclude, I demonstrate how grassroots movements challenge ecologies of speculative homeownership through new arsenals of political action and inclusive urban politics that insists on mutual cooperation. Such politics imagines an alternative future in which plurality and diversity are not only tolerated, but also enliven the limits of possibility.

By challenging the borders and boundaries of Spain's boom and bust, this dissertation reveals how political economic crisis and uncertainty provide openings for new articulations of grassroots organizing and political action, against the standard narrative of xenophobia and exclusion. Ultimately, it argues Europe's everyday citizens are fundamentally transforming their relationship to the state and its systems of rule.

Dedicada a las chicas de Acogida y nuestras comidas de miércoles

And may the future burn bright for Mia, Tessa, and the rest of the junior Ramales gang

Table of Contents

List of Terms	vi
Preliminary Figures	viii
Acknowledgements	xii
Introduction: Seeing from the South (of Europe).....	1
The Precarity of Property	2
“Spain is Different”: Identity, Europeanization, and Integration	5
Beyond Neoliberalism: Spatial Histories of Identity and Difference	5
Europeanization and the Promise of Modernity	10
Troubling Integration	12
Citizenship and Politics at the Margins	15
Studying the Margins: On Method	17
Illuminating the Margins: History and Ethnography	18
The Role of the Planner	20
The Nuts and Bolts of Participation and Positionality	20
Creature Comforts	21
Participation, Activity, and ‘Proving’ Myself	22
Of Informants and Interviews	22
The Personal Life of Participation	25
Conclusion: Identity, Difference, and the Meaning of Europe at the Margins.....	26
Planning for Property: Homeownership, Real Estate, and Speculation, 1939-1997	28
Notes on Spanish Planning and the State	29
Origin Myths: Crafting the Middle Class under Franco	31
Planning and Power under Franco	31
Dwelling in Devastation: Housing and Crisis after the Civil War.....	33
Holy Homes and Catholic Communities	34
Prosperity for the Propietario: The Inception of Spanish Homeownership	35
Constructing the Post-War Economy.....	37
Cosmopolitan Identity and Capitalist Subjects	38
Social Justice and Capitalist Expansion.....	38
The Defaults of Dictatorship: Inadequate Housing at the End of an Era.....	39
Democratic Beginnings: Property and Land Markets in the new Madrid.....	40
Planning the Democratic City: Madrid’s 1985 Plan General	42
The Architecture of Europeanization.....	44
Residential Real Estate in the New Madrid: Ruins and Riches	45
Marca España.....	46
Modernizing Mortgage Markets	47
Planning and Power: Real Estate and Shifting Governance Arrangements	49
Planning for Economic Growth: The Urbanism of the ‘Proyecto’	50
Conclusion: Unlocking Property’s Potential	52
The Promise of Property: Land Markets, Homeownership, and European Citizenship in Madrid, 1997-2008	55
Dreaming the Millennial Metropolis.....	57
Ownership and Land Markets: Property’s Social Function.....	57

The Europeanization of Land Markets	58
Ownership and Land Markets: Property's Capitalist Potential.....	59
The Global City: Madrid's 1998 Plan General	62
The Global Region: Multinational Aspirations, Regional Concerns	64
Land Use and Lucre: Urbanization at any Cost	65
Citizenship and the Marketplace.....	67
Citizenship Deconstructed and Defined.....	68
The Culture of Property	70
Hearth and Home in the New Europe	71
Dreaming of Domesticity.....	73
Gendering Homeownership and the European	74
Paradoxes: Mortgage as Mediator	75
Stagnant Wages and the Spanish Dream	76
Beyond Fordism.....	79
Financing Citizenship	80
Conclusion: Citizenship and Consumption in the European City	82
Delinquency and Domesticity: Immigration, Integration, and the Making of Market	
Citizenship	84
The Culture of Race in Contemporary Europe	85
Immigration and Integration Policymaking in Spain	86
Homeownership, Immigration, and Integration.....	89
Legalities and Liminalities.....	89
Strangers in the City	91
The Emergence of the Integration Discourse.....	91
Housing, Vulnerability, and the Lived Reality of Ambiguity	92
The Obligations of a Citizen	93
Settling in the City	95
The Meaning of Integration	95
Responsibility and Individual Advancement	97
Producing Integration through Policy and Plans	99
Housing and Homeownership.....	100
At Home in the City	101
Disaggregating the Category of 'Immigrant'	101
Housing Policy and Practice as Integration Program	103
The Newest Frontier: Banking on Immigrants	104
Agility and Ease.....	105
Seducing the Immigrant.....	106
The Long Hand of the State	107
Market Participation and Membership.....	108
The Process of Settlement and Advancement.....	109
Economic Opportunity and Advancement.....	111
Infiltrating Immigrant Lives	111
Speculative Futures.....	112
Leaps of Faith	113
Conclusion: Who Can Integrate?	113

From Civil Death to Civil Disobedience: Exclusion, the Death of Citizenship, and Immigrant Activism.....	115
Peripheral Citizenship.....	116
The Illusion of Choice.....	117
Segregation and Exclusion.....	118
The Inscription of Difference.....	123
We Are All Equal in Death.....	124
A Civil Death.....	125
Laboring in Loneliness.....	127
The Shame of Death.....	128
The Death of Class.....	129
Enemies at the Gate.....	131
Family Ties.....	131
Violence, Rupture, and Ruin.....	133
Foreclosure and Castration.....	134
Gendered Violences.....	135
Waking the Civil Dead.....	138
Origin Myths.....	139
Macro, Micro, and Migration.....	140
Corruption, Community, and Contestation.....	141
Politics and Leadership at the Margins.....	143
Sharing Stories, Finding Fraud, Collectivizing Contestation.....	145
Demanding Visibility.....	148
Conclusion: The Availability of Dissent.....	150
Towards Participatory Citizenship: Solidarity, Autonomy, and the Making of Inclusive Politics in Contemporary Madrid.....	152
Building Solidarity.....	153
Spatial Histories from the Margins.....	153
Assembling the Affected: Emotions and Encounters at the Periphery.....	155
Controlled Chaos.....	157
Ordering the Chaos.....	158
Spaces of Emotion.....	159
Encounters at the Edge of the City.....	161
Telling Stories.....	163
The Role of the ‘Activist’.....	165
Negotiating Difference in Activism.....	166
Spreading Solidarity: Scales of Action and Spaces of Resistance.....	169
Taking to the Streets: Stopping Evictions.....	169
Confronting Capital.....	172
Networks of Politics and Power: Challenging Policy.....	174
Scales of Justice: Law, the Courts, and the Promise of Europe.....	176
Solidarity and its Discontents.....	180
Radical Autonomy or Agonistic Engagement?.....	181
The Gendered Dynamics of Activist Conflict.....	183
Individual and Collective, Universality and Particularism.....	185
Towards Convergence.....	186

Conclusion: Towards Insurgent Citizenship?	187
Reclamation, Repossession, and Recuperation: Property, Place, and Insurgency at the Margins	189
Towards a New Institutional Architecture	189
From Occupation to Recuperation.....	191
Legitimizing Re-Possession.....	195
Bibliography	197

List of Terms

15M: On May 15, 2011, a spontaneous occupation of Madrid’s Puerta del Sol served as the basis for the emergence of large protest movement, in which thousands of people took to the streets in the Spanish capital and throughout the country’s cities and town. The occupation, which lacked a central political goal or mission, was loosely organized around a rejection of existing formations of institutional power, bringing together dissatisfaction with political parties, labor unions, public healthcare and education, the housing system, precarious employment, and the edicts of austerity under the European Union. After a month in Sol, Madrid’s activists disbanded the Sol encampment, directing their energies to the creation of neighborhood assemblies—a strategy that echoes through Madrid’s history of urban activism, which has long centered on the neighborhood unit. Unlike in other parts of Spain, Madrid’s 15M assemblies are still very much in existence.

Activist: I use this term liberally throughout the dissertation to distinguish from *afectada* (see below). I designate as activist those individuals who are involved in social movements, but who are not directly under the threat of foreclosure and eviction. This is a political decision, one that I explore in Chapter Five.

Afectada: I use the term *afectada*, in its original Spanish, to designate those individuals who are directly under the threat of foreclosure and eviction. There is no adequate translation into English: I loosely translated the Plataforma de Afectados por la Hipoteca into Mortgage Victims’ Platform, but to ascribe victimhood is something of a misnomer. Rather, this term imbricates both the effects of crisis and one’s ability to translate exclusion and inequality into productive forms of empathy, solidarity, and struggle. Further, I choose the feminine form of the word to reflect the gendered dynamics of the PAH, which I discuss at length throughout this thesis.

CONADEE: The Coordinadora Nacional de Ecuatorianos en España is an organization dedicated to the Ecuadorian community in Spain. The group was involved in early activism around mortgage issues, as I detail in Chapter Four.

FRAVM: The Federación Regional de Asociaciones de Vecinos de Madrid is the regional federation of neighborhood associations for the Madrid region, and oversees activity relating to all aspects of urban reproduction. The FRAVM emerged from the neighborhood struggles of the late 1960s-1980s, and is the traditional link between leftist local politics and the (largely conservative) Madrid government. The FRAVM offered early support to the CONADEE on mortgage issues.

Indignados: Those activists involved in 15M were designated ‘indignados’ because they took as their inspiration Stephene Hessel’s book *Indignez-Vous*, or ‘Get Outraged!’ I use indignados and 15M more or less interchangeably.

PAH: The Plataforma de Afectados por la Hipoteca (PAH-Mortgage Victims’ Platform) is an autonomous, non-partisan activist collective with over 200 groups throughout Spain. While the collective originally sprung up in Barcelona to tackle the issue of mortgage-related evictions, it now fights all manner of housing-related issues. In addition to stopping evictions, it offers legal counsel and has occupied buildings to rehouse people. To become a PAH, activist groups must

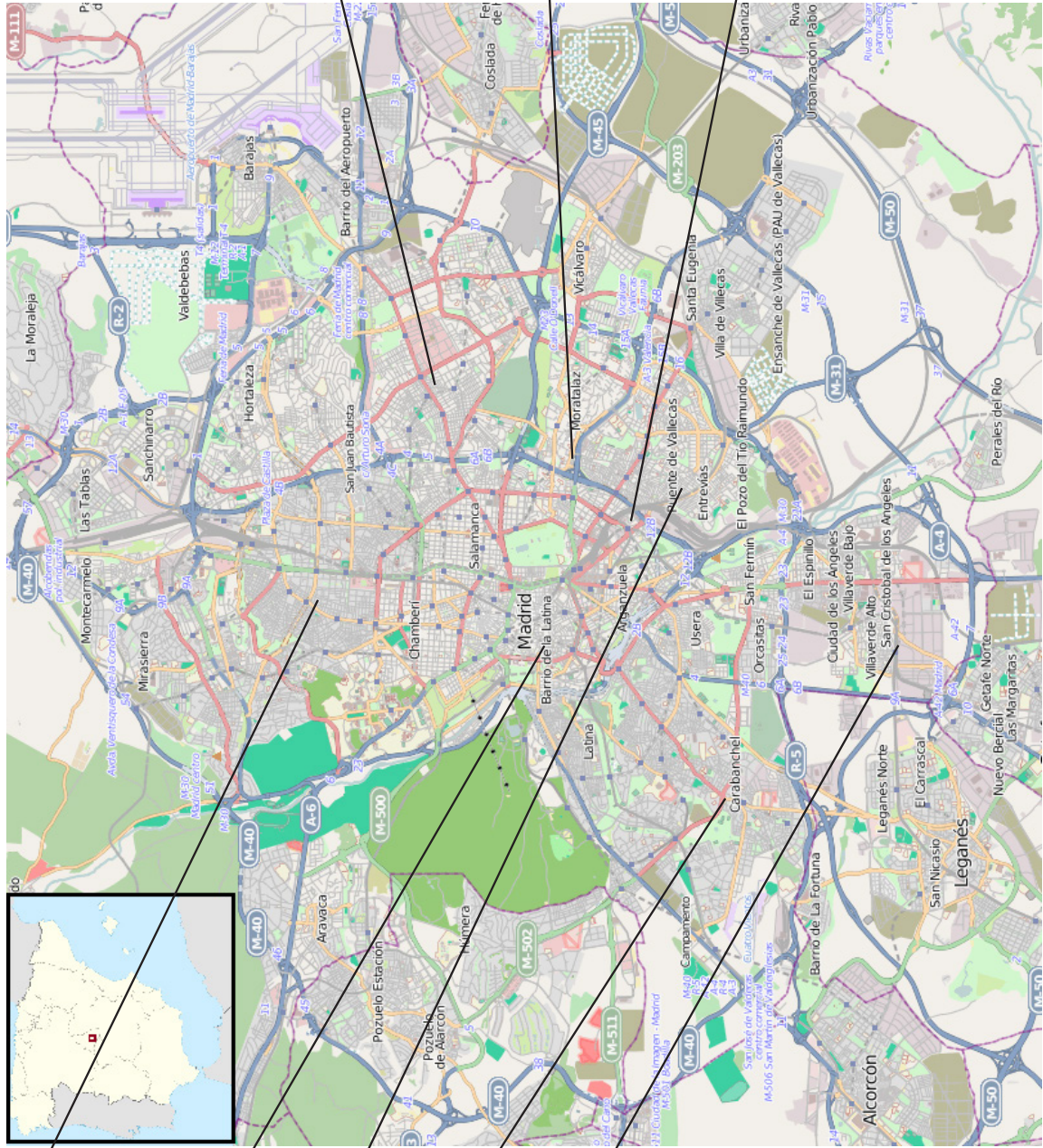
follow several rules: they must have free and open general assemblies, eschew institutional support or backing, and abstain from electoral politics. The emphasis is on mutual empowerment and aid, horizontality, and tolerance. In addition to local assemblies, the collective has regular state-wide meetings.

Preliminary Figures



Neighborhoods with Elevated Evictions

With Foreign Born Population, from Madrid's Anuario Estadístico Municipal 2013 (14.4% foreign born overall)



Tetuán
20.5% foreign born

**Lavapiés/
Embajadores**
23.2% foreign born

Puente de Vallecas
18.2% foreign born

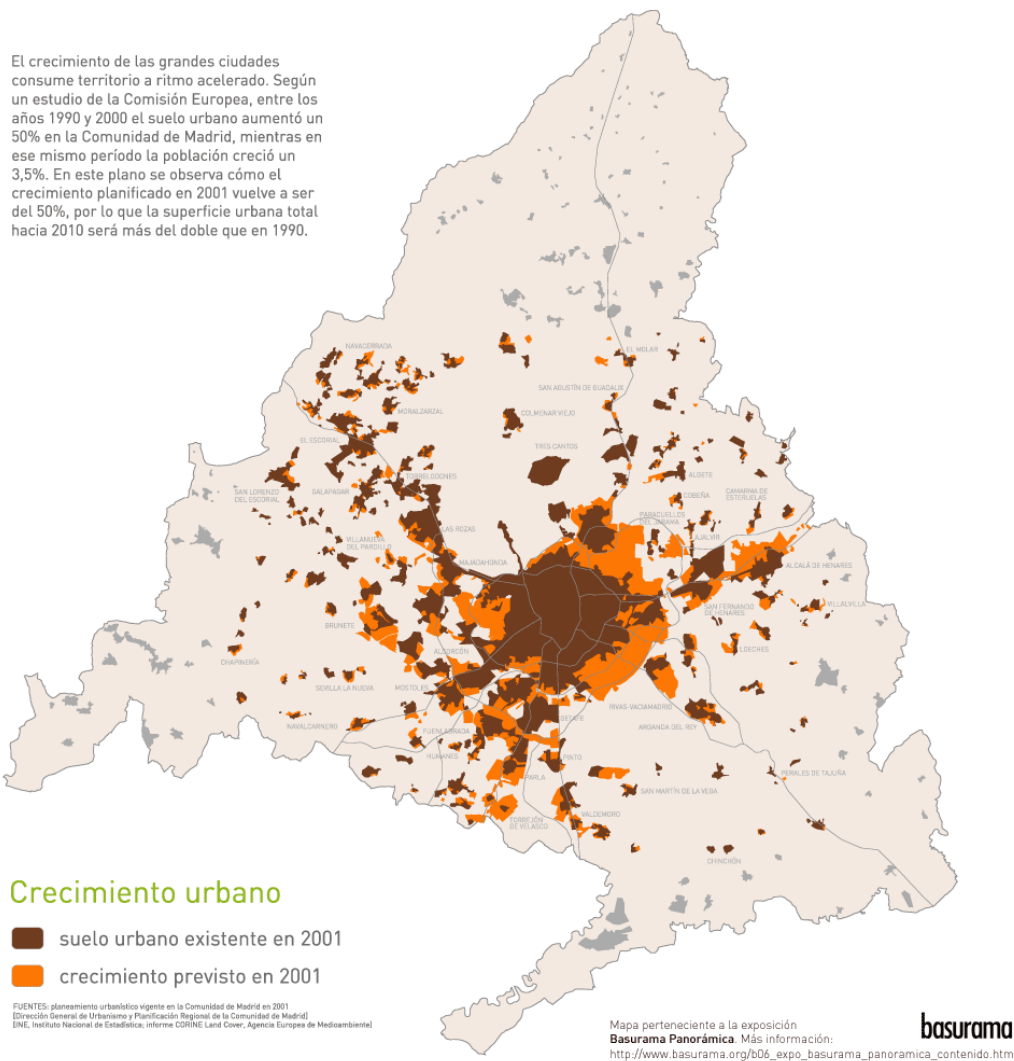
Carabanchel
20.6% foreign born

Villaverde
21.2% foreign born

Ciudad Lineal
15.9% foreign born
(note: some neighborhoods in this district have ~20% foreign born)

**La Federación
Regional de
Asociaciones de
Vecinos (FRAMV)**

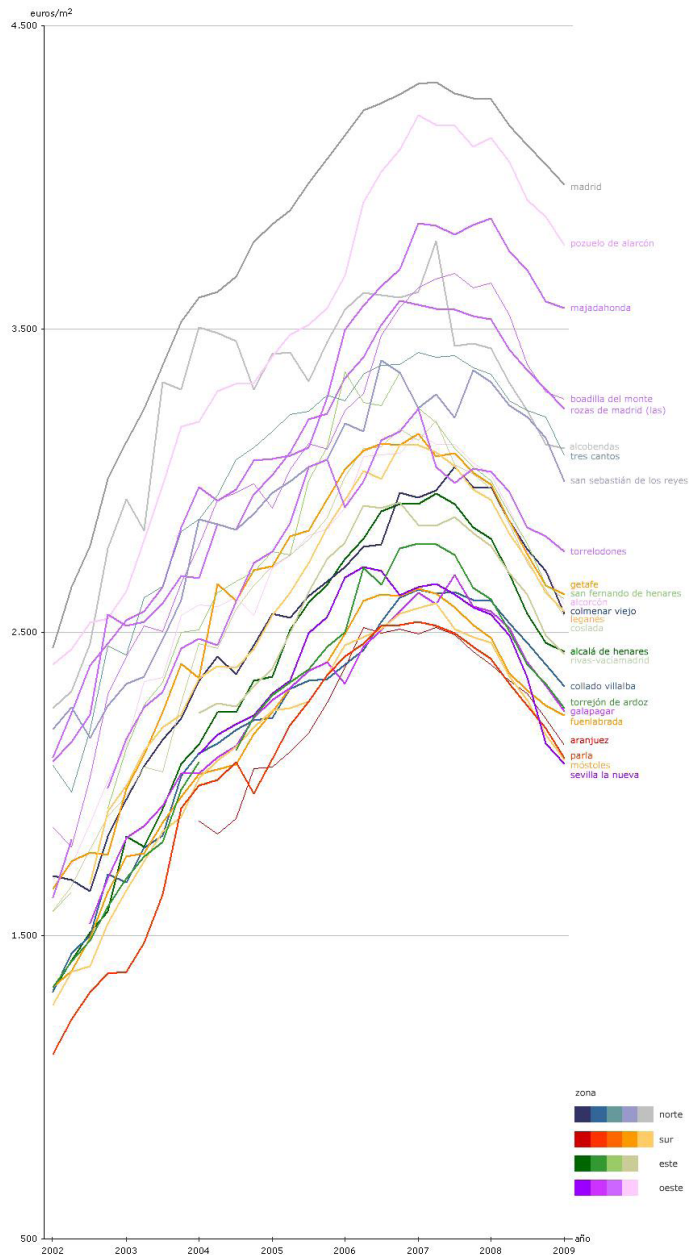
**New Centro
Social Seco**



Urban Growth in the Madrid Region

'The growth of large cities consumes territory at a rapid rate. According to a European Commission study, from 1990 to 2000, urban land increased 50% in the Comunidad de Madrid, while the population grew 3.5% during the same time. In this map, one can observe how planned growth for 2001 is once again 50% more, so that the total urban land surface in 2010 will be double that of 1990.'

Brown = urban land in 2001
 Orange = planned growth



Evolution of Housing Prices in the Madrid Region, 2002-2009

Source: <http://www.jesuscencinar.com/2009/03/informe-de-idealistacom-1er-trimestre-2009-el-precio-de-la-vivienda-sigue-bajando-.html>

Acknowledgements

The culmination of one's graduate career demands an acknowledgement of all the people who have made that possible. I entered UC Berkeley in the Fall of 2008, having spent three years in Madrid generally being a carefree *flâneuse*. I was very fortunate, during my first few weeks of graduate school, to respond to a posting for a position at the International Association for the Study of Traditional Environments. I imagined myself working on materials related to yurts and vernacular Himalayan architecture. Instead, I found an enthusiastic mentor in the guise of a boss. Nezar AlSayyad has been a committed advisor and champion ever since.

IASTE, happily, introduced me to another wonderful mentor who I now consider a dear friend. Mia Fuller has provided advice—practical, academic, and personal—cocktails, laughter, intrigue, and even a job (thank you Joe!). I am forever in her debt. I remember fondly the day we spent in Damascus over *mezze*, escapees from a group trip to Palmyra.

Ananya Roy is a force to be reckoned with; I, however, somehow have the great luck to consider her not only an inspiration and advisor, but also now a friend. Frustratingly at times, but also thankfully, she has pushed me in directions I would not have imagined, making me a better scholar and researcher. Through adventures in the cold fog of Monterey and the steamy humidity of Jakarta, Ananya has helped me to realize my voice as an academic and advocate. She is insightful and challenging, warm and generous, compassionate and fearless. I am incredibly lucky to have benefited from her mentorship.

At DCRP, Teresa Caldeira has also provided key guidance, encouragement, moral support, and intellectual stimulation. While this dissertation does not carry her signature, it nonetheless benefits from her advice, prodding, and sharp analytical gaze. Ananya, Mia, and Teresa have all illuminated for me the courage and strength necessary for women both to be successful in the academy, but also to push, challenge, and defy its rules, mores, and traditions. I am forever in their debt, and I hope I can pay it forward.

Unfortunately, as in all things, the academic life requires funding. In that vein, I received great support from the Center for Middle Eastern Studies, the Institute for European Studies, and the Institute for International Studies during my tenure at Cal. In particular, a dissertation grant from IES and the Simpson Fellowship from IIS allowed me to pursue critical periods of fieldwork. Global Metropolitan Studies also provided aid to carry out an important follow-up visit to Madrid. Meanwhile, the staff of both CMES and DCRP have been kind, accommodating, helpful, and professional, even in the midst of my mini-breakdowns. Mejgan Massoumi and Emily Gottreich deserve special mention.

Crucial financial and scholarly support from the Social Science Research Council was key in my scholastic journey. As a Dissertation Proposal Development Fellow, I had the great fortune to spend several weeks with a coterie of young scholars, including my dear friends Marisol Lebron and Stuart Schrader, under the watchful and demanding gaze of Helga Leitner and Ananya Roy. We also got to be pushed and prodded by the delightful Michael Goldman and Eric Sheppard. That endeavor took us all to Indonesia, where I had the immense and rewarding pleasure of

intense academic conversation and late night banter with scholars young and old, including some of the nicest people I've ever met in the academy in the tropical dusk of a dingy high rise hotel.

Fieldwork in a foreign locale far from home can be lonely and bewildering. In Spain, I have benefited from mentorship and great friendship. I am thankful to Sebastian Royo for giving me my first job out of college at Suffolk University Madrid Campus, where I learned first hand the intricacies and inanities of doing business in Spain. Amy McAllister was a warm and generous presence, who has continued to be a dear friend and worthy ally. Meanwhile, when I met Oscar Martínez at a Harvard history department reception ten years ago, I had no idea he would prove to be such a vital connection and friend. He has provided me with lodging, connections, friendships, and an introduction to the best workspace in all of Madrid. As such, I am also grateful for my dear *taller* of *jesusymarianos*, especially Pepe, Fio, and Víctor.

During the long, hot summer following my graduation from college, I had the immense good fortune to meet a young urban sociologist, Andrés Walliser. Our academic and personal lives have somehow run in parallel, despite being separated by ten years and an ocean. Andrés has been an amazing friend, mentor, and co-conspirator. I am so thankful our paths crossed once again in 2011 at an end of school performance in posh Aravaca. In addition to his scholarly insights and connections, Andrés facilitated my tenure at the Fundación Juan March, a lovely place to call home during my early days of fieldwork. He also invited me to come speak to his class one morning; fortuitously Jon Aguirre Such, now a friend, also attended that day. Miguel Martínez has also been a kind and generous mentor, introducing me to several of Madrid's chaotic worlds of activism.

Fieldwork is an intensely personal experience—one does not leave behind a life upon entrance to the field. In elaborating research methods, one often forgets that daily life must also take place, beyond the intellectual entanglements of investigation. Our personalities, our wants and fears, anxieties and delights, accompany us as we make our way into that ill-defined place known as the field. Thus in Madrid, I am lucky to have an amazing network of friends. Lee Douglas has been a dear, dear friend, and our *desahogo* sessions helped me to get through my many months of research. Monica and Fernando are kind, generous, fun, and always up for a glass of good wine. Kubah and Carlos have offered many years of friendship, a place to stay, incredibly warm hospitality, and endless generosity. Carolina and Iván are two *almas gemelas*. The rotating staff at *La Tintorería* have provided me constant companionship—a place where everybody knows my name. Valentín and the late, great Carlitos introduced me to the world of Madrid *castizo*, in addition to the fine fried eggplant at *La Trucha*. Germain has been a brother and a great friend. I am sorry he no longer calls Madrid home.

Beth McGowan and Dennis Neiman deserve their own paragraph. For the last ten years, they have been integral parts of my life. Their daughters Mia and Tessa bring me joy, laughter, consternation, and great fun. Their house has always been open to me, full of warmth, fresh baked cookies, tiaras, good books, and deep and abiding friendship. They have provided a bed to sleep in, mobile phones, solace, roast chicken, and lively conversation. They are my beloved family, and a place to always call home.

Similarly, Kristi Green and John Wassong have offered me endless amounts of delicious food and fine wine, political conversation, a place to stay in Madrid and Chicago, and a never-ending font of generosity for which I could only begin to repay. Through them, I met Juan and Natalia, who graciously facilitated an introduction to some of Spain's most important economic thinkers.

My friends closer to home also deserve recognition. Julie, Oscar, and Sergio are great friends, thoughtful critics, and fantastic travel companions. They all made the last seven years more than bearable. *La familia Montero* in particular deserves special thanks for making me feel at home in the isolated mountains of the Alpujarras. Eirene is a forever friend, while Jamey and Lauren have offered solace, a tranquil extra bedroom, and mid-week escapes from my scholarly pursuits. Thanks to Jamey, too, I have a large and riotous group of friends, a colorful collection of circus animals who have provided fun and adventure outside of the academy. Late night limos, a raft on the American River on a scorching summer's day, and a cozy cabin in the Stanislaus Forest all provide great contrast to the solitude of scholarly pursuits.

Dr. Joe Helms has given me a well-paid job and treated my various aches and pains. Without his intervention, I literally do not know if I would have been able to finish typing this manuscript. It's also probable I wouldn't have been able to afford myriad *caprichos* that distract me momentarily from the task at hand. However, I will be happy if I never see another porcupine acupuncture cartoon ever again.

My biggest advantage in life was having been born into a pretty cool family. Somehow, my parents tolerated and even supported my desire to move to Madrid without remunerated work after graduating with a very expensive degree. Neither had taken a familiar road in life; luckily there was no objection when I chose to do the same. At the same time, when I began to flounder after two years, they wisely steered me towards graduate school. Moving back to the Bay Area meant practically moving home: they have put up with my presence most weekends when I have sought to escape the East Bay for the beloved city of my birth. I wouldn't have been able to make it through graduate school—particularly debt free—without their moral, emotional, and financial support. I am also thankful they decided we should take a family trip to Spain in 1996—my first introduction to both Madrid and the McGowan Neiman family. Meanwhile, my dear sister has become a dear friend. Anna is smart, compassionate, and discerning. It's funny how a four and a half year age difference shrinks as we get older. I'm excited we get to live in the same place again soon. Johanna makes a wonderful auntie (and downstairs neighbor), generous with her car and stash of chocolate. If I only get one first cousin in life, I'm happy it's Linden. Our family homes on Missouri street and Harstine Island remain my two favorite places on earth, despite their tendencies to get crowded. My own personal Auntie Mame, the wonderful Nancy, has provided me with much needed escape over the years; her incredible generosity is an inspiration.

As a green young thing during my first year of graduate school, I received advice from a wizened student nearing the end of a lengthy candidacy: Never fall in love while doing the PhD—the heartache it might inspire would only waylay one's departure. I more or less followed her suggestion. Then over last summer I had the good fortune to meet Ayall Sagi. After a difficult year of accident and tragedy, his was a welcome entrance into my life. He is kind, generous, supportive, and makes me laugh, brightening a period of intense writing that threatened to be

pretty lonesome. Flannery O'Connor was right—a good man *is* hard to find. Finding a good man who's also tall is even harder. Luckily Ayall is both.

Finally, this dissertation would not have been possible without the generosity, kindness, openness, and friendship of the dozens of *afectadas* and activists who welcomed me into their fold. In addition to providing the crude material for this manuscript, they made me perceive the world in a different, more compassionate light. I truly think I emerged a better person, and I hope this project might aid their struggle in some small way.

Introduction: Seeing from the South (of Europe)

A month after the May 15, 2011, spontaneous occupation of the Puerta del Sol, Madrid, hundreds of people flocked to the streets of the Tetuán neighborhood to halt the eviction of a Lebanese-Bulgarian couple. Word traveled through mobile phones and activist listservs, through 15M neighborhood assemblies, anarchist collectives, and housing rights organizations. A motley crew of people made their ways through the narrow streets of this northern district, a bastion of the working class that stands in the shadow of the luxury and cosmopolitan spectacle of the Castellana boulevard. Pio Baroja, the *fin de siècle* novelist, wrote vivid portrayals of migrant life in the squalid shantytowns that once made up this area, a site of both arrival and entrenched poverty that would become emblematic of the housing question under Franco several decades later. While once the destination of rural to urban migrants, Tetuán now hosts a sizable immigrant community; a mosque just off the main thoroughfare calls mostly Moroccan residents to prayer, while small stores cater to the burgeoning Latin American community. It is a site, too, where we can once again locate Madrid's contemporary housing question, as dozens struggle to maintain their homes in the face of mounting mortgage payments and expanding debts, even while sizable building stock sits empty.

On that early summer day, no one entirely knew what was going on or how that morning's activities would commence. People tumbled out of the metro, whispering to one another as they headed for the house of a Lebanese baker and his Bulgarian wife. The small block overflowed with more than a thousand people standing around in shirtsleeves, carrying homemade signs bedecked with new slogans—'People without homes, homes without people,' 'The right to housing,' or '*dación en pago*.' The street was so overwhelmed that the judicial commission couldn't even enter the block upon their arrival. Here not only were people outraged, but they were also demonstrating solidarity concretely in space, willing to physically block the eviction so that this immigrant family might stay in their homes. Such an act betrayed not only civil disobedience, but also a claim regarding neighborhood communities, urban space, and mutual aid and support. Was this moment more than a temporary occupation of a square or an opportunity to take a stand against the nexus of finance capital and the state? What kinds of articulations regarding mutuality, tolerance, and radical democratic praxis did these actions seek to claim? As I reveal within the last chapter of this thesis, this first audacious act contained at its core a demand that the promise of Europe implicated not only consumption, but also equality, democracy, and rights and recognition for those relegated to the margins.

In this dissertation, I look to locales such as Tetuán to read the project of Europe from those margins. Seeing from the south in this context means examining the promise of that identity project from sites typically left outside the scope of the narrative of Europeanization—working class neighborhoods, spaces of the ordinary, the intimate confines of the home, or the domestic arrangements within the bounds of a marriage. It means, too, that the arrival of that modernizing process came into contact with other tendencies, aspirations, and frustrations, as competing rationalities of space and place clashed in a way that could prove uncomfortable. I seek to probe those sites of contact to demonstrate the emergence of new forms of making and doing urban politics and planning.

The Precarity of Property

The intersection at which state speculation in the housing market, immigration, and the onset of economic crisis and austerity meet, is at the heart of this dissertation. I argue this confluence not only produced new, exacerbated forms of *exclusion*, but also paradoxically contributed to emergent modes of *inclusion* in an époque of crisis. From 1997 to 2007, Madrid built to the limit of her capacity, transforming greenfield sites into vast new housing estates. This construction was largely made possible by a rapid influx of immigrants, who flocked to the country to escape conditions back home and take part in this ecstatic moment of expansion. During that same period, the foreign born population swelled threefold. At the peak of economic mania, these workers became the newest customers for both housing units and novel forms of credit. With the shock of crisis, many lost those units, the first victims of a faltering economy. In those initial years of austerity, moreover, this issue was ascribed wholly to the foreign born, who were blamed for partaking in folly and overreach. Yet early immigrant organizing around the issues of foreclosures and evictions provided the impetus for what would become one of Spain's most successful mobilizations. While this dissertation is much larger in scope, several questions animated my research: *How and why did immigrants take part in the Spanish system of homeownership? What was the role of the state in that process? Finally, how did the problem of foreclosures and evictions—once wholly ascribed as 'immigrant'—unite a plurality of actors to become Spain's most vibrant and diverse contemporary social movements?*

Such questions conjured up a much larger terrain of inquiry, in which homeownership and immigration were but two pieces of a much larger story. This recent moment of immigration, economic growth, and urban expansion indicated to policymakers, international experts, and everyday citizens that Spain had arrived. Madrid was now the capital of not only Spain, but also an important hub for Ibero-American industry; Spanish architects leapt onto the international stage with expertise gleaned from dazzling projects in their country of origin; and President José Maria Aznar could wander around President George W. Bush's ranch as a credible ally in the Iraq war. So, too, could ordinary people now afford second homes, exotic vacations, and international consumer goods. Just as Pio Baroja's characters arrived at the dingy city edges, here Spain and her capital arrived on the international stage as the European success story; integration into the Union, after all, made much of this exuberant boom possible.

What made this arrival so poignant and triumphant was that it signaled the country must have truly thrown off the shackles of earlier oppression, poverty, and even backwardness. Spain inaugurated the 20th century with the loss of her colonies, which provoked a deep and painful period of introspection among the political and cultural elite—the great colonial empire was now reduced to an agrarian backwater with little in the way of industry. That loss was shortly followed by the dictatorship of Primo de Rivera (1923-1930), and then the brief, heady days of the Republic (1931-1936). While Leftist elites and intellectuals saw the promise of modernity within this political époque, the bloody onset of the Civil War, which pitted Republicans against conservative Nationalists, obliterated these democratic beginnings. The Civil War and subsequent dictatorship of Francisco Franco, which I discuss more fully in the first chapter, plunged the country into a dark period of stark material lack. As the country began to open up in the late 1950s, the elites once again experienced prosperity. But while that prosperity encouraged the emergence of a Spanish middle class, poverty still haunted the ranks of the working class; in Madrid the poor were either shunted into soulless mega housing blocks or given the raw

materials to construct their own dwellings. With Franco's death, democracy once again alighted on Spain, imposed by a coalition of elites from both the left and right. The democratic era (since 1975), however, still grappled with the issue of entrenched urban poverty, particularly as it manifested itself within the arena of housing. Towards the end of the last millennium, the web of national policy frameworks, internationally-oriented deregulation, and local and regional planning edicts sought to redress this imbalance, offering up housing as a means of finally attaining prosperity for all to inaugurate an age of European cosmopolitanism.

Demonstrating the primacy of homeownership—long utilized as a mechanism that offered admission into Spain's imagined whole—I address how both the state and its citizens conceived of European membership within the ebullient years of the booming economy as a spatial project of physical expansion and acquisition. Examining Madrid's quest to become a European capital city worthy of her northern counterparts, I show that private property markets became the newest vehicle for Europeanization for the state and, subsequently, a tool for economic advancement for a millennial population aspiring for middle class comforts. I argue homeownership was a constitutive component for regimes of both Spanish citizenship and European identification within the micro-scale of the domestic sphere and the meso-scale of the city, even while it increased certain forms of exclusion. Accordingly, I look to the theoretical margins of these regimes, namely, immigrant participation within the housing market. In doing so, I posit the state treated their acquisition of private property as a *de facto* integration policy, covertly encouraging the foreign born to pursue membership within this financialized regime of belonging. The performance of being European, *madrileño*, in this moment meant adherence to a specific political economy of housing consumption.

Looking to the Plataforma de Afectados por la Hipoteca (PAH-Mortgage Victims' Platform), I demonstrate in this thesis how Europe's recent moment of crisis and contestation has provoked both rising inequality and xenophobia, but also new articulations of grassroots organizing and political action that respond to the structural violences of austerity. In many movements, previously marginal voices have found prominence, power, and great relevance in light of extensive precarity. The Spanish housing system has been one potent site in which crisis has both furthered exclusion and inspired an efflorescent and effective popular response, in which women and migrants play crucial roles. In Madrid, the spread of homeownership has long been central to both economic growth and human development—allying property with the production of both urban space and urban citizens. This allegiance was a historical relationship that contributed to the *longue duree* of Europeanization, which most recently relied intractably on coercive arrangements of debt and credit—for both the state and everyday citizens. The financialization of that model has precipitated both everyday violence along lines of race, class, and gender, and new forms of resistance and civil disobedience, as experiences of dispossession contribute to new repertoires of activism and solidarity. In a moment in which foreclosures and evictions have disproportionately affected women and ethnic minorities, this dissertation examines how grassroots movements challenge ecologies of speculative homeownership to formulate new arsenals of political action and inclusive urban politics, i.e., as a project of mutual cooperation to imagine an alternative urban future in which plurality and diversity are not only tolerated, but also enliven the limits of possibility. These repertoires echo through the title of this dissertation, which draws together the intimate confines of home, millennial planning edicts, increased diversity, and the broader cultural, economic, and political project of Europeanization. The title

of this thesis serves as provocation to incite us to think about how margins, both literal and otherwise, contribute to identity projects made manifest in space. Within those margins, people both strain to establish their place within the imagined whole, and, crucially, question its sanctity and ontological forms of action and participation.

Through both historic and ethnographic analysis, this thesis develops a series of arguments to demonstrate how an immigrant problem—foreclosures and evictions—became a vibrant social movement. First of all, rather than constitute a brief moment of overreach, the overproduction of housing was part of a historical trajectory that encouraged investment in the housing sector to the detriment of other industries, as a means of both social inclusion and economic development, an argument I take up in the first and second chapters. As such, homeownership was a constitutive component of Spanish citizenship, but it provided a key site in which to foment economic concerns linked to broader questions of European identity. If we look at the situated role of homeownership in Spain, we see it emerged at a specific point as a means of making the national economy self-reliant—a consequence of autarky and isolation from the international community under the Franco dictatorship, outlined in Chapter One. However, it was a malleable policy that was remarkably adept at capitalizing financially on the moment of Europeanization, because it allowed new credit products that lubricated investment channels as foreign funds flooded the country, as I show in Chapter Two. Within the project of integration, linked to spatial expansion, debt became the means not only to finance social reproduction but also to perpetuate political subjectivities, which I take up in Chapter Two. An idea transmuted to Madrid's newest denizens, the good citizen was co-terminus with the good client. In the process, I inflect contemporary understandings of the country's neoliberalism—what López and Rodríguez have termed the 'Spanish Model' (López & Rodríguez, 2011)—by arguing that it constituted the newest vehicle through which the state and its citizens grappled with long-standing questions of identity.

Secondly, I argue homeownership provided a vehicle for a variety of social and economic goals in which difference played a key role, which we can see by looking at discourses on immigration and inclusion, subject of Chapter Three. Faced with the rapid onset of immigration, the various scales of the government scrambled to craft policy that would address sudden heterogeneity. Many of the legal and legislative responses perpetuated ambivalences and ambiguities, relegating immigrants to liminal positions that nonetheless greatly contributed to this economic moment. In Madrid, homeownership became a state-sanctioned policy for the integration of newcomers, in part as a means of including them in contemporary civil society. But it was also, critically, a means of controlling their economic gains, directing capital towards an arena that helped sustain the urban economy. This argument dismantles popular accounts that read greed and overreach without oversight into the financial histories of immigrants and other marginal populations suffering through foreclosure. Such a reality echoes throughout Madrid's urban history, in which homeownership is not only a mechanism to attain middle class comfort for ordinary citizens, but also a tool by which the state disciplines those individuals. Indeed, because homeownership was so fundamental to the production of political and social identities, its failure prompts extreme situations of exclusion and isolation, which I outline in Chapter Four. Against such situations, immigrants were the first to question this system; migratory histories and activist traditions conspired to produce early forms of contestation.

When we move past decadence and into decline, I demonstrate how this moment of contestation is not only intimately linked to the production of urban space, but also has allowed once marginal voices—often theorized both academically and popularly as outside the scope of sophisticated political discourse—to gain power and prominence, ultimately forcing shifts in cultural consensus, the subject of my Fifth and final Chapter. Within the Spanish case, the immigrant households that first felt the effects of crisis were able to marshal socio-spatial experiences of struggle to mobilize in contestation, the subject of the end of Chapter Four. Further, their status produced by the liminalities of the migrant experience allowed them to question cultural common sense. Finally, I argue contemporary Spanish activism opens new avenues for both contestation and convergence, allowing for a plurality of identifications and opinions to come together.

Ultimately, in an era in which many groups on both the left and right are skeptical of European integration, they betray an unwavering commitment to the multinational promise of the Union, reconfigured as a project of pluralism and the recognition of difference. Both skepticism and hope, however, must be understood historically, as emerging out of much longer trajectories of spatial and social change. Through research attuned to both space and time, finally, I demonstrate how integration—as both geopolitical project and social question of diversity—is always incomplete and contradictory, flowing from core to margin often in troubling ways. Yet this thesis reveals how, in a moment of European instability, the margins—sites that do not fit into narratives of forward progress—contain not only crisis, but also inclusion and the articulation of viable political alternatives.

“Spain is Different”: Identity, Europeanization, and Integration

In 1960, the Spanish tourism board, under the auspices of Manuel Fraga,¹ decided to attract foreigners with the slogan ‘Spain is Different.’ Said to have originated under Napoleon in reference to the nation’s style of warfare, that short sentence soon bedecked posters depicting pastoral scenes of exotic life in sunny Iberia. This slogan, however, hints to broader themes that animate this thesis, as a point of entry into both concepts of identity and ambitions of international importance. Such words illuminate an historical paradox: in the same moment in which the country was attempting to catch up to its European peers, it was using its perceived difference to accomplish that goal. More importantly, they make legible the ways in which questions of difference and identity, central to this thesis, long contributed to processes of nationalism, economic expansion, and globalization.

Beyond Neoliberalism: Spatial Histories of Identity and Difference

In considering contemporary Spanish landscapes of decadence, ruin, and dissent, however, this question of difference and identity is nowhere to be found. Madrid’s moment of speculation and austerity betrays key links to global processes of extraction, disinvestment, reinvestment, and financialization. Accounts of neoliberal urbanism thus offer a seductive lens through which to refract this moment, evidence of the nimble qualities of the mutations and mobilities of that sketchy model (Peck, Theodore, & Brenner, 2009). As Coq-Huelva has argued, Spain’s moment

¹ Then minister of Tourism and Information, he would go on to be the Foreign Minister responsible for the colony of Equatorial Guinea, and then the founding father of the Spanish conservative party, one glimpse into how contemporary politics contains vestiges of dictatorship.

of outsized speculation must be located within a broader geography in which increasingly intensive global processes directed capital towards the secondary circuit (Coq-Huelva, 2013). This broader moment of austerity conjure up such analyses, in which scholars have read our contemporary urban condition as being marked inextricably by capitalist logics of post-Fordism and its myriad inequalities and exclusions. Certainly those logics of what Tabb has labeled ‘austerity urbanism’ are in evidence within this landscape, and can help us make sense of patterns of segregation and inequality as they relate to logics of capital and crises of accumulation (Tabb, 2014). Within this analytic, we can easily ascribe the economic imperatives of the homeownership model as emerging out of trends of financialization and capital’s capacity to eke out new markets for both extraction and discipline (Peck & Theodore, 2010a; Roy, 2010).

Yet this lens elides several key pieces of the Spanish puzzle. First, most analyses of neoliberal urbanism within the west assume we are now operating within the realm of post-Fordism—an assumption that obviates the fact that Fordism was never a material reality in many localities in the North Atlantic. Secondly, it occludes how this recent moment of financialization and speculation was part of an iterative historical chain, in which currents and considerations beyond capital and economic expansion played crucial roles. In Madrid I argue neoliberal urbanism was simply the newest vehicle for the realization of deeper imperatives of identity and ambition for both the state and its citizens. By placing this moment of contestation within a temporal context, we can see beyond contemporary understandings of both crisis and austerity. Popular protest betrays these understandings, reading the recent moment of neoliberalism and European globalization as responsible for the punitive effects of debt and decadence. But if we locate homeownership, planning, and even Europeanization within the broader history of 20th century Spanish urbanism, we see those processes merely capitalized on and articulated themselves through bigger historical questions.

During a moment of *fin de siècle* modernity throughout Europe, Spain lost her colonies; for the intellectual elite, that loss provoked intense ruminations on the nature of Spanish identity as the nation entered the final century of the millennium. In a letter to the writer Miguel de Unamuno, the *madrileño* philosopher José Ortega y Gasset wrote: ‘In some moments I feel ethnic shame... We are Africans, Don Miguel’ (Martin-Márquez, 2008, p. 61).² This geographic anxiety that allied Spain with her Southern neighbor continued to animate culture and popular discourse throughout much of the 20th century. A deep-seated question of identity, it would influence planning rationales under Franco, as he attempted to craft a capital city worthy of the European Grand Tour. Similarly, almost one hundred years later, the socialist Spanish president Felipe González wrote in the preface for a book, ‘At the end of the 20th century, Spain finds herself at a crossroads in which she has had to decidedly confront a profound process of renovation... of her re-situation in the world, incorporating herself into Europe’ (Durán, 1996, p. 159). For González, the country had to ‘recuperate lost time’ (Ibid). It is this question of identity, with its attendant considerations of difference, which current sketches of the ‘Spanish Model’ fail to address or elucidate. Within this panorama, as Ramon Resina has elucidated, Madrid played a central role, as it attempted to craft itself into not only a city worthy of international acclaim, but also a capital that could enact control over its hinterland through both centralization and imaginaries of grandeur and prestige (Ramon Resina, 2013).

² A century later, Ortega y Gasset would perhaps be pleased that Madrid’s fanciest street, home to the elegant boutiques of Gucci and Valentino, christened ‘the Golden Mile,’ bears his name.

In calling attention to the role of identity, difference, and cultural considerations of modernity in shaping Madrid's urbanism, this work relies ineluctably on a robust canon developed within Spanish cultural studies. Within that interdisciplinary arena, a plethora of scholars have drawn attention to the country's complicated relationship with identity, difference, progress, and the European; perhaps unsurprisingly, a host of volumes treat the relationship between the country and modernity as an explicit area of focus (Epps & Fernández Cifuentes, 2005; Geist & Monleón, 1999; H. Graham & Labanyi, 1995; Larson, 2004). Indeed, Graham and Labanyi's seminal edited volume is subtitled 'The struggle for modernity,' indicating the centrality of that question within the *longue duree* of Spanish cultural history. Within these conversations, the city and the production of urban space are by no means anathema, constituting important terrains for the investigation of the complicated historical relationship between identity, difference, nationalism, and the urban experience (Compitello, 1999, 2003; B. Fraser, 2011; Larson, 2004; Ramon Resina, 2013). Often the common currency of analysis within these discussions, meanwhile, popular cultural artifacts allow these scholars to make visible the conditions and contradictions of urban life in Spain. In particular, novels and film pepper these accounts. Yet while this scholarship makes important and sometimes exciting nods to political and policy entanglements, it remains firmly entrenched in the fields of literary history and cultural analysis. Perhaps because of disciplinary chasms, meanwhile, geography and planning on similar issues elide these questions, focusing instead on capital, class, labor, and the trenchant demands of neoliberalism.

In teasing apart not only the cultural repertoires but also the political, social, and economic policies, plans, and articulations of power that contribute to this identity project, analyses of housing and city-building within the American context provide potent frameworks for thinking about our contemporary landscapes are influenced by trajectories of socio-spatial in which entanglements of race, class, and gender played key roles. For example, research on the recent subprime crisis has elucidated the ways in which predatory lending operated through existing inequalities latent to the Fordist model of production, furthering racial logics. As Wyly and his numerous co-authors point out, broad economic imperatives—which we might ascribe once again to neoliberalism—instead operated through and took advantage of long-standing, highly differentiated, systems of race and gender (E. Wyly et al., 2012; E. Wyly, Moos, Hammel, & Kabahizi, 2009; E. K. Wyly, Atia, Foxcroft, Hamme, & Phillips-Watts, 2006; E. Wyly & Ponder, 2011). We can only explain, therefore, the existing subprime geography by thinking historically to an époque located beyond the bounds of 'neoliberalism' or 'post-Fordism,' categories that break down through this method of analysis. Furthermore, in thinking about Fordism's absences, we see how the extension of homeownership and credit can be used, or at least justified as a means for, leaping over that historical moment. Similarly, in looking to Detroit, that city of perpetual crisis, Thomas Sugrue argues that racism and discrimination undergirded the urban system, contributing to its decline and fall. Rather than simply constituting a sub-category of class, those prejudicial logics perpetuated their own highly unequal systems that contributed to a city now marked by decay (Sugrue, 2014). Finally, feminist scholars have demonstrated how concepts of domesticity and home were concomitant to gendered tropes that conspired to rigidly define the boundaries between masculine and feminine, public and private (Boyer, 1986; Hayden, 1984), categories that perpetuated themselves through more recent geographies of predatory lending. Such examples help us to see how our contemporary landscapes are the result

of much longer processes of change. Those processes, in turn, operate through capitalism, labor, and class, but also, crucially, race, gender, and difference. Madrid's history does not fit neatly into these accounts—its troubles are in many ways its own—but these modes of investigation allow us to inflect standard narratives of political economy through attention to situated questions of culture and identity. Further, and key to understanding later discussions of wage labor, they allow us to see broader systems of inequity and exclusion through which more contemporary economic rationalities operate.

While these accounts help us to see beyond our moment of neoliberal urbanism—a crucial step in understanding Madrid—a generation of post-colonial and feminist scholars demonstrates how identity and its myriad provocations and anxieties influence the spatial production of the city and the colonization of territory both at home and abroad. In certain ways, the genesis of Madrid's contemporary urbanism and its links to property, which I detail in the next chapter, is one of colonization, as the young dictatorship sought to order, tame, and dominate areas of the city understood as insurgent. As Guillaumin reveals, however, identity always involves both auto- and altero-referencing, a recognition of both what constitutes the self and what constitutes the other (Guillaumin, 1995); identity must always implicate difference. These personal considerations translate outwards to the city and the nation. Indeed, scholars have shown how concepts of difference were integral to European identity projects as a means of reifying superiority and modernity. Said (1976, 1993) reveals the way in which the construction of a metropolitan culture was largely constituted through an imperial imaginary that depicted the world as easily grasped through an authoritative knowledge, which in turn rendered the 'out there' tangible, neutered, and weak. Such a depiction also allows for an easy identification of that which belongs and that which should be relegated as other. Difference, in this analytic, is fundamentally tied to territory, as knowledge of the other relies on a distinct geographical relationship between metropole and colony.

While Madrid's development certainly betrays connections to imperial histories, I draw upon post-colonial scholarship because of the ways in which it introduces difference into questions of identity and self-perception, particularly as a means of creating value. For example, McClintock (McClintock, 1995) demonstrates that those borders that define 'social geography' are never clear, always under transformation, always contingent and transitory. McClintock argues for an understanding of a 'constellation of practices,' which emerge from 'myriad encounters with alternate forms of authority, knowledge, and power' (16). McClintock and Stoler (Stoler, 2002) reveal how the political and the personal were mutually intertwined, the domestic, both as metropole and as private sphere, reliant upon and inextricably linked to the 'out there,' both as colony and as public sphere. Gender also offers an important variable in the historical construction of the city, as a mutable concept that helps establish certain boundaries and social mores (Wilson, 1992). Race within the Spanish context is a rather new area of scholarly inquiry, as work has looked to race and gender within recent colonial imaginaries (Labanyi, 1997; Martin-Márquez, 2008), as constitutive of identification and empire (Goode, 2009; Schmidt-Nowara, 1999), and as variable animating the politics of contemporary encounter (Flesler, 2008; Ugarte, 2010). Yet there is a constant tension running through these analyses between that which contributes to the whole, and that which is relegated to what Laclau and Mouffe term the 'constitutive outside.' Such tension, however, reveals that difference is not a new variable in European metropolitan life, but rather a constant if mutable concept that has long contributed to

the production of urban space. Moving forward, I argue that these perceptions contribute to not only social relations but also political geography, as the interconnections between government bureaucracy, policy, and everyday practice sought to transform Madrid and her citizens into the European. Constant affirmation and articulation reified certain modes of the urban, while casting off other alternatives as unwanted and extraneous.

These nuanced questions of identity and difference allow us to see beyond contemporary debates on race and space in Europe. By taking into account these discussions of earlier entanglements of race, gender, and the social and spatial construction of boundaries, my methodological gaze refuses to see European spaces of difference as only containers for perceived delinquency and the punishment of the poor. Indeed, throughout analyses of poverty within the European context, the poor emerge as victims at the mercy of a state that inflicts cruel and unusual punishment (Goldberg, 2009; Terrio, 2009). Spaces of such difference are ‘badlands’ for ‘urban outcasts,’ separate and disarticulated from the rest of society, marked by territorial stigma, in which place has superseded race as marker for ‘other’ (Dikec, 2007; L. J. D. Wacquant, 2008). Such a rendering often denies those occupants of places like the *banlieue* any kind of agency, precluding politics or the possibility of solidarity, a question to which I return below. Often the ubiquity of the state—usually in the form of police presence—within these analyses condemns such zones to the machinations of neoliberalism, capital writ large, and the punitive demands of urban policy that prescribes competition (Étienne Balibar, 2007). In these analyses, the poor emerge as subjects at the mercy of the state, without agency let alone political imaginaries or possibility. As Balibar and Dikec remind us, these sites trouble the greater project of the national polity by butting up against, sometimes quite literally, notions of universalism and *fraternité*. However, as Trevor Stovall argues, the contemporary city and its dark zones of relegation contribute to a palimpsest, in which difference and international exchange haunt modern geographies of differentiation, and universalism was always illusory (Stovall, 2015). Despite the discourse of ‘Fortress Europe’ and anxieties as to newer forms of migration (Caldwell, 2009), we need to place Europe’s current moment of increased heterogeneity into a larger trajectory in which questions of identity have always influenced both political projects and cultural articulations. Difference, we will see, is woven into the very fabric of the city.

Finally, these numerous returns to questions of identity help us to trouble the artificial boundaries between North Atlantic and Global South. Within contemporary urban and geographic thought, struggles over urban identity in cities of the North remain firmly within the past, the concern of an earlier generation of city-builders who struggled to define their environments. New York City or Paris have already grappled with issues of identification writ large (Clark, 2015; J. Jacobs, 1961), and have long since translated colonial experiments back home (Rabinow, 1995). Because these urban geographies are now seen as complete, modern, and whole, they are thus understood to have already passed through those moments of ideological struggle. Their current changes, moreover, emerge from those new articulations of neoliberalism and capital accumulation (M. B. Aalbers, 2013; Rolnik, 2013), trends that seem to flatten the world into a homogeneous urban landscape (Brenner & Schmid, 2015). Now it is within the South that cities fight to be heard, grappling with their place within a broader ecology of cities (Elsheshtawy, 2010). Yet as Jane M. Jacobs reminds us (J. M. Jacobs, 1996), questions of identity and urban space continuously arise within cities perceived as finished or whole, modern and already global. Those processes of experimentation that Roy and Ong (Roy & Ong, 2011)

designate as ‘worlding’ are by no means anathema to cities of the North Atlantic, as even Paris must return again to examine her place in the world (Enright, 2014). Finally, as scholars who seek to trouble the boundary between north and south argue, seemingly universal concepts such as race are in fact highly circumscribed within spatial and temporal contexts, demanding explication. In this way, global processes—often portrayed as hegemonic, or even ‘planetary’ (Brenner, 2013)—operate through the particularities and peculiarities of the local. Difference, identity, and even the urban itself demand careful, situated examination.

Europeanization and the Promise of Modernity

The question of Europe haunts these histories, as that illusive beacon of modernity to which the nation might aspire. That identity question is bound up in very real geopolitical entanglements, as Spain entered the European Community (1985) and then the Union (1992) and finally the Eurozone (1999). The question of Europeanization, however, largely remains one of this specific historical period of the constitution and expansion of the Union, as the country was accorded membership into the pantheon of nation states (See for example: Borrás, Font, and Gómez 1998; Bürzel 1999; Eder and Kousis 2001; Featherstone and Kazamias 2014). Europeanization is typically defined as the process by which Spain entered the Union; as such, it is bounded in time, allied to a particular historical conjuncture in which institutions, governance arrangements, policies, and multinational organizations play the roles of protagonist. The narrative of a unified Europe of course begins much earlier, to the post-War period and its challenges (Haas, 1958), but mostly focuses on the political relations that defined the European Community (Dedman, 2010). As central actors within this drama, Germany, France, the United Kingdom, Belgium, and the Netherlands remain at the fore (Moravcsik, 1998), a scholastic focus that translates into curricula of European history and international relations. Spain, Portugal, and Greece do not matter within this tale of unification, nor do they matter in the greater study of Europe. Spain only enters the stage upon admittance into this community. Thus, too, does she inaugurate the process of Europeanization. This epistemology of Europe and the Union, however, ignores the ways in which Spain has long engaged in her own project of Europeanization. Contemporary changes were in many ways predicated on earlier desires and aspirations. As I demonstrate in the first chapter, what was afforded under the terms of first the Community and then the Union was international recognition of and aid to already existing processes of modernization, urbanization, and industrial expansion. This case, therefore, troubles this historic category by demonstrating its insufficiency and artificial boundaries.

Further, within this temporal understanding of Europeanization, what largely emerges is a normative process that overlaps historically with more critical discussions of neoliberalism and its spatial effects. This imbrication reinforces the understanding of Europeanization as a recent phenomenon tied to deregulation, global competition, the proliferation of borders for some, and the annihilation of those same borders for an emergent elite (Sassen, 1999). In this vein, Madrid’s landscape of protest emerges as part of a new wave of populist political formations directed against the current Union. Within the context of Europe’s changing political geography, academic and popular attention has been particularly concerned with variations of right wing populism, particularly as it manifests itself in political parties and among the traditional working class (Gifford, 2014; Jürgen Habermas, 2009; Jürgen Habermas & Habermas, 2012; Kriesi, 2012; Liang, 2013; Serricchio, Tsakatika, & Quaglia, 2013; Taggart & Szczerbiak, 2013; Topaloff, 2012). This new era of inquiry dovetails with earlier questions of nationalism, anti-

immigration, and shifting arrangements of labor and work often refracted through masculine lenses, yet firmly rooted in this ‘European’ era (Etienne Balibar, 2004; Cole, 1997; Cole & Booth, 2007; Holmes, 2010; Pred, 2000; Terrio, 2009). Indeed, throughout much of this inquiry, Europe’s current mobilizations are seen as part of a continuum that imbricates previous articulations of populism and protest, the genealogies of longer struggles over immigration, increased religious and ethnic heterogeneity, downward-shifting economies, and the slow decline of the welfare state emerging within a millennial moment of acute crisis. Yet such an analysis demands we see outrage as a product of economic change, the knee-jerk response of people who can no longer consume. That reading fails to interrogate the ways in which current protest responds to much longer histories, in which the European promise animated aspirations of not only cosmopolitanism, but also tolerance, greater equality, and the erasure of corruption. Further, their relationships to the Union, the idea of Europe, and a common European identity are complicated, springing not necessarily from long-term animosity and antagonism, but rather frustrations borne out of the previous promise of integration.

Europe and her protests, moreover, emerge as domains of masculine identity and power. Those analyses that have looked at gender and the EU typically confine themselves to discussions of the place of women-related issues in policy—childcare, pay parity, maternal leave, etc., are all subjects of inquiry (Lombardo & Meier, 2006; Pollack & Hafner-Burton, 2000; Roth, 2008). Yet such work ignores the foundational role of gender in shaping both the epistemological and ontological foundations of Europeanization and its formations of power (Kronsell, 2005). As Lombardo and Meier point out, feminist understandings are largely absent within EU frameworks on gender, and that absence is felt in subsequent scholarly research. As a thoroughly public process, Europeanization is a project designed by men who grapple with traditional male questions of economy, security, etc.—public issues closely aligned to the public sphere. Within this analytic, the state is the protagonist, a seemingly neutral category that disguises how: ‘The public sphere and thus the state and its government are a space reserved for male bodies’ (Kronsell, 2005, p. 1025).

Those elements that disrupt the project of Europe, moreover, are problematic precisely because they stoke masculinist fears and anxieties. Goldberg reminds us, for example, that fears over the Muslim in European culture often respond to perceived threats to masculinity, as the dark Moor is rendered into an ur-male (Goldberg, 2006), a trend seen in Spain (Flesler, 2008). Similarly, the advent of ‘fast-capitalism’ threatens male identity as it is traditionally tied to wage labor and homogeneity (Holmes, 2010). Within a vastly different ideological context, the study of emergent protests in Spain focuses mostly on their networked capacities and their links to the *okupa* movement, two frames that privilege the experience of young white men (Abellán, Sequera, & Janoschka, 2012; Haro Barba, Barba, & Blanco, 2011; Hughes, 2011; Martínez López & García Bernardos, 2012). By investigating homeownership, however, we see how the European project implicated domesticity and the private sphere, entering those areas traditionally declared as feminine, beyond the reach of the state. Furthermore, the process of Europeanization as it hit the ground worked through existing structures of race and gender, unequal systems that unduly prejudiced certain areas of the population. Because of the gendered and ethnic logics of this project, its subsequent moment of instability produces not only rising exclusion but also outrage among a diversity of actors, many of whom are typically relegated off stage in this

drama of crisis. As this thesis will reveal, some of these mobilizations now include voices that were largely absent in previous struggles, including, crucially, women and ethnic minorities.

Meanwhile, within this masculine analytic, that which experiences transformation as the country joins Europe is mostly confined to the domain of public policy, rendered neutral, without greater political substance or implication, and subject mostly to economic rationalities and priorities. Scholars make nods to questions of social policy and change (Guillén & Álvarez, 2004), and have developed a robust literature of Europeanization's effects on urban governance (Dukes, 2008; Getimis & Grigoriadou, 2004; Kern & Bulkeley, 2009). But in allowing institutions and state-led processes to take center stage, scholars have ignored the ways in which Europeanization was experienced on the ground. As I demonstrate, largely in Chapter Two, macro political economic changes articulated themselves through local dynamics that were then felt within the city. In this way, this analysis dovetails with other discussions that have examined how broader shifts are intimately and inextricably bound to the urban scale (Andall, 2000; Gaspard, 1995; Merrill, 2006), as they address inherently local issues of social reproduction. Further, as I demonstrate in this thesis, the process of Europeanization capitalized upon the quotidian aspirations of everyday citizens, who dreamed of upward mobility, middle class domesticity, and greater opportunity.

Europeanization cannot only be an exchange between member states in intergovernmental negotiations—that normative, dominant definition occludes the myriad other processes of power that necessarily go along with transformations in political economy. If we look at this process from both above and below, we can see how the spread of homeownership was not just a form of economic extraction whereby the financial industrial complex wrested equity from ordinary citizens. Rather, it allowed, albeit briefly, those same citizens to realize an economic prosperity that had been denied to previous generations. In an era of stagnant wages, it was a means of leap-frogging Fordist modes of production to inaugurate a new moment of accelerated accumulation for both the state and its citizens. Europeanization, then, was not simply the process by which institutions 'caught up' to or mimicked their multinational counterparts, or policy adapted to the edicts set out by Brussels. Instead, it was a complex trajectory of socio-spatial change that implicated the lived experiences of everyday citizens. Furthermore, as Andall, Merrill, and Palomera (Palomera, 2014) suggest, changing dynamics of political economy refract through and influence articulations of not only class, but also race and gender. Thus this dissertation reads Europeanization from below, to understand how ordinary people experienced this process. Finally, it demonstrates how that process came to be perpetuated through these micro-histories, as not only a geopolitical process of integration, but also a transformation that infiltrated people's lives.

Troubling Integration

Concurrent to these discussions of Europeanization, I seek to problematize the concept of integration as it is deployed in debates on both the project of the Union and the issue of immigration. While those two spheres of inquiry are in certain ways related, they are mostly separate domains each with their own set of questions. But the methodological guidelines and normative assumptions that underwrite both fields are markedly similar, namely that integration is a neutral category, that it is progressive, and that it can be completed or finished. Hence some

immigrant groups are seen as fully integrated into society, just as some member states are seen as wholly ensconced within the elite club of Europe.

The prevailing modes of investigation that examine the question of immigration, integration, and inclusion from a macro-perspective, defining their cases based on either national boundaries (Joppke, 2007; Koopmans, 2005; Messina, 2007), immigrant groups (Crul & Vermeulen, 2003), or some combination of both. These studies often look at the successes and failures of particular national policies targeting immigrant groups and anti-discrimination efforts. Yet this model of integration largely presumes the stasis of culture: immigrants acquire that culture, rather than contributing to and reshaping the overlapping assemblages of values, traditions, identities, civic engagement, everyday practices, and community. The failure to integrate, then, is at best a doomed, racialized, economically depressed future for the immigrant (Portes & Zhou, 1993; Telles & Ortiz, 2008), and at worst, a major threat that spells destruction and loss for the future of the host society (Caldwell, 2009; Huntington, 1993). I read contemporary analyses of integration as normative and reinforcing of certain categories and stereotypes because they fail to interrogate this dual premise, that the host culture is somehow whole, and that newcomers should simply join up. Further, this perspective ignores a central paradox to integration: often while the state demands homogeneity and assimilation, it also inscribes difference and manages foreigners as separate from and not quite equal (Calavita, 2005).

Despite these divergent means of studying race and difference within the European context, both qualitative and quantitative works still largely hew to a similar conceptualization—that is they treat issues of heterogeneity as still ‘separate from’ broader social categories and concerns. In reproducing this separation, such works look to sites—either physical spaces or institutional policy frameworks—as inherently immigrant and other, rather than engage with the ways in which difference is managed within existing facets of civil society. Thus there is a presupposition of exclusion or segregation that requires mediation. Yet, as Palomera has argued in the case of finance capital in Spain (Palomera, 2014), this analytic occludes the ways in which processes of discrimination are part of broader shifts. Further, as I demonstrate with this case, it misses the ways in which many sites of relegation or ‘territorial stigma’ contain vibrant forms of inclusion, cooperation, and insurgency, which cannot be easily quantified using dominant modes of inquiry.

Similarly, European integration studies measures the degree to which different sovereign nations adhere to and adopt the edicts of multinational treaties and agreements. Like its counterparts within debates on immigration, this scholarship often focuses on either specific, multinational policy adaptation, such as urban governance policy or benchmarks for democratization (Hooghe & Marks, 2001; Kern & Bulkeley, 2009), or the experiences of integration within one particular member state (Borrás et al., 1998; Bürzel, 1999; Guillén & Álvarez, 2004). Further, the ontology of Europeanization is rendered into one of public institutions and bureaucrats or perhaps new formations of multinational elites and middle class migratory groups who now enjoy mobility within a borderless Europe (Favell & Guiraudon, 2009). To study this process ‘from below’ is to engage with local institutions as they experience change. But such renderings ignore the minutiae of everyday life among people who are not engaged meaningfully or purposefully with the project of integration. As this dissertation endeavors to reveal, those individuals also engaged with the project of Europe, albeit on a much more modest scale. Furthermore, in treating

integration as a normative process, such analyses neglect the ways in which that project not only streamlined policymaking and lubricated the economy, but also exacerbated certain existing inequalities and exclusions—a reality made evident within the ongoing Greek crisis. In this way, the city becomes an interesting scale at which to observe ‘Europe,’ as it mediates between macro flows of policy, politics, and the economy, and the daily concerns of average citizens. It is here where we can see how these changes take root, promoting unequal and differentiated transformations.

Hence the problem of integration, framed as an issue of normative, progressive adoption of the host culture, is one of shaping disparate elements so that they fit into this imagined whole. It is fundamentally a political project to create a particular political subject, readied for the imagined demands of the whole. This procedure crafts the immigrant—foreign, dangerous, other—into citizen, or confers upon the nation state the status of European. Likewise, it is a process by which certain benchmarks and metrics are identified so that the nation state can be made to look European. If we juxtapose European integration with immigrant integration, moreover, we see how the process of Europeanization crucially engages with difference, identifying that which ‘fits’ and that which did not. Europeanization, I argue, was a longer process of spatial identification in which difference mattered. Categories are not apolitical, but rather carry with them ideological heft and very deliberate, exclusionary practices that divide the world into categories of belonging. In this way, the entire concept of integration is native to the contemporary formation of liberal democracy, as defined by Mouffe (Mouffe, Wagner, & Mouffe, 2013). Liberal democracy must always imagine and uphold what Mouffe terms the ‘constitutive outside,’ that which is identified as other and excluded so as to prove the coherence of the whole.

More critical for this thesis, however, is the way in which integration, broadly defined, must always privilege certain categories, behaviors, and concepts, while discarding or ignoring others. For the issue of both immigration and Europeanization, policymakers craft certain variables and benchmarks. Once crafted, they appear neutral, rational classifications; yet as Timothy Mitchell argues in his analysis of the economics discipline, these classifications—while seemingly natural and common sensical—are often arbitrary designations that have little bearing on the chaos of actually existing everyday life (Mitchell, 2005). They can never, however, approximate the entire experience of the immigrant or the society under transformation. Rather, they must partition those complex configurations into parts. Of those parts, policymaking concentrates on but a few. Thus the project of Europeanization becomes about banking reforms and deregulation, the streamlining of governance mechanisms, and guarantees of gender equality through benchmarks and adherence to vague policy edicts. Likewise, the integration of immigrants relies on voting outcomes or employment numbers, with little attention to experiences on the ground. Thus Spain can be ‘European’ because she operates seamlessly within larger multinational structures, even while wages are stagnant and social exclusion increases; and immigrants can be ‘Spanish’ because they have acquired homes and perhaps permanent residence, even while they find themselves deeply in debt, facing everyday forms of discrimination and intolerance.

In *Black Skin, White Masks*, Fanon writes: ‘The lived experience of the black man,’ is that ‘any ontology is made impossible in a colonized and acculturated world’ (Fanon & Markmann, 1970, p. 89). He goes on: ‘Not only must the black man be black; he must be black in relation to the

white man' (90). He describes wandering the streets of Paris, where little children call out 'look, there's a black man' (93). This calling out signals a kind of trespass: he cannot be the anonymous urban *flaneur*, but rather faces constant incursion, and so, 'my body was returned to me spread-eagled, disjointed, redone, draped in mourning on this winter's day.' This passage does more than offer us a window into the spatialization of race and the importance of the city as a site for encountering difference. It also serves to remind us of the impossibility of difference's erasure, the unworkable task of homogenization. Even within the great modern metropolis, a place in which difference is celebrated as in the prose poetry of Baudelaire or the writings of Iris Marion Young (Young, 2011), colonial histories linger on, and race structures meaning in everyday life. The black man can never be fully integrated—his skin marks an insurmountable barrier that can never be erased. Integration remains a utopian promise beyond the bounds of possibility. Difference must, then, be reconciled rather than made blurry.

Citizenship and Politics at the Margins

This thesis insists we see Europeanization as an inherently urban process that created new regimes of identification and belonging, regimes that would experience great confrontation with the onset of crisis. That confrontation, critically, would emerge in part from sites deemed outside the scope of official politics. Thus it is incumbent that we delve into the interrelated themes of citizenship and politics as they relate to this scholastic narrative. In elaborating this argument, I demand we see those sites of difference not as excess to or outside of the dominant polity, cast to the perpetual outside. Rather they trouble, push, and destabilize that imagined whole, often through their own logics and articulations of being political.

Within this thesis, I regard politics as not only the terrain of the state and its institutions, which must deal primarily with public issues and ineluctably configures politics as the interplay between governing bodies and governed citizens. Such a view of course negates many of the concerns that plague women and minorities, ignoring hierarchies that extend into the seemingly apolitical realm of the household (Federici, 2012; Lombardo & Verloo, 2009). Rather, if we concentrate on the scale of the city, we can see politics as that arena in which a plurality of individuals come together to imagine a different future, engage with formations of power both within and beyond the state, and perhaps articulate ideologies of mutuality, responsibility, and possibility. Magnusson, writing on the relationship between the urban and the political, reconfigures politics as an essentially urban ontology: 'the means by which people of different families, villages, tribes and even nationalities generate a common life, establish its rules, manage their differences, come together around shared purposes, curb violence, increase their standard of living, enable their religions, express their cultures, and so on' (Magnusson, 2014).

This concept of politics as exceeding state-society relations echoes through contemporary discussions of autonomy, liberation, and emancipation from state rule, which locate true politics as beyond the scope of traditional governance arrangements. Such a concept is seductive when thinking about Spain, which bears a tradition of autonomous struggles, witnessed most recently throughout the *indignado* movement. The power of that 'multitude' comes through, 'micropolitical practices of insubordination and sabotage, collective instances of revolt, and finally utopian and alternative projects' (Hardt & Negri, 2001). This emphasis on utopian and alternative projects implies a turning away from the traditional mechanisms of state power, and the construction of other spaces of autonomous power, a trend seen throughout 15M (Abellán et

al., 2012; Castañeda, 2012). Within this political conception for civil disobedience, ‘What should be at stake is a radical disobedience that puts into questions that State’s very faculty of command’ (Mouffe et al., 2013, p. 70). The only politics allowed for those who toil at the margins of urban life becomes this form of radical civil disobedience through withdrawal. To be political, therefore, sites of difference, relegation, and insurgency must negate the existence of state institutions to formulate their own vocabularies of emancipation—a theme to which I return in the final section of Chapter Five.

At the same time, urban politics—that politics which takes place in the city but also confronts the urban itself—must always bring together disparate groups whose myriad viewpoints, preferences, and ideologies can never be fully reconciled. In this way, the politics to which I return throughout is derived from the work of Ranciere, Arendt, and Mouffe, who all reject consensus in favor of antagonism and dissensus. In her recent work *Agonistics*, Mouffe (2013) writes: the politics of withdrawal ‘can never be merely oppositional or conceived as desertion because it always engages with a certain aspect of the existing hegemony in order to disarticulate/re-articulate its constitutive elements’ (79). Emphasizing this concept of articulation in the construction of the political, Mouffe critiques the possibility of any ‘common good’ that is ‘true’ and ‘universal.’ Such claims immediately signal closure and control, relegating that which does not fit to the permanent outside. This insistence on universality, meanwhile, replicates the liberal ideal, which is made evident in the stolid, unwavering belief in consensus. But as Mouffe reminds us, liberalism thrives on and demands ‘the availability of a universal consensus based on reason’ (Ibid, 3). Consensus assumes accordance, unity, and of course, too, foreclosure and exclusion.

Because of this exclusionary tendency, Mouffe demands we see the discord and antagonism inherent in every political act or movement. Drawing together a plurality of people means, too, a plurality of identifications, passions, imaginaries, and desires that can never be fully reconciled. Acknowledging Gramsci’s theses on hegemony, Mouffe argues for ‘a combination of parliamentary and extra-parliamentary struggle’ to ‘bring about a profound transformation of those institutions, so as to make them a vehicle for the expression of the manifold of democratic demands’ (Ibid, p. 75). Through these struggles, in a diversity of arenas, we might ‘transform the configuration of power within the institutional framework’ (Ibid, p. 77). This political ontology sees transcendence through constant, often conflictive engagement rather than abject withdrawal as a means of achieving change. But it is also highly contingent, aware of the diversity of opinions and the lack of any universal truth. Such a politics connects to the struggles of those who operate under the logics of difference—as I demonstrate in this thesis, women cannot easily ‘withdraw from’ traditional structures of politics and power, which can in turn guarantee rights and recognition in a way not accorded by radical demands for consensus. The welfare state, despite its paternal tendencies, has also acted as social safety net from which women crucially benefit (Bakker, 2007). Further, insistence on autonomy can perpetuate violent acts of silencing (Barker & Pickerill, 2012; Pickerill & Krinsky, 2012), while consensus often benefits those most comfortable within the assembly—white men (Chatterton & Pickerill, 2010).

Questions of politics, particularly as they address themes of difference, identity, and plurality, necessarily provoke subsequent discussions of citizenship. Citizenship of course, too, is not only social and political, but also spatial. In that vein, Brubaker (1992) argues for an understanding of

citizenship as a closure, in which the boundaries of membership are clearly defined, thus implicating, albeit silently, a differentiated outside. Traditional understandings of citizenship define it as a relationship between an individual and the sovereign nation, ‘as merely a status held under the authority of a state’ (Engin F. Isin & Turner, 2002, p. 2). Yet with the advent of struggles for rights and recognition under new forms of globalization and modernity, ‘citizenship must also be defined as a social process through which individuals and social groups engage in claiming, expanding, or losing rights’ (Engin F. Isin, 2013, p. 5). If we look to citizenship as a social process that implicates these elements, we open up this concept to include not only the formal attachments that bind citizens to the state. Rather, it now can include a whole host of other practices that allow individuals and groups to exist within the imagined whole. Further, regimes of belonging are not static, but rather constantly under transformation, particularly as individuals ‘become’ citizens. Such an analysis echoes through Mouffe’s concepts of the political, as when she writes that citizenship is “not a legal status, but an identity,” to be “constructed and not empirically given” (Mouffe, 2005, p. 66). As Appadurai, Holston, Isin, and others have argued, the city is a site in which these categories are constantly being constructed and remade. Further, as I demonstrate within this thesis, competing ontologies often clash to produce discord but also political opening and opportunity. Thus a form of ‘market’ or ‘consumer’ citizenship can come into contact with a more ‘insurgent’ variety, and ‘European’ can be countered with ‘urban,’ as social groups react to the demands of differentiated and financialized regimes of belonging (Holston, 2008; Kear, 2013; Roberts, 2013a; Roy, 2003).

Studying the Margins: On Method

In examining the theoretical margins of millennial Madrid—its working class, its burgeoning immigrant population, its radical social movements, and its alternative urban imaginaries—this thesis makes a methodological claim. Specifically, this claim demands we see those sites as illustrative of the imagined whole: that which is relegated to certain liminalities or ‘gray spaces’ is not anathema or excess to dominant political projects, but in fact operates with, through, and against them. I posit that the experiences of a young former businessman with little formal education who speculated on a townhouse an hour from Madrid, or a middle-aged Ecuadorian single mother shackled to an outsized mortgage on a tiny apartment can in fact illuminate an urban political economy in a way that studying official documents and banking reports cannot.

As Derickson (Derickson, 2014) notes, a recent, somewhat messier strand of urban scholarship has sought to untangle the ways in which theories of cities and the urban are ineluctably bound to Euro-centric modes of history and inquiry. The *telos* of modernity lurks among many accounts of our contemporary cities, explaining the failures of places like Lagos or Kolkata, and the triumphs of their counterparts Singapore or Dubai. A constellation of practices has sought to redress this imbalance through such concepts as ‘seeing from the south’ (Watson), ‘provincialization’ (Sheppard, Leitner, & Maringanti, 2013), or perhaps ‘post-colonialization’ (Hentschel, 2015). My own engagement with such questions is at once personal and pedagogical: my decision to take on this gaze reflects my own scholastic journey. As a young scholar studying a decidedly European city, I have had the benefit of mentorship from academics who look largely to places outside the North Atlantic. Thus my own intellectual development has involved a constant tension, as I have tried to reconcile the ways in which theory from the Global South finds resonance in many places labeled modern, developed, ‘finished,’ and formal. For example, our old American cities hollowed by deindustrialization such as Detroit or Flint betray elements that

bely that narrative of forward progress, and even contain ‘subaltern urbanisms’ whose theorization emerges from the south (Roy, 2011; Schindler, 2014).

This supposition bears a debt to literature developed mostly outside of the North Atlantic, specifically literature on informality and the peripheries that emerges from the global south. As post-colonial urban scholarship has argued, those sites deemed seemingly beyond the scope of official urbanization and state rule are in fact anything but, as the state is in fact complicit in their creation and perpetuation (Ananya Roy, 2009; Roy & AlSayyad, 2004; Yiftachel, 2009). Such sites of alterity, difference, and struggle, meanwhile, can affect and alter the supposed core through counter-hegemonic resistance, improvisation, or the elaboration of claims for recognition (T. P. do R. Caldeira, 2000; T. P. R. Caldeira, 2012; Holston, 2008; Simone, 2010). Further, in approaching this case, I respond, too, to calls in urban studies and geography to think beyond the dichotomies of north and south, order and chaos (Robinson, 2002; Roy, 2009). Finally, in examining Europeanization and the European through its margins or edges (J. M. Jacobs, 1996; Roy, 2003), I seek to ‘make strange’ (Pile, 2006) a process that has usually been depicted as a normative, rational experience of integration.

While housing and its contestations constitute points of departure in this thesis, a methodological question undergirds that decision, namely: How to study the intersection of policy and the practices of everyday citizens, particularly those practices understood as somehow lying beyond the purview of policy? Because private property and the construction industry has been so central to Spain’s development (Maldonado, 2005), housing and homeownership offers a potent site in which to observe changing articulations between the state, citizens, economic production and social reproduction, and questions of national identity. Within Madrid, housing has long constituted a central concern within the city’s ‘urban question’ (Castells, 1983a). Because of its polemical nature, there is also a rich tradition of housing activism, in which various groups and their claims conspire, compete, and sometimes diverge. Finally, housing is a site where policy and practice meet, as it brings together the discrete concerns of domestic households and their economies, planning rationales, state rule, and activist ontologies. Thus in elaborating my research methods, I looked to housing and homeownership both as a project of the state and as a constellation of practices and preferences for everyday citizens seeking to establish themselves within the city.

Illuminating the Margins: History and Ethnography

This project is necessarily historical and ethnographic, as it seeks to make meaning out of a contemporary landscape of ruin as it is linked to other processes of space and time. First of all, as a former history student, I do not believe we can understand cities and their urban worlds without historical analysis. That mode of inquiry allows us to understand the *why* and *how* within a comparative framework (Robinson, 2011; Ward, 2010), even if such a comparison is to an earlier iteration of the same urban landscape. Madrid’s contemporary geographies of exclusion and outrage emerge out of long histories of spatial change. Yet this emphasis on historical analysis emerges, too, from the research site itself. Today’s mobilizations are acutely aware of these histories as complicit in producing the current political, economic, and social terrain (Kornetis, 2014). For example, one of the PAH’s slogans is ‘From the real estate bubble to the right to housing.’ That phrase illustrates a common theme that runs throughout current protests: protestors explicitly link their claims to particular historical trajectories of spatial change, and

make connections with similar processes elsewhere. Thus in understanding contemporary solidarities, it is incumbent to think transhistorically across multiple geographies. Furthermore, in conceptualizing the problem, my research took as its starting point the issue of immigrant foreclosures and evictions. That issue necessarily conjures up spatial histories: the act of foreclosure is predicated on a particular sequence of events, eviction the punctuation mark at the end of a longer unfolding.

As I demonstrated in the last section, moreover, placing contemporary events within an historical context allows us to see beyond standard narrations of boom and bust. Rather, through careful attention to spatial histories of urban change, we can approximate the ways in which this most recent episode works through longer processes of transformation, aspiration, and identity building. Only by thinking across time and space do we see broad patterns of exclusion and difference, in addition to the ways in which multinational projects manifest themselves within the city, which thereby inflects the standard drama of neoliberalism. Looking closely to Madrid's history also helps to draw out those qualities that make up the urban—chiefly, the close alliance between property and the production of the city. In this way, we can read homeownership not as some natural system—a popular understanding of housing tenure in Spain—but as a deliberate tool that has served a variety of ends, which has also worked through the nuances of difference. Those questions of difference, which in some ways reached crescendo with the rapid onset of immigration, did not originate in that moment of spectacular change. Rather, they were part and parcel of longer histories that imbricated the city, the nation-state, and the idea of Europe. Only by understanding this historical development, finally, can we also understand both the origins and the audacity of the current political moment, which permits us to see it as a moment of possibility and hope.

In addition to an historical investigation, this project studies questions of immigrant inclusion and alliance-building through qualitative methods. The question of immigration, integration, and inclusion in Europe is often studied from a macro-perspective, as scholars define their cases based either on national boundaries (Joppke 2007; Koopmans, et al. 2005; Messina 2007), immigrant groups (Crul and Vermeulen 2006), or some combination of both. These studies often look at the successes and failures of particular national policies targeting immigrant groups and anti-discrimination efforts. Mostly, scholars work from the perspective that integration is a desired outcome that can be quantified in some capacity. Acquisition of language and citizenship, voting, economic attainment, and schooling are all seen as potential measures by which an immigrant can be seen to have 'integrated.' However, Spain has never had a consolidated national integration program, as integration policies and programs were largely left to autonomous communities, provinces, and municipal governments. As such, **this project seeks to uncover more covert practices the state pursued at a local level that are not immediately obvious as official integration policies.** In this way, this research will pay particular attention to less quantifiable data: political positions and attitudes, public discourse, and changing legislation will all be under investigation from a qualitative perspective. Further, the daily realities of immigrant livelihoods and lifestyles largely escape the purview of studies that examine national trends, as life experiences are difficult to quantify. Similarly, emerging questions of solidarity and alliance-building are highly situated and not immediately obvious without the techniques offered by in-depth interviewing and participant observation.

The Role of the Planner

While I approached this project using ethnographic and historical methodologies, about which I will discuss more fully, my disciplinary training informed the ways in which I thought about my object of study. As a planner, I have learned to think holistically about urban geographies. I refuse to concentrate on only one aspect of a given system, choosing instead to locate it within a broader ecology. That ecology, moreover, is composed of myriad elements that unite people and places within space and time. What this means practically is that while I took a social movement as a starting point, I knew that to understand its struggles and articulations I had to think about the state—the municipal, regional, and national governments—urban policy, practice, and planning; and trajectories of socio-spatial change. Thus I constantly move between the everyday habits and aspirations of urban citizens, macro political-economic trends, and the machinations of statecraft. I hold these various elements in continuous, fluid tension. Planning here becomes not only the official, state-led project of urban transformation, but also the contestations and forms of resistance offered up by those sites under that transformation, all in the interest of producing the city. This disciplinary gaze allows me to move between top-down systems of control, domination, and rule, and bottom-up articulations of possibility, alternative urban imaginaries, and new political projects. Harkening back to Mouffe's conception of politics, neither arena can exist without the other: those initiatives that spring from the multitude must be understood in relation to existing institutions of power.

In trying to think holistically, moreover, I draw upon an array of artifacts, archives, and sources. As an avid reader and former history major, I find the lens of cultural studies incredibly seductive, in addition to accessible. Novels and films offer us provocative and potent lenses through which to view the city, changing economies, and the everyday experience of urbanism. Perhaps, too, as this dissertation draws upon and attempts to straddle conversations occurring in separate academic worlds—geography and planning and cultural and literary history—I utilize, at times liberally, methods from both fields of inquiry, inflecting policy with literature and vice versa. Planning, as a field of knowledge that is in its nature interdisciplinary, often relies on narratives and images to make its analysis and affect urban change. In that spirit, therefore, I use such sources to tell this story.

The Nuts and Bolts of Participation and Positionality

The bulk of my research was carried out from November 2012 through January 2014, with an intense period of engagement with the Plataforma de Afectados por la Hipoteca from March 2013-June 2013, and then again from September 2013-January 2014. I made an additional research visit in June 2014, in which I carried out mostly archival research. My motives for immersion in the PAH were manifold. First and foremost, the PAH is the most emblematic activist collective that has emerged out of these mobilizations (País, 2012b), held up as a reference point within national and international activist circles, the popular press, and NGO activity, even garnering attention from the New York Times (Daley, 2013). Secondly, in Madrid, the collective's linkages to immigrant communities were immediately evident to me during my initial forays in fieldwork. Thirdly, once in Madrid I realized a tactical advantage from the point of view of participant research: as a burgeoning initiative that attended to a multitude of people and problems, the PAH had developed a plethora of spaces in which I could participate. In addition to general assemblies, the collective had self-organized groups for *afectadas* by their bank, because each financial entity has different styles of negotiation. One longtime member,

meanwhile, had taken up the charge to organize regular workshops on mutual support and aid, a kind of group therapy session. Finally, during mornings three days a week, a small team of people held mini-assemblies and counseled people on their mortgage problems.

Creature Comforts

Another consideration underpinned my decision to work primarily with the PAH Madrid. My own prejudices clearly affected my position: upon immersion, I rapidly realized I was far more comfortable with the activists of the PAH Madrid than with most of their more radical counterparts in other housing groups (about which I will discuss further along). A natural morning person, I also found late night assembly meetings often tedious. My diurnal habits, combined with my latent insomnia meant that I was unwilling to spend nights in the home of people awaiting eviction the next morning, a common activist strategy. But any honest qualitative social science researcher must realize she cannot be in all places at all times.

Further, I must acknowledge that while I pushed myself to get beyond my comfort zone, I created new sites of comfort and familiarity to which I returned with regularity. As a female foreigner, albeit one with great knowledge of and experience within Madrid, I simply did not feel comfortable going to all the activist spaces involved in housing struggles. Part of this has to do with the identities activists themselves project, which scholars such as Paul Chatterton and Jenny Pickerill have analyzed at great length elsewhere (Barker & Pickerill, 2012; Chatterton & Pickerill, 2010). At times I felt like an upper middle class interloper, my failure to commit fully to revolution preventing my entrée into certain activist worlds. I had initially intended to participate in the Lavapiés 15M group—the neighborhood assembly that had grown out of Sol occupation, and one of Madrid’s most radical. I went to a couple meetings and events in the newly occupied squatted social center on calle Mesón de Paredes. Miguel Martínez, a friend and mentor long involved in *okupa* issues in Madrid, had taken part in the early organization, and thus I felt to a certain extent bolstered by that connection. Yet in the dark, treacherous spaces of the crumbling building, the Lavapiés housing activists were incredibly unfriendly, sometimes even bordering on hostile. Perhaps they were leery of an American foreigner who had alighted upon their community as a place of investigation. Many wore the traditional garb of the contemporary anarchist activist—plugged ears, dreads, tattoos, military jackets—all performing their radicalism identically together. I didn’t enjoy my experiences in their presence, and thus sought other spaces of participation.

One evening in February 2013, as I was still stumbling around in search of a foothold, I went to an event at the *Círculo de Bellas Artes* on housing. I had met Jon Aguirre Such, a young Basque architect who is part of the collective *Paisaje Transversal*, which helps to organize a discussion series on urban issues at the *Círculo*. Jon introduced me to several housing activists in the audience, including Adolfo, involved in a collective that works with rental problems and squatters, and Vicente, from the Tetuán 15M group. Both were enthusiastic, and invited me to take part in their groups. I began attending Tetuán’s anti-evictions meetings every Wednesday from 5-7 in the afternoon. Through that work, I then met several female PAH activists who were all friendly and welcoming. One invited me to attend their Coordination meetings to see how things worked. I began going every Tuesday to that meeting, which preceded the general assembly, and which allowed me to get to know several key members.

Participation, Activity, and ‘Proving’ Myself

During my initial introduction at my first Coordination meeting, I impressed upon the assembly my desire to participate as another activist. I did not want to simply observe and analyze, but also to take part in their activities and actions, helping where I could. I also prefaced my involvement by acknowledging to myself that I did need a certain period of simple observation in order to acclimate myself—this period was not only for the benefit of my research, but also for the benefit of my incorporation into the collective. I wanted to learn their repertoires and habits for my own edification, so that I could best join their team. This was, I would learn, a tactic that many follow as they become more involved: a keen interest in the collective, borne out of personal mortgages problems, a desire to help, or some combination of both, translated into a period of silent apprenticeship, in which the individual learns the rhythms of the group.

My desire to get involved also stemmed from the fact that much of the PAH seemed fun and sociable, even while dealing with difficult situations. I’m also by nature an inquisitive person who likes hearing about others’ lives and experiences, whether they mimic or wildly diverge from my own. People were warm, funny, and self-deprecating. Several of the long-term activists also had profiles similar to my own: educated, intellectually curious, well versed on politics and practice. Carlota, a sociologist close in age, was a particularly key informant. She used to moderate the Coordination meetings, and I would sit by her. She would explain to me things I didn’t understand and inform me of who everyone was. Her Venezuelan boyfriend was also involved, and was incredibly warm and welcoming. When I first met him, I asked why he had gotten involved. He responded, ‘porque me gusta la fiesta!’ (‘Because I like the party!’) Such a response resonates with my experience—despite daily acts of trauma, there was an air of sociability that permeated many of the spaces in which I participated, in which people from all walks of life chattered energetically about all sorts of topics. After evening meetings, for example, we would traipse to a nearby bar. Near the PAH offices in Lavapiés, a hole in the wall Indian restaurant had incredibly cheap deals on beer and pizza. We would join several tables together and gossip into the night over soggy slices and mini-bottles of Amstel. This was the party—but also a site for exchange, friendship, and sharing.

The circumstances surrounding my arrival at the PAH also proved fortuitous. I went to my first Coordination meeting as they were planning a state-wide session for the network of PAHs throughout the peninsula, which would converge in Madrid for a day-long plenary session. I offered to help—I was curious about the meeting. I showed up at 10 AM, somewhat early for a Spanish Saturday, and set off with a motley crew of people to buy groceries and set up the space. Between slicing several kilos of fruit for sangria, serving paella, and running around the nearby Puente de Vallecas neighborhood to purchase ice with a couple longtime PAH Madrid members, I ingratiated myself to many in the collective. I showed up, I worked all day, I laughed and talked and learned. As I elaborate in Chapter Five, this display of support in fact dovetails many practices of solidarity that demand active participation. On that day in March 2013, I demonstrated I was a worthy *compañera*, who could adequately rise to the demands of the collective.

Of Informants and Interviews

Only after I had participated intensely within the PAH for about two months did I begin to approach people for interviews. This delay between my entrance and the beginning of my in-

depth interviewing served several purposes. First of all, I wanted to clearly establish a degree of trust with interview subjects. Intending to first speak with *afectadas*, I was going to be asking intimate questions about experiences with eviction and/or foreclosure. Such questions would not only probe intimate corners of their personal histories, but also require they discuss in detail experiences that have proved, in many cases, deeply traumatic. As I discuss in Chapter Four, losing a home through foreclosure imbricates a series of other personal and professional experiences, and is often accompanied by the crush of familial discord and great loss—both financial and emotional. I was requesting people give something to me—not just an hour of their time, or a hurried opinion, but rather those personal histories often kept close to the chest. I conceived of my activity with the PAH, then, as a form of giving back what I could to further their cause. Perhaps I could offer some ounce of assistance in the struggle against the bank as a means of demonstrating both solidarity and gratitude.

Moreover, if I were to ask individuals to share with me such stories, I needed to demonstrate an ability to trust and be trusted. Establishing that trust was largely a matter of simply getting to know people. But, in a collective that had received copious amounts of popular and academic attention, it was also a question of distinguishing myself through assiduous attention to detail, active and intense participation, and great amounts of listening. I can't claim to be the best or the brightest researcher who has passed through the PAH Madrid. I can, however, declare authoritatively that I have spent far more time being, doing, listening, and observing than any other outside researcher (not including people inside the collective who have embarked on research projects).

My dedication to a period of immersion was also a moral question. During my fieldwork, I witnessed numerous researchers come and go. Some had but an afternoon to spend, and sought out certain cases that fit imagined profiles for the projects they were elaborating. I was deeply uncomfortable with these *flaneur* researchers, who would alight on the assembly to extract their pound of flesh. They were requesting much, with little given in return. Further, how could they establish the kind of rapport necessary to truly access people's emotions and inner worlds? Thus in addition to participation, I got accustomed to sharing my stories and experiences, a theme that emerges in Chapter Five. Such exchanges were in some ways tactical maneuvers, but they were also borne out of a desire to establish commonality, to give in return, and to demonstrate my openness. I could not only take, as a receptacle for others' sentiments and emotions. Rather, I had an ethical obligation to also open myself up, sometimes in uncomfortable and strange ways.

Indeed, my attempts at ingratiation emerge in part from a place of discomfort. As I discuss in the final chapter, I initially felt like my presence was a distraction or an anomaly, so different from the mostly small, squat members who make up the Plataforma de Afectados por la Hipoteca. I am white, with advanced degrees from extremely exclusive institutions, and from the bohemian bourgeois upper middle class. I am also tall, fair-skinned, and blond—at least in Spain. Through circumstances of genetics and dumb luck, I enter the space of an assembly or walk down the street in Madrid imbued with both visible and covert privilege. If I am at a protest or an eviction, the color of my eyes and skin declares I am a lucky outsider, immune to the personal crush of economic defeat; the police probably would not dare harass me. If I approach a bureaucrat at the municipal housing agency, my academic pedigree and outsider status afford me access denied to my activist or *afectada* counterparts struggling to put forward their claims to the state. Thus in

sharing of myself, demonstrating my willingness to listen and learn, I was cognizant of a desire to both establish commonalities and declare myself no better or worse than anyone else. In participating alongside others, asking them for advice, I looked to others as experts who might illuminate this activist world for me.

This period of reflection and learning, meanwhile, allowed me to identify key informants. I was never keen to amass a huge number of interviews, which I will return to below. Thus through taking part in the everyday activities of the PAH, I could observe different people's roles within the movement. Generally I sought out people who were deeply involved in the collective, both so that they could shed light on the inner-workings of the PAH and so that they might reveal why and how they had come to their activism. Through daily participation, moreover, I developed a series of questions, a kind of loose script, to follow in my interviews. I was able to observe the points of tension and cooperation, to which I would return in our discussions. This tactic allowed me to interpolate my observations with others' interpretations, observations, and sentiments, so that I created a feedback loop between my participant analysis and the data offered up by informants.

Over the course of a year and a half, I interviewed thirty-five people, mostly one-on-one but sometimes in pairs or threes. My desire to keep my interviews relatively confined in number was partly related to the demands of the dissertation: with limited time and funding, I knew I wouldn't be able to adequately synthesize many hours of interviews. Even with recordings for thirty-two informants, I often found myself overwhelmed with the wealth of information they provided. At the same time, I wanted to explore in-depth the decisions and processes that paved the way towards homeownership and the accrual of debt, and I assumed I would reach saturation after ten or fifteen interviews if they were well chosen. While they emerged at times, I was not looking for salacious stories or the most audacious instances of fraud. By firmly keeping my participant observation in dialogue with my interviews, I was comfortable then making claims based on observations. Thus in Chapters Four and Five, much of the material is extended ethnographic inquiry stemming from observation, with claims that emerge bolstered by others' statements.

Finally, these interviews are highly affecting. I too reached a different kind of saturation, that of emotional overload. Many interviews were emotionally laden, in which interview subjects often broke down, sometimes in tears. Of the fifteen interviews with people in processes of foreclosure, eight cried. I would often become choked with emotion during the interview, in part because by the time I interviewed someone, I had inevitably established a relationship with her. Thus I generally kept myself on a schedule of one to two in-depth interviews a week so as to give myself space and time to process my emotions and materials. While I generally focused on immigrant women, I also carried out interviews with other individuals going through foreclosure. I elected to carry out two interviews with men who had previously worked in construction and the financial industry, as a means of piecing together the subjectivities of people who had played active roles in those sectors.

Meanwhile, in interviews with activists and lawyers I wanted to trace particular themes related to immigrant participation, solidarity, and repertoires of action, in addition to corroborating my own observations. I targeted particularly central figures, including Rafael Mayoral, lead legal

architect for the PAH; Nacho Murgui, now former President for the Federación Regional de Asociaciones de Vecinos (FRAVM, Regional Federation of Neighborhood Associations); Vicente Pérez, head of urbanism and housing for the FRAVM; and assortment of other activists with key roles within either the PAH or 15M groups. In total, I interviewed four lawyers who work with the PAH, and eleven activists. Finally, I carried out a small assortment of interviews with key policy figures as a means of providing background for this case and gaining further insight into Spanish housing. These include three high-ranking current and former bureaucrats at the Empresa Municipal de la Vivienda y Suelo (The Municipal Housing Office), and Julio Rodríguez López, a leading member of the Spanish Socialist Party, the former head of the Caja Granada and the Banco Hipotecario de España (the Mortgage Bank of Spain), and leading expert on the political economy of Spanish housing. I also had regular contact with several academics with expertise in the area, including Andrés Walliser and Miguel Martínez, both urban sociologists, and Alfonso Novales, a prominent economist. Finally, social connections with architects, a couple financial experts, one of Spain's richest men, and several economists contributed to background information that allowed me to flesh out my analysis.

The Personal Life of Participation

I elected not to pursue interviews with very many bankers and policymakers in part because they would have told me little. Their opinions are readily available throughout the media, and while in an interview they might betray some particular exciting insight—mostly into their own character—I was more interested in the experiences of those individuals traditionally left out of the scope of the standard narrative of political and urban change. One late summer afternoon, I sat in an old plaza with the aforementioned wildly rich man. In discussing my work, he stated that oft-repeated adage, ‘No one had put a gun to their head,’ when referencing immigrants’ participation in the housing market. That was not an interesting or compelling opinion, yet it is one held by many, including many of the architects of the financial industry. But having lived in Madrid off and on, I was aware that such was the kind of insight I would receive from those in power, who would bluster and bluff with little substance, repeating similar turns of phrase. I wasn’t interested in their callousness when contemplating the poor, and so chose to look elsewhere to explain the relationship between the state and everyday citizens.

Indeed, my own experience as a resident of this city proved its own source of ethnographic material. I had lived in Madrid during its decadence, in which I knew casually quite a few young, mostly foreign people working in the real estate sector. I also observed rapid urban change and increased heterogeneity all around me. I had an international coterie of friends, and I observed with horror the climbing prices of Madrid’s real estate. Such experiences have, with space and time, proved substance that contributes to the making of this thesis. Not only did it undergird my understanding of Madrid and its socio-spatial landscape, but my many years of residence also constitute raw material that inflects my arguments.

The personal—in this case exemplified by my lengthy relationship with this city—is deeply entwined with research, particularly participatory research. I mentioned earlier that my decision to take part in certain spaces was often influenced by own feelings of comfort and accommodation. Thus my participant observation also took place in those sites in which I felt welcomed, in part because I didn’t want to feel wholly like an interloper, and in part because it makes sense, if I was going to be wiling away the hours, to be in a place that was comfortable.

What were those spaces? After my initial meeting with a Tetúan activist, I went every Wednesday to the squatted social center the Enrededera, an old empty warehouse across from the local mosque, to participate in their anti-evictions meetings. Every other Thursday, I would often make my way to the elegant Chamberi neighborhood, where down a short alley of old industrial uses, the squatted social center la Morada played host to the Asamblea de Vivienda, a regional assembly that attempted to be the umbrella for all housing groups in the Madrid region—often to fractious and contentious results. In these two spaces I got to know activists involved in the 15M off-shoots, and was able to observe their claims, which take shape towards the end of Chapter Five. I also went to parties, protests, large demonstrations, press conferences, and the other sundry activities and arenas that contribute to this movement's arsenal of protest.

I complemented my activities within 15M spaces with intense engagement in the PAH. I attended Coordination meetings ever Tuesday, after which I would either stay for some part of the assembly or head to the nearby *taberna* for tapas and conversation. Mondays, Wednesday, and Fridays, I usually spent at the offices on calle San Cosmé y San Damian, from around 11 until 2. There, after a period of observation, I too began to answer phones, talk to people about their mortgages, read their deeds of sale, and fill out the forms that the PAH uses when there is an eviction coming up. These are several page documents that ask for family history, demographic information, and items related to the mortgage. In talking people through the form, I would often lead them through a significant portion of their recent urban histories. After these morning *acogida* meetings, led predominantly by women, we would, once again, head for a drink in the nearby plaza or go to lunch. Such was my routine for the better part of a year, in which I went everywhere from the police commissary in Puente de Vallecas to the courthouse in Plaza Castilla, to the anarchist squats of Lavapies.

During my period of participant observation, my role quickly went from researcher to fellow activist. While I attempted to mediate between my various obligations and interests, my own implication in the movement was crucial in calling forth the rich wealth of opinions, experiences, tensions, emotions, and ideologies that contribute to the collective. I always made clear my intention to study unfolding events and actions, subjecting them to rigorous analysis during and after the fact. But to claim objectivity or neutrality would belie the level of implication and emotional attachment that quickly grew as I immersed myself into this urban world. At the same time, I approached my participation in these spaces with care and a sense of responsibility.

The resulting analysis is gleaned from interviews and many hours of participant observation. I almost hesitate to call my months of activity participant observation because I was so enmeshed in the world of the PAH. My claims, therefore, emerge both from extensive analysis, but also from the authority of someone who is simply another activist within the movement she is discussing. Thus there is a constant tension between my position as both outsider and insider, my role as researcher and my role as activist.

Conclusion: Identity, Difference, and the Meaning of Europe at the Margins

This is not a thesis about a policy or plan. Nor is it about a particular practice per se. Rather, it is about a moment in time. That moment contains within it multiple others. It is about the first eviction halted in Madrid, when a thousand people flooded a narrow street in the Tetuán neighborhood to prevent a Lebanese-Bulgarian couple from being expelled from their house. It is

about a jovial lunch one afternoon with friends in a Chinese restaurant in Ciudad Lineal, gossiping about love and anarchy before wandering outside in the watery winter sunshine. It is about heated debates that might end in tears in the smoky confines of a freezing squatted social center. It is about anti-capitalism, tolerance, solidarity, and new geographies of political opportunity and understanding. It is about the articulations, silences, and disjunctures, between the rapid onset of immigration, the wholesale promotion of homeownership, and the over production of urban space. Finally, it is about understanding those relationships when they are placed under great duress.

Embedded within these discussions on activist articulations, speculative urbanism, Europeanization, citizenship, and identity, larger questions regarding Spain's place in Europe and the world animate this thesis. Spain has largely been relegated to character actor within the drama of European integration and now, its current moment of contestation. Madrid is not a global city on the order of London, nor does it occupy that storied place in the public and planning imaginary designated to Paris, the city of light. It is not a mega city a la Lagos or Jakarta. Here the state has not retreated entirely, as in Kinshasa. Why, then, should one study Madrid or the Spanish case more broadly, apart from filling regional gaps in geographical knowledge? It is certainly not the quintessential European city, yet it can tell us something about Europe in its moment of both prominence and decline. This moment, central to this manuscript, is what gives this case its importance. The processes that characterized that moment are now ubiquitous in many locales around the globe: massive urbanization, the wholesale promotion of homeownership, and sudden, rapid immigration. Yet the activist alternatives that emerge from such a confluence also allow us to see a future politics of hope, mutuality, and pragmatic engagement that inscribe democracy within the space of the city.

Planning for Property: Homeownership, Real Estate, and Speculation, 1939-1997

In this first chapter, I seek to sketch out the contours of Spanish ideas around property, both as a system of homeownership but also as an economic tool subject to markets, capital flows, and investment. The chapter makes legible through historical analysis how private property, and by extension the broader field of real estate, came to be defined as both a social tool for the creation and perpetuation of political subjects and an economic mechanism for capitalist expansion. It does not lay out a complete history of housing policy or property law within the Spanish context, but rather traces the evolution of private investment in the built environment through an examination of several key planning moments that are especially illustrative. It is a history told through nodes of meaning, rather than exhaustive trajectory. I more or less take for granted, as has been established in any number of other scholarly works, that homeownership has been the dominant housing policy over the course of the last one hundred years, from the regime of Francisco Franco, through the transition to democracy, to the contemporary moment of neoliberal capitalist expansion and subsequent austerity. Thus I am interested not so much in the what and the how, but rather in the why. Why private homeownership? What could the acquisition of private property achieve that rental schemes could not? Further, how did property become central to Spanish economic development?

In particular, I argue that property and private investment in urban development can be seen as a very deliberate tool for certain social ends, rather than just an end in itself. While in the United States, for example, the acquisition of private property has historically be treated in large part as a goal in and of itself, as an inviolable symbol of American exceptionalism and freedom, it has also long been regarded as a tool for the making of the middle class, as a transformative piece in the narrative of forward progress despite its myriad exclusions (Hayden, 1984; Jackson, 1985). Indeed, within the Spanish case, and germane to the later issue of immigration and inclusion, I argue that throughout various moments in recent history, property has been treated as a social, economic, and cultural tool that would facilitate integration into a very deliberate political whole for both Spain and in the greater European landscape. When I use this term integration, I am invoking its dual meaning, perhaps provocatively, of the integration of certain social groups into the general polity, and the greater project of European integration, in which housing, speculation, and the capitalization of urban land played a decisive role. Further, this duality allows us to understand how the spread of homeownership was a deliberate strategy that joined together both visions of social harmony and prosperous domestic economies with the larger aspiration of flamboyant city building for the globalized age of borderless Europe. I argue the penetration of credit throughout the population to further homeownership allowed for both marginalized groups and the state to participate in a moment of economic expansion. Finally, I argue that while homeownership was often an ideological project, linked to certain social processes of transformation, the Spanish private property regime has always functioned as a de-facto urban economic development policy.

This chapter is concerned with tracing the theoretical and spatial histories of private investment into the built environment, largely under the rubric of private property. I reveal how private enterprise and urbanization are co-constitutive, their symbiotic linkages a premeditated result of state intervention, subsidization, and liberalization. Real estate has thus become the arena for the

promotion of both capitalist economies and capitalist subjects. Broadly, I look to private property and real estate to reveal how Madrid's urbanization, even when cloaked in the mantle of Catholic autarky and then democratic social justice, has always operated under through the logic of economic expansion and exploitation. This expansion operated through household economies and regional industrial development, domestic bank balances and municipal treasure chests.

During the first half of the chapter, I explore the development of Spanish and madrileño concepts of homeownership during the Franco regime to demonstrate how the state used it as a tool for both human development and economic growth. Property served to incorporate Spanish subjects into a political economic whole, perpetuating capitalist middle class sensibilities. I concentrate on homeownership and housing policy under Franco because it is the period in which we can see in sharp relief the genesis for contemporary attitudes towards that tenancy regime, in addition to the privileging of the construction industry. What Spaniards now treat as a normalized facet of the urban quotidian—the common sense of owning over renting—was in fact the result of a thoroughly planned political project that encompassed questions of both political subjectivity and the demands of a recessed economy. Further, contemporary housing policy has largely hewed to those edicts set under the regime. During the second half of this chapter, I explore the creation of Madrid's robust real estate market under democracy to show how the state privileged private urban investment as a means of both generating wealth and furthering the identity project of Europeanization. This period reveals how earlier identity projects came to operate through new flows of financial capital. I will demonstrate how this moment served to ready the capital city for the demands of European neoliberalism and global competition. These dual histories, meanwhile, of both small scale private property investment and larger urban financial exploitation, will collude in later portions of this narratives to produce the boom and bust contemporary Madrid.

Notes on Spanish Planning and the State

Accounts of neoliberal urbanism—London's Docklands or Baltimore's Harbor, to name two emblematic cases—demonstrate the ways in which the production of the city now wholly privileges elite uses and interests (Harvey, 2000). Similarly, in *Splintering Urbanism* Graham and Marvin argue for a new form of infrastructure provision, which eclipses a previous era in which that urban project was integrated fully into broad territorial categories (S. Graham & Marvin, 2001). Now only a select few benefit from what was once considered universal. Yet the history of Madrid's 20th century urban planning, which has long endeavored to make the city into the image of a capital, has always placed great weight on emblematic projects that proclaim elite sensibilities in space. Thus in this chapter I sketch out the contours of a planning regime that has been markedly similar during both dictatorship and democracy. This regime has long concentrated on spaces that might reflect national glory, whether sites of neo-imperial glory under Franco or advanced corporate services under PSOE leadership.

While this chapter is primarily concerned with the concept of property, particularly as it relates to housing, an enduring tension lurks throughout the recent history of Spanish urban development, and Madrid's growth in particular. This tension can best be summarized as an ongoing conflict between planning as either a vehicle to produce greater equity or as a means of lubricating channels for capitalist expansion through land markets, and the state's endless struggle to, as one theorist wrote, 'attempt...to reduce or provide for public intervention in the undeserved profits obtaining from real estate speculation,' and 'to avoid the arbitrariness of

government authorities and the real estate speculator lurking within every Spaniard' (García-Bellido). The following history is marked by moments of negotiation between private enterprise and enrichment and notions of the public good as they operate through the potent vehicle of property.

This tension, moreover, operates through the edicts of Spanish planning, which sets forth complicated frameworks for the development of urban land. Emerging from the Napoleonic system, planning in Spain imbricates national policy, regional legislative bodies, and municipal town halls in a complicated web of spatial production. National policy prescribes highly detailed regulatory codes to which towns need comply. The national government creates laws regulating housing, infrastructure, public services, etc. This system 'adopts a legal style that has a tendency to use abstract legal norms. The aim is to think about matters in advance and prepare a complete system of rules based on the codification of the abstract principles' (Tosics, Szemzo, Illes, & Gertheis, 2010, p. 29). These rules lay out what kinds of urban development are allowed, tightly constricting municipal planning agencies. During the democratic era, Madrid's regional government has developed land use plans in accordance with over-arching housing programs, infrastructure projects, transportation systems, etc., while the municipal government has been responsible elaborating master plans in detail. Contemporarily, municipalities must then seek regional approval for the plan; the Comunidades Autonomas—each with their own set of regulations—have full power to veto. Thus the great beast known as planning implicates various scales of government and governance, in addition to general plans and national urban policy. Housing policy, determined at the national level, cannot be treated as separate from urban planning within local contexts because of the ways in which they inform and rely on one another. As I discuss further on in this chapter, moreover, the development of a muscular regional system fostered a climate of speculation at the municipal level, as municipalities were forced to find mechanisms to boost revenue.

This arrangement, moreover, developed under Franco, was a direct result of the experience of planning Madrid. Led by his accomplished chief planner Pedro Bidagor, national law enshrined a highly circumscribed, hierarchical, and authoritarian planning system in 1956. That law, which reflected the Madrid case, ensured a dense, intricate, and top-down structure in which national policy laid out frameworks for development with which city planning must comply; this structure worked through the local, provincial, and national scales. The central state then had the authority to both veto a plan and guarantee urban development took place exactly as laid out in a plan. All plans must also have a hierarchy of uses and scales, addressing the general city, the partial zone, and the project, i.e., the actual construction (Neuman, 2010, p. 103). That rationality, laid out under Franco, continues to this day. However, because of efforts to devolve autonomy and sovereignty to the 17 autonomous communities, the region has usurped the province. *Planes parciales* and projects can then be adjudicated to third parties so as to streamline development. Both issues I return to later on in this chapter.

Within this analytic, while national law creates strict guidelines and oversight, property emerges as a means of mediating tension between the local, the regional, and the national, a tool that devolved some autonomy back to municipalities. Property contributes a central and important component to Spanish planning in which we can see this larger socio-spatial and economic narrative transpire. Indeed, as I hope to illustrate, the conflictive friction between property rights

and public good is emblematic of the larger tension of liberal democracy. This tension, which is central to Mouffe's analysis of the political, runs like a live wire throughout narratives of both boom and bust. Thus we also need to think about property's various scales of operation. As such, I move between property ownership as housing policy and greater political economic questions of land markets and private development. Ultimately, I am interested in how investment in the built environment—either small-scale acquisitions of a modest home in the interest of shelter or large-scale urbanization in the interest of European integration—was a deliberate tool for both the perpetuation of political subjects and economic growth.

Origin Myths: Crafting the Middle Class under Franco

In the Fall of 2013, I attended an homage to the sociologist Mario Gaviria. Gaviria is in some ways the godfather of Spanish urban sociology, a lesser known precursor to Manuel Castells and Jordi Borja. While he would emerge from the crucible of the dictatorship as a staunch leftist with many Marxist tendencies, Gaviria got his start working for Franco's urban and regional planners, including Pedro Bidagor, the chief planner for Madrid's bombastic 1941 master plan. A provocative fellow, Gaviria likes to shock his audience, and that night, in the *Circulo de Bellas Artes* on calle Alcala, was no exception. The wizened sociologist told us of visiting the Parisian *banlieue*, only to find degraded housing infrastructure, stairwells abandoned to the unsavory elements, and a disillusioned populace. His diagnosis: in the absence of private property ownership, residents cared little for their environments, allowing them to decay, which then led to a whole host of other, more damning moral corruptions to take root. Such a diagnosis betrays an epistemological trajectory that has come full circle, alighting once again on the importance and power of property as a transformative tool. That thinking has been central to Spanish discourse, policies, and politics since the early Franco years, a conceptual trail I hope to trace herein.

Private property's intimate links to the Spanish capitalist system were made glaringly obvious in recent years; however, such an arrangement was not new or novel. Rather, the Spanish system, in its current incarnation emerging out of almost 100 years of housing policy, has always privileged the economic gains—often immediate and obvious—afforded by a system of private property ownership over the potential positives of housing as a social good. Despite Franco's insistence on housing as a tool for the integration of certain populations, it would be erroneous to suppose that it was treated to benefit society and its most needy. Rather, his philosophy of property ownership was perfectly suited for a moment of capitalist expansion that would compensate and please certain elites. By encouraging homeownership, Franco found a means of imposing a particular ideology while also fomenting a struggling economy.

Planning and Power under Franco

A general in the Spanish Army, Francisco Franco Bahamonde came to power in 1939, following a bloody, brutal civil war that had lasted three years. His Nationalist faction—conservative, allied closely to both the military and the Catholic Church—had risen up against the Republicans, a rag tag assortment of groups on the left that had been in power for six years. Anti-clerical, heavily urban, espousing ideologies of education and equality, the Republicans were no match for the highly trained and unified troops on the right. Despite holding power and influence in Madrid and Barcelona, these leftists were not able to stave off the ruthless attacks that ultimately swept Franco to victory.

That war, however, heavily damaged the country, particularly cities which had experienced the brunt of this brutality. Never as grand as Barcelona, lacking the history of Granada or Santiago de Compostela, industrially weak compared to Bilbao, Madrid had greatly suffered during the war. Historic landmarks were badly damaged, the housing stock was depleted, and the city was rife with unhygienic conditions. Yet this capital city was central to Franco's mission, the crucible in which he would build his Catholic empire. The inaugural issue of *Gran Madrid*, a magazine begun in 1948 to document the reconstruction of the city, opened with the text of a speech the dictator had given to commemorate the new planning law for Madrid. He began, 'the capital of a nation is the symbol of what that nation is, and the capital of Spain, as unfortunately it was in other times, did not respond to the spirit of our youth, the sacrifices of so many Spaniards' (Comisaría General para la Ordenación Urbana de Madrid y sus Alrededores, 1948). Yet this new law, in the words of the *caudillo*, would make the city 'beautiful and harmonic, comfortable and pleasurable, so as to reflect the aspirations of the State' (ibid). Here we see an enduring allegiance between political ambition, national identity, and urban space. Madrid was a site for what the regime deemed *capitalidad*—the spirit of being a capital city—to inspire pride in Spaniards but also international awe and respect.

In response to this panorama of destruction, and long before its moment of ebullient financialized urbanization, the Madrid government pursued emblematic projects that would declare its membership within a European polity. Upon his rise to power in 1939, Franco immediately commissioned a new plan to reflect his imperial ambitions. Pedro Bidagor Lasarte and his planning office worked directly under the supervision of the national government, which already closely monitored all aspects of the state. Here urban desire, necessity, and statecraft converged in time and space to produce specific planning imperatives that came to define post-War Madrid. The plan included three outsized boulevards would re-orient the city, including the *Via Europa*, which rechristened the northern portion of the Castellana boulevard to better enunciate an emerging multinational relationship between this country and its capital, and the continent at large (Sambricio, 2003). Meanwhile, sections of the new plan sought to recuperate the imperial spirit of the city by renovating those portions of the historic center that had been badly bruised. In addition to those sites that proclaimed earlier imperial triumphs, Franco hoped to inject evidence of his own victory; the *Via Europa* would thus compete with the *Via Imperial*, which would lead from the city northwest to the historic site of El Escorial, where Philip II had ruled his court (and where Franco would construct a giant mausoleum in the side of a mountain using prison labor). Other touches would create a *madrileño* 'façade', which allied historic architecture to Franco's new imperialism.

In addition to these grand aspirations made manifest in space, Franco saw the vast sea of shantytowns that engulfed the capital as antithetical to both Madrid's cosmopolitan stature and the Christian purification of Spain's soul. However, because of the state's depleted coffers, large-scale housing construction could not take place without the aid of private industry. Because the regime privileged those projects that declared its imperial ambition, Madrid carried out its revitalization of the historic center and the inauguration of new spaces meant to instill national pride and attract tourist dollars. Yet housing languished. Thus as I will detail in the next section, the regime alighted on homeownership as a means of both fomenting the economy and crafting

its idealized political subjects. Housing would provide the badly needed *pesetas* that might bring Madrid, and by extension Spain, into the modern age.

Dwelling in Devastation: Housing and Crisis after the Civil War

When Franco came to power, Madrid faced a dire housing crisis, its stock decimated by years of warfare, its population largely forced to live in shantytowns at the edges of the old imperial city. Many of these areas, too, had Republican sympathies, proving doubly problematic for the young dictatorship. As the country experienced economic depression and physical devastation, the regime concentrated natural and material resources in the capital, prompting tens of thousands of migrants to make their way to the capital city. Soon the city overflowed with people in desperate need of housing. As Franco incited planners to realize his dreams for a capital city, they were confronted with the housing question as it emerged in the introduction to this dissertation. Faced with dwindling assets in a city lacking industry, how could the state promote and provide for adequate housing amongst this sea of bodies? How, too, could it ensure that those bodies—often in need of Christian intervention—did not retain their Republican sympathies?

Early efforts by the Falange, Franco's fascist group, sought to provide housing for the poor as a means of both fulfilling their Catholic duty and incorporating people into the city. They were explicitly opposed to speculation in the real estate market, and sought social measures to provide for the vast swathes of people living in substandard housing (Díaz, 2007). But other factions within the new government were staunchly against such intervention. César Cort, a member of the town council and architect, early on, 'culpabiliza a la clase obrera y defiende al propietario capitalista' (blamed the working class and defended the capitalist property owner) (ibid, 6). Cort advocated investing in and encouraging the construction industry, allying capitalist interests with the question of housing. In the infancy of the dictatorship, a tension emerged between housing as a social right and need, and housing as an industry.

Cort's particular approach to the housing question looks to not only housing but also the power of property ownership as transformative tool for the realization of certain political ends, in which economic, rather than social, necessity takes precedent. Furthermore, such a dismissal of the working class and their housing needs rendered that population as somehow outside and against the national rebuilding project, not fully in need of the state's support and aid. Such rendering was shorn up by political understandings of the popular classes and the areas in which they lived, as remnants from the failure of red Spain, enemy combatants to be weeded out or converted to the Catholic hegemonic way of life (Goode, 2009).

As the situation intensified with the influx of rural migrants, the regime made little progress on the problem of housing, and such discourses continued to flourish and compete for political traction. The 1944 Plan Bidagor had dedicated extensive space to the problem of housing, painstakingly documenting each block within residential areas. Yet despite the plan's engagement with the issue, the regime did little to tackle the problem. Magazines and newspapers of the era continuously published articles that looked theoretically to the problem, each with diverse opinions. A perusal of the variety of publications from the autarkic period brings our attention to an abundance of pieces entitled 'El problema de la vivienda' (The problem of housing). Despite their volume, these pieces offered little in the way of concrete evidence or practical solutions. Their authors resorted to theory and case studies from elsewhere;

no such experiments from early dictatorship emerged as successful rejoinders to the problem, evidence of the regime's inaction.

Housing remained a site of perpetual consternation for the dictatorship during the early years of autarky. In the preface of a 1944 edition of *Revista Nacional de Arquitectura*, the magazine wrote of 'intense general preoccupation' surrounding the problem, and the 'diverse roads' down which architects and planners could seek a solution (Consejo Superior de los Colegios de Arquitectos, 1944a). The issue then contained a number of examples of housing construction throughout Spain and the world. Around the same time, the daily newspaper *Informaciones* also ran stories on the problem; one such story stated that to solve the problem 'it will be necessary, first of all, to coordinate all energies and volitions...this problem will be [one of the most urgent] because of current scarcity' ("El problema primero: La vivienda," 1944). But architects, planners, and the state continued to grapple with the issue, even as publications continued to opine on the pressing social problem. For example, in 1951, *ABC* published an article on the subject, discussing Christian morals, education and health as components to the ever-increasing problem ("El problema de la vivienda," 1951).

While these kinds of articles stoked the public's concern, various artifacts from the era reveal the lack of concrete progress. Architecture and planning publications from the time are bereft of articles on actual housing projects. A 1983 retrospective of housing under Franco revealed that the vast majority of housing construction, with very few exceptions, was completed after 1954, fifteen years after Franco took power (Moya González, Ezquiaga Domínguez, & Inglés Musoles, 1983). Most low-income housing units were constructed in the late fifties, after the regime moved away from their positions of autarky. The first article on an actual housing project in the city appeared in *RNA* in early 1943, after the regime had spent time and money reconstructing emblematic areas such as the Plaza de Oriente, the Ciudad Universitaria, and other large scale projects that had little to do with the infrastructure of the city. A short article from 1944 showed pictures of construction 'for the benefit that they will bring to the humble class,' in the Usera neighborhood, in the southeastern area of the city (Consejo Superior de los Colegios de Arquitectos, 1944b). This project created 270 living units, a small number compared to the large population without adequate shelter. The next issue that dealt with Madrid's housing construction did not appear until June of the next year, when the entire month was devoted to the theme of housing throughout Spain (Consejo Superior de los Colegios de Arquitectos, 1945a).

Holy Homes and Catholic Communities

The short article on construction in Usera, however, revealed the regime's intentions in creating housing. The Usera housing units were intended as part of a community that reflected Catholic ideals of family, religion, domesticity, and the close-knit unit of the neighborhood. Indeed, while the *caudillo* was adamant that Madrid must be transformed, he was also ambivalent to the concept of urban life, reading into the wide avenues and dark corners the potential for wayward behaviors and moral perversions. The ideal neighborhood would function as a corrective, imposing the logic of the small town into the broader context of the potentially frightening and enervating big city. Bidagor had a specific notion of what constituted a community. He actively supported the conclusions of the architect Alejandro Acha, who conceived of an area 'based in the nucleus, the neighborhood and the district,' and designed residential neighborhoods accordingly. A member of the nobility, Acha formulated his plan under the Dirección General de

Arquitectura, published in a 1946 edition of *Revista Nacional de Arquitectura*. The plan outlined the most basic form of residential life, defined first by the building and block in which one lived, and then by the surrounding neighborhood (Consejo Superior de los Colegios de Arquitectos, 1946b). The neighborhood typology consisted of a rectilinear grid containing numerous apartment blocks that surround several social services and a centrally located church. Each nucleus would contain 4,000 inhabitants. At the center would stand a park, medical services, a school, a commercial center and perhaps most importantly, in addition to the church.

The Usera plan reflects both this planning edict and broader ideological considerations for the young regime. The dictator, who rode to victory on a platform centered on Catholicism and the role of the traditional family, sought to imbue the city with religiosity and the tenets of gendered domesticity; neighborhood plans reflected that spirit, as architects designed spaces that would foster the family and promote the Catholic faith. As such, one of the first spaces completed in the Usera project was the chapel (Consejo Superior de los Colegios de Arquitectos, 1944b). Attached to housing units, the chapel stood modestly, a simple building of cement-covered and exposed brick. The chapel would ‘attend to the religious needs of this nucleus of population’ (Ibid, 394). Along the façade, brick bas-relief columns framed a series of arched windows. A small cross adorned the decorative roof. The units themselves were simple, consisting of a small entrance, a combined living-dining room, a kitchen, and two upstairs bedrooms. These units were arranged in orderly rows around the chapel, with a planned medical center to be placed at the northwestern edge (Consejo Superior de los Colegios de Arquitectos, 1945b). The work of planners had ‘reduced overcrowding of these lots, and in some cases opened new auxiliary streets, in order to divide up excessively large blocks’ (Ibid). Planners conceived of the community as a place of religion, order, and privacy. But the construction of housing for the popular classes continued at a snail-like pace, and the regime desired action.

Prosperity for the Proprietario: The Inception of Spanish Homeownership

But Franco’s misbegotten economic policies would prevent any real movement within the arena of social housing. In the throws of autarkic self-reliance, the regime had no funds to direct towards housing. Further, a prominent faction within the government was already advocating economic stimulation through housing. Franco and his henchmen discussed the importance of housing as a component to social harmony and the realization of his dream of Catholic autarky. Yet since the inception of unified housing policy under his rule, property as both stabilizing force and speculative project was central. Property offered a tool to grow the economy while ensuring the endurance of a particular political subjectivity deemed necessary for the reproduction of the regime.

The first movements towards a country of homeownership occurred in 1944, five years after the end of the Civil War, as the country was still reeling from that shock. Designed as a means of reducing unemployment among the working class, the Decreto Ley of November 25, 1944, encouraged new housing construction as a means of creating jobs. However, these houses would of course need occupants, and occupants who would make such an arrangement financially beneficial. In order to accomplish that task, this law also sought to encourage homeownership and put in place a new system that would protect and promote it particularly among the middle class. In the very moment in which thousands suffered without adequate shelter, the government instead decided to direct its efforts to the private sector—as a means of creating jobs—and those

segments of the population with more spending power (Decreto Ley de 25 de noviembre de 1944, *Boletín Oficial del Estado*, No. 332, 8959-8965.). A news article written on the creation of the new law stated: ‘Franco worries about rapidly solving the housing problem in all of Spain. But he doesn’t want high-rent houses, only for the powerful and millionaires;’ he wanted to stimulate construction for the middle classes (“Viviendas de ‘clase media,’” 1944). Franco made no mention of the growing number of urban poor, housed in makeshift, unsanitary dwellings.

The new law put in place a national system of housing typologies, creating ‘two systems of state protection of house building: That of “protected dwellings”... and that of “Subsidized dwellings,”’ the latter being ‘typical middle class dwellings’ (Spain, Ministerio de la Vivienda, & Secretaría General Técnica, 1963, pp. 71–72). Because of potential return on investment, however, construction firms favored the second form of construction. They were given substantial benefits to perform this task: the regime authorized loans that they were able to pay back over an ample period of time at a very low interest rate (Ibid). In fact, government would grant loans, for both protected and subsidized dwellings, up to 60% of the value, with an annual interest rate of 3% (Spain et al., 1963, p. 73). Further, the state would contribute 26 million pesetas annually to this type of construction (“El problema primero: La vivienda,” 1944). Construction companies now had great incentives to begin construction on a type of housing that would not aid many of the country’s most needy.

This law is in many ways the inception of contemporary Spanish housing policy, in which the public sector subsidized private enterprise, particularly construction. Property, in this analytic, is a powerful economic development tool, fomented by the public sector but ultimately for private goals. In a moment in which Spain made its transition from agrarian to urbanized society, property ownership served to ameliorate certain lifestyles and urban conditions. Concerned the middle class didn’t have the city comforts necessary, Franco pursued urban speculation as a means of ensuring they achieve those imaginaries of comfort and consumer lifestyle. Shortly thereafter, when the law had taken full effect, the pages of *RNA* were filled with articles on urban apartment houses of a higher quality, all designed under the tenure of ownership. In 1946, the magazine featured a story on a new building on Ayala Street, in the Salamanca neighborhood. The same notions of cleanliness and community that had effect in lower-class construction still had a place here: ‘the service staircase, open to the patio, gives more light and cleanliness...and the open access ventilates the rooms’ (Consejo Superior de los Colegios de Arquitectos, 1946a). But the building was much grander. The façade featured small wrought iron balconies, numerous windows, and a pleasing mix of brick and stone, ‘the construction, in all its details, of the best quality’ (Ibid). The floorplan was spacious, accommodating servants if necessary. Two mirror image flats occupied each floor, with terraces both in the front and to the rear. Within these architectural projects, meanwhile, there is the realization of certain middle class, western fantasies of domesticity and cosmopolitanism. These invocations of light and hygiene conjure up sophisticated, modern lifestyles and livelihoods that go against the misery and decay of the street, recalling ancient tropes that turn to logics of dirt and filth to produce both value and inequality (Douglas, 1966; McClintock, 1995). Working through such imaginaries, property as both economic miracle and consumer affair, offered a means of attaining certain worldly, urbane subjectivities that counteracted the long years of war and misery.

These concerns for light and hygiene, cosmopolitanism and culture, dovetailed with broader cultural imperatives and repressive ideologies. As Graham and Labanyi have documented, the regime elaborated a particular vision of class, which was disseminated through cultural artifacts, national policy, and regulatory social norms (H. Graham & Labanyi, 1995). While Franco espoused his position as a popular leader opposed to the avant-garde ideologies of his democratic predecessors, he betrayed an elite vision that vilified the poor for their poverty, misery, and potential insurgency. Such a vision infiltrated daily life, in which that which was deemed worthy and of valor was elevated to high art, integral to the formation of a new middle class (Ibid, 170). The middle class—practically inexistent—was to be the bastion of this new society, the crucible in which this heady mix of cosmopolitan Catholicism and high culture might be born anew. Discrete domestic sites, such as the apartments on calle Ayala, then constituted greenfields for the making of a new urbane, capitalist society.

Constructing the Post-War Economy

The regime designed this push towards homeownership, meanwhile, as part of a broader plan for economic recovery following the war. As an industry that could depend entirely on resources within Spain's borders, construction also provided the means to reconstruct following devastation. That industry could create jobs while aiding in the task of remaking the country and helping to solve the housing question. The housing question, as envisioned by Engels in the 19870s, fundamentally confronted the role of this social good within the broader political economy, particularly as it relates to wage labor and employment (Engels, 1935). Housing was not simply a need felt by the population at large; so, too, did it contribute to an ecology of economy, urbanism, society, and space. Within this moment of ebullient military triumph and crushing economic defeat, the regime pursued housing as an economic tool because of its links to the construction industry.

The presaging of construction filtered into national policy and urban plans alike. In a 1942 treaty on the city's reconstruction—more than a decade before policy prescribed homeownership—Madrid's Junta de Reconstrucción classified construction as the primary industry for the city (Junta de Reconstrucción de Madrid, 1942, p. 30). At the same time, in its preliminary plan, the Junta conceived of the city as primarily a space for *capitalidad* and residential life, orderly and clean. Industry was not to interfere with the 'hygienic and salubrious' nature of the city (ibid, 31). Construction, however, was one arena of economic activity of vital importance, which could not be pushed out of the central city like light manufacturing.

Emphasis on the homeownership allowed the construction industry, and thus the regime, to eke out new frontiers for capitalist expansion in ways that were unavailable through traditional industry. As Betrán Abadía discusses (2002), housing policy during the 1950s perpetuated this push towards property ownership. Changing land use laws facilitated new construction, while tax breaks encouraged people to purchase new homes, i.e., homes that had just entered the market. At the same time, urban rental laws (*ley de arrendamiento urbano*) froze rents at very low levels, discouraging landlords from renting or maintaining units. This push towards new housing under the rubric of homeownership and against rental tenure schemes allowed for the ruination and degradation of much of the historic housing stock. Throughout this moment we can witness the opening up of new frontiers for the spread and accumulation of capital. Land use ordinances allowed new tracks of terrain to be brought into the urbanization process, as Madrid gobbled up

her hinterland. Because renting could not produce the same future return on investment, developers designed and constructed these new housing units solely as private property, making them far more attractive to potential buyers (Ibid, 32).

Cosmopolitan Identity and Capitalist Subjects

While construction eclipsed other forms of industry, it allowed for a flourishing of cosmopolitan subjectivities through the vehicle of homeownership, an obsession for the regime. So too, does that vehicle further an individualistic understanding of the self, economic progress, and the endeavor of identity formation. While new physical spaces were subject to capital's long reach, the regime also saw property as a means of incorporating large swathes of the population into the capitalist system. The 1960 housing law promoted property as 'essential' because it was 'mediante una inversión de capital' (through a capital investment), available to many (Ibid 33). Property, we see here, was not only a means of housing oneself, but also an investment for the future, a strategy for the creation of wealth in which many could participate. In this way it would carry out 'su función económico-social' (its socio-economic function). The law married economic concerns and social demands, privileging capitalist economies as a means of achieving certain social aims. For the regime this was a means of attaining 'stable solutions' (ibid).

A national system of property ownership, for the regime, was a means of encouraging the accumulation of wealth, but also a means of individual amelioration through personalized responsibility and thrift. This vision emerged in the years leading up to the 1960 law in a series of interventions by the head of the newly created Housing Ministry. The technocrat Jose Luis de Arrese spoke of property as the vehicle by which both Spain and her inhabitants would better their economic futures through an emphasis on private enterprise. In an interview with the newspaper ABC, Arrese spoke of the duty of his ministry as: 'No es hacer, sino ayudar y procurar que otros hagan' (It not to do, but rather to help and procure so that others do) ("Declaraciones del ministro de la vivienda, don Jose Luis de Arrese," 1958), a view echoed shortly thereafter when he spoke of 'iniciativa privada' (private initiative), which would be encouraged through 'el papel de fomentar la construcción' (the role of fomenting the construction industry) ("Mientras no tengamos cubiertas las necesidades minimas de tantas familias, no tenemos derecho a acudir en socorro de los demas," 1958). Such words echo a traditionally liberal ideology, in which the state acts to facilitate the demands of the free market, helping to lubricate its channels, its nooks and crannies, steering it forward so that it might find new avenues. Further, it places emphasis wholly on the individual; the young family man must seize the opportunities to improve his own lot in life instead on relying on outside forces. Emerging much later in my discussion of immigrant integration, this ethical understanding not only illuminates the regime's economic development strategies as linked to property and personal initiative, but also continues to influence contemporary political arrangements. This strategy, intimately connected to the construction industry, in many ways was an obvious one: a country decimated by war, in dire need of housing and desirous of capitalist expansion, identified an industry to target that would both help recovery efforts and accumulate great amounts of capital.

Social Justice and Capitalist Expansion

Yet the logic for such a strategy could not be couched wholly in economic terms, but rather elaborated through doctrines of social welfare, individual progress, and the importance of family

life for Falangist ideology. Arrese spoke of his task, that of creating housing for the country, as ‘laboratorio de las mejores virtudes que el hombre, por su calidad de hombre y por su destino eterno, viene obligado a practicar... la misión de la familia’ (the laboratory for the best of man’s virtues, for his quality as a man and for his eternal destiny, he is obligated to carry out the mission of family) (“Declaraciones del ministro de la vivienda, don Jose Luis de Arrese,” 1958). The task of his ministry was ‘a great work of social justice’ (Ibid). Such easy transitions in his discussion, from championing industry, to eulogizing the family, to celebrating property, create alliances between these various socio-economic strands, binding them together to promote a unified system of belief. The home is to be the backbone of the family. That home is to be under the regime of ownership. And this ownership society, to borrow an American term, was to form the foundation of economic prosperity both within the domestic arena and without.

Throughout his declarations, Arrese spoke often of social justice, social mission, and social function, while extolling the virtue of private industry and an individualized capitalist system. Such an ideology became explicit in a speech the Minister gave in an homage thrown in his honor by the Real Estate Agents Association. He said, ‘La formula ideal, la Cristiana, la revolucionaria desde el punto de vista de nuestra propia revolución, es la formula estable y armoniosa de la propiedad, donde se hace posible esa meta tan lógica y humana... que la vivienda sea de la que vive’ (The ideal formula, the Christian formula, the revolutionary formula from the point of view of our very own revolution, is the stable and harmonious formula of property, which makes possible that so logical and human goal... that one’s home is what one lives from) (“No queremos una España de proletarios, sino de propietarios,” 1959). Such a sentence reveals the ways in which the regime incorporated property ownership into its existing ideology through the invocation of Christian revolution, stability, and harmony. In writing on ideology, Schmitt and others discuss that moment of miracle, and then of distortion and transformation. This alliance between Christian values and private property is a distortion, but also that moment when a particular economic reality becomes entwined within a larger ideological net. Furthermore, the way the Minister uses ‘proletarian’ and ‘property owner’ clearly places them in opposition. Of course, for a bureaucrat working within a rapidly anti-Communist government, during the adolescence of the Cold War, such language recalls and reinforces a whole host of ideological, pro-capitalist political imaginaries. Franco had long been concerned with obliterating any lingering ‘red’ sentiment. In this analytic, a rental system, presided over by the state, would have been a means of fomenting and encouraging communist sympathies, of sustaining a proletarian class. The spread of property throughout Spanish society, therefore, would be a means of ensuring the obliteration of the proletarian sensibility, in favor of the capitalist one. Thus property emerges as a desirable tool for the regime with a whole host of functions: to incorporate people into the capitalist system, to help ensure the social reproduction of the family, to foster a particular individualized, entrepreneurial sensibility, and to aid the destruction of leftist sympathies.

The Defaults of Dictatorship: Inadequate Housing at the End of an Era

Over the course of his dictatorship, Franco would have to address the housing question as it would emerge at various points over almost forty years. Failing to staunch the vast sea of substandard informal housing that continued to grow on the outskirts of the city, the regime would then gift working class neighborhoods the materials and diagrams to build several storied housing blocks. Other plans led to the construction of giant, soulless mega-blocks, a rabbits’

warren of small, dark units. Many of these areas—once *chabolas*, now orderly brick and concrete wastelands—would remain poorly connected to the central city, lacking in basic infrastructure such as schools and parks, proper sanitary systems and readily accessible healthcare. Yet throughout these various rounds of modernization and housing improvement, the paradigm of property continued to exert great force as the dominant form of tenancy. Intimately entwined with the various political projects, economic imperatives, and cultural mores of the Franco era, homeownership, and by extension, private property, would continue to constitute the central plan for both human development and economic growth during the democratic era, as it bloomed from infancy into robust neoliberal postmodernity.

Democratic Beginnings: Property and Land Markets in the new Madrid

When Franco died, Madrid was a sweltering behemoth of a city. Throughout his regime as resources were sucked into the capital, rural migrants flocked to the city in search of bettering their economic futures. While this was the byproduct of a deliberate policy to centralize the state in Madrid so that it could enact authoritarian control, the city lacked the infrastructure to absorb these newcomers. Urban planning, economic policy, and national law promoted the construction industry and middle class housing, yet the working class population only swelled. The formalized working class areas that emerged at the peripheries in the late 1960s and 70s vastly improved the housing stock through sweat equity. Yet these areas, as Castells documents in his early work, were poorly serviced, without proper infrastructure (Castells, 1983b). Thus while people had housing, it was far from centers of employment, without schools or medical facilities, proper transportation systems, or even potable water. This reality inspired the emergence of a robust neighborhood movement that demanded more egalitarian city-making. Despite advances in both citizen participation and overall Spanish prosperity—the late dictatorship had seen the emergence of consumer culture and a strong middle class—the country soon suffered economic depression. Spain, and by extension its capital city, were not immune to the crises of accumulation that took place during the 1970s. Throughout the early years of democracy, then, a tension emerged between the exuberant, liberal, and open culture of post-dictatorship, and the strident demands of a recessed economy.

In this section I will document how once again, despite leftist planning ideologies animating municipal planners in their attempts to achieve social justice through place making and city building, national policy, regional governance arrangements, and municipal needs conspired to once again rely on accumulation through private property and land development as the great panacea for its economic woes. While in both the former era of dictatorship and the later era of *fin de siècle* globalization, homeownership played a transformative role, here property became a large scale economic paradigm that allowed integration into the European marketplace. I am thus concerned less with private homeownership, but rather with the ways in which international financial investment relied on the actual accumulation and exploitation of urban land, further frustrating the capital's housing problems. Property here becomes a tool for participation within a particular European moment.

In this moment of democratic beginnings, *madrileño* aspirations for modernity and cosmopolitanism came to work through neoliberal edicts. Neoliberalism is often portrayed as a totalizing, globalizing force, in which the ethic of the free market commands and controls discrete sites through the logic of flows of capital. Within such a portrayal, we often lose sight of

local particularities and the ways in which neoliberal rationalities operate through existing forms and spatialities (Künkel & Mayer, 2012). As I demonstrate in the following sections, the EU's neoliberal banking policies conspired with Spanish economic aspirations to transform the urban landscape. Such imperatives allow cities and nations to transform themselves, pursuing local identity projects that then can go global (Elsheshtawy, 2010; Houston, 2015). Even while the resulting landscapes might produce a seeming homogeneity of 'world-class,' they utilize existing power structures, cultural imperatives, and tensions between public and private to translate urban dreams into reality (Baker & Ruming, 2015; Roy & Ong, 2011). So too can neoliberal strategies be pursued for certain political and ideological ends, operating as exception rather than rule (Ong, 2006). Such projects, in which new currents of globalization alight on the city through the imposition of neoliberal logics, often intersect with and exacerbate existing inequalities (Hage, 2000; J. M. Jacobs, 1996).

Writing on the Grand Pari(s) project, a European master plan with global aspirations, Enright points to 'an increasingly prevalent trend of mega-project-based urban development that de-democratizes city building and entrenches and reproduces social and spatial injustices' (Enright, 2014). Yet that form of making the city is not new. Power is central to this narrative, allying urbanism under both authoritarian rule and democratic beginnings. Joan Ramón Resina writes in his analysis of *Tiempo de silencio*, a haunting exposé of urban poverty under Franco: 'Urbanism's aspirations to mirror the centralized state was never more compelling than in the second half of the twentieth century,' when 'the trend only reached its apex with the sumptuous investments of the eighties and early nineties' (Ramon Resina, 2013, p. 58). Indeed, as we will see at the end of this chapter, those urban dreams of modernity exacerbated spatial unevenness. In the next chapter, homeownership will emerge as that panacea that might right the city's wrongs.

During the early years of democracy, we can see in sharp relief the tensions between the provision of public services, on the one hand, and economic growth on the other. Emerging out of the crucible of Madrid's social movements, municipal planners and policymakers talked of rights and social justice, egalitarianism and democracy, all concepts anathema during the long, arduous years of dictatorship. In this section, I will trace how these discourses of social justice occluded the actual lived reality, becoming an empty panacea for discussions of Madrid's urbanism. It was noteworthy in theory, but fairly illusive and impossible to achieve in practice. Meanwhile, I will also document how this tension was exacerbated by the disparate and disjointed character of Spanish planning. While planners wanted to curb the ubiquitous and hegemonic nature of property ownership, they failed to put in place adequate measures that would have encouraged alternative forms of economic development and housing tenure. Further, in the triumphant entrance into the European Community, Spain was desperate to attract foreign investment, yet lacked industrial infrastructure. That aspiration, moreover, was advanced by anxieties around the country's need to 'catch up' to its European counterparts, often within the realm of economic modernization. The pragmatic need for capital and the obsessive quest for European identification conspired to configure property investment and speculation as primary vehicles for the accumulation of wealth.

What does this have to do with private property and homeownership? Such a moment served to vastly increase the price of urban land and detract from the planning and execution of equitable

urban programs and policies. Furthermore, and critical to our broader narrative, property development during the early democratic era established Madrid as a European city and created the infrastructure for the subsequent boom. Urban property and land development were levers to launch this city into a global marketplace, the motor for economic growth. This period was marked not only by urbanization, but also the creation of a robust urban land market and the emergence of the idea of land and its ownership as productive economic assets that had to be integrated into the free market as a means of furthering Spain's project of modernization. Land—as commodity to be owned, as entity made to compete through the production of urban space—emerged as a component in Europeanization, a crutch upon which that project relied.

In the previous section I relied heavily on primary sources. Such a decision is borne out of the dearth of materials and analyses on urban Spain and city planning during the Franco years. Further, I am able to rely on a previous research project on the cultural history of Madrid's urbanization during the autarky, in which I spent the better part of a year eking out original sources to produce an undergraduate history thesis. In this section, however, while I delve into the rich sources of the post-Franco era, I am indebted to a fairly robust literature on Madrid's transformation in early democracy. While not a major object of academic study, this period of Madrid's urban history has been the focus for a small clutch of scholars who have produced rich accounts of the competing political imaginaries, planning rationalities, and economic realities that animated and enlivened this recent past. Indeed, an engaging body of Spanish urban studies scholarship emerged during this moment, just as the urbanism discipline in Spain experienced greater professionalization and became a sexy, desirable area of study and analysis. As I will discuss below, too, this moment saw the flourishing of the Spanish architectural profession, which produced a trove of detailed analyses of the country's urban woes and ways forward. Meanwhile, while in the previous section property is clearly the protagonist, in this section I am concerned with the various strands of politics, economics, and culture that entwined to then once again ensure property's hegemonic status as economic motor.

Planning the Democratic City: Madrid's 1985 Plan General

Following the social movement struggles of the late 1960s and 1970s, Madrid became a haven for leftwing politicians in the époque of democracy. Many made their way from neighborhood mobilizations into the formal walls of electoral politics. Throughout all layers of the government, the Partido Socialista Obrero de España (PSOE) experienced triumphant success in 1982. The progressive credo of the party was bolstered internally by the exuberance of the *Movida* and externally by the promise of membership in the European Community, which would come to fruition in 1986.

This credo translated into planning rationales, influencing the emergence of a staunchly left-wing, intellectual coalition of municipal planners. As protagonists within battles over municipal services during the previous decade, these young planners sought not only to reshape Madrid after Franco's rule, but also to use space to insist upon democratic and egalitarian lines of social justice and the Lefebvre-ian right to the city. Indeed, those responsible for crafting a new general plan followed 'the very Modernist belief that those with the power to shape urban space could promote social justice, and make all parts of the city accessible to all citizens' (Larson, 2004, p. 385). The resulting 1985 General Plan hewed closely to these ideals, espousing the *derecho a la ciudad* as a foundational analytic for the new democratic capital city. As such, the document

attempted to prevent future urban speculation and to develop more fully the southern areas of the city, sites of explosive growth but limited infrastructure provision during the late dictatorship.

Madrid's planners would not see their visions come to fruition: policymakers and planning professionals immediately expressed their disdain for a plan deemed too Marxist in content, unable to satisfy the demands of an international city. Those critics were lucky; as with the early Franco years, a depressed economy precluded the realization of a project many architects and planners deemed far too utopian in scope and edict (País, 1983, 1985). Thus, at the same time the local state preached the language of social justice achieved through spatial arrangements, the reality of 1980s Madrid demanded a different kind of urban development and concomitant planning regime that once again privileged elite interests and privatization.

While the general plan itself could not be easily altered because of the rigidity of Franco-era planning codes, the municipality had flexibility in carrying out development. National policy afforded city hall great authority over actual urbanization; while it could not deviate from land use prescribed in planning documents, the state could still decide how that process would take place. With this authority, public entities used land—both public and private—and ceded its development to private initiatives, in part because the municipality lacked funds to carry out ambitious projects. Within this planning paradigm, the municipality would prepare the land for development through zoning, and then adjudicate that development to private firms. Those firms could then pursue audacious place-making projects that might remake Madrid for its international moment.

The urbanism that emerged from this complicated web of public interest and private initiative betrayed these links, often privileging private gains. Urban projects that emerged during the decades after the end of the dictatorship took place on a grand scale and were largely funded by and linked either directly or indirectly to the private sector. Within this model of urbanism, 'the emphasis on slick outward appearances did not always coincide with the planner's diagnosis of the city's problems or the solutions they presented' (Compitello, 2003, 405).³ Meanwhile, expertise flowed easily between public and private, so that public projects also took on audacious qualities. For large-scale urban development, the government turned to star architects forged in the crucible of the private corporate sector. One of the most celebrated projects of the late 1980s-early 1990s was the new train station at Atocha, in the south, designed by the increasingly prominent Rafael Moneo. The train station, which promised a rational, simplified design that would untangle the messy strands of lines as they snaked southwards, was immediately celebrated both in Spain and abroad. Moneo, who went on to design many museums and public buildings, began his career designing massive office blocks for major Spanish corporations. His first emblematic buildings were designed for Bankuni3n and Bankinter, two major Spanish banks. When the Bankuni3n building was unveiled, 'it became a monumental presence on Madrid's Paseo de la Castellana, and to the man in the street it stood for architecture at its most modern' (Larson, 397). The architect most celebrated for his work within the public realm, as the man who reinvented the famous train station, emerged first as an architect for the corporate sector. Here the aesthetic of finance mingles easily with that of public infrastructure.

³ I do not use the term 'right to the city' offhandedly. Compitello has shown in several articles the importance of LeFebvre in influencing discourse within Spanish culture and planning.

The Architecture of Europeanization

Development along the Castellana would come to define the new Madrid, a city of increasing differentiation and privatization through direct foreign investment in property. At one end, Moneo's Atocha station welcomed travelers to the new Spanish capital. Yet the opposite end of this grand avenue inspired the fevered dreams of international city-making, as a new landscape rose along the edges of the capital. Malcolm Alan Compitello, a scholar who has worked extensively on Madrid, urbanism, and culture, writes: 'From the 1970s on, the Castellana began to replace the Gran Vía as the central axis of Madrid's urban development' (Compitello, 1999, 209). This is evident in architectural magazines from the era, including *Arquitectura y Vivienda*, and *Urbanismo*, the official publication of the Colegio Oficial de Arquitectos de Madrid (The Official College of Madrid Architects). The local government promoted the new development along the Castellana as being central to the contemporary image of Madrid. Published by the Comunidad de Madrid in 1998, *Urbanismo y arquitectura en el Madrid actual* (Urbanism and Architecture in Contemporary Madrid) was a didactic guide for schools about the capital city. The narrative told on the pages within privileges the corporate development along the Castellana. The first architectural projects presented as emblematic of the contemporary city are the new skyscrapers located along the northern section of the Castellana.

The 1998 didactic guide featured an image of the Castellana, with the corporate headquarters of BBVA, one of the largest Spanish banks, on its the cover, indicative of currents in place-making and planning in the new Madrid. This image of the democratic Spain, told through urban phantasmagoria, relied ineluctably on the corporate sector. That sector offered both the crude lucre for this transformation and the terms of this new image—Madrid was to be a European headquarters not for high art and culture, tourism and hospitality, but rather for multinational industry. While Franco aspired for international greatness through place-making that emphasized Madrid's imperial past, here the anonymity of global corporate architecture sought to launch the city onto the European stage.

Central to this development was the construction of the Plaza Castilla, which would act as a new gateway to the city from the north, a counterpart to the Puerta de Atocha. In a 1992 article on urban development in Madrid, an article in *Urbanismo* mentioned the new construction of the Plaza de Castilla as one of the important urban projects underway, defined by an 'architecture of quality' (Martínez-Campos, 5). The crown jewel of the Plaza Castilla development was the development of two new towers that leaned towards one another across the wide boulevard, two lovers never meant to complete their union. The *Torres KIO*, as the two towers were referred to colloquially, revealed the new transnational nature of capital, speculation, and talent.⁴ The buildings were financed by the Kuwaiti Investment Office (hence the KIO), which was located in London. Philip Johnson's Burgee, Johnson and Associates was responsible for the design, and the land was made available by two men known as the 'dos Albertos,' Albertos Alcocer and Cortina, married to two heirs to the *Corte Ingles*, Spain's main department store. Upon their construction, the towers were rechristened the *Puerta de Europa*, 'Indicating in this way that that at the end of the Paseo de la Castellana, these inclined towers would finish off the city's North-South axis, creating an allegorical gate along the road that lead towards the Europe of prosperity' (Fernández Herráez et al., 52).

⁴ From here on, I interchange *Torres KIO* with *Puerta de Europa*.

By baptizing this new development in such particular language, the city appropriated these towers into a specific urban tradition. At two ends of the old city, the *Puerta de Toledo* and the *Puerta de Alcala* are reminders of the city's baroque past, etched in stone and unchanged for centuries. Franco sought to ally his Catholic hegemony with this legacy by creating a large stone portal in Moncloa. That concrete monstrosity still sits, once the entrance to the city from the imperial El Escorial site. These inclined towers of glass and steel were their modern counterparts, the gateway through which Madrid would pass into a new millennium, proclaiming a desire to open avenues outwards. While the *puertas* of old referenced other parts of Spain, the medieval towns of Toledo and Alcalá de Henares, this *Puerta* led to Europe, to the world beyond national borders, now accessible with entrance into the European community. Finally, while the *Puertas de Alcala* and *Toledo* were the visions of kings made manifest by the colonial gold that travelled back to the metropole, this new arch was the product of private, transnational capital.

This kind of international project, relying on a complex web of land, capital, and construction capabilities, is symptomatic of the Spanish economic climate of the time. Entrance into the European Community meant Spain encouraged a rapid rate of privatization, as well as high rates of foreign investment. While the governing party preached the language of socialism, they pursued economic policies that were anything but: 'The PSOE solution to fixing the crisis in capitalist accumulation that had gripped the Spanish economy since the late 1970s was to embrace the economic policies of neoliberalism' (Compitello, 2003, 406). The Europeanization of Madrid and the Spanish economy is evident in the very pages of the architecture magazines that reported on new urban developments in the capital. *Urbanismo* printed English translations at the foot of every page, anticipating a foreign audience of professionals. Its 1990s editions are replete with international references: advertisements for an Italian industrial design firm, Greggotti Associati, and reviews of architecture works written in English. Articles covered different architectural and urban projects throughout Spain and Europe. Editions from 1995 only reveal more advertisements for foreign products, including American plotters and doorbells from the multinational LeGrand. These material artifacts reveal an insistence on the international and the European as central points of identification in Madrid's urban aspirations.

Residential Real Estate in the New Madrid: Ruins and Riches

While large-scale land deals and high-end development allowed for international accumulation of wealth and the growth of the Spanish economy, smaller scale property investment was an accessible way for foreigners to stake a claim on an emergent European capital city. In several interviews,⁵ Fermín Álvarez, former head of the department of rehabilitation and housing at the Empresa Municipal de la Vivienda in Madrid, discussed how residential property became a vehicle for investment during the 1980s and 90s. During the 1980s, Spain entered the European Community, which gave new prominence to the city: Madrid was the capital of a Western European country strategically located on the Mediterranean and with important EC neighbors. As a large city with international aspirations, Madrid also begins to attract multinational firms, often offering enticing deals on land development, so that they too were able participate in this exciting moment of Europeanization. The presence of large multinational firms implied an influx of well-heeled international executives who could easily buy into a very undervalued property market. For the equivalent of a tiny garret in a lesser neighborhood in Paris, a French

⁵ Interview held February 2013 and January 2, 2014, at El Soportal, Madrid.

businessman could instead purchase a stately home in Madrid's baroque Plaza Mayor, steps away from the thrilling nightlife and *castizo* charm of the old city. Thus international capital, already infiltrating the reaches of large-scale urbanization, took hold in the Spanish housing market, steadily pushing both prices upwards and people outwards.

During this same moment, much of the center of Madrid was also in ruins. Because of Franco's frozen rents, which only allowed minimal increases, property owners had neither incentives nor *pesetas* to maintain the old housing stock of imperial Madrid. The narrow brick housing blocks and old *corrallas* of the center city, while perhaps still charming from the street were increasingly in shambles. One famous story that circulated through the EMVS involved a man taking a bath, when the floor under the tub gave way, surprising and horrifying neighbors below. A lot of contemporary stock was poorly equipped for contemporary demands: many units still lacked individual toilets, sharing one per floor (Herraez, 2000). One solution was for the town hall to purchase these old buildings *en masse* in order to rehabilitate them for future rental housing.

That solution promised great return on investment. Deemed largely uninhabitable, many of these old buildings were owned by people desperate to get rid of them. Because such units had long offered little income, property owners had limited coffers with which to rehabilitate, even as the government made moves to stimulate rental supply. But for new property owners with the means to rehabilitate, such as public agencies, entry into the rental market was a promising economic maneuver: in 1985 the Socialist Minister of Finance Miguel Boyer unfroze the minimal rental increases in an effort to stimulate the rental market. The law was implemented to encourage private investment, in addition to increasing rental stock in a market overwhelmed by owner-occupation. So, too, was this liberalization effort designed to lower new rents by increasing supply. Yet prices rose sharply as landlords and property speculators found a new niche in which to exploit the housing market.

Marca España

While corporate place-making sought international investment, the development of a robust culture of architecture and design furthered the quest for international recognition through identity questions made manifest in space. During this era Spanish architectural design became recognized internationally, bolstering a new *marca España* (Compitello, 1999). Residential development and exciting portrayals of home were not anathema to this international recognition. Compitello details the rise of 'loft-living' and the stylish interiors that pronounced a taste for luxury and the global vocabulary of high-end modernity. Experimental residential architecture was but a piece of the broader 'promotion of architecture as part of the image of a new Spain' (Ibid, 203). In a flurry of high-end development, a new generation of practitioners had ample opportunities to hone their craft within the residential market. Hence one of the most exciting and iconic cultural images to be sold abroad was thus intimately linked to both the production of urban space and the domestic sphere.

We can see the contours of this branding in the movies of Pedro Almodóvar, perhaps the most famous export from Madrid's exuberant post-dictatorship culture; always full of life and liveliness, his red and yellow interiors sing with exuberant characters and crazy fashion statements. First introduced to American audiences through his film *Women on the Verge of a*

Nervous Breakdown, the filmmaker staged that international hit almost entirely within the confines of a splashy, colorful loft high at the intersection of the Gran Vía and the Castellana, looking down upon Madrid's baroque skyline (Almodóvar et al., 1989). A landmark for Spanish cinema, it garnered an Oscar nomination and a huge overseas box office. The image it portrays of this new Spain, meanwhile, is intimately linked to a cosmopolitan urbanity in which sexy, modern design proclaims an international worldview. Various global references pepper the film, locating this Madrid within a visual political economy of international exchange.

Several years later, in *Carne trémula*, an allegorical meditation on the process of Europeanization, the protagonist dreams of replacing his lowly shack, in the shadow of the Torres KIO, for the elegant, international interiors of his Italian lover's expansive flat (Almodóvar et al., 2001). One dwelling represents the backwards Spain of Franco, entrenched urban poverty, and alienating autarky, while the other represents the Spanish promise of a European era with robust consumer culture. Modern, cosmopolitan, awash in multinational brands and images, here Spain was not so different after all. If the *marca España* became synonymous with prestigious, avant-garde design, it did so through a process of privatized urban development that privileged certain elite uses and interests over others. The emergence of Spain's renown for architecture was part of an entire rebranding of the country under young democracy that occurred through a spatial process of urbanization. Private property offered one more arena for the advancement of a particular modern sensibility.

Modernizing Mortgage Markets

While municipal planning, private industry, and architectural practice conspired to transform Madrid, the national government made important decisions that would impact the future trajectory of housing and homeownership. In the same moment of democratic flourishing and the rhetoric of social justice, the national government pursued key banking reform that drastically altered mortgage markets, allowing for the later flow of easy credit. A young document in this moment, the Spanish constitution lays out the right to housing, in its Article 47: 'All Spaniards have the right to enjoy dignified and adequate housing. The public powers that be will promote the necessary conditions and establish the pertinent norms to carry out this right, regulating land use in accordance with the interest of the general public to stop speculation.'⁶ Despite this passage, the Spanish state and its citizens have never articulated legally or socially how such a right manifests itself materially. Unlike other rights enshrined in the Constitution, which are elaborated along with the punitive consequences for their violation, this right has largely been left to interpretation of a whole host of government entities, legal scholars, academics, and—germane to this dissertation—housing activists. As it is written in law and carried out in practice, **there is no right to housing**, but rather a series of ideas, legal rulings, and rhetorical devices. After all, a right without substantive material basis is vague at best, empty and illusory at worst, a condition that has plagued LeFebvrian conceptions of the right to the city. Thus in this contradictory moment of young democracy, social justice, Europeanization, and economic liberalization, the state pursued that latter course in achieving this 'right to housing.' The right to housing would soon become closely allied with the right to take on mortgage debt.

⁶ 'Todos los españoles tienen derecho a disfrutar de una vivienda digna y adecuada. Los poderes públicos promoverán las condiciones necesarias y establecerán las normas pertinentes para hacer efectivo este derecho, regulando la utilización del suelo de acuerdo con el interés general para impedir la especulación.'

Prior to 1981 regulation, Spanish mortgage were generally issued at around 50% of the value of the property, payable over a short period of time. Further, all mortgages were controlled by state entities, including the Banco de España and the Banco Hipotecario; savings and commercial banks played no role in housing acquisition, even if they were involved in speculation and construction. Until the regulatory changes wrought by the young democracy, the country essentially did not have a mortgage market, as mortgages were small and under the direct purview of the public administration. During this moment of democratic consolidation, shortly following the enactment of the 1978 constitution, the state sought new mechanisms with which both to foster economic activity and stimulate the housing industry, the longtime motor of the Spanish economy. New regulation was to bring ‘agility and security’ to the emergent mortgage market (País, 1982), so that capital could more freely circulate through society—often at the behest of the burgeoning real estate market. Thus Spain embarked on a process of deregulation, in which public banking was now exposed to private competition; both savings and commercial banks would now be able to underwrite mortgages. More critically, however, the law also allowed for variable interest rates and credit lending up to 80% of the purchase value of the home. New regulation was couched in terms of democratizing homeownership; however, its greater economic goals were evident. Deregulation of the mortgage market was meant to ‘satisfacer la siempre creciente demanda de los sectores industriales y comerciales’ (Satisfy the always growing demand of the industrial and commercial sectors) (Ibid). The 1981 law was an attempt to find new frontiers for the accumulation and free movement of money at a time in which Spain increasingly had to compete on a global scale.

The banking industry was opening up through the introduction of these new laws, innovating mortgage markets to meet the demands of the moment and modernize an antiquated system. In many ways, these regulatory fixes were simply adapting the Spanish political economy to the global marketplace, so that capital could flow more freely. At the same time, they were mirroring other mortgage markets, adopting those regulations already in place elsewhere. Yet of crucial importance for Spain’s financial future, changing mortgage regulation left certain existing legal structures in place. In very specific, and very damning ways, the Spanish mortgage market failed to fully evolve to contemporary standards. Much of mortgage law was created at the turn of the 19th century, when Spain’s real estate market was far different from its contemporary counterpart, and a mortgage was a device used by an elite few. Thus in its inception, the legal framework governing mortgages dictated that upon failure of repayment and entry into arrears, the debtor must both relinquish the property and pay back the remaining loan balance. This system never had what is commonly referred to as *dación en pago*, the house acting as full collateral for the loan. Foreclosure thus does not implicate only seizure of the property, but also collection of other assets. Of course, when mortgages were applied at only 50% of the value of the home, and interest rates were fixed, mortgaged households thought little of the consequences of non-payment, because such was not a significantly viable option. For Spanish policymakers, such alterations meant not only allowing for a greater segment of the population to take part in the homeownership model, but also permit capital to flow more freely through society. This new liquidity would allow for urban development and the advancement of Madrid’s European project.

Despite these liberalized mortgage regulations, however, *madrileños* still faced great difficulties in accessing housing. During the 1990s, housing prices continued to surge upwards, becoming

increasingly unattainable for a large segment of the population. Within the city, much of the housing stock was either completely degraded or of such an expense so as to be out of reach for the working and middle classes. But building new housing was a difficult option, despite the growing shortage and tremendous demand. The 1985 plan had greatly restricted new development; those parcels available for construction had long been used for the speculative purposes of the new Madrid. Therefore, throughout the decade leading up to the millennium, experts, activists, academics, and the press continuously discussed Madrid's housing shortage in alarmed terms. For example, a 1991 tome published by Caritas, bringing together the opinions of some of Spain's foremost experts, was titled *La vivienda: ¿un problema?* (*La vivienda*, 1991). Such a title reflects how a whole host of civil society actors spoke about the issue of shelter and housing within the Madrid context. Housing was once again a site of crisis.

Planning and Power: Real Estate and Shifting Governance Arrangements

In addition to a very real housing shortage, Madrid's city hall sought to transform its urban territory as a strategy for economic development in an era of increased competition not only between states and regions, but also cities themselves. The particularities of the Spanish governance structure conspired to produce a specific political economy in which municipalities were incredibly reliant on tax revenues from land development and real estate. Over the course of the democratic era, the political structure of Spain has evolved to place great weight on the Autonomous Communities, which in turn inflate state spending through the creation of additional layers of bureaucracy.⁷ Autonomous Communities developed to undo the centralization demanded under Franco, in which regional particularities were squashed in the name of *España, una, grande, y libre*. This change sought to address the heterogeneity of the Spanish state, which encompasses a diversity of cultures, some of which identify as individual nations. Thus to give equal weight and political power to areas of the peninsula that had experienced great repression during the dictatorship, the state developed these subnational arrangements, devolving governance responsibilities and promoting autonomy.

Julio Rodríguez López, a leading housing economist and advisor to the Socialist party, explained to me the ways in which this development indirectly stimulated real estate markets and housing speculation.⁸ The result has been the emergence of a muscular bureaucratic system at the regional and provincial scales (provinces make up regions). In an Autonomous Community such as Andalucía, a complicated network of governance apparatuses employs thousands of people throughout the tiers of the provincial and regional governments. Each Community has a structure that mimics that of the national government, replete with presidency, advisors, etc. The financial impact on municipalities was significant, as public funds were channeled into regional governments, making city halls reliant on their subnational counterparts. Such a structure strangled municipal budgets, redirecting funds to regional initiatives and programs. These tiered apparatuses of the state forced towns and cities into the speculative game of outsized construction simply as a means of lining municipal coffers with enough pesetas (and then euros) to pay the bills. Municipal town halls have little power—contemporarily a devastating situation, as national law prescribes paying down debt the foremost priority for over-leveraged *ayuntamientos* (a situation to which I will return later). In financing the bureaucratic tentacles of

⁷ For an excellent discussion of this dynamic see (Observatorio Metropolitano, 2014)

⁸ Interview held December 20, 2013, at Rodríguez López's home in Pozuelo, Madrid.

the Spanish state, this arrangement channels money to bloated regional governments to the detriment of social services.

In Madrid during the 1990s, as in many municipalities throughout the country, this shift prompted town hall's reliance on real estate to keep it afloat. Land development was not only a means of providing for the housing demands of the city's citizenry. Rather, it also provided the crude lucre to keep Madrid functioning smoothly. Municipalities, after all, could garner taxes on all aspects of the urban real estate machine: land sales, development fees, and the promise of property taxes in perpetuity. Thus lack of housing development was located within a larger landscape, in which real estate development promised both greater shelter possibilities and economic return.

Real estate and planning publications of the time expressed a general dissatisfaction with Madrid's contemporary planning apparatuses, which in turn influenced the development of the city's urbanism. The creation of the additional layer of governance provoked not only disinvestment at the municipal scale, but also greater confusion in the act of planning itself. Throughout the pages of *Urbanismo*, the Colegio Oficial de Arquitectos de Madrid's official publication in the late 1980s and 1990s, betrays a general bewilderment with the state of Spanish planning, with attention to Madrid's case in particular. The elaboration of various laws, regulatory frameworks, Royal Decrees, legal precedents, and urban and regional planning organizations had contributed to an impasse. Madrid's 1985 plan was already restrictive; the state of planning created further impediments simply by inscribing confusion and ambiguous regulation rather than clarity and direct jurisdictional competencies. In cobbling together the large field of planning, the state, in its many layers, had added to Franco era legislation to promote the efflorescence of a wide variety of competing agencies, offices, and urban and regional arrangements and collaborations. Thus to elaborate and carry out urban improvements, partial plans, and new urban development was difficult, a task that involved legal wrangling and appeals to a complicated matrix of bureaucratic entities, from city agencies to national planning institutes. As Madrid's urban issues became more complex, so too did the act of planning itself.

Planning for Economic Growth: The Urbanism of the 'Proyecto'

This arrangement, in which funds had to be channeled through various state entities, often pooling at the regional scale, affected urban development. Municipalities were often able to attract funds for the kinds of ostentatious place-making efforts with international appeal I describe above. López and Rodríguez argue that this arrangement meant the emergence of the local scale as a growth machine: 'Local units have typically acted as growth machines in competition with each other. Indeed, local governments have become boosters of their localities' (López & Rodríguez, 2011). This devolution of competencies and funding mechanisms would prove crucial in later explosive growth, but the democratic era prior to Spain's boom established this urban imperative, with tangible effects upon the landscape.

Coupled with the complexities of Spanish planning apparatuses, these governance imperatives conspired to produce a disjointed *madrileño* urbanism. Within a climate that conceived of planning largely as an exercise in morphology, the municipality contracted architects to design bounded, territorial projects (Gutiérrez, 2006). Because of its reliance on urbanization as a means of capitalization, the municipality would thus pursue those projects that offered the greatest

potential return on investment. Instead of holistic development that took into account the needs of the entire metropolis, Madrid instead came to be marked by the renovation of particular neighborhood sections and streetscapes that failed to encompass the overall urban experience. As Compitello has argued, many of these efforts placed great weight on design, presaging aesthetic concerns over less-sexy infrastructure and housing needs and scarcities—the result of *urbanismo* as defined by morphology.

If we return to Almodovar's *Carne trémula*, we see the tangible effects of planning efforts that privilege spectacle over comprehensive execution. As he dreams of a life with his Italian lover, the protagonist Victor lives in his mother's shabby one story house in an old degraded lot marked by other similar dwellings. Ironically, this lot is located literally in the shadow of the Torres KIO, which loom large over the idiosyncratic spaces of a city built through informal development, massive migration, and the sweat equity of denizens themselves. But this cinematic moment serves to remind us of the incredibly ad hoc nature of project-based planning, where international capital can completely transform one node of the city while leaving its immediate surroundings intact.

This urban landscape of contrasts is emblematic of Spanish planning, in which emphasis is placed on urban planning efforts conceived as projects of architecture and urban design. In his article comparing British planning to Spanish *urbanismo*, Hebbert (Hebbert, 2006) points to Spanish urbanism as marked 'by abandoning *plans* in favour of *projects*' (242), in which architects, rather than technocratic planners, play a decisive role. In this system, larger institutional governance mechanisms create a political climate and policy framework for such projects to take place, and while master plans are not anathema, they exist to mostly facilitate the elaboration of projects and to meticulously detail the uses for each parcel of land. Such projects, emerging not from planning offices but rather from architecture studios, necessarily focus on morphology, form, and the architectonic qualities of the urban experience. Sainz Gutierrez (Gutiérrez, 2006) bears out this analysis, arguing for the agility and malleability of the morphological approach to planning, which rejects the functionalism of other paradigms in favor of planning rooted in the project rather than the plan. Indeed, in Spain the figure of the planner doesn't really exist; rather she has been replaced by the architect, who might be equally versed in residential design and comprehensive neighborhood renovations. *Planificación urbana* is almost wholly concerned with land use arrangements and laws, with little attention to the more holistic approaches favored elsewhere. The emphasis on the project, or the *plan parcial*, meanwhile, allows for targeted interventions that could attract private investment for more immediate results. Consequently, while certain parts of the city experienced revitalization, the lack of coordinated efforts meant that as a whole the city suffered.

What emerges here is a very specific planning regime, a palimpsest that bears traces of previous iterations of city-building. The highly prescribed planning codes that relied on intricate hierarchies were beneficial for Franco-era planners. Such a structure allowed Bidagor to carry out his plans, creating an authoritarian planning regime that relied on national policy. But moving forward, the remnants of that structure—that insistence on hierarchy rather than autonomy—have meant the predominance of a regional scale that can stifle and stymie local efforts. That structure, too, encourages the morphological approach of *urbanismo*, in addition to the project rather than the plan. Because local planners are not empowered with much authority,

the ways in which they can affect the city remain largely within the realm of physical design; elsewhere they must follow tightly controlled codes and regulations. Within projects, these actors find more autonomy to carry out large-scale experiments in space. Yet because the city is so dependent on urban rents, these experiments grew increasingly audacious, privileging the needs of a select portion of the population.

Some celebrate this urbanism as more agile and responsive than its Anglo-Saxon counterparts, in which planners are empowered to put forward comprehensive visions for a given territory. Yet the effect in Madrid over this period was the development of a disjointed urban landscape, in which modern masterpieces and bold architectonic statements co-existed in close proximity to areas of degradation and growing despair. That great leap forward into democracy, in which bureaucrats, policymakers, and everyday citizens aspired to catch up to their European neighbors, nonetheless privileged certain wants and needs. As Madrid's town hall absorbed numerous neighborhood activists, it also failed to produce viable channels for citizen participation; the exuberance and outrage of those movements slowed and stalled. One consequence of these histories, moreover, is a profound lack of coordination between various entities tasked with maintaining the smooth functioning of the city. If planning is (or at least should be) a holistic practice that engages both practically and politically with a variety of peoples, institutions, services, and interests, both public and private, here it emerges only as a question of physical arrangement in space.

Thus *marca España*, as it emerged in the early years of democracy, was profoundly superficial. The quest to catapult the metropolis into the pantheon of global cities, an Iberian response to London or Tokyo, focused on those benchmarks that would create a corporate infrastructure for foreign capital. Being European meant avant-garde design and sleek skyscrapers, open markets and financial de-regulation. But those movements meant detracting from the creation of an equitable city: housing stock crumbled, and everyday citizens were dispersed to the hinterland.

Meanwhile, disinvestment from those spaces of ordinary life could have tragic consequences. As the Plaza Castilla proclaimed Spain's modernity, in its shadows the Tetuán neighborhood saw its youth ravaged by a heroin epidemic. One informant, a charismatic man in his late 30s who grew up in that neighborhood, once told me how his adolescence was marked by addiction, as many of his peers became consumed by the drug. He was one of the few to make it out, exchanging bleak concrete for the bright promise of Pozuelo, one of the city's ritziest suburbs. In the last shot of *Carne Trémula*, Victor pronounces the film's final line: 'Ahora, en España ya no tenemos miedo.' This is a dash of irony on the part of the director. While the fear has dissipated in the wake of Franco's death, the city is still haunted by deep and abiding issues. A robust, international consumer culture assaults urban denizens, lulling them into the promise of modernity. Yet poverty, exclusion, and misery continue to grip the city, masked by globalized signs.

Conclusion: Unlocking Property's Potential

Despite the ability to engage in targeted interventions, business leaders, bureaucrats and politicians were increasingly stymied in their attempts to engage in larger urban transformation. Through successive rounds of urban development, Madrid and indeed much of Spain had tapped into a source of economic growth and modernization fomented by private investment. Real estate

was a central component to the economy; the inflow of multinational capital had promoted advanced services, to the detriment of industry. Much of the capital that then pooled in the hands of Spain's newly rich went into property investment. This decline in industry was abetted by municipalities' reliance on property development. Property could offer quick, immediate, steady, and direct income streams to municipal treasure chests in a way that industry or manufacturing could not. As Rodríguez López impressed upon me, the overall economic benefits of growth based on those latter mechanisms, after all, take time to witness, and lack those immediate taxes that flow unimpeded back to town halls. At the same time, the city suffered from a very real housing shortage, which caused prices to surge upwards. Madrid became more obsessed with this idea of urban land: there simply was not enough of it, and developing it was difficult and laden with impediments. Urban land had been crucial to the financial success of the 1980s: the Castellana's evolution, for example, had not only brought in new multinational firms, but also established tax advantages that proved necessary for a city hall in the grips of a development frenzy.

Yet in the Madrid of the 1990s, property could not flourish. Spain's recent history had established it both as a mechanism for economic growth and a tool for human development within a very specific liberal ideology. Contemplating their urban population, planners and bureaucrats of the early democratic era retooled mortgage regulations to once again turn people into *propietarios*. While the impetus to eliminate the scourge of red sentiment no longer served as legitimating factor in the state's push towards homeownership, the economic rationale that underpinned that decision was not far removed from the motives of Franco-era politicians and planners. In both moments, the spread of homeownership, of housing under a specific state-supported private tenancy regime, constituted a means to ameliorate both the lifestyles of everyday Spaniards and the climate of a depressed economy. During the subsequent democratic era, Madrid's planners, meanwhile, would come to alight on privatized urban development—property writ large—and competitive property markets as a means of not only stimulating the economy, but also recasting the city in Europe's image.

In this chapter, I have sought to trace the contours of the state's attitude towards property, in its many facets. Thus property is not limited only to its connection to homeownership, but also to a mode of governing a city under transformation: for the architects of Franco-era policy, property served to both foster a particular political subjectivity readied for the demands of capitalist expansion and then, too, make possible that expansion. Moving forward, during the democratic era the ability to invest in private property at both the residential scale and the larger project-based area of intervention allowed foreign capital to alight on and take hold in the city, transforming a backwater capital outside the purview of the continental Grand Tour into a European metropolis of spectacle and scope. Was this a mode of governance? While I have not spent much time on this question, the pursuit of private capital through property conditioned how planners and politicians governed a city under rapid physical, cultural, economic, and political transformation. Certainly it meant, in the absence of comprehensive planning, the prioritization of certain aspirations and the development of an urban growth regime, as an organism dedicated to competition and strategic alliances.

Meanwhile, the focus on these two moments in Madrid's built history allows us gauge the ways in which property—private investment into physical structures and the production of urban

space—serves both to grow the economy and disseminate a middle class, consumer sensibility with political economic consequences. To be a model citizen under Franco was to own one's home, an arrangement from which all other cultural factors flowed. Homeownership meant solid family life and capitalist advancement that spread from the hallowed domestic sphere outwards into all walks of urban life. Later, under early democracy, the exploitation of property for economic gain, i.e. the ability to turn a fallow tract of land into a productive mechanism to capture future rents, served as the motor that allowed Spain's triumphant entry into the EU. As Hamilton Stapell argues in his history of Madrid under young democracy, Spain's transition to democracy not only established more egalitarian governance structures after autocratic rule, but also promoted a very specific vision of liberal democracy linked to economic advancement (Stapell, 2010). That transition, witnessed in the rapid evolution of the capital city, laid the foundation for later, explosive neoliberalism and its attendant urban configurations.

Furthermore, the muddled field of planning, the growing financialization of real estate, shifting governance arrangements—abetted by EU intervention—and very real housing and infrastructure needs conspired to produce a particular political economic climate. That climate is the subject of the next chapter, in which I examine Madrid's planning responses to the quagmire of the late 1990s, and the great leap into speculative urbanism and urbanization. In this chapter, I have been concerned with how the state readied its capital city for entrance into the EU, producing a European city. Even with its shortages and defects, Madrid by the late 1990s had much of the basic infrastructure that would make the next boom possible; attracting multinational firms and star architects, it was well equipped for its role as major continental capital. In the next chapter, however, I am concerned primarily with the ways in which *madrileños* themselves became European during the subsequent decade, also relying on property as the vehicle for this transformation. So, too, am I interested in the ways in which the state planned for that transformation, fomenting a robust consumer culture through the lubrication of new financial channels.

The Promise of Property: Land Markets, Homeownership, and European Citizenship in Madrid, 1997-2008

During the previous chapter, I traced the ways in which national policy, municipal planning, and changing governance arrangements configured property into a political tool, an economic model for growth, a cultural consensus, and a mechanism for the realization of European aspirations. Those currents traveled through Franco-era authoritarianism into early democracy and then European integration. That final paradigm will provide substantive material for this chapter. Looking to property, I demonstrated the ways in which the state readied the capital city for its international moment, laying the groundwork for the boom, the subject of future exploration in this chapter. Housing was an integral part of the boom, both serving as a rationale for ever-greater urbanization and as a tool to lubricate and loosen economic channels of investment and expansion. At the same time the municipal government pursued urban strategies to position Madrid as a global city within the multinational European scale, moreover, national policy also fomented the creation of a robust consumer culture explicitly tied to cosmopolitan urbanity. Here, too, property served as the vehicle by which ordinary citizens could take part in the fantasy of modernity.

The easy, ubiquitous access to debt in the form of credit, meanwhile, underwrote a political economy in which *madrileños* became *europesos*. As I will show in this chapter, the Spanish model of growth, tied intimately to the production of urban space and the endurance of the private property model, relied on the perpetuation of a specific political subjectivity, in which consumption and participation in the marketplace allowed for ever greater capitalist accumulation. In light of these linkages between political subjectivity, debt, and urban growth, I reveal the ways in which contemporary Spanish citizenship became entwined with financialization, promoting a regime of political belonging predicated on integration into the ebullient and efflorescent capitalist market. This argument will serve as foundational for future analysis, in which I explore immigrant integration and its links to homeownership.

I will begin this chapter by once again exploring urban development and planning. While previously I looked to placemaking projects in a moment of strategic growth, here I am interested in more mundane spaces of domesticity that also took on bombastic qualities for their sheer quantity. I will start with a discussion of planning efforts under President Aznar, who greatly liberalized land, partly to satisfy housing demand. Looking to housing within Madrid's general plan, I show how housing development became the newest frontier for speculative economic growth. While previous efforts used emblematic urbanization projects in the realm of industry for economic advancement, here housing itself became the site of spectacle and speculation.

Briefly tracing the regulatory frameworks that allowed for the spread of easy credit, I will examine the ways in which Madrid's millennial political economy encouraged ordinary citizens to take part in this explosive moment as a means of making manifest middle class dreams and desires. Through this examination, I will tease apart the various strands that brought together consumption, homeownership, and, in turn, the qualitative experience of citizenship. Here I look to citizenship not as a regime of right and recognition laid out in legislative documents, which establish duties, obligations, benefits, and political process. Rather, I am interested in the

substantive component of everyday, actually existing citizenship whereby these ordinary citizens conceived of their place within a larger political, cultural, and social order. My intent here is to reveal how citizenship became allied with investment in the built environment, to then demonstrate, in the next chapter, how homeownership functioned as a de facto integration policy for precarious immigrant groups. As I revealed in the previous chapter, planners and policymakers have long regarded property as a means of integrating various sectors of the population, particularly those most vulnerable, into an imagined whole—a tool for national identity projects concretized in urban space. Depending on the climate of the moment, it served to integrate wayward bodies into this imagined whole as it changed through time, be it the Catholic anti-Communism of the Franco years or the Europeanization of early democracy. In this moment, I will argue, it served as means of incorporating a large swathe of the population into a model of European cosmopolitanism associated with consumption, leisure, culture, and the fictive accumulation of wealth bolstered through debt.

In telling this more recent history, I rely on an eclectic assortment of materials to piece together the experience of boom time Madrid. Planning documents, newspaper articles, and secondary accounts illuminate the planning imperatives and economic rationales of Madrid's shifting urban landscape. I pay particular attention to a series of changes to national and regional land use regulation that served to unlock large amounts of virgin territory for urbanization. That moment, under the auspices of President Aznar, was a watershed in Spain's material history, a foundational piece of the subsequent boom. Here I will look to various competing ideas and plans, considering the Madrid region more holistically, to demonstrate how property constituted the central economic development strategy during the advent of the truly global era of EU membership and the Euro currency.

But much of this built history serves as backdrop to the other story I am keen to tell, which involves transforming Spaniards into citizen consumers, their new habits backed by complicated, manipulated flows of capital and debt. That story, which I bolster with raw data from both economic development agencies and the Bank of Spain's periodic surveys on household spending and finances, unfolds mostly through ethnographic explorations that emerge in a number of ways. First, during my year of fieldwork, I carried out several lengthy, in depth interviews with native Spaniards involved in the anti-evictions movement. I have chosen these informants because they represent an interesting cross-section of Madrid's heterogeneity: the young buck speculator who sought new frontiers for expansive gains, the upper middle class business woman who fell on hard times, the working class builder who mortgaged his house to pay his workers, or the young family man who bought a house at 19 as a means of leaving his parents' home, all share stories that reverberate through the city's landscape of excess and privation. But my analysis of their trajectories, now told with resignation, fury, and frustration, does not stand alone. Rather, it is supported by my own lived experience as a denizen of that gold rush town. I lived on and off (more often on) in Madrid from 2003 to 2008, as young college student and then recent graduate incredulous at the spectacle of consumption around me. My analysis thus benefits from direct, constant observation, which while not synthesized in the moment has since undergone ethnographic reflection, exploration, and critique.

Dreaming the Millennial Metropolis

In the second part of the last chapter, I detailed the complicated panorama of property and planning as it imbricated institutions, governance arrangements, ambitions, and multinational possibility. Competing scales of the state, the emergence of regional governance, and the strident demands of a plan that stymied further development conspired to produce a landscape of frustration, in which bureaucrats, planners, and industry leaders sought to rewrite the legislative framework under which the capital city's urbanization took place. In this section I will trace the ways in which these interests rewrote that framework, privileging expansion, new construction, and investment in the housing market as the way forward in a moment of great economic possibility. We will see how the production of urban space, largely centered on housing and homeownership, provided the raw materials for an economic boom predicated on debt and credit, which permeated all aspects of Spain's political economy.

Ownership and Land Markets: Property's Social Function

Land and its development were central to Spain's economic development at the end of the 20th century. During this moment of frustrating bureaucracy and sclerotic planning processes, the country was in the midst of an economic recession, the frenzied growth of early democracy now experiencing a downward turn after many years of Socialist rule. Spain's economic prosperity of the late 1980s was tied to its explosive urbanism: the development of a robust urban property market had fueled investment and expansion while transforming the city into the image of a European capital (Durán, 1996). But Spain still adhered to a land market model that many felt thwarted growth, allying development too closely with planning edicts and denying property owners full authority to develop their plots; as Cladera and Burns point out, property rights did not necessarily allow landowners to build (Cladera & Burns, 2000).

This system of ownership stressed the social function of urban land, as the propertied classes had to submit to the strict guidelines of planning documents, which in turn responded to land use codes dictated at the national and then regional level. Extremely detailed land use plans dictated what was allowed, and landowners had to follow legislative planning obligations, their rights as property owners superseded by the state's right to dictate the larger process of urban development. Indeed, despite imaging a country of homeowners, Franco pursued a hierarchical structure of planning that wrested authority from landowners and localities; authority over territorial development ultimately resided with the central state. The right to own was separate from the right to build, and 'development is only accepted if carried out in accordance with the plan' (Ibid, 551). Depending on the classification of the land, landowners might even be completely removed from the development process. That system tied urbanization and development not to property rights, but rather to the terms and timetable of use prescribed by a plan. In many cases, land development was controlled by outside agents, including public entities. The state adjudicated development to interested construction firms to carry out development, and the landowners only benefitted slightly from said development. Additionally, land classification was controlled by state planning agencies, which had to make a case for territorial inclusion into the sphere of the urban production of space, i.e., plots had to be deemed necessary for the primarily social function of urbanism.

During this era, many interested parties on both the left and right decried the impediments that precluded urban development. In 1993, José Borrell, Minister of Public Works under the socialist

government, lamented the stagnant state of development within the pages of *El País*. He pointed ‘el pobre y lento proceso de conversión del suelo urbanizable en edificación, debido a un conjunto complejo de disfunciones’ (The poor and slow process of conversion from buildable land to built land, resulting from a complex convergence of disfunctions) (País, 1993). Borrell, however, was opposed to untethering development rights from planning codes entirely, insisting on the need for cautious revision instead of the complete deregulation of land and land markets. In his analytic, however, the process by which land became readied for urban development was too protracted and cumbersome. In a moment in which cities were expanding, planning lacked the agility with which to respond effectively to mounting urban issues. So, too, did economic crisis feed into responses to this situation: stimulation through urban development—so integral to previous economic recoveries—was not an easy path forward given municipalities had fully consumed land available for development. Governance arrangements, which I outlined in the previous chapter, had made municipalities incredibly reliant on urban property markets as a means of collecting revenues.

Policymakers were further frustrated by this land regime because it impeded solutions to the very severe housing crisis of the time. In Madrid, housing had become incredibly expensive, and families were quickly leaving the city because of its prohibitive cost. Further, there were simply not enough adequate units to house the city’s population. Old parts of the center fell to ruins as housing blocks passed down through the generations, their owners unable to pay for rehabilitation because of frozen rents. In light of these various spatial and economic considerations, this market appeared not to ‘function’ adequately for planners, bureaucrats, and policymakers.

The Europeanization of Land Markets

For a certain segment of the political class, modernizing planning efforts and reclassifying land was not only a means of improving Spain’s cities and addressing the housing issue. Rather, these endeavors were liberalizing techniques to further the project of Europeanization. As Onofre Rullan, professor of geography, argued after the 1998 land use law passed, changing regulation in the area of planning and urban development were oriented towards privatization and private investment into the built environment, because, ‘la integración en las estructuras económicas y territoriales europeas se mostraba incompatible con un sistema urbanístico cerrado a las iniciativas privadas’ (Integration into European economic and territorial structures was demonstrated to be incompatible with an urbanization system closed to private initiatives) (Salamanca, 1999). As foreign capital came to alight on Spain’s cities, through the arrival of multinational corporations, two things happen, which I touched on in the previous chapter: wealth pooled in the hands of Spaniards, and that wealth no longer had to be directed into the productive circuit of capital (Durán, 1996). The kinds of light manufacturing that previously occupied urban peripheries had been pushed out, and Spanish capitalists were finding new mechanisms for investment, primarily in the real estate sector. Thus a flourishing property market was crucial to the development of a modern economy for the European moment.

Such a drive to reclassify and make legible reflects larger questions of power, government, and state control. James Scott, in *Seeing Like a State*, writes of the emergence of systematic land tenure regimes, property rights, and authoritative cadastral maps as mechanisms by which the state enacts control over its territory (Scott, 1998). With the emergence of unified nation-states,

previous systems, legible only to inhabitants themselves, demanded standardization in part to make territory intelligible from the outside. He writes: ‘Cadastral maps in particular are designed to make the local situation legible to an outsider’ (Ibid, 45). But it also make territory easily read at a glance, and thus easily governed and dominated, a technology that aids formations of power. Further, this kind of rationalization and legibility is only necessary when land itself becomes a scarce commodity—a reality we witness in late 20th century Spain. While the country had its complex systems of ownership and development, certainly far advanced from the rural, highly localized, tenure systems of medieval peasant villages, those systems in a sense were too illegible within the new multinational scale. As such, they demanded coherence imposed from outside, an ordering and making sense, that might make Spanish territory and its concomitant planning apparatuses easily grasped and dominated from above. While Scott writes of such moments as past histories, their logics continue to emerge as the articulations of state power shift and mutate.

Ownership and Land Markets: Property’s Capitalist Potential

While some hoped to make modest changes to Spanish land markets as a means of slowly encouraging more development, another approach to urbanization soon came to dominate policymaking and practice. The rabidly conservative, pro-market group the *Tribunal for the Defence of Competition*—convened under a Socialist administration, yet a steadfast advocate for liberal economic ideologies of competition and liberalization—argued Spain must vastly increase its supply of urban land (Ordovás, 2000, p. 286). That argument was couched in the language of self-determination, free will, and the expansion of opportunity. Such a framing speaks to an attitude akin to manifest destiny, in which greatness might be concretized and made visible through the colonization of space.

The tenor of this argument would soon find resonance within the hallowed spaces of executive leadership, as the PSOE lost the presidency after many years of rule. The country elected the conservative José María Aznar of the Partido Popular (Popular Party—sometimes translated as ‘People’s Party’) to lead the way out of the recession and towards prosperity. The son and grandson of *falangistas*, the new president emerged from the crucible of Spanish conservatism. Aznar’s lineage reveals the intimate entanglements between the contemporary *populares* and their Franco-era predecessors. During the Spanish transition to democracy, leaders on both the left and right made a tacit pact of silence—almost 40 years of austerity, oppression, and the influence of the Catholic church in all aspects of life were to be treated as a past life, at a remove from contemporary democracy moving forward. Rather than come to terms with and then purge the remnants of rabidly right wing demagoguery and intolerance, lawmakers envisioned a simple leap into the future. Yet those remnants simply took on the guise of democratic modernity, readying themselves for the demands of electoral party politics. As such, the contemporary Partido Popular is the not so distant descendant of the Franco regime. Aznar’s victory in 1995 signaled the rejection of the Socialist era, and perhaps the consolidation of a new kind of conservatism for Spain, centered on economic policy and European integration. The PP would thus be the international party that might usher in a new era of cooperation with not only Europe but also the United States. Further, a victim of ETA threats, Aznar could be tough on terrorism and errant regional nationalisms. Yet fiscal conservatism and economic liberalization are what buoyed the conservatives to triumph.

Central to their vision for a globalized economy, the new government viewed land as the means to greatly modernize the economy. Prior to their victory, the conservative party designed new legislation to wholly liberalize land use. This measure was justified as a means to drive down the cost of housing. In 1995, several months before Aznar would take office, a member of his party said the law was necessary for ‘la economía de Mercado y con la libre empresa’ (the Market economy and free enterprise)(País, 1995). Lubricating the channels for urban development was a means of stimulating the free and open economy the conservatives imagined for their country. The proposed law would allow municipalities and regional governments to rezone and annex rural territory with ease, allowing great tracts of land to enter into the sphere of urbanization. In doing so, municipalities could now incorporate swathes of previously virgin territory.

Within this economic vision, meanwhile, a specific liberal ideology animated their approach to property ownership, which sharply differed from the regime of the era. El País reported the *populares* believed ‘el derecho a urbanizar y edificar es inherente en el derecho de propiedad’ (the right to urbanize and build is inherent in the right to property)(Ibid). Here we see the emergence of a liberal ideal of property, as something over which the property owner has inalienable rights, a naturalized system that ties together an individual with his plot of land. Indeed, in conservative discussions, the previous system appears as if against nature. To rectify that unnatural reality, in which landowners played little role in the development process, the new law sought to ‘situar al propietario en el primer plano para la producción del ‘nuevo’ suelo urbano’ (foreground the landowner within the production of ‘new’ urban land)(Salamanca, 1999, p. 7). Even while this new legislation was meant to break the monopoly of tightly prescribed planning codes, it created a new monopoly of ownership, allowing the *propietario* to exploit and extract a piece of land to the best of his capacity. Indeed, Cladera and Burns write: ‘Paradoxically the law therefore consolidates a monopoly, in spite of its liberalizing intentions: the monopoly of owners in the appropriation of the development project created by the community, and also the high priority attached to this project within land development activity’ (Cladera & Burns, 2000, p. 551). In this way, the new law ‘endow[s] land ownership with a maximum role and capacity for economic development’ (Ibid, p. 552). Previous attempts for urban economic development were intimately tied to construction and real estate, even while they implicated a whole host of urban actors including public entities. Within this new structure, those public entities were relegated to secondary characters, acting to guarantee the free market and safeguard the immediate relationship between property and its owner. Now property owners possessed expansive control over the development of their land. Private gain found itself greatly privileged over the public good, while the social function of ownership diminished.

These attempts to unlock property’s hidden economic potential while also enshrining the rights of the owner reflect the liberal epistemological trajectory of property within the Anglo-Saxon tradition. Historic concepts of property established it as tied to land ownership, which in turn was the one true form for man’s exercise of liberty. Locke, Hegel, Kant, and others all viewed this system as a natural right, the basis for modern society. Within this understanding, ‘property, assumed to be natural, is individual and absolute,’ and the law is an instrument to ensure the primacy of the relationship ‘between a person and a “thing” which he or she owns’ (Islamoglu, 2004, p. 8). Yet as many scholars have pointed out, such ideas about liberty and the individual, which rendered this relationship as wholly natural, emerged within specific historical contexts, in part to justify particular political ends. As Mitchell points out, it is a system that automatically

creates exclusions and silences (Mitchell, 2003), even as it might appear neutral or even as transformative tool for good (Soto, 2000). As in Cladera and Burns' analytic, property is often a means of further consolidating monopolies that can then more easily dispossess, a reality to which I will return in later chapters. Finally, as Islamoglu argues, property is a site of politics and power relations, in which constant negotiation takes place. Patterson, moreover, argues ownership—of land, of other humans, of inanimate objects—is essentially a social relation of power, with no basis in any kind of absolute truth (Patterson, 1982). Rather than simply constitute a system that ties individuals to the land, property contains a host of contradictions, exclusions, and political articulations. Scott's legibility, to which a diversity of scholars return, is a means of making territory 'work' for certain political ends by turning complex environments into divisible, graspable parts.

Yet Spanish lawmakers identified their territory as illegible, too susceptible to expropriation and forms of eminent domain that long constituted central parts of urban development. Here the arbitrary vision of a planner, enshrined in a master document, could supersede the property rights of an individual. Hernando de Soto, envisioning a world of property owners, argues these kinds of regulatory frameworks stymie economic growth and the accrual of wealth (Soto, 2000). Yet as Mitchell argues in his critique of that argument, such frameworks are often simply impenetrable from the outside, unknowable and thus unworkable (Mitchell, 2003). The drive to liberalize is couched in these terms of legibility, workability, and the natural competition of market rationalities. Subsequent reforms, justified under this epistemological rubric, create legibility for certain actors—chiefly, the market and its myriad flows. As I will demonstrate later on, however, such opening up paradoxically creates other forms of illegibility and occlusion, made all the more silent and other because of the seemingly inviolate, natural properties of economics (Mitchell, 2005).

Indeed, a making legible energizes this Spanish shift in land use governance, determining the property owner to be the master and commander of his own territory, both building up that land and reaping the economic rewards derived from its development. Such a shift is crucial, meanwhile, because it further concretized individual initiative as central to economic progress, reflecting the broader emergence of a global neoliberal sensibility. Previously, public administrations had played lead roles in land development; despite ensuring urbanization projects were linked to private industry, the state closely guided processes of urban change. Now, however, the state took on the role of liberalizing facilitator, opening new channels for industry and territorial competition.

This ideology of expansion—both territorial and capitalistic—through the guise of property animated other portions of this new law. While these machinations greatly encouraged private initiative and investment, so too did they untether growth from the prescribed boundaries laid out in previous planning code. In approaching the troubling issue of land classification, conservative policymakers decided to reimagine completely the codes and regulatory frameworks that dictated development. Instead, they put into place a new system in which the logic of classification is reversed, from positive designation of certain territories for urbanization to the negative logic of only classifying those areas unfit for urbanization. This is a radical theoretical and legislative shift: rather than prove that a piece of land is necessary for inclusion into an urban plan, all land is now classified for development. As such, policymakers have to demonstrate that a parcel is of

some unique value that demands it be left off the cadastral map of urban land. If land was of agricultural use, tied to some aspect of cultural heritage, or particularly environmentally sensitive, it could acquire the designation of ‘no urbanizable,’ untouched by urbanization. But the de facto status of all land within the Kingdom of Spain now became ‘urbanizable,’ or for development. While several Autonomous Communities and politicians on the left attempted to block new legislation, Aznar and his government were ultimately successful in passing a new Ley de Suelo. Any land that was not under the auspices of environmental protection could now enter the sphere of production; urbanization could continue unabated.

The Global City: Madrid's 1998 Plan General

In looking to the expansion of territory as a solution for a whole host of issues, Madrid's urban planners designed a new plan that would substantially remake their city. The capital's new plan was first provisionally approved in the end of March 1995, with the understanding that changes to regional and national land use regulations would allow for this totalizing vision to take effect. *Urbanismo's* 25th issue was devoted in its entirety to a discussion of the new plan, which its planners had designated ‘A Project for the Future.’ With this slogan in mind, planners attempted to move away from traditional, rigid Spanish planning models (Llardenet & Nasarre y de Goicoechea, 1995). Llardenet and Nasarre, architects responsible for the plan, impressed upon their readers the need for flexibility and agility in the face of decades of highly structured, top down planning. This plan took into account the promise of renewed land use legislation that would allow for the incorporation of vast swathes of territory previously designated as rural, greatly extending the city's existing borders to well beyond their current scope.

Here the urban became not only an ubiquitous status for land, but also a metonym for regimes of ownership and the housing question. Planners justified this annexation because it would provide the crude product to solve Madrid's housing problem. Indeed, the Plan General sought to add over 300,000 new housing units to the city, all new construction primarily located in greenfield sites on the periphery (País, 1997). Rather than tackle the problem of the historic center's badly needed restoration, this plan sought the new. Such a policy edict reflects Spanish housing policy begun under Franco, which I discussed in the previous chapter. As a means of stimulating the economy and promoting a particular capitalist ethos, Franco had incentivized both the construction and consumption of new units by providing tax breaks to people for the acquisition of newly constructed housing. Such a tax structure continues today, where Spaniards continue to benefit from subsidies that promote acquisition of new stock. Planning Madrid to her limits was thus justified because it would allow for the city to obliterate the housing shortage by greatly increasing supply. Planners estimated a need for between ~120,000 and ~170,000 new units. Yet heartened by a very real demand and an expanding population bolstered by immigration, planners designated the construction of units well beyond the estimates for demand.

Central to the development of new housing infrastructure was the proposed creation of six new ‘PAUs,’ or *Programas de Actuación Urbanística*. This planning tool was brought into law as a Royal Decree in 1978, and serves as the legal model planners use to develop new serviced neighborhoods essentially from scratch. The law demands planners create integrated planning documents that address the variety of service, amenity, and infrastructure needs sufficient for the proposed number of inhabitants. In Madrid's new plan, the administration proposed incorporating almost 3,000 hectares of virgin land to be transformed into six new residential

neighborhoods, all at the periphery of the city. These new areas would be equipped with over 70,000 housing units in total. Those units would serve families that had fled the city, pushed out by rising housing costs, what *Urbanismo* classified as a ‘verdadera expulsión forzosa de los habitantes’ (authentic forced expulsion of residents)(Nasarre y de Goicoechea & Rodríguez-Avial, 1995, p. 9). To rectify decades of suburban flight, these PAUs sought to house around 250,000 residents, luring those economic exiles back to the capital with the promise of the new.

Municipal planners further justified these new areas because of their potential to generate employment. However, in keeping with Spain’s boom time logic, most of that employment was due to the construction of these areas themselves; their long-term uses would after all be as residential warehouses to hold the stock of lower and middle income families driven out by the rising prices of the 1980s. Such a plan for economic growth reflects the paradoxes of an economy built on property and construction. Mitchell writes on rising property values and investment into property markets: ‘Such investment simply draws existing capital away from more productive ventures, exacerbating broader problems caused by the lack of investment in activities that create employment’ (Mitchell, 2003, p. 19). These were not, indeed, to be sites of new industry—rather the construction itself could potentially employ myriad workers. Rather than plan for economically integrated neighborhoods, planners designated only 2.37% and 1.36% of the land for tertiary and industrial uses. Most space was to hold parks and recreational activities, in addition to residential housing blocks (Nasarre y de Goicoechea & Rodríguez-Avial, 1995, pp. 8–8). Here property was to be both the means and the end, generating employment while also allowing everyday citizens to take part in this new multinational marketplace, a reality to which I return next section.

But this new Plan not only considered the housing wants and needs of Madrid’s population. Rather, it also sought to provide the crude infrastructure for a European economy based on mega-events, knowledge production, and logistics. In this quest to emulate certain formulations of European modernity, Madrid could have pursued a variety of strategies to catapult itself into the global urban imaginary. Yet having witnessed the success of Barcelona’s ’92 Olympics, Madrid was keen to follow suit as a strategy for positioning itself within a global marketplace of placemaking and tourist dollars. Through the celebration of an international sporting event, the Catalan capital had been able to transform itself into a prestige destination. With a planning practice focused on design, the city had renovated its dingy edges and inner city, creating spectacle that emphasized public space. The Games had been a strategic lever that brought the city renown, sparking both practical imitation and academic inquiry as a new model for city-building emerged to the fore. Seemingly de-politicized with its emphasis on aesthetics and targeted interventions, the emergent ‘Barcelona Model’ was readied for its entrance into transnational planning practice as a solution for reinvention (Marshall, 2000; Monclús, 2003). For Spain, moreover, the Olympics, in addition to the World Expo in Seville that same year, announced to the world its debut as a modern, democratic nation. In hosting the wildly successful Games, the country threw off the shackles of dictatorship, of backwardness, of provincialism. Yet that moment occurred not in the capital, but rather in its bitter rival, which had always staked a greater claim to Europe, if only through proximity. Now was the time for Madrid to fully embrace the mantle of Europe, and so planners pursued one avenue that had already proven successful.

Thus in the presentation of the plan, Llardent and Nasarre dedicated a section to ‘Actuaciones emblemáticas’ (emblematic projects) in which they spoke of the long term goal to create an Olympic Village. Acknowledging the unlikeliness of playing host prior to 2016, they wrote: Madrid ‘sí se encuentra en la mejor de las circunstancias para prepararse, sin hacer ningún tipo de improvisación de cara a un acontecimiento de esta magnitud. Además, que duda cabe que la organización, el desarrollo y la celebración de unos Juegos Olímpicos es uno de los proyectos que más ilusión puede despertar en una sociedad urbana como la nuestra’ (Madrid finds herself in the best of circumstances to prepare [for the Olympics with careful plotting] without any kind of improvisation in light of an event of this magnitude. Additionally, what doubt is there that the organization, development, and celebration of an Olympic Games is one of those projects that can best awake illusion within an urban society such as ours’)(Ibid, 15). This description provokes an understanding of the Olympic Games as part of the city’s manifest destiny; without actually securing a bid, planners nonetheless equipped the city for such an event with the idea that it was only a matter of time before the committee alighted on their metropolis. Further, the allocation of space and resources for a potential Olympic Village reveals the speculative nature of this Plan, in which imagined futures of triumphant mega-events acted as urban rationales for the manipulation and arrangement of the city. In the text introducing the Plan to Madrid’s planning and architecture communities, the authors dedicate a lengthy paragraph that details the exact location for each kind of sport, with mention of archery, field hockey, and fencing, among others. In addition to an Olympic Village, the new plan provided a much-expanded airport, envisioning the old Barajas as a greatly upgraded hub for European air travel. Into this international city would also be included a new ‘knowledge park’ to encourage the innovation economy and bolster of Madrid’s technological prowess. Such spatial features served to underscore the city’s quest for international recognition, as the newest global metropolis within the emergent unified Europe.

Yet if Barcelona acted as an implicit point of comparison, Madrid’s new plan only sought to replicate certain aspects of the former’s success. The Barcelona Model, as it has been written about and analyzed, is not only a form of city-making through public space and targeted urban regeneration. It also was a process of governance that implicated specific regimes of citizen participation and civil society actors. In the new Plan General for the capital, however, planners alighted only on the outcomes, paying little attention to the processes that had generated such success. This document created a potent image of the city; its residents, however, were not to take part in the realization or even elaboration of that image.

The Global Region: Multinational Aspirations, Regional Concerns

This moment of expansion and promise was not limited to Madrid’s municipal boundaries, but rather constituted a central rationale for economic and urban development across the region. In imagining this renewed capital city, planners and politicians argued for the importance of Madrid within a broader system across both Spain and Europe. In the rapidly integrating Europe—in which banking reform, economic policy, territorial agreements, and multinational infrastructure projects were reinforcing Spain’s place within an emerging geopolitical order—the capital city would prove to be the newest node within this budding multinational paradigm. This spatial goal was enshrined in *Urbanismo*’s 26th issue; following that magazine’s attention to the Plan’s housing and infrastructure provisions, it dedicated the subsequent number to this concept of the region and Madrid’s place within it (Colegio Oficial de Arquitectos (Madrid) 1995). Through

glossy images, planners and architects argued for the importance of this new scale as animating planning rationales attendant to questions of political economy; the region had developed within this new spatial configuration as an important arena in which urban development and economic growth might take place. The capital city would act as the command and control center over this expanded territory. As the Union's imperatives did away with traditional national boundaries, meanwhile, this regional scale would rise in importance, privileging Madrid's relationship with Paris and Frankfurt, London or Rome, above its relationship with other Spanish counterparts.

Yet despite these arguments, bolstered by the shifting reality of the new European Union, this new regional vision was severely hindered by existing governance arrangements. The Madrid Autonomous Community, following the 1998 Land Use Law, also completely deregulated and liberalized its land, allowing municipalities to craft their own policies and practices. Because of competing interests, both public and private, the Madrid region has not approved a general plan for its metropolitan territory since the mid-80s. As a result, each municipality has pursued its own development, abetted in large part by the powerful construction industry. Local planning authorities throughout the region's numerous municipalities aggressively pursued measures that would allow them to capitalize and develop land (Observatorio Metropolitano, 2007). During this same period, myriad suburbs also read promise and potential prestige into these shifting frameworks, as they sought out new ways to position their municipalities within this economic of space. New town plans converted land that was previously 'tierra no urbanizable' to enter in to the capital accumulation of the real estate market. The region produced an astonishing cartography of urban growth: in several municipalities, particularly in the poorer regions of east and south, the amount of land available for development increased by over 100% (Ibid, 239).

Such development was also abetted by the ready availability of credit, often flowing from other parts of Europe, for the construction of new regional infrastructure. Securitized bonds allowed the state, in partnership with private industry, to completely overhaul its highways and public transportation, making rapid connections between the city center and the distant hinterland a reality. Thus the metropolitan area of Madrid 'clearly shows the trend of dispersed spatial development: the establishment of the second and third ring motorways around the city [for] suburban development' (Tosics, 2004, p. 74). Made possible by the ready availability of European money, large-scale infrastructure projects, such as the creation of these multiple ring roads, have encouraged dispersment and the growth of new suburban centers. This spatial development is reflected demographically as well: while in 1950, Madrid city accounted for over 85% of the region's population, by 2005, it only accounted for 52%.

Land Use and Lucre: Urbanization at any Cost

Indeed, in this deregulated spatial marketplace, Madrid and its region entered into a moment of frenzied urban development. Abetted by changing banking regulations that channeled credit into the country—about which I will speak more fully later on in this chapter—Madrid's developers could now fully capitalize virgin tracts of land, realizing massive urbanization projects. Landowners, able to charge huge sums for what was once not very profitable rural or agricultural land, found themselves in enviable positions, promised 'an elevated expectation of capital gains through urban development' (Burriel, 2011, p. 241). This situation was further exacerbated by a variety of factors, including high levels of corruption and collusion between elected officials and business leaders, particularly in construction. Kickbacks, campaign donations, opaque

contracting awards, and a pervasive culture of curried favors peppered processes dominated by the entrenched political influence of the powerful construction industry. This ongoing situation, in which few boundaries separate the influences and imperatives of the political classes and business elite, has spectacularly and somewhat sickeningly come to light over the last few years with the discovery of the *Casos Barcenas*, Gurtel, and Noos,⁹ in which complicated networks of business leaders funneled money and luxury gifts in the direction of high ranking officials, including the Royal Family.

Further, the sclerotic pace of the legal system made land use plans subject to wild subversion and violation. These variations were possibly both through institutional mechanisms such as the ‘*Modificación puntual*’ (occasional modification), which was initially intended as a tool for small modifications but then used to reclassify vast hectares of land (Ibid), or just the widespread culture of informality within urban development. Ananya Roy has studied informality as it is pursued by both the rich and poor in India, arguing that the state comes to legalize that form of development as it is carried out by the poor while permitting and even formalizing similar processes carried out by elite interests (Ananya Roy, 2009). Such a situation is not anathema to Spain, in which many urbanization projects—including the broad majority of coastal development—have violated land use laws and planning codes. Yet this culture of permissiveness has allowed those urbanizations to take place, and the law—slow, subjective, and spotty—has either legalized such development or levied sanctions against municipalities and developers after the fact. Yet those sanctions are dwarfed by the gains brought about by informal urbanization. This culture, too, enabled the general *laissez-faire* attitude exhibited by banks and financial institutions towards its borrowing and lending practices, the subject of further inquiry later on in this work.

I bring our attention to this confluence of entrenched cultural practice, changing regulatory landscapes, and existing urbanization needs to demonstrate the climate that would allow Madrid’s tremendous boom to take place. Urban development projects, previously shepherded and controlled tightly by the state in cooperation with private interests, were now handed over almost exclusively to developers and the construction industry. Meanwhile, the Spanish system of regional and municipal governance, which I discussed in the previous chapter, has pushed municipalities to pursue outsized, highly speculative projects. Limited in both knowledge and resources, municipalities were offered thrilling projects by developers; this situation ‘leads them to value only the sharp short-term increases in municipal income from licences and construction, without being aware of the enormous future costs in the maintenance of the large urbanized areas or the significant deficits in infrastructure and public services that occur as an unavoidable consequence of this type of urban growth’ (Burriel, 2011).

As a result, the urbanism of the Madrid region changed considerably over the decade from 1997-2007. Both the capital and its suburban hinterland experienced unprecedented rates of

⁹ The *Caso Barcenas* involves the former treasurer of the Partido Popular, who was found to have massive amounts of money in Swiss bank accounts; said money was used to informally inflate party members’ salaries. Gurtel refers to a wide ranging graft scandal that involves everything from provincial Valencian businessmen to confetti machines to opaque real estate deals, but also implicates the conservative party in a wide ranging network of corruption that allowed business interests to curry favor with politicians. Noos—the foundation of the former King’s son in law—has badly damaged the Royal Family through indictments that have found the Iñaki Urdangarin used his social position to illegally attract contracts and embezzle public money.

urbanization. Much of this development was oriented towards housing; during my tenure in the city from 2005-2008, I would regularly read about the inauguration of housing estates with tens of thousands of units in both Madrid and her rapidly expanding suburbs such as Mostoles and Alcala de Henares, bastions of the traditional working class where old factories and sites of light manufacturing were now being remade into residential complexes. Part of this logic, as I outlined in the previous chapter, was animated by the promise of property taxes in perpetuity. Whereas the economic gains from industry take time to trickle through municipal economies and into state treasure chests, here that relationship was immediate.

At the same time, these lesser satellite cities, following Madrid's lead, went about pursuing emblematic urban projects that would somehow establish their authority within some social or cultural niche—the suburbanization of the worlding paradigm I discussed in Chapter 1. I mentioned above the huge investments in infrastructure, which aided this development. With the inauguration of a new metro line connecting some minor suburb to the capital city, the former could then visualize an extravagant urban project that might provide a lucrative future; visitors would be able to travel easily from the capital to these new regional nodes of prominence. This urban imperative, moreover, crossed political and party lines, as Socialists, Conservative, and Communist city halls became embroiled in the fever of urban speculation. One particularly misbegotten project in Alcorcón, a southwestern suburb, hoped to create a world class Arts Center, replete with concert halls, dance studios, restaurants, cafes, gyms, circus ring, circus school, and a motley assortment of other cultural infrastructure provisions. A product of the decadent late years of the boom, this project only got underway in 2010, and totally drained municipal coffers to the tune of 120 million euros. Directly south of Madrid, meanwhile, the suburb of Parla debuted a top-of-the-line electric streetcar in 2007; still in operation, the route is eight kilometers in length and cost an estimated 130 million euros to service a city of 120,000 occupants. Such public works, which many in the Spanish press have labeled 'pharaonic' for their outsized pretensions and inflated budgets, are incredibly commonplace throughout the country, and pale in comparison to such absurdities as Valencia's half a billion euro, Calatrava-designed City of Arts and Sciences, which is now also falling apart.

Thus, as I have illustrated with this discussion of planning and practice in Madrid during its decade of ebullient prosperity, the climate was dominated by economic expansion predicated on urban speculation and the capitalization of land. These planning histories, so full of folly in hindsight, were tied not only to aspirations of wealth and productive growth, but also to global competition in an era of both uncertainty and possibility. In the absence of long term planning, municipalities pursued such projects, made attractive by their sheer size and scope, full of illusive promise for untold future capital gains. Now I will turn to the ways in which the institutional climate of urban expansion complemented a cultural climate of acquisition and consumption.

Citizenship and the Marketplace

During the summer and fall of 2006, I lived in an elegant middle class neighborhood full of tree lined streets and stately apartment buildings, abutting the manicured lawns of the Parque del Oeste. I was working for an American university at the time; despite the origin of our students and their hefty tuition dollars, I was paid a Spanish salary. A newly minted graduate, I was making around 1600 euros a month, or just over 2000 dollars. While this was a pittance in

comparison to the wages of friends who had gone off to finance jobs in Manhattan or consulting posts in Los Angeles, my monthly income was actually significant in comparison to a young urban population composed mostly of *mileuristas*, the portmanteau used to describe people earning a thousand euros a month. Aware of the abysmal state of Spanish wages, I was thus surprised whenever I walked the wide avenue near my house. A boulevard that connects the imperial spaces of the Plaza de España with the Franco-era architecture of Moncloa, the calle Princesa is lined with trendy shops; during my tenure in the neighborhood, there were three Zara boutiques within two blocks from one another. Bustling through the sidewalks, flocks of people, male and female, old and young (the university area is nearby), were always laden with purchases. Giant paper shopping bags announced to the world untold euros spent on new clothing and shoes, videogames and sporting equipment. Yet such consumer goods were similar in price to, if not more expensive than, their American counterparts. Aware of the limitations of my salary (and perhaps yearning for a new Inditex wardrobe) I constantly wondered the provenance of these consumer euros, and more generally this insatiable appetite for consumption.

This *flaneur* spectacle was not confined to retail consumption alone; rather, it infiltrated all aspects of life, including housing and homeownership. Crucially, moreover, real estate became that vehicle that allowed for other types of consumption to take place. This active participation in the marketplace, particularly around housing, is the subject of this next section. The past sections have detailed Spain's entrance into the Europe and the broader global community and that entrance's effects on urbanism, looking broadly to policy and planning edicts from above. In this section, however, I am concerned with the making of European subjectivities particularly through consumption, a kind of Europeanization from below. I argue herein that the purchase of a home constituted a central component in an emergent paradigm for Spanish citizenship that was predicated on participation within the marketplace. The mortgage became a tool that not only allowed participation within the marketplace, but also obviated the realities of an urban economy that had never benefited from the Fordist structures of class and employment. The accumulation of debt served as the mechanism by which one attained participation and achieved the illusion of upward mobility. Thus debt became a central tool in the making of citizenship.

Citizenship Deconstructed and Defined

Citizenship is by no means a neutral or obvious category. In political science discussions, the word often refers specifically to the political arrangements that constitute membership within a greater polity, e.g., the legal rights and recognitions afforded to those who are citizens, and is coterminous with national borders (Koopmans, 2005). Throughout academic and policy discussions, meanwhile, citizenship necessarily invokes both those who are included and that which Mouffe (Mouffe et al., 2013) designates as the constitutive outside, those elements deemed outside the bounds of the legal, the formal, the imagined whole. As I will discuss at length in the next chapter, when I turn to the problem of immigrant integration and inclusion into this model, these imagined wholes always have their sites of liminality and transgression, which Yiftachel has termed 'grey space' (Yiftachel, 2009). The borders of belonging are thus constantly under transformation and negotiation, and, as Peck and Theodore argue, constantly generating new iterations as borders beget borders (Peck & Theodore, 2012).

In his book *Insurgent Citizenship*, Holston writes of Brazilian citizenship as having two components, one the formal definition of a relationship between the state and its citizenry, while ‘the other is the substantive distribution of the rights, meanings, institutions, and practices that membership entails to those deemed citizens’ (Holston, 2008, p. 7). While his description is particular to the Brazilian case, I would argue that citizenship is always a configuration that brings together several important pieces, including its normative definition and the qualitative experiences, meanings, practices, understandings, and goals that contribute to belonging to the greater polity. Crucially, it implicates the allocation and demand for rights and recognition, of key concern in a landscape in which the right to housing was set out in the Spanish constitution. Citizenship, too, can be a performance or particular identification, linked to the creation of political subjects (Engin F. Isin, 2013) and the elaboration of contemporary subjectivities (Kear, 2013). In this expanded definition, it also constitutes a mode of social interaction and aspiration that defines one’s place within a greater ecosystem.

Helpful for this discussion, meanwhile, are those articulations that emerge out of Feminist Political Economy that situate citizenship as a category relational to social reproduction. Roberts writes: ‘the reproduction of capitalism is fundamentally underpinned by the historically, culturally and geo- graphically specific relations of social reproduction that reproduce communities, including the labour force, often without being formally recognised or compensated’ (Roberts, 2013b, p. 4). Within this analytic, the transformation into *market citizenship* demands the market ‘is dis- cursively and materially constructed as the best, if not the only, means of assuring the well-being of all individuals, regardless of their class, gender, race, citizenship, sexual orientation and so on’ (Ibid). While many analyses of market citizenship emerge in the Anglo-American context, it is a concept that is instructive within the Spanish case, particularly for the later discussion of civil death. Financialization, through the mortgage, was that process that allowed for everyday life within the wilds of this particular urban jungle.

If we open up this category once more to also include subjectification, i.e. those experiences, identities, and modes of being that define the ‘good’ citizen, we can more fully approximate this imagined regime of the political whole. The notion of civic virtue is implicated within this imaginary, a foundational component to citizenship and the citizenry (Kalu, 2003). What is also implicated, then, is that certain ontologies are more virtuous than others, constituting the good citizen. Indeed, as Isin argues (Engin Fahri Isin, 2002), as a system that delineates and separates, citizenship imagines insiders as virtuous and superior, outsiders as other, lesser, and perhaps even morally bankrupt, a theme that will emerge in the next chapter. But each iteration of citizenship determines what is virtuous and true. Within neoliberal Madrid, buoyed by the demands of social reproduction and the absence of Fordism, the consumer citizen became that object of purity and pride. Such a configuration is by no means singular to this case, appearing throughout a host of geographies (Cohen, 2008; Trentmann, 2007). We need only think about contemporary struggles for rights and recognition in which consumer dollars are held hostage in the interest of advancing the cause for equality. LGBTQI causes, for example, have long advocated activism through the power of their communities’ spending power. The argument is often that LGBTQI individuals are good citizens precisely because of their ability and willingness to spend. Thus consumption is a site in which citizens are made and citizenship is performed, particularly in relation to such questions of good and evil, virtue and transgression.

In the last chapter, I argued the right to housing became subsumed within the right to purchase and the right to ownership, a system that only intensified with the expansion of Madrid. As we will see, people acquired mortgages as a means of claiming that right. However, herein their performances as good citizens are of utmost concern. I am interested in the material aspects of belonging, e.g. how everyday *madrileños* understood membership within a political, economic, and cultural whole, beyond its straightforward legal framework and demands for rights. In this analysis I am mostly concerned with the qualitative aspects of membership within this imagined community. Perhaps in this way citizenship becomes a form of common sense to which ‘good’ subjects much adhere, an accepted hegemonic consensus disseminated through dominant forms of culture and society, which in turn define and delineate the whole. Thus I ask: What cultural imperatives, desires, wants, and needs contributed to experiences of belonging in this rapidly Europeanizing city? What did participation in this moment, in this particular city, look and feel like and why? Finally, how did Madrid’s denizens themselves relate to and conceive of their own participation within this distinct political economy? Looking to both archival and ethnographic materials, I argue that investment in the housing market served as a means to participate in the labor market, finance and protect certain forms of social reproduction, and finally perform European identity and subjectification.

The Culture of Property

During my two years working at the American university, I regularly chatted with Raul, the Academic Coordinator and Professor of Spanish. I had moved to the bohemian neighborhood of Lavapiés, just three blocks from his flat. We would wander the narrow streets of our *barrio* after work or share beers and cigarettes on the terrace of the small flat he shared with his American wife. Raul bemoaned his housing situation. As someone making a fairly good living, he and his wife simply could not afford to buy a house. Everywhere they looked, houses went for 250-350K euros, the 20% down payments far more than they could ever afford. Perhaps they could afford a house in one of Madrid’s far flung suburbs, but even those exurban spaces were becoming increasingly expensive. Further, after a brief stint in upstate New York, the couple loved the bustle and activity of the center of the city. But finding a place to rent was also no easy task. In the poorly regulated rental market, landlords were capricious, and rents were expensive. A cloud of urban legends enveloped this small segment of the housing market, and landlords were often hesitant to rent without charging exorbitant down payments or requiring *avales bancarios*, essentially a large sum of money, often six months rent, deposited in a bank account untouchable for the duration of the contract. And yet throughout his immediate environment, Raul saw his friends and colleagues acquiring homes or enjoying the rewards of having gotten in early to a now insane market. Not owning a proper house, he often expressed to me, made him feel somehow inadequate. In a moment in which housing appeared abundant and acquisition so ubiquitous, how could this middle class, educated professional not take part?

In the last chapter, I detailed the spread of the homeownership model during the Franco era. Housing policy largely only addressed the acquisition of private property. Subsequent reforms, whether to mortgage markets or low-income housing programs, continued to promote this form of tenure as a central component to both social welfare and economic growth. The culture that emerged out of this policy landscape came to value homeownership as really the only valid housing option. To rent, as was oft repeated during this time, meant to throw one’s money down a hole. Jesús Leal, foremost expert on Spanish housing, housing is considered a family concern,

illuminating one of the myriad ways in which familial ties take up the burden of welfare provision (Maldonado, 2005). With the inauguration of the democratic constitution, the state decreed that housing was a right to be celebrated by all Spaniards. Yet this statement, as I mentioned in the last chapter, was poorly elaborated and had little material basis in subsequent housing policies, which largely hewed to their authoritarian-era predecessors.

Those regulatory changes directed at the rental market, meanwhile, mostly attempted to stimulate supply by making letting out a property more attractive to landlords. Yet the deregulation of rents made the market incredibly variegated and unstandardized; with little stock devoted to rental housing, landlords could charge what they wanted. At the same time, eviction from rental housing was a slow and arduous task, often taking many months or even years. That reality prompted landlords to charge exorbitant down payments. Many owners simply kept their stock empty for fear it might incur damages. Thus neither tenants nor landlords felt protected under the law, reinforcing the cultural tendency to own rather than rent.

Through tax incentives to both developers and buyers, homeownership became the de facto state-run housing program. Elaborated every few years, national housing plans that attempt to address low-income housing issues make obvious this connection. Overwhelmingly, low-income housing policy sets provisions to subsidize mortgages for units in specific housing estates for deserving citizens, based on age, income, and family size. Some programs are designed as rent to own, while others promote mortgages with greatly beneficial terms. All establish a minimum length of residency before such units can enter the free market.

Housing is arguably one of the most important institutions that underpin full membership within a given society. Indeed, the constitution even enshrines that institution as a right to be celebrated by all members of the nation state. The security and comfort of a roof over one's head is immeasurable, and of utmost necessity in fully urban and industrial societies. In Spain, as in the United States, homeownership has played a central role in the accrual of equity, allowing for enhanced social mobility and the transfer of intergenerational wealth in the absence of a robust investment culture and the stagnation of wages, which I will discuss shortly. The increasingly precarious conditions of the rental market, meanwhile, made owning the only attractive option to the vast majority of the Spanish population. Finally, material culture had conspired with national policy to configure homeownership as a crucial component of national identity; the *hogar*—a word that conjures both home, but also hearth and the warmth of domesticity—of the family is intimately linked to the exploits of private property. Homeownership, buttressed by favorable state regulations and social consensus, became a central piece in the broader landscape of Spanish welfare policy. Hence regulatory changes to mortgage markets and low-income housing plans all sought the means to spread this system throughout society, finding new populations to bring into the fold of homeownership.

Hearth and Home in the New Europe

The visual economy of the moment portrayed homeownership as both aspirational and yet well within reach. I remember the relentless stream of real estate advertisements and news stories that assaulted pedestrians as they passed through their neighborhoods, or readers who perused the pages of mainstream magazines. For example, *20 minutos* is a free daily publication, mostly distributed at the entrance to the metro, thus reaching a broad swathe of Madrid's public.

Throughout its pages, news stories documented the city's urban transformation and the emergence of new neighborhoods at the peripheries. These short stories, meant for rapid consumption during the commute, reported the rising prices of Madrid's real estate, the availability of new units for sale in some new suburban location, and the innovative credit products that entered the market. At the same time the reader was bombarded by stories of the triumph of the Spanish real estate and construction sector and the seemingly limitless growth of the economy, advertisements for mortgage and credit products, sunny vacations, and foreign automobiles lulled the audience into a stupor of consumption. Because of these innovations in the banking sector, evident in both advertisements and news stories themselves, this lifestyle was in reach, immediate, possible rather than purely aspirational.

Furthermore, this lifestyle was distinctively European, as questions of political, economic, and cultural membership within the Spanish polity became subsumed into the broader geopolitical moment. In the pages of *20 minutos*, for example, travel agencies offered not only exciting family vacations to the Canary Islands or the Valencia coast, but also romantic getaways to Paris and Rome, or package deals in the Greek Islands. The contemporary reality of a borderless Europe made these once exotic locales suddenly close, brought into a visual economy of circulation and consumption. Additionally, while press from previous years had advertised deals on Spanish Seats, now the everyday consumer was offered a French Renault or a German Volkswagen. Lubricating the economy, Europe meant the entrance into a globalized culture of consumption: international holidays, Italian clothing, American movies, McDonalds, Nike, and H&M all became common currency of pleasurable exchange.

Real estate advertisements often reflected this more global world-view, subtly proclaiming their consumers to be cosmopolitan, discerning, and well versed in international consumption. For example, an advertisement for Detinsa, a construction company, bedecked the inner cover of the *El Mundo* real estate supplement in 2003 (*Su vivienda SV*. 2003). The ad featured an image of a black clad woman sitting in a Le Corbusier chair. She sits in a diaphanous space, her discarded Converse high tops on the white carpet beside her. Above her float the words 'Elige tu estilo de vida... elige donde quieres vivir' (Choose your lifestyle, choose where you want to live), while the construction company promises homes for the 'third millennium.' Visual cues establish this young woman as a part of an international marketplace, her tastes clearly worldly, her lifestyle surely cosmopolitan. The homes she advertises were located on the outskirts of Madrid, in a wealthy suburb close enough to city excitement, yet at a remove that allowed for more comfort and space. To choose to live there in this analytic was a decision borne out of a culturally liberal, discerning sensibility. Furthermore, the caption above her head promises endless possibility: in this moment, one could choose not only where to live, but an entire lifestyle to go with such a decision. These notions of possibility and international cosmopolitanism mixed easily with messages of domesticity, hearth, and the home. Throughout Madrid during this time, one's senses were constantly assaulted by the common sense of consumption. Real estate agencies flourished sometimes two or three to the city block, while local bank branches bedecked themselves in advertisements that promised economic opportunity and advancement. The press was clogged with both advertisements for and news items on the real estate industry. This sector was the industry that defined and perpetuated Madrid's jubilant boomtime landscape.

This exciting and seductive consumer culture was reinforced by a whole host of economic and social concerns that pushed people into the real estate market. But during this period of exuberant growth, property and its ownership allowed people to realize an array of other experiences and certain cosmopolitan aspirations: a constellation of identity questions, economic imperatives, and consumer desires primed people to enter the marketplace. One informant, a young father of two, detailed to me the ways in which purchasing a home was the only means, at 19, with which he could leave the family home.¹⁰ Earning a decent if not exorbitant living as a furniture restorer, Nestor had a steady girlfriend, a steady income, and a desire to no longer live with his parents. He came from the working class town of Fuenlabrada, where a vast new stock of housing enticed young people. The ethos of the time stipulated that housing prices would only rise; Madrid's recent history impressed upon this young consumer that economic imperative. Renting was difficult: in an unregulated market, landlords were capricious with prices and required high down payments. Purchasing a house could often be cheaper initially than renting; if the financial entity arranged for a 100% mortgage, in which 80% was covered by a securitized mortgage, and the additional 20% as a personal loan, the homebuyer could walk into his new home without ever seeing money flow out of his own pocket. Meanwhile, ownership ostensibly offered permanence and investment in an imagined future.

Dreaming of Domesticity

This rational economic decision, meanwhile, was underwritten by certain aspirations related to both economic aspirations and the fantasy of domesticity. Buying a home for Nestor was a means of achieving independence. In a society in which young people, especially young men, leave home later and later, purchasing a home allowed for both an escape from parental supervision and economic and financial self-sufficiency. For Nestor, at such an early age, this decision permitted maturity and wisdom to permeate his sense of self; as his friends cavorted in bars and spent their earnings on package holidays and videogames, this young man planned for a future replete with partner and children. Another informant, Borja spoke of always dreaming, since childhood, about his future matrimonial home, 'Siempre dibuj[ando] mi casita, mi familia' (Always drawing my little house, my family).¹¹ Purchasing a home after many years of backbreaking factory work meant the realization of this primordial dream. Iñaki, the young buck speculator, echoed this domestic vision of happiness and middle class comfort, relating to me how, 'Estamos acostumbrados a una vida con pareja y hipoteca. La vida española/sueño español es tener la pareja y la vivienda con hipoteca, cuando terminas de pagarla, casa en la playa.' (We're used to a life with a partner and a mortgage. The Spanish dream is to have a partner and house with a mortgage, and when you're done paying it off, a house at the beach).¹² Such a statement betrays how intimately mortgage credit is linked to domesticity and middle class sensibilities. The mortgage, in Iñaki's analytic, is but one part of a larger dream that permits stability and upward mobility, and is as essential as a partner with whom to share one's life. Iñaki, Borja, and Nestor are all in their thirties from working and lower middle class backgrounds; none have gone to college, and all purchased homes in the Southern periphery of the Madrid region. While the sketchy contours of their biographies are roughly similar, their initial motives for purchasing a home were not, and yet all speak of homeownership, and by extension their mortgages, as integral to their domestic aspirations. To take part within the

¹⁰ Interview held June 2014, El Parador Café, Madrid.

¹¹ Interview held November 8, 2013, at the PAH offices on calle San Cosmé y San Damian, Madrid.

¹² Interview held October 23, 2013, at my studio space on calle Jesús y María, Madrid.

dominant, hetero-normative, family-oriented culture of millennial Madrid demanded the purchase of a home.

Throughout my ethnographic encounters, whether in interviews or participant observation, there is an imbrication of family, house, home, and by extension a mortgage. While many of the people I came across were single, their housing purchases also allowed them to think pragmatically and wistfully about an imagined future of domestic family life—which would be obviated in the absence of homeownership. The mortgage was that instrument that allowed them to live out the comforts of home. Likewise, such parallel constructions, as Borja's quote above illustrates, make immediate the inextricable links between family and home, but also family and homeownership. Family and home are obvious associations, reflecting centuries of evolution of the domestic sphere. Yet family and homeownership are not obviously or necessarily linked concepts, even if we might take them as natural complements in the United States, as constitutive components of the American Dream. If we think about the work of Jane Austen, the grand doyenne of domestic dramadies, many narratives contained similar themes of household economies, future families, and the search for an adequate partner (who might come equipped with a handsome manor house), but homeownership was never part of these shifting equations. In the United Kingdom, much of housing was under the rubric of renting or leasing, escaping this obsession with ownership until Thatcher privatized public housing. Questions of class, the private sphere, and social mores played out against a backdrop devoid of this thrust for private property, yet still embroiled in entrenched processes of capitalist expansion. Yet in contemporary Madrid, its social housing policy ravaged by decades of Franco's push towards ownership, homeownership and family became co-terminus, each demanding the other. For Iñaki, for example, striving for a particular vision of the good life included a partner and a house, but also a mortgage that would make such a lifestyle possible.

Gendering Homeownership and the European

These aspirations, meanwhile, perpetuate certain gendered tropes, revealing the ways in which homeownership became entwined with masculine identities. A wealth of scholarship emerging from the United States has examined how the American project of homeownership perpetuated gender roles (Boyer, 1986; England, 1993; Giles, 2004; Hayden, 1984), which in turn operated through Victorian sensibilities of public and private, masculine and feminine (McClintock, 1995). Within Spain, particularly under Franco, similar rules codified daily life, creating strict boundaries (Lannon, 2003). Women in particular saw their roles tightly confined, as both shameful symbols and the waiting wombs necessary for the propagation of the race (Morcillo, 2010). Masculinity and male identity, however, remain largely out of focus (with a few exceptions), the purview of rural life (Brandes, 1980), or the world of film (Hartson, 2008; Perriam, 2003). Perhaps because *machismo* is so integral to Spanish culture and daily life, its repertoires and rhythms hold little interest, hegemonic to the female subaltern.

Yet Europeanization opened new, sometimes confusing avenues for the construction of male identity. Let us return to *Carne trémula*. Within that film, two male protagonists experience very different fates. Victor emerges from poverty to win over the Italian beauty Elena. He does so by besting his rival for her affection, Javier Bardem's David. In the prelude to the movie, David has suffered an accident that renders him paralyzed from the waist down. Despite his injuries, he goes on to become a national and international star of the handicapped basketball team, winning

endorsements from international brands. Such allusions place him within the realm of a Europeanized Spain, a global star. Yet it comes at the expense of his ability to walk, and indeed his manhood as revealed in one graphic sex scene. Europeanization has both won him fame and fortune, and neutered him, unmooring him from his own masculinity. Victor, however, remains a provider, taking care of his mother's estate upon her death. Almódovar also makes amply evident his masculine sexual prowess. As I revealed in my discussion of his housing, here is a figure still tied to the *castizo* Madrid, to traditional modes of living in the city, yet capable and able-bodied. He has not lost himself within the forest of international signs, still upright and capable.

Throughout the filmmaker's other works, characters bend those strict rules that once governed gender, sexuality, age, and the traditional family unit, presenting a colorful society of homosexuals, drag queens, alternative families, and even a shocking, prolonged male to female transition in his recent *The Skin I Live In*. We cannot take Almódovar's worlds as simulacra for contemporary life and the quotidian, yet they still betray shifting mores and cultural appetites. If we place them within historical context, these exuberant, enervating displays recall Berman's discussions of modernity and the shock of the new (Berman, 1983), and they came to dominate popular culture in an incredibly short amount of time—Almódovar's first movie, fully of profanity, drug use, and sexual transgressions, occurred only five years after Franco's death. Madrid was a city of rapid, startling change. In *Integral Europe*, Holmes posits the re-emergence of a dangerous conservatism is a response to the alienation and estrangement to a culture individuals no longer recognize as their own (Holmes, 2010). While the virulent intolerance that marks Holmes' work is absent this narrative, desire for tradition, hegemonic ideals of normalcy, and integralism lurk within the dark reaches of my ethnographic encounters.

Homeownership thus can be seen in part as a means of propping up male identity, a return to a simpler, less bewildering time. Borja, Iñaki, and Nestor all betray a vision of themselves in this light. In Iñaki's analytic, the quest for a partner (female) is allied closely with the accrual of mortgage debt. To be a man in millennial Madrid within this portrayal of domesticity meant being a homeowner, echoing my earlier discussion of Raúl. Somehow defective because he did not own a home, Raúl felt less than a man as a result: he was unable to fully provide for his pregnant wife and unborn son, neutered to the demands of the consumer marketplace. Similarly, Borja speaks of purchasing his home and then furnishing it as borne out a desire to provide for his young family. He is creating the small nest in which his wife and child might live comfortably. His public role as a worker earning a wage is closely related to his ability to provide and care for his family. During our interview, he slipped easily between his labor history and his trajectory as a homeowner, because they were two parts that made a whole.

Paradoxes: Mortgage as Mediator

At the same time homeownership allowed for the realization of gendered traditions, a plea for domesticity within a rapidly changing environment, the mortgage took on a paradoxical quality. It allowed for not only the flourishing of that primordial dream, but also participation within a thoroughly modern marketplace. Acquisition of the mortgage came to signify a modern, cosmopolitan sensibility. For people like Borja and Nestor, without much formal education, hard workers who dreamed of family stability and creature comforts, entering into these fateful contracts was a means by which they could participate within a moment of globalization. Through the magic of a Europe without physical or financial borders, even these somewhat

humble Spanish subjects could improve their lot and take part within this complicated world of banking and investment. While many would bemoan the conditions and quantities of their monthly payments, so too did those complaints take on a quality of pride, spoken by new homeowners taking advantage of this moment to make wise economic decisions. These complicated new mortgages, after all, permitted not only the acquisition of a house, but also its complete decoration, a new car, and even perhaps a vacation in some sunny locale. Thus it became an instrument both to claim traditional values of hearth and home and to take part in the dizzying consumer culture that broke down those traditions in new ways.

Within this cultural arrangement, meanwhile, there lurked a strange politics of encounter: the working and middle class, without much financial literacy, could now come into contact with the sexy and alluring world of finance capital. Much of that world was of course banal, dominated by neighborhood regulars who now worked at the Tecnocasa on the corner, or had found employment as a bank teller. But such familiar faces were simply the intermediaries, and at times the dangerous gatekeepers, to this world of globalized possibility. On the one hand, everyday citizens took part as both the consumers and the facilitators, the boundaries of their participation often blurry, as many employed in low level real estate jobs also got into the sinister game of speculation. On the other hand, banks offered tantalizing credit options, often in confusing terms that alluded to the complicated world of global finance (one popular mortgage product was a loan backed by a foreign currency such as the yen, which bankers claimed provided lower interest rates). Thus these everyday citizens came into close proximity with this thoroughly modern ecosystem of wealth and capital. To not take advantage of such offers meant both precluding participation and ignoring the advice of these wizards of industry, who ostensibly knew more than the average consumer, a theme I will take up in the next chapter.

Stagnant Wages and the Spanish Dream

Within the symbiotic, or perhaps co-dependent, relationship between mortgage debt and domesticity, homeownership provided crucial economic support that was otherwise absent. Borja related how the bank offered him seemingly endless line of credit for the realization of certain middle class aspirations. Working blue-collar jobs from a young age, he described the feelings of tremendous possibility during this moment of ebullient consumption. The bank not only offered the means by which he could achieve his dream of home and family, but also the cold, hard cash with which to live out an entire middle class existence: into the mortgage could be included credit to purchase a new car and completely furnish the new house. These enticing trappings of a middle class lifestyle beckoned seductively to the young family man. He had been with his girlfriend since he was a teenager, and had worked tirelessly since then to make manifest his domestic desires. Now the bank would not only allow for the security of a new home, but also finance an entirely new lifestyle that had previously appeared out of reach, belonging to a different social class.

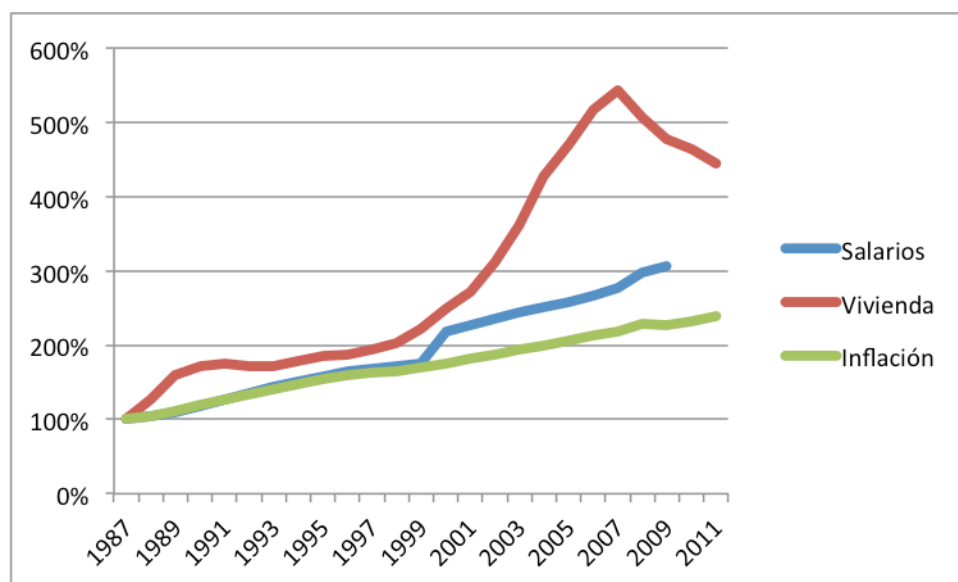


Figure 1: Evolution of housing prices (red), versus salaries (blue), and inflation (green).

Source: <http://www.rankia.com/blog/thinkingrich/1320111-vivienda-buena-inversion-precio-vs-valor>

I described above the climate of consumption that permeated Madrid during its boom years. Yet such a climate largely relied on credit to lubricate demand and stimulate efflorescent spending. Entrance to the European Union signified certain processes of globalization and the acquisition of cosmopolitanism. But it also meant the introduction of the euro, which as others have demonstrated, forced prices to rise even as salaries remained more or less the same. The above graph illustrates how the introduction of the euro caused a small jump in salaries, yet not nearly enough to keep up with the cost of living. The mortgage became the tool to mediate that gap between reality and desire. Borja said to me, ‘Obrero que no he podido vivir encima de mis posibilidades. Soy *mileurista* o un poco mas, aprendo yo solo’ (I’m a laborer who wasn’t able to live above my means. I’m a *mileurista* or a bit more, I learn for myself alone). But the introduction of easy credit signified that Borja’s possibilities were now greatly expanded. His means were determined by his ability to pay monthly installments. Within this arrangement, the mortgage credit was an agile vehicle through which other consumption opportunities presented themselves, as bankers and financial officers encouraged introducing secondary credit products through the greater balance of the mortgage. Thus someone like Borja, who initially purchased his house with a mortgage of 100,000 saw that number inflate to 180,000. Various car loans and credit for future remodels went into that rapidly expanding number. In retrospect, such numbers appear staggering in scope, yet the entire climate of the moment told everyday citizens to buy. In this way we can see how the mortgage became a sign signifying pride, growth, and promise. The possibility it implied allowed it to take on fictive qualities, the panacea for one’s urban aspirations.

While advertisements assaulted the senses, the tentacles of the rapidly expanding real estate and banking sectors infiltrated peoples’ daily lives. Borja described being offered all manner of products from his local bank branch. Similarly, one of the founders of the PAH in Madrid, described how small town culture came to be completely entwined with economic possibility

facilitated by the banks. JuanMa wanted to purchase a new cargo van, discussing it with neighbors and friends in his small town in Madrid's hinterlands.¹³ The next thing he knew, the local bank director was on the phone, offering him all manner of financing opportunities so that he could get something more luxurious or larger than originally intended. While JuanMa demurred, in his retelling those provincial bankers appear as seductive gatekeepers, Sirens beckoning to seafarers with their promise of great wealth and possibility. In a moment in which salaries greatly reduced economic possibility in light of rising prices, such easy credit flowed forth to finance economic demands and foment the new ethos of consumption. Wage stagnation was barely a glimmer of an issue in an era in which everything was possible through ever-greater reliance on credit.

In addition to stagnant wages, the lack of investment culture meant real estate provided an obvious avenue for the accrual of wealth, even becoming a mode of participation in the labor market (Sánchez Santos, 2014). On the one hand, the spectacular rise of Madrid's real estate market was everywhere in evidence: new housing estates bloomed like wild flowers within suburban nooks and crannies, one's friends and family spoke urgently of the need to buy, neighbors purchased second homes in the sunny warmth of the Valencia coastline, and prices seemed to jump thousands of euros from one day to a next. This market was defined by not only its exceedingly easy entrance, greased by endless troughs of consumer credit, but also exuberant rates of return. Common sense understanding of the market's endless rise conspired with the liberal availability of credit. That conspiracy permitted many people to purchase homes as an investment to be cashed in at a later date.

Meanwhile, flipping properties, which many small town speculators and large development companies pursued, was vastly lucrative. In the absence of well-remunerated work, that speculative ballet offered the possibility of great fortune. Iñaki, for example, told me in no uncertain terms that he purchased a townhouse far from Madrid to the Southwest, for the sole purposes of speculation. An ambitious young man, he had been involved in a variety of business deals and companies before he had reached thirty. Without a university education, he nonetheless convinced a master's program to admit him. Having accumulated an array of experiences in hospitality and finance, where he helped people with poor credit secure loans, he decided real estate was one more arena in which he could make money. He had witnessed others flip houses for exorbitant sums of money. Once members of the working class, these peers could suddenly live lives of luxury through their masterful command of the property market. The housing, real estate, and construction industries had become the motor for the economy. When I asked Iñaki if he had any trepidation regarding his role in facilitating credit access, he remained obdurate. He was simply helping others like himself realize their dreams. These small town wizards of industry perpetuated a system built on folly. Yet they were also taking advantage of the possibilities in front of them.

Furthermore, these industries provided employment, even as they pushed out traditional economic activity such as small-scale fabrication and manufacturing. In their stead rose housing blocks. Thus taking part in the real estate industry was also indicative of major shifts within the Spanish economy, which abandoned earlier, Fordist models of development and employment. Thus while a previous generation found work in factories or traditional service sectors,

¹³ Interview held November 21, 2013, in Izquierda Unida Centro's offices on calle Miguel Moya, Madrid.

millennial Spaniards took on employment within this industry, as real estate agents, small-time developers, or financial services professionals. Many, too, worked in related industries that had sprung up as potent auxiliaries: Nestor worked as a furniture restorer, while another informant had a decoration firm with her husband, providing the lavish interiors for new homes. The confluence of wage stagnation, increasingly precarious employment, rising prices, and the erosion of the traditional working class base conspired to render real estate into an attractive arena for investment and speculation.

Mortgage debt also provided the vehicle with which to finance businesses, particularly as the economy began to crumble. Both JuanMa and Sofia, who owned a decorating company with her husband, were small business owners, their homes paid off long ago. But as economic troubles started to set in, they were confronted with the reality of maintaining not only their small companies, but also the livelihoods of themselves and their employees. In the absence of loans to small businesses—which have only really entered the Spanish marketplace as a means of stimulating the depressed economy—they refinanced their homes to buoy their businesses. JuanMa stated he ‘Me encontré sin una vía de ingreso’ (Found myself without any means of income), and was thus forced to take out a small loan to ‘intentar salir adelante’ (try to get out ahead). Similarly, Sofia found herself at a moment in which the business was no longer sustainable without an additional personal loan.¹⁴ Debt taken out against the house thus became a means of ensuring enduring participation in the labor market in a climate that was hostile to small businesses.

Beyond Fordism

Such economic considerations perhaps point to the conditions of labor and employment under post-Fordism. But to ascribe their logics wholly to that economic temporality would bely the historical entanglements between wage labor and housing. In the introduction to this dissertation, I noted that one of the standard assumptions that undergirds analyses of neoliberal urbanism is its links to post-Fordism. Within that analysis, financialization replaces a robust economy of secure wage labor. Absent the obligation to pay a premium on labor, firms can direct their assets into other circuits with the promise of more audacious returns. Yet Fordism in many locales remained illusive at best. I refer here to Fordism not only as that system of labor, as a mode of factory production that mimics Chaplin’s *Modern Times*. Rather, I consider Fordism more broadly as an organizing principle for an entire economy of politics and culture, as that system that allowed its working class to participate in the marketplace as consumers of the very goods they themselves produced. In the United States, the economic structure that created a booming suburb such as Levittown was one in which housing, consumer goods, and upward mobility all constituted elements that made up a relative whole, even while it was predicated on exclusions and exploitation of difference. But analyses of these models, often emerging in the Anglo-American context, often elide other realities, even within the supposed modernity of the west.

Indeed in Madrid—which never celebrated a robust industrial base—that model was never the reality. During the bleak autarkic period, there was little employment and no housing. The working class struggled endlessly to survive; access to housing was never part of the program. As unwanted urban denizens, they constituted Madrid’s others, that population relegated to the

¹⁴ Interview held on May 20, 2013, Nagamat Café, calle de las Huertas, Madrid.

margins for exploitation. Castells writes in *City and the Grassroots*: ‘Workers found low-paying jobs but no housing’ (Castells, 1983b, p. 218). Those workers lived in shantytowns dispersed throughout the city. When housing did arrive, it was in ‘newly built estates [that] began to crumble from the moment they were occupied’ (Ibid, 219). Towards the end of the dictatorship, homeownership was now a possibility celebrated by many, but ‘people had little choice but to migrate, work ten hours a day for low wages, to commute for two hours, and buy expensive houses of poor quality in the middle of nowhere’ (Ibid, 222). The poor were subjected to various iterations of dispossession: first they were essentially forced off rural land during bleak depression (and sometimes kicked out of Madrid during autarky because the city was so full), then they were exploited as disposable wage labor, and finally they were treated as a captive market for substandard, outrageously expensive housing. This is not a portrait of the American dream, or even of Franco’s plan for a country of *propietarios*. That latter vision always propped up the concept of the middle class, to the detriment of the workers, particularly in the arena of housing. Meanwhile, under authoritarianism, the *clase obrera* toiled long hours, with neither hope nor possibility of upward mobility or participation within a robust consumer economy. Their fates were sealed, bodies shunted into peripheral neighborhoods devoid of services.

When democracy alighted on the city, it was supposed to rectify this bleak panorama, in which 54% of housing was substandard (Ibid, 217). Instead, Madrid was catapulted into the global era of Europe; authoritarianism gave way almost immediately to neoliberalism. As wages stagnated, the mortgage became the tool to obviate that stagnation. Someone like Borja, a handyman who has worked menial jobs since the age of 16, would once have lived in either a shanty or a soulless housing block, a concrete prison far from any goods or services. Life would most likely be nasty, brutish, and short, recalling Pio Baroja’s dark *fin de siècle* dramas of urban poverty. He would not be able to afford a social life or the physical trappings of the middle class. Yet for a brief moment he was able to enjoy those myriad benefits of an urban cosmopolitanism linked to consumption. Those benefits came not because of increased wages, improved educational attainment or increasing industrialization, but rather because he had access to a mortgage—access facilitated by changing regulation in the interest of Europeanization. That mortgage was a powerful tool that financed his brief upward ascent.

These myriad financial and cultural considerations conspired and colluded to configure homeownership, and more specifically mortgage debt, as a central component to millennial citizenship. Through private property, individuals could grow their wealth in a way unavailable through traditional wage labor or maintain floundering businesses afloat in the absence of more sophisticated banking practices. While it allowed for the realization of production, it also crucially furthered reproduction, financing old age or urban middle class lifestyles. Finally, homeownership made manifest domestic aspirations for a new generation of young people eager to make their homes in the metropolis of possibility and promise.

Financing Citizenship

This system, in which the acquisition of private property became the central mechanism to perpetuate both social reproduction and citizenship, relied intractably on new financial tools that promoted the accrual of debt. Debt was disseminated throughout Spanish society and political economy, a common condition that permeated household economies, municipal governments, regional governance arrangements, and national treasuries. Borja, Iñaki, and others were able to

access vast amounts of credit not because of the largesse of bankers or changing cultural imperatives, but rather through deliberate structural shifts that promoted lending. In this brief section, I rely on government documents, secondary sources, and my interview with one of Spain's top economists to sketch the changing regulatory terrain. My aim herein is both to unearth the policy landscape that accounted for the boom, and reveal the fictions of that boom time narrative. Using quantitative data gleaned from government documents, I demonstrate that outward appearances of growth and prosperity were actually predicated on over-leveraged debt, which in turn increased financial disparity.

In the 1990s, as Spain prepared to enter the European Union, the country grappled with several national and multinational issues. Housing was still in short supply and credit didn't flow easily. Thus the country passed a series of laws in 1992 and 1998 that allowed for the securitization of mortgages. Securitization, however, only really became a central banking practice after 2001, and was driven primarily by 'liquidity needs' (Carbo-Valverde, Marques-Ibanez, & Rodriguez-Fernandez, 2011, p. 14).

Meanwhile, as I mentioned in the previous chapter, local and regional *cajas de ahorro*, or savings banks, had now entered the mortgage market. These financial institutions were state-sponsored and supervised, and their advisory boards and executive committees reflected the edicts of whichever party had local control. Additionally, such entities were charged with mandates to serve social ends. Their foundations funded public programs and international scholarships, art museums and cultural productions. As such they were an important arena for social welfare and urban reproduction, meant to serve everyday citizens. Yet with the deregulation of mortgage markets and the introduction of securitization, these small savings banks entered into the competitive game of credit lending.

The gothic tale of Caja Madrid serves to underscore this shift from public welfare provider to outsized speculators. During this moment of ostensible prosperity, Aznar chose as its head Miguel Blesa, someone with lengthy ties to the party but no experience whatsoever in the banking industry. Under Blesa's rule, the bank continuously grew their mortgage portfolio at astounding rates of 30% per year, even when the national average was 20% (Barrón Arniches, 2012). Such outsized lending was a direct result of these changes to mortgage financing, which allowed for securitization, bundling, and other technologies of debt and credit that permitted a regional savings bank charged with a social mission to emit covered bonds and lend to whomever asked for credit. Such a climate, meanwhile, promoted an endogamous environment in which bankers, public servants, politicians, and captains of industry were all complicit in changing regulation related to banking, land use, urban development, and housing. Little separated these various siloes of power as they promoted the economy's increasing reliance on residential construction and consumption through novel credit products.

Year	Median Income	Median Net Wealth	Median Percent of Primary Residence in Total Assets	Median Value of Main Residence	Percent Indebtedness of Population	Median Ratio Debt to Household income (in households)
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						with debt)
2002	22,000 euros	96,300 euros	66.5%	97,300 euros	43.6%	73.3
2005	23,100 euros	177,000 euros	66.1%	180,300 euros	49.6%	99.3
2008	26,000 euros	206,800	54.8%	180,300 euros	50.1%	104.7
2011	25,400	153,000	60.3%	150,300 euros	49.3%	107.0

During this period, meanwhile, household finances experienced marked changes that reveal an expansive prosperity borne out of credit lending. Citing the Italian and United States efforts to quantitatively track personal finances, assets, and income, the Banco de España launched its own survey efforts in 2002 to begin monitoring Spaniards household finances. Released every three years, those data demonstrate that during this past decade, Spaniards saw their wealth grow, that growth was the result of rising property values, indebtedness grew significantly, wages stayed largely stagnant, and income inequality increased (Banco de España., 2005, 2008, 2011).

Additionally, during this time investment in secondary real estate went up. The jump between 2002 and 2005 in terms of both median net wealth and median value of main residence is startling; wages are insignificantly higher three years later, and cannot account for such a jump in prosperity. Meanwhile, households that did not own their primary residence, which accounted for less than 20% of households overall, saw little asset growth during this time. Yet those who owned were fortunate: their wealth almost doubled, bolstered by a practically 100% jump in housing prices. Such numbers demonstrate that homeownership was the only mechanism by which families could build equity during this time, even if only on paper.

Furthermore, and related to my discussion in the previous section, few households had investments outside of the real estate market; investments in pension schemes, mutual funds, etc., was practically nil, particularly among younger generations. Yet during this same period, households were clearly taking on debt to finance this system. Finally, during this period the percentage of households with personal loans outstanding grew from 19.9% to 24.6% during the 2002 to 2005 period and then held steady to 2008; credit card debt, not recorded during 2002, also grew from 2.9% to 7.3% from 2005 to 2008. Such numbers suggest that as access to loan products became more difficult, people increasingly turned to credit cards as the mechanism by which they financed consumption. Pardo and Sánchez Santos, meanwhile, argue that debt replaced income during this period, as wages were kept low and income inequality grew (Sánchez Santos, 2014). That inequality, however, was occluded by debt, which expanded household economies to allow lower wage earners to participate in this moment.

Conclusion: Citizenship and Consumption in the European City

As Madrid's housing stock swelled with the advent of new planning laws and the deregulation of land, consumer credit products flooded the market. These products soon became constitutive components in the perpetuation of millennial subjects. Debt permeated many aspects of contemporary life, including gendered identities, new configurations of wage labor, social reproduction, and middle class common sense. As I have argued in this chapter, these various

elements of belonging converged to form an emergent regime of citizenship, in which debt was a necessary tool. This regime was predicated not on political rights and responsibilities, but rather on consumption and participation within a marketplace of cosmopolitan urbanity. Indeed, rights and the traditional tenets of the welfare state were quickly subsumed into this system.

Such a regime worked in harmony with a spatialized ideology of expansion. Holston insists in *Insurgent Citizenship* on the ways in which citizenship operates through the urban scale, as the arena in which the relationship between self and society, individual and polity are mutually imbricated and constituted. Indeed, in millennial Madrid, debt served as the mechanism by which that relationship was concretized. Its introduction, through a host of innovative products, crafted subjects readied for the demands of this enterprising city, as a site of consumption of goods and services, culture, leisure, and most importantly, housing. While debt was crucial for housing consumption, at the same time housing allowed an additional vehicle for debt to take hold, fomenting a host of other opportunities critical to membership within this imagined whole. Thus a vicious circle emerged, in which homeownership, debt, and citizenship were symbiotic, their interdependence encouraging people (and municipalities) to over-wager their hands.

Expansion appeared so readily, so obvious, yet was predicated on the fictive properties of debt. The city's tremendous growth, for example, would require the subsequent gutting of social services and public programs, as past due invoices came to haunt city hall. But during this time, these ordinary citizens saw their fortunes rise exponentially. As I have demonstrated in the last section, the acquisition of a mortgage was the only means by which households could accrue equity. But this wealth existed only on paper and was bolstered by the dissemination of credit throughout all aspects of everyday life. Despite this precarious foundation, people were compelled to participate in this common sense. This hegemonic consensus demanded homeownership, which would in turn influence the development of immigrant integration and inclusion programs and policies, the subject of the next chapter.

Delinquency and Domesticity: Immigration, Integration, and the Making of Market Citizenship

While the last two chapters took us through the vast majority of the 20th century, this next chapter concentrates almost exclusively on a particular period in which we can observe the confluence of homeownership and immigration. In examining this period, I am concerned primarily with revealing, through a close reading of both state practice and material culture, the ways in which the project of immigrant integration became closely allied with the spread of homeownership through the instrument of the mortgage. To show this alliance, I cannot simply point to a policy or political moment. Instead I have to assemble an array of artifacts to reconstruct the political economic climate of the early millennium. Here, too, I am interested in tracing this enduring emphasis on personal responsibility elaborated in the first chapter: where Franco and his regime placed great importance on property as a means by which man could lift himself up and achieve upward mobility, in a moment of spectacular immigration the state once again conceived of integration as a process that rested wholly with immigrants themselves. The liberal ideal of personal achievement over collective goodwill or welfare once again takes shape.

In the first section, I will first describe the sudden onset of immigration, and then analyze the ways in which the regional Madrid government crafted integration policy. I will also look to these policies within a broader national context, to reveal the ways in which immigration regulation created ambiguities and liminal legal spaces that both reinforced difference and encouraged private property acquisition as a means of establishing permanence and mediating difference. Further, attention to the ideologies underpinning Madrid's integration policies demonstrates the ways in which integration was largely understood in neoliberal terms of competition, individual improvement, and personal responsibility.

Rather than looking only to official immigration and integration policy, moreover, I am interested in closely reading the various and often contradictory messages that were transmitted to immigrant communities during this period to argue for the emergence of homeownership as a consensual tool for integration. Meanwhile, and as I mentioned at the start of this chapter, my analysis of policy and practice will be confined to a short amount of time. Where contemporary ideas of property can be traced back through the decades, Spanish ideas about immigrant integration simply cannot. Certainly, Spain's approach and attitudes towards difference and the foreigner have long genealogies that bring together colonial exploits abroad, in which contact with the 'other' abounded; a national history of multi-cultural, -ethnic, and -religious mixing, *convivencia*, and forced conversion and expulsion; and a long tradition of emigration and settlement elsewhere. But my intention herein is not to trace Spanish concepts of the other, but rather how the country, and the Madrid region in particular, conceived of the specific task of immigrant integration. I demonstrated in the previous chapter that the integration of socially excluded populations has long been tied to property and housing. Most recently, it served as a means of crafting citizen-consumers. I seek to show how a similar logic animated the project of immigrant integration, with attention to the fact this project has only really existed in those terms since the start of the 21st century.

The Culture of Race in Contemporary Europe

Prior to examining immigrant homeownership in Madrid, it is instructive to think more broadly about race within the context of Europe as a means of interrogating its spatialized questions of culture, incursion, and difference. The notion of biological difference now largely discarded, a new European body of scholarship has argued for an understanding of contemporary racism posited on cultural incompatibility. Race and racism in Europe serve as a means of constructing and maintaining boundaries (Goldberg, 2009). Race operates contemporarily as ‘social geography,’ in which it is ‘considered geographically to somehow to coincide with national territory’ (Ibid, 7), and racism is thus policing those social borders through ‘misrecognition’ (Etienne Balibar & Wallerstein, 1991; see also Gilroy, 1991; Guillaumin, 1995; Holmes, 2010; McClintock, 1995; Said, 1979, 1993; Stoler, 2002). Against traditional frameworks that either subsumed questions of race into those of class, or considered Europe’s ‘race problem’ to be one of anti-Semitism, scholars have transformed contemporary understanding of race to include a much more nuanced dynamism.

Writing on the Italian case, Donald Carter sees how those notions of race and difference that emerged in the suppressed colonial past have ‘crystallized as portions of common sense’ (Carter, 1997, p. 159). Overlapping discourses serve to shape Italians’ perceptions of African migrants. The prominent discussion of Africa as a territory of neglect and relegation, starvation and disease, renders the migrant as someone both deserving of charity and desperate, and thus prone to criminality. But these ideas intermingle with the racial tropes propagated during colonial times. Carter reads contemporary racism as a continuum, as ‘present forms of difference incorporate structures of difference that have been developed in Italian society since its foundation and consolidation’ (Ibid, 12).

Race contemporarily ‘has become spatial in character,’ as the imagined boundaries, between white and black, citizen and foreigner take on physical manifestations (Guillaumin, 1995, p. 29). Mauritano describes racial thinking as a spatialized process (Maritano, 2004). She notes the ‘defensive understanding of space’ (Ibid, 72) as territory is appropriated and re-appropriated, in ‘the struggle to exclude migrants’ (Ibid, 71). Her ethnographic informants register their perceived spatial incursion in specific terms that evoke nation, the loss of culture, and the dissolution of unity. Maritano writes of ‘unity of soil, culture, and blood. Countries are understood as places to which people are culturally and naturally linked’ (Ibid, 73). These sentiments are echoed in Merrill, as when she writes of the perception that ‘Cultures are fixed in bounded space, in the sense of both land and the physical body’ (Merrill, 2006, p. 93).

Far from appearing only within the hallowed confines of the academy, these socio-spatial registers have bearing on policy and practice. Indeed, within the following analysis, I describe the ways in which political attitudes towards immigrants fundamentally shaped policy, creating a lacunae between law and practice into which the mortgage served as mediating device. These ideological currents reveal the struggle migrants face, in which they come into contact with centuries of naturalized tropes that filter through all aspects of society. Meanwhile, the question of cultural incompatibility is central to the concept of integration: integration seeks to obliterate those attributes deemed other and unwanted, readying seemingly discordant elements for entrance into the imagined whole. The failure to integrate, moreover, is then a reification of that incompatibility, evidence that furthers racial logics of exclusion. Finally, in a site of post-

coloniality laden with histories of exchange, certain migrants can and do ‘integrate’ with more facility, as I will demonstrate with the case of Madrid’s South American immigrants. Difference, within this analytic, is something to be overcome, to be obviated with whatever tools one has at her disposal in an effort to leave behind the mantle of newcomer, to make that passage from stranger to neighbor.

Immigration and Integration Policymaking in Spain

Integration, as I discussed in the introduction, is a project by which the newcomer inserts herself into her host country. Policymakers and the state often treat this project as a normative progression that can be quantitatively measured, independent of issues of discrimination and difference. This understanding of immigrant integration animated unified Europe and contributed to policymaking. Yet those latter concepts conspire to prevent full inclusion, creating liminal areas. Additionally, in a country such as Spain, such theoretical liminalities allow for the perpetuation of certain economic paradigms, maintaining a cheap and exploitable labor force. These questions of integration, race, and difference serve so that when we begin to pull apart the various and tenuous strands that make up Spanish and *madrileño* immigrant integration policy, we can identify the incoherencies and contradictions. Meanwhile, many accounts reveal how quantifiable benchmarks or milestones largely define integration as attached to certain variables to determine the extent to which an immigrant has adopted the customs of the host country. If we understand integration in this way, acquisition of homeownership then becomes an ideal metric by which to gauge integration. But as later analysis will demonstrate, such a metric, divorced from situated, more qualitative details that animate urban life, can be misleading. With these theoretical considerations in mind, I now want to turn to an examination of the Spanish case.

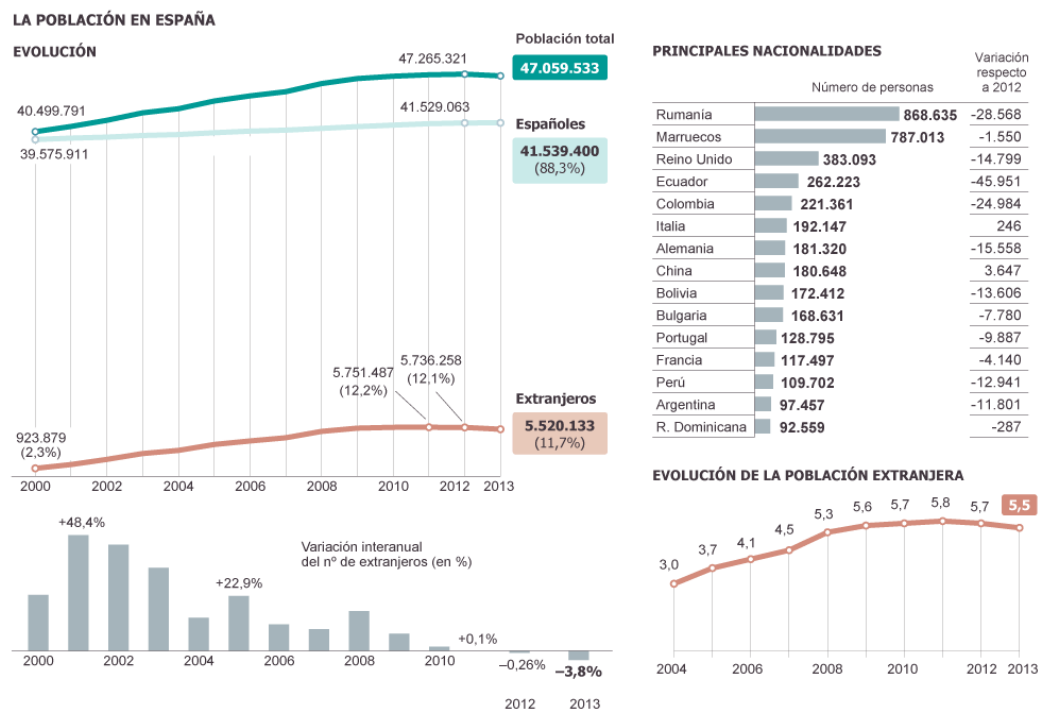


Figure 2: Evolution of the Spanish population.

Source: http://sociedad.elpais.com/sociedad/2013/04/22/actualidad/1366660472_170308.html



Figure 3: Evolution of foreign born population of Madrid

Source: http://es.wikipedia.org/wiki/Demograf%C3%ADa_de_Madrid

Long a site of exodus, Spain became a major destination for immigration. Most recent estimates counted 5,730,667 foreign-born residents, a 300% growth since 2001.¹⁵ Various factors account for this trend, and other scholars have documented this transition, from nation of emigration to a major point of entry into Fortress Europe. Certainly, the outsized construction projects of the late 90s and early aughts demanded a relatively cheap and plentiful labor pool. In this way, the country's explosive urban development and immigration complemented each other. Yet Spain has never developed a cohesive policy on integration. The national government establishes the norms and regulations by which foreigners can enter, stay, and work within the country. These laws have gone through several rounds of major overhaul since their inception in 1985. With changing political sensibilities and powers, each evolution either relaxed or strengthened barriers to entry. Further, each new regulatory phase addressed different issues, such as family reunification, or amnesties for *sin papeles*. These concerns, as to who could gain admission and how that person would then establish herself legally, from entry all the way to the acquisition of citizenship, are the domain of the national government.

But integration is another matter: rather than establish cohesive, national integration programs that would then be devolved to the scale of autonomous communities, provinces, and metropolitan areas, the state determined subnational governance arrangements would be responsible for integration (Bruquetas-Callejo, 2008). This decision would lead to disparate policies in different regions and municipalities, and the rise NGOs and immigrants-rights organizations. This regulatory framework means that Spain, with its relatively short history of immigration and integration policymaking, cannot be categorized as cosmopolitan or universalist

¹⁵ Instituto Nacional de la Estadística

or multicultural. Instead, each autonomous community has developed its own frameworks, leading to a variegated political terrain.

In certain terms, this arrangement acknowledges the reality of integration and inclusion. The process by which foreigners establish themselves in a new place, gaining the language, creating a network, expanding their social capital, unfolds not within the national scale, but within the more intimate confines of everyday life. The neighborhood, the city, and the region are all important spheres of action. The mundane tasks of finding a job and a place to live, of making friends and finding medical care, are local in scope. Further, regional arrangements are better equipped to analyze the needs of the population within their given territory. But on the other hand, such a devolution of policymaking responsibilities ignores the Spanish political reality, in which various regions have vastly different attitudes and ideological positions, particularly on an issue as sensitive as immigration. In addition, as Bruquetas-Callejo points out, those regions that have experienced markedly less immigrant settlement have developed very little in the way of policy that would ensure the foreign-born access to any kind of welfare provision. Thus historical patterns of settlement are only reinforced by this policy arrangement, as failure to safeguard basic rights discourages the development of a migrant population within areas that lack robust integration programs.

As others have shown, Spain's transition from country of emigration to destination for international immigration was fairly rapid, experiencing explosive growth just within the last fifteen years. When this trend began, neither national nor regional governments had integration policy in place. Further, the question of immigration, with attendant issues of integration, went through its own transformation, from political issue of legal status and administration to broader social concern laden with heated discourse and debate (Carrera, 2009). That transformation only occurred during this moment of growth. Thus in this chapter many of the policies and plans under examination are from the mid-2000s, the product of a region and nation rapidly coming to grips with spectacular demographic change.

Spanish integration policymaking—ad hoc, sometimes incoherent, and under rapid evolution—is something of a misnomer, as it fails to identify exactly how and into what an immigrant would integrate. Carrera argues that integration policy suffers because of Spain's refusal to address the broad definitions of Spanish identity: 'There has been a lack of tradition to openly debate the meanings and substance of the national identity within which [immigrants] should or could be integrated' (p. 235). In large part, this unwillingness springs from the troubled history of 20th century Spanish nationalism and its fascistic implications. Franco demanded unity, prohibiting the regional identities that make up contemporary Spain. In light of the diversity of traditions, languages, and identifications, Spain does not advance one vision for the model citizen. At the same time, one ubiquitous facet of Spanish culture, more prevalent than *toros*, *paella*, sun and sea, or *sangria*, is homeownership. Despite these overlapping considerations, the arrival of thousands of migrants presented a real and pressing social issue that demanded action. As the Madrid region debated strategies and elaborated bureaucratic structures for the integration of its foreign born population, immigrants faced very real and immediate issues of economic security and daily social reproduction.

Homeownership, Immigration, and Integration

Such legal and discursive ambiguities created an advantageous opening for the advancement of homeownership. As I discussed in the last chapter scholars have shown how homeownership became closely allied with contemporary, neoliberal citizenship regimes based on participation within the marketplace (Roberts, 2013b; E. K. Wyly et al., 2006). With the decline of the welfare state, property ownership has become a means of financing the demands of contemporary life and its perpetuation: in the absence of universal healthcare and free university education, for example, people take out second mortgages to pay for expensive medical procedures or college tuition. While many may perceive the victims of foreclosure in the United States as greedy borrowers who overextended to live in luxurious homes, Elvin Wyly in his work has shown that the vast majority of subprime borrowers defaulted on second mortgages in places that have been ravaged by the racially and gendered biases of decades of Fordist and post-Fordist capitalist accumulation. The extension of homeownership, though under vastly differentiated terms, was sold as an act of benevolence and the realization of the American Dream, even as it instead further wrested equity from disadvantaged populations. In those areas, the mortgage became a tool to finance reproduction yet also further dispossession as part and parcel of a broader pattern of economic inequality. At the same time, the mortgage has long constituted a disciplining device, crafting citizens. Mahmud points to the mortgage as occupying the role of social and financial disciplinarian; he writes: In the early 1900s, ‘In particular, home mortgage was advocated as an effective tool of social control,’ and a means of controlling the financial gains of the newly unionized working class (Mahmud, 2012, p. 481).

Such logics operate throughout this very different landscape, as the mortgage came to be a tool for inclusion, financial extraction (which I will discuss more fully in the next chapter), and discipline, as a means of channeling immigrant wages into the Spanish economy. In many ways, immigrants constituted a new frontier for the spread of credit. But that reality was abetted by people’s own real desire to participate within this marketplace. Often within accounts of subprime cities (M. Aalbers, 2012) and their technologies of rule, we lose site of individual agency and aspiration, which worked in conjunction with these larger political economic edicts. Homeownership was not only encouraged by the state as an integrative tool, but also pursued voraciously by immigrants eager to solidify and secure their lives within an often-hostile environment. This prevalent common sense was not simply a policy edict or a social convention, but rather a sophisticated understanding disseminated through Madrid’s material culture.

Legalities and Liminalities

The particularities of the integration discourse in Madrid emerged within a very specific context. Immigration and integration policymaking are not one and the same, even while there are slippages between the two, and the concept of integration has undergone evolution throughout Spain’s recent history as immigrant receptor. As Carrera documents in his study of integration and immigration law in Spain, early Socialist efforts conceived of integration as a social project that encapsulated a variety of issues and angles, and, because of the nature of Spanish immigration, addressed and accorded certain rights and recognition to populations with and without documentation. Integration policy, in its infancy, addressed the contextual situation, with attention to such issues as family reunification, social capital, education, and health care, beyond the simple question of legal status or employment. Yet this moment was short-lived; as soon as the Partido Popular achieved absolute majority in parliament, they went about dismantling that

idea of integration. Instead, the new policy-making ‘represented an important regression as regards the status of both regular and irregular [immigrants]’ (Carrera p. 250). This new round of policy focused on restricting access to rights and recognition, conferring that privilege only on those with legal status. Further, it obligated new conditions for the regularization of legal status, including **permanent residence** deemed ‘adequate’ by the state. In addition, such a stipulation was also required for family reunification. Within national policy goals, integration became largely synonymous with legality, as the government very explicitly tied rights and recognition to legal status.

Yet this question of legality, which in turn has implications for the housing question, is not such an easy concept, particularly in a country that has long fostered and tolerated a burgeoning informal economy. This informal economy, furthermore, is a constitutive component of most industry in Spain. From temporary and precarious contracts, to work paid under the table, to secretive Swiss bank accounts, the Spanish economy is marked by black money and the systematization of the ad hoc. Furthermore, its leading industries—construction, agriculture, tourism—lend themselves to informal practices. Immigrant informality bolsters this system, providing a cheap trove of exploitable labor. Kitty Calavita (Calavita, 2005) has documented how the Spanish state institutionalizes irregularity through the creation of legal loopholes and contradictions. In her analysis, immigration policymaking largely serves to perpetuate liminal spaces immigrants are forced to inhabit, both physically and metaphorically. The legal often serves to maintain immigrants in this murky state as ‘others,’ acting as a mechanism by which these xenophobic attitudes can persist and flourish. She writes: ‘immigration laws, anchored by temporary and contingent permit systems, build in illegality,’ creating a kind of ‘institutionalized irregularity’ that allows both the economy to rely on immigrant labor and society to regard immigrants as a class apart (Ibid, p. 45). Rather than act as a means of obtaining citizenship and representation, the regulatory system obfuscates, creating an almost Kafka-esque state of confusion riddled with irregularities. Such a system serves ‘to provide not just a supplemental workforce, but a particular *kind* of workforce, i.e., one that will do the jobs, and under conditions, that local workers no longer accept despite double-digit employment’ (Ibid, 68).

For immigrant workers, this situation can provoke particularly troublesome consequences. We see evidence of this trend in the housing requirement: at the same time the state demands immigrants have housing as a form of integration, they also make that more difficult. For many immigrants, their major goals upon settling in a new place is often to bring over family and to regularize their status. The state obligated immigrants must secure housing in order to carry out those basic tasks. Yet rather than aid immigrants in their search for housing, the government also made it more difficult for them to access subsidies and public housing that would have helped the foreign born find adequate housing. So begins a sort of vicious circle, in which an immigrant must have housing, but cannot find it precisely because she is an immigrant. In this moment in which immigration was rapidly growing, the very channels by which immigrants can attain legal status experienced a narrowing. The project of integration, here, can be seen as political rhetoric, rather than a means of addressing the realities of increasing heterogeneity. Further, as we will see shortly, national policy maneuvers that restricted rights conspired with lax labor regulations to produce specific effects at the local scale, often directly in the arena of housing. Those effects, too, would come to bear on the development of integration paradigms within the Madrid region.

Strangers in the City

In the next portion of my analysis of Madrid's integration policymaking, I am interested primarily in the ideologies and political attitudes that influenced that project. Such ephemera cannot be gleaned by simply looking at specific policy, but need to be located within a broader material terrain. Thus I analyze both policy and governance practices in addition to banking reports, advertisements, newspaper articles, and other cultural artifacts. Furthermore, in-depth interviews carried out with a dozen immigrant homeowners will constitute an important component in revealing the dynamics of a particular subjectivity primed for participation within the marketplace. I do not to point to some smoking gun that revealed the state's intentions, but rather recuperate and reconstruct the political economic arrangements of the recent past. These arrangements, which involve state policies, cultural edicts, a volatile property market, and the imperatives of an economy reliant on construction and urban land, configured homeownership as a tool for immigrant integration.

Meanwhile, defying trends of cosmopolitan urbanity and progressive politics, Madrid remains a bastion of right-wing sentiment. The Partido Popular has maintained its dual hold over both the regional government and town hall since 1995 (the town hall has been in the PP's possession since 1991),¹⁶ corresponding directly to Spain's great influx of immigrants and its explosive urban growth. Much of the Partido Popular, too, while now firmly entrenched in the democratic era, inherited certain political legacies from the Franco regime; its earliest politicians emerged from the crucible of the dictatorship, as I discussed in the last chapter. The transition to democracy did not imply the expunging of influence and ideology that animated the authoritarian era. Indeed, the ways in which the regional government thinks about and articulates notions of personal responsibility and the molding of political subjecthood—tied intimately to this idea of integration—bears striking similarities to Franco-era discourse on the model citizen.

The Emergence of the Integration Discourse

While on the national level, immigration policy has reinforced irregularity and legal ambiguity, integration policymaking within the Madrid region propagated ideas of meritocracy, economic competition, and incorporation largely based on the market. Within the Autonomous Community of Madrid, integration has always been couched in economic terms. While the project of integration ostensibly addresses an array of social, economic, cultural, and sometimes linguistic and religious concerns, Madrid has focused solely on the aspect of economy and its various implications, echoing broader conservative trends. Meanwhile, integration as a policy goal only emerges at a very specific point in Spain's recent history. Through the late 1990s and early 2000s, the national government, controlled by the conservative party, largely ignored this question of integration, subsuming it into more technical and legal issues of residency and legality. This situation only created ambiguity and disjuncture between policy edicts on the one hand, and the lived experience of an increasingly heterogeneous society on the other.

In Madrid, immigration and the immigrant experience barely registered as a central political topic during the early 2000s. In the Madrid Assembly, no legislative or administrative bodies were charged with any kind of analysis of the region's immigrant population, even as it rapidly

¹⁶ As of May, a new left-leaning citizens' coalition is in control of City Hall, disrupting two decades of conservative hegemony.

expanded. Yet this reality changed drastically with the surprise election of Jose Luis Rodriguez Zapatero following the March 8 bombings in 2004. Elected on March 14, Zapatero vowed to reform Spain's immigration and integration policies in order to better address the actual existing situation, in which hundreds of thousands of people were stuck in legal limbo. On March 18, four days after the general election, the Madrid Assembly convened for the very first time the 'Comisión de estudio sobre la inmigración en la Comunidad de Madrid,' the Study Commission on Immigration in the Madrid Autonomous Community. The inauguration of the commission marks the beginning of Madrid's formal integration policymaking, and the transcripts from this Commission, and the more permanent Comisión de Inmigración, provide much of the material for my analysis.

This moment is largely the establishment of the immigrant integration discourse within the Madrid government, located in the greater field of negotiation and contestation. Because a collection of individuals who represent different civil society stakeholders made substantial presentations on the issue, the transcripts from these hearings offer fruitful material to gauge the competing kinds of attitudes, ideas, and assumptions that animated approaches to a highly charged topic. The responses from politicians from the three major parties in government, meanwhile, allow us to appreciate the various strands of political thought and potential interventions that dictated integration policymaking. Furthermore, it is during this recent history in which the issue of immigration in its many facets—as problem, as international moment, as sign of economic prosperity and globalization—comes to be concretized, influencing the emergence of an entire social and political apparatus catering to this issue. Immigration itself experiences transformation, from marginal specter into a fully formed feature of contemporary Spanish society.

Housing, Vulnerability, and the Lived Reality of Ambiguity

The Study Commission was charged with analyzing the complex reality of Madrid's foreign-born population, and as such sought the opinion of a variety of different experts from immigrant associations, neighborhood councils, social services, and religious organizations. Throughout these presentations, experts routinely emphasized the issue of housing as a central concern. Yet what emerges in these sessions is a chasm between the immigrant experience as described by immigrants themselves, and that experience as it is analyzed by outside experts. The legal ambiguity and liminality inscribed by national law is brought to bear on lived experiences, complicating certain forms of urban reproduction such as housing.

For example, on May 20, 2004, a representative from Rumiñhau, an Ecuadorian association visited the Commission. Throughout her comments, the representative pointed to the difficulties surrounding housing, particularly regarding legal ambiguities and loopholes. The confluence of irregular status and poorly enforced labor laws conspired to produce precarious situations, in which Ecuadorian immigrants, many of them single women, found themselves largely defenseless, the victims of a system that had done little to ensure their welfare. She said, 'Destacamos, por ejemplo, el elevado número de inmigrantes ecuatorianos que tienen algún tipo de accidente laboral, muchos casos terminan con el fallecimiento de trabajadores' (We highlight, for example, the high number of Ecuadorian immigrants who have some time of work-related accidents; many cases end in the worker's death), in part because of the lack of basic workplace security measures (*Diario de Sesiones de la Asamblea de Madrid*, 2004, p. 4285). In an

unregulated labor market, in which there is little difference between regular and irregular, legal and illicit, such practices abounded, leaving immigrant workers in conditions of great vulnerability. These conditions, particularly among the Ecuadorian community, had gendered implications, as ‘más de 50 por ciento de las mujeres que trabajan en el servicio domestico pagan ellas mismas la cotización en la Seguridad Social’ (More than 50% of women working in domestic service pay their own Social Security dues)(Ibid, p. 4284). Women working in domestic service were poorly paid, forced to work at all hours of the day and night, often lived in, and had little protection against abusive employers. Such an analysis is borne out in interviews, when informants described highly exploitive domestic work.

Such conditions of vulnerability, rampant throughout all aspects of economic life, of course influenced housing. Within domestic service, for example, women lived with employers—no boundary separating work and home—thus precluding the establishment of an independent social life and network. Further, and more troubling, such situations offered little in the way of housing security; one anecdote brought to the Commission relates the story of a maid turned out in the middle of the night. She had no money and nowhere to go, her immediate fate clouded with fear and abandonment. But beyond such tales of vulnerability and economic inequality, the labor conditions of the time colluded to make housing an often impossible task. The Rumiñhai representative reported, ‘El hecho de no tener una nómina, por ejemplo, supone no tener un aval para poder alquilar un piso’ (The fact that one doesn’t have a pay stub, for example, implies not having a bank guarantee with which to rent a house)(Ibid, p. 4284). With or without legal residency papers, immigrants often took on informal, non-contracted work that did not afford that kind of documentation. Indeed, renting an apartment was for this population often an ‘imposibilidad’ (Ibid, p. 4286). In the absence of a stable, regulated rental market, landlords asked for exorbitant down payments and inflated rents, or refused to rent to immigrants entirely. Aparicio (Aparicio, 2005), in her study on Moroccan immigrants in Spain, bears out this analysis; she finds that regardless of legal status, Moroccans have significant difficulties in securing housing, largely because of the prejudice and xenophobia of landlords. In light of such difficulties, immigrant experts pointed to housing as central to the difficulties facing their communities within Madrid.

The Obligations of a Citizen

The expressions of these immigrant witnesses, bearing testimony to the lived experiences of their communities, reverberate through the narratives of many of my immigrant informants. In my interviews with foreigners, I always began by asking my interviewees to narrate their histories of migration, beginning with their complicated decisions to leave behind their countries of origin. Such retellings often took me through the sweep of their early lives in Spain, which were marked by long hours, precarious employment, and dogged perseverance to attain some goal—proper papers, a full time contract, family reunification, etc. One woman, who came with papers, told me, ‘Llegue a las 9 de la mañana y a las 12 ya estaba trabajando. Al dia siguiente me fui a pagar todos los impuestos todo en Seguridad Social. Yo me pagaba la Seguridad Social. Ellos estaban obligados, pero comes todos tus gastos. Tu pagas seguridad social’ (I arrived at 9 AM, and by 12 I was working. The next day I went to pay all my Social Security taxes. I paid Social Security. It was their obligation, but you eat all your own expenses. You pay Social Security).¹⁷ Motivated to

¹⁷ Interview held May 15, 2013, held at Taberna La Tintorería, Madrid.

escape the corruption and brutality of Peru under Fujimori, Mabel set to work in whatever kind of employment she could find in order to one day bring over a daughter still behind in Lima. She strived to do everything by the book, meticulously following through with her duties as a newly arrived immigrant. She went on, ‘Vine sin fallar como ciudadana’ (I came without making one mistake as a citizen). This invocation of citizenship speaks to the ways in which migrants conceived of that status, as pertaining to the rules and regulations and the tasks and duties one followed to stay well within the bounds of legality. Mabel knew employers were supposed to pay Social Security, but she did it anyway, always cognizant of completing those responsibilities that might accord her full membership. Here citizenship emerges as a performance of responsibility that might demonstrate worthiness for entry through arduous work and meticulous attention to detail.

Central to this performance is the near constant activity one must pursue in order to stay afloat. Reflecting back on her history in Spain and the physical, financial, and emotional ruin she went through with her mortgage struggles, Mabel told me, ‘Hemos trabajado de los 24 horas, 20. Trabajar y trabajar. Trabajar, comer, dormir. El ocio no lo dejábamos’ (Out of 24 hours in a day, we worked 20. Work and work. Work, eat, sleep. We didn’t allow ourselves any leisure). Yvette, an Ecuadorian, worked as home help upon her arrival without papers, and narrates a similar story, in which she slept four hours a night and was at the mercy of an imperious boss.¹⁸ In her scant free time on weekends, all she desired was to sleep, so exhausted she could barely make conversation with her husband. Her boss desired someone without papers, so that she might obligate a worker like Yvette to labor long hours with little complaint. The conditions of her employment cut her off from her community and family; she experienced little beyond isolation. But she continued in this role because it might afford her something better. It also allowed her to prove herself as a diligent worker, against understandings of immigrants as listless and lazy.

Such an arrangement reveals one facet to the problem of integration, borne out in Calavita’s analysis. For the boomtime economy, predicated in part on low-skilled work and stagnant wages, the availability of a large trove of undocumented labor was a convenient means to further urban reproduction. Yvette’s employers did not desire her full membership into society, as it would preclude her availability as cheap, exploitable labor. With irregular status, she had few rights and was afforded no recognition. As such, she existed within this liminal space of exception, easily exploited because she had no legal recourse. Yet with or without papers, the city’s newest denizens were subject to labor abuses, economic vulnerability, and social exclusion, even as they endeavored to find steady, well remunerated work with benefits.

Here difference—uncomfortable, at times unwanted—allowed the city to function. The categories into which immigrants were shunted meant that they took on these kinds of jobs, furthering the economic boom while relegated to its margins. To include these individuals fully in society, to integrate them wholly into the general polity, meant that they would lose this outsider status. That status, however, is what accorded the nation its informal economic foundation, keeping costs low while growing tremendously. While many, including politicians, were troubled by the rapid heterogeneity of Madrid, it still permitted a host of economic activities: women could go to work rather than care for children or the elderly, construction companies could keep their costs down, fruits and vegetables could continue to occupy low price

¹⁸ Interview held November 20, 2013, held at a bakery in Vallecas, Madrid.

points, etc. Difference, then, exists within a dialectical terrain, unwanted as a substance of daily life, yet necessary for both production and reproduction. It is always something that can never be entirely reconciled, pushing categories of belonging and membership.

Settling in the City

Throughout accounts to the Commission's policymakers, access to adequate housing is one of the ways in which immigrants present the kinds of exclusion that has marked their urban experiences. Such themes also run through my interviews, in which people have described to me their early years in Spain, far from home, without family, anxiously attempting to ameliorate the conditions of often humble past lives. They desperately need housing, yet cannot find places that are not degraded or poorly located; usurious landlords view them as either crooks and criminals or ignorant peasants from whom they can extract capital. They rely on their rapidly expanding social networks: the cousin of a friend from Guayaquil, an ex-husband's sister who made the journey from Lima five years prior. As Eduardo, a softspoken Ecuadorian man in his 50s, explained to me, they had a trajectory that marked their settlement patterns: first sharing maybe even a bed for a few days or weeks, then finding a shared room, finally perhaps a room of their own, when they can begin to contemplate bringing over other family members.¹⁹ But throughout this journey from newcomer to settler, Quito's hinterlands to Madrid's San Blas neighborhood, they face marked discrimination that precluded their full participation in a host of activities.

Informal quotidian experiences of prejudice, the machinations of a state ambivalent to growing foreign presence, and misinformation flourished in this ambiguous terrain where policy meets practice. This potent combination provoked various socio-spatial formations that configured the immigrant as outside and other, that which does not fit either legally or culturally. For example, if we return to the study commission, experts alerted policymakers to the fact that many immigrants were not go through the *empadronamiento* process. This is a process whereby one visits city hall to inscribe in the *padrón*, a kind of public record that accounts for a municipality's population, regardless of their legal residency status. Once registered, a person has access to basic services such as healthcare and education. But many immigrants failed to exercise this basic right. Their reasons were myriad: to register, one needs proof of physical residency, yet many immigrants could not produce a rental contract or official domestic bills because of ad hoc housing situations (and many landlords' desire to rent under the table). One also needs some kind of valid government ID, but many migrants either lack such documents depending on their form of entry or are wary of producing documentation that might reveal their irregular status. Finally, when the government wanted to more tightly control, news reports communicated the state's intention to cross-reference the *padrones* to locate irregular residents. Engaging with the state was always an experience fraught with tension, anxiety, and fear; why risk such engagement if it might end in deportation or arrest? Thus even those mechanisms that the government viewed as somehow neutral took on conflictive qualities, inspiring mistrust and suspicion.

The Meaning of Integration

With this discrimination and its exclusionary consequences in mind, many of the experts who appeared before the Study Commission spoke somewhat philosophically about the idea of integration. Within the Spanish context, as Carrera reminds us, this word lacked any kind of

¹⁹ Interview held November 15, 2013, in the PAH offices in calle San Cosmé y San Damian, Madrid.

substantive conceptual framework, a buzzword with little foundation in actually existing practice (similar to the ever illusive Right to Housing). During the same session in which the representative from Rumiñhauí spoke, Mustafa El Merabet from the Asociación de Trabajadores Inmigrantes Marroquíes de España offered his vision regarding immigrant integration to the committee. He said, ‘el concepto de integración’ for a whole host of social actors beyond immigrants themselves, ‘varia, porque, aunque hablemos de lo mismo, cada uno plantea las cosas como les parece’ (The concept of integration... varies, because even if we speak the same language, each individual presents things differently)(*Diario de Sesiones de la Asamblea de Madrid*, 2004, p. 4300). What Merabet introduces here is uncertainty and ambiguity; while normative views on integration might regard it as a quantifiable variable, here it emerges as a mutable concept constantly under transformation and negotiation.

Later on in his presentation, he comes to a dilemma that runs throughout each expert testimony: is integration a process for which the immigrant is solely responsible? Or is it an embedded process that implicates both native and newcomer? He wondered to the Commission, there are certain things that ‘depende de la voluntad de los ciudadanos... Hasta que punto es la ley la que va a obligar al ciudadano tolerarme a mi?’ (Depends on the will of citizens. How far will the law go in obligating a citizen to tolerate me?)(*Ibid*, p. 4303). Referring to the case of El Ejido, in which townspeople rose up to riot against Moroccan farm workers in a small Andalusian town, he pointed then to the need for ‘political pedagogy’ to change the concept of immigration. Immigrants were not just convenient workers to take on menial labor, bodies to further booming industry and growing commerce. Rather they constituted the newest members of society, a facet of daily life across all areas of social reproduction.

This vision regarding integration echoed through several other presentations with representatives from immigrants’ rights organizations. More than a year after ATIME’s appearance before the committee, Mr. Ibarra Blanco, from the Movimiento contra la intolerancia (Movement Against Intolerance), spoke of the difference between economic and social integration. For the most part, immigrants were finding jobs and helping to grow an exuberant economy. Indeed, as many experts detailed, immigrant contributions to Social Security far outweighed their financial costs to the system. But integration, he pointed out, is not simply an economic barometer of activity, particularly when so much of immigrant work was poorly remunerated. For him, integration accounted too for issues such as ‘pobreza,’ ‘soledad,’ and ‘tristeza’ (poverty, loneliness, and sadness), and required that Spaniards themselves worked to ‘neutralizar los prejuicios’ (neutralize prejudices)(*Diario de Sesiones de la Asamblea de Madrid*, 2005, p. 11669). As such, the task of integration was one that befell all citizens and civil society actors, constituting a field of action rather than normative prescription.

Similar sentiments animated discussions from representatives of organizations that worked explicitly with immigrants. Yet within these committee hearings, state entities—whether social services representatives, bureaucrats, or the local politicians who served as audience for such testimonies—broadcast another image of immigration and the integration of the foreign born. While advocates and immigrants spoke of exclusion, depression, and the kinds of prejudiced and often illegal situations that structured immigrant experiences in Madrid, these other actors often read violence, delinquency, and incivility into those accounts. I related above the situation of *empadronamiento*, seemingly open and accessible to all—yet a fraught process for many

migrants. As such, many did not take part, for the reasons listed above. During a round of questions, local politicians responded with skepticism at times. In March of 2005, a year into the commission, one asked incredulously of an immigrants' rights activist, '¿Cuál es el motivo de que no estén empadronados? ¿Cuáles son las causas de que no estén empadronados?' (What is the motive behind their failure to inscribe in the *padrón*? What are the reasons they're not inscribing?)(*Diario de Sesiones de la Asamblea de Madrid*, 2005). Within the context of his other questions, this query appears hostile, ascribing ignorance onto a decision not his own. Three months later, the same politician, from the Socialist Party, once again interrogated an expert from the pro-immigrant organization Red Acogida. He stated the following:

Nos ha dicho algunas cosas que me han preocupado y me han sorprendido. Una de ellas ha sido que no son susceptibles de empadronamiento. Según la legislación vigente todo el mundo tiene capacidad de empadronarse, incluso en un banco, cualquier persona se puede empadronar, solamente, necesita el requisito de tener un sitio donde registrarle; insisto, conozco gente que está empadronada en un banco de una determinada plaza, luego no entiendo por qué estas personas no son susceptibles de empadronamiento y me gustaría que por su experiencia no lo explicase.

(You have told us some things that have worried and surprised me. One of them is that [immigrants] are not susceptible to inscribing in the padrón. According to current legislation, everyone has the ability to inscribe, including in a bank, any person can inscribe, only, he needs to have a place to inscribe; I insist, I know people who are inscribed in a bank in a particular place, so I don't understand why these people aren't susceptible to the process and I would like if based on your experience, you could explain it to us.)(Diario de Sesiones de la Asamblea de Madrid, 2005, p. 13844).

The emphasis on capacity and the ready availability and normality of this process establish the immigrant who chooses not to go through it as somehow incapable. By signaling immigrants who are not *empadronados* as 'estas personas,' he separates them and signals them as other, outside the rational system. Indeed, in the way in which he presents the *padrón*, inscription is so easy and rational that not to do so must be the fault of that person. Such an easy process, he implies, what is wrong with the immigrant that he does not follow it through? Ignoring the testimony of a diversity of experts who have explained exactly why the *empadronamiento* is such a charged issue, this politician betrays an unwillingness to understand the broader situation that might make the immigrant subject feel excluded. It is not about whether an immigrant can enter a bank or not, but rather the feared implications of an act that is for him wholly benign. By disavowing that reality, such an account serves to further notions of incompatibility: the immigrant cannot carry out the most basic of Spanish tasks. Further, in such a rendering the responsibility lays completely with the immigrant, rather than the greater system.

Responsibility and Individual Advancement

This emphasis on responsibility reverberates through these testimonies. Situations of exclusion are then rendered into examples of immigrants' failure to integrate properly. This understanding emerges in stark relief in the presentation by a representative from Cruz Roja, the Spanish Red

Cross. Joaquín Pérez Gil-Delgado expounded before the commission on his experience attending to the Comunidad's immigrant community. What emerged was a decidedly bleak portrait of life at the urban margins, as 'los inmigrantes que llegan de otros países se integran y recogen parte de los aspectos más negativos de nuestra sociedad,' which is violence against women (Immigrants arrive from other countries and they integrate and take up part of the most negative aspects of our society)(*Diario de Sesiones de la Asamblea de Madrid* 2005, p. 8640). Further, within immigrant communities, drug use was rampant and alcohol consumption was 'disparado' (Ibid, out of control). Finally, immigrants often lived in 'condiciones poco higiénicas' (unhygienic conditions), in situations of 'cama caliente,' despite possessing work permits and steady employment (Ibid, p. 8642).²⁰ To the Red Cross representative, such a situation derived from their desire to save as much money as possible to send to their countries of origin, with little regard for the dominant habits of the society at large. Yet while immigrant experts had time and again told the commission such situations arose out of exclusion, poverty, and situations of hostility, here what emerges is a sense of cultural incompatibility. Such urban denizens simply failed at becoming productive members of Spanish society, taking to drugs and alcohol while dwelling at the absolute edges of civilized life.

Thus while migrants themselves continuously spoke of exclusion, loneliness, and marginalization in a new and foreign place, authorities read delinquency, ghettoization and the specter of violence. This conflict translates into competing ideas regarding integration. Following the Study Commission, the Comunidad put together a commission for integration and cooperation, in which the regional government's policies regarding immigrant incorporation into urban life took shape. The head of the commission ended his first appearance before the committee with these words: 'Creo en la libertad; creo en la capacidad de cada hombre o mujer de salir adelante con su propio esfuerzo... No creo en el paternalismo' (I believe in freedom; I believe in the capacity of every man or woman to get ahead with his/her own effort... I do not believe in paternalism)(*Diario de Sesiones de la Asamblea de Madrid No. 44, 2007, p. 737*). The commission proposed to work through existing immigrant centers and associations to promote the task of integration, or create additional layers of bureaucracy. However, this task was one that ultimately befell the immigrant herself, who would have to depend on her own quest for liberty and her capacity for growth. As such, the commission revealed itself to be steadfastly opposed to various social programs directly targeted at immigrants, which the head had eschewed as 'paternalism' that might promote dependency.

Within the state's framework, put forward by conservative politicians, integration was a project that must be taken up by the immigrant individual. The head of the commission, in another appearance, stated to his audience: 'Apostamos por el desarrollo del individuo. No creemos en el multiculturalismo... [creemos en el] individuo, a quien respetamos y a quien consideramos principal responsable de la integración' (We bet on individual development. We do not believe in multiculturalism... We believe in the individual, who we respect and who we consider primarily responsible in integration)(*Diario de Sesiones de la Asamblea de Madrid No. 49, 2007,*

²⁰ 'Cama caliente,' or warm bed, is a colloquial term for an arrangement in which the urban poor, namely immigrants, rent space in a bed for a period of eight hours, rotating with two others. Hence the bed stays warm. Such arrangements are often made in *pisos pateras*—apartments named after the ubiquitous large rowboats in which Sub-Saharan Africans make the journey across the Strait of Gibraltar, a visual synecdoche for contemporary migration to Europe.

p. 925). This emphasis on the individual paints the immigrant subject as rational actor who must choose to take up this project, crafting her sensibilities, habits, demands, and desires to fit the prescribed conventions of the dominant culture. This vision, which ignores completely those testimonies of immigrants who spoke of great barriers to their entry into civil society, espouses a personal, liberalized concept of incorporation. Responsibility rests wholly with the immigrant, who must be given the barest minimum so that she might then grow into her role as a new Spaniard.

Such a concept, which echoes economically liberal American discourses against affirmative action and advancement, negates the responsibility of society as a whole to make strides to accommodate its newest members. If Madrid's government could provide 'igualdad de oportunidades, corresponsabilidad, la cohesión social y la normalización' (Equality of opportunities, mutual responsibility, social cohesion, and normalization)(Ibid, p. 928), the immigrant could through participation, 'fomenta su propia integración' (foment his own integration)(Ibid, p. 932). Yet such a plan ignores the realities of the immigrant experience; failure to integrate, as documented by immigrants themselves, meant not a failure of character or moral fortitude, but often the effects of the exclusionary practices of the supposed host. Try as they might to find housing, for example, many came up against prejudices, illegalities, substandard conditions, and the greedy whims of those looking to extract their pound of flesh.

This emphasis on individual advancement and incorporation, moreover, fails to enunciate the benchmarks or processes by which an immigrant would become integrated. While the commission mentioned the acquisition of proper papers, the use of healthcare services, and educational attainment as arenas in which immigrants might more actively participate, no clear image of an integrated society emerges, beyond vague nods to issues of social cohesion. Without addressing underlying questions of tolerance, prejudice, etc., there is no real idea as to what immigrants are supposed to integrate into or how such an ill-defined process should take place. The policymakers who put forward these screeds seem to have some concept of a cohesive whole. However, that whole remains illusive and spectral within this policy landscape. Yet one area in which there was cultural consensus, seemingly a normalized and natural component of urban life, is homeownership as the vastly dominant form of housing. In the previous chapter I discussed its importance in constituting concepts of citizenship, with ties to questions of consumption, masculinity, and social reproduction. This importance spilled over into integration discussions; during the October 8, 2007 session, for example, the commission spoke glowingly of the fact that immigrants accounted for 15% of new home purchases.

Producing Integration through Policy and Plans

When it comes to the meat of the Comunidad's *Plan de Integración* for the years 2006-2008, this rhetoric translated into a complicated and confusing assemblage of programs and policies. Madrid's immigration and integration apparatus largely followed neoliberal governance rationales that devolved responsibilities to outside agencies and NGOs. The 2006 Plan outlines ten areas of intervention, including housing, employment, family, and healthcare, and each area contains within it a plethora of suggestions, goals, and ideas for future study (Comunidad de Madrid, 2006). Many of the items within these subcategories offered vague notions of future action, related to studies to be carried out by different entities so that Madrid may better know the reality of her immigrant population. But the tangible activities elaborated in this plan largely

fell to outside agencies located loosely under the auspices of the regional government, including CASI (Centros de Atención Social al Inmigrante) and CEPI (Centros de Participación e Integración de Inmigrantes). While the CASI were directed exclusively towards immigrants, the CEPI were conceived as sites of intercultural dialogue and learning; of note, however, is the fact that during the study commission, many immigrant experts had in fact decried the CASI as useless spaces that did little to aid the real problems immigrants faced. What immigrants needed were not new social centers, but rather robust services that would attend to the particular needs of the population. And while in this new plan the government spoke of the need for mutual tolerance and understanding, the vast majority of the proposals and goals put forward targeted immigrants as those subjects in need of integration.

Housing and Homeownership

Within the arena of housing, however, the Plan subtly favored the acquisition of homeownership. During the section discussing housing patterns among migrants, the document points to the correlation between length of stay and housing tenure, revealing that those groups with longer histories in Madrid tend to acquire private property rather than rely on the market. Within the broader context of Spain's cultural attitudes and policies towards housing, in which homeownership was both overwhelmingly prevalent and a desired economic outcome, this correlation was decidedly positive to the state. Such data within this context provided evidence that Madrid's migrants were in fact integrating. Shortly thereafter, the plan goes on to note that immigrants usually took out loans between 90 and 100% of the value of the mortgage. This information, however, is presented completely neutrally, simply another facet of Madrid's complex housing ecosystem. As presented, such a figure was not alarming, even if it indicated the overleveraging of debt and homeownership's fictive ability to build equity.

Finally, the plan recommended promoting improved access to housing options among immigrants. Among those options listed, fomenting the acquisition of private property was a key strategy, along with disseminating information regarding public options. But even if immigrants gained further information on social housing, the actual resources available were scant; what prevented immigrants from taking part in such programs was not lack of access or support, but rather the limited supply inherent to a system had long placed great weight on the private market. The state wholeheartedly rejected any programs that would specifically designate some social housing to the foreign-born, as such a policy would violate the idea of integration as liberal advancement, smacking of the paternalism policymakers decried.

Thus, as among the native born, the only realistic option for secure housing was through the expansion of homeownership among immigrant communities. As such, the state worked with an organization called ProVivienda; similar to the CEPI/CASI programs, this was an NGO that received public funds to elaborate housing strategies, including helping migrants take out mortgages. This association offered to mediate with banks on behalf of immigrants, easing their access to credit. According to a July 29, 2005 article in *Latino*, the organization intervened to ensure the bank waived the requirement of an indefinite work contract, then a necessary requirement to receive a mortgage. In its stead, ProVivienda provided a certificate confirming the client had at least two years of steady work. Additionally, it advocated that mortgages be given with payment of up to 40% of people's monthly incomes, against the standard 35%, because 'se valora mucho la capacidad de ahorrar que tiene el inmigrante al enviar las remesas a sus países

de origin' (highly valorized is the ability of the immigrant to save when sending remittances to his country of origin). The goal of the organization's work with the immigrant community was to 'incidir en la gestión de compra y venta de vivienda... un proyecto a largo plazo' (influence within real estate negotiations... A long-term project). Encouraging the spread of mortgage credit to immigrants was thus one practice that made up the constellated assemblage of integration policy. Within a crowded field of programs and social centers—each with often-illusory goals—such a program offered tangible help with measurable outcomes.

At Home in the City

While in this chapter I have thus far mostly paid attention to state policy and practice, I want to turn now to the experiences of immigrants themselves to reveal how homeownership came to offer one tangible means through which they could take part in the dominant practices of *fin de siècle* Madrid. While state policy and practice were rife with indifference, ambivalence, and conflicting purposes, meanwhile, immigrants received markedly different treatment from the real estate and banking sectors, both eager to explore new frontiers for capitalization. Met with hostility and confusion within many arenas of public life, immigrants found themselves courted by these industries, their dreams for incorporation accessible through participation within the explosive marketplace. In the previous chapter I detailed the ways in which investment in the housing market became a crucial component in the construction of the dominant citizenship regime during a moment of Europeanization and expansive growth. That regime came to alight on immigrant subjects; while the legal barriers to full membership within Spanish society were in many ways impenetrable, real estate provided a potent means of participation. Indeed, as I will argue in the next few sections, immigrants were induced to participate in this regime for much the same reasons as their native counterparts. Not only was this a strategy for procuring a roof over one's head; additionally, homeownership allowed for a whole host of other opportunities intimately tied to the immigrant experience. While it permitted easier family reunification, it also was a vehicle by which marginal groups—never accorded full status even with the acquisition of legal status—could stake their small claim on Spain's ebullient boom, as a means of securing imagined futures both within their adopted country and back home.

Disaggregating the Category of 'Immigrant'

Thus far I have been concerned with speaking broadly about the climate surrounding the political topic of integration, with little attention to the particularities of migrant communities themselves. Yet the reality of migration was of course distinct for different populations: middle management from Brighton who retired to the Costa del Sol certainly had an experience far removed from that of a young man from the hinterlands of Rabat or Lagos. When policymakers fretted over an immigrant's ability to integrate, they were not concerned with that latter category, who would stick happily with his kin in the sun and sand while spending copious amounts of his pension.

For the rest of the chapter, therefore, I concentrate on the experiences of migrants from South America, namely Ecuador and Peru. This decision is borne out of several factors. The contemporary composition of the PAH and the early Ecuadorian activism that brought it to live spurred me in this direction. Thus I allowed this current social panorama to lead me backwards; I sought to understand today's ecology through historic reconstruction. As such, it is also a matter of convenience: South American informants who might speak to me about their experiences as both homeowners and activists were easy to locate.

Their over-representation within the PAH is indicative of two broad trends that speak to this question of integration. First, Ecuadorians in Spain have a strong tradition of associational life, which draws upon previous struggles in their country of origin. That activity reflects how forms of popular education influence repertoires of activism (Theodore, 2014); migration is not only the flow of bodies, but also bring with it ideas, customs, and modes of action, which I more fully examine in the next chapter. At the same time, qualities inherent to Madrid's South American communities allowed greater incorporation into this political economy. Originating from former sites of empire, Ecuadorians and Peruvians shared both language and religion with their native counterparts. Cognizant of those colonial histories, authorities have crafted immigration law that is more favorable to those countries that once fell under Spain's imperial purview.

While my focus rests wholly on South American immigrants, secondary sources help me to further demonstrate their successful inclusion into daily life when compared to other groups. A host of scholars have examined the issues that face Moroccan communities in Spain (Aparicio, 2005; Flesler, 2008; Universidad Autónoma de Madrid, Taller de Estudios Internacionales Mediterráneos, López García, & Berriane, 2004). Close proximity has established Morocco as a historic sending country; many cities throughout the peninsula boast sizable populations. Yet standard integration metrics determine this community to be less fully integrated than their counterparts (Montoro Gurich & López Hernández, 2011). Considering dissimilarities in language, culture, and religion, we must again confront the specter of difference—Moroccans, despite geographic proximity and a degree of shared history, are rendered more 'other' than their South American counterparts. The shared history of domination and expulsion, in addition to more recent questions of Islam in Europe and the legacy of terror attacks in Madrid and London, establish this group as foreign and potentially dangerous.

Here the question of cultural compatibility again rears its ugly head. South Americans can be seen as docile and unthreatening because of their former status as colonial subjects, and 'son los que mayor simpatía producen de entre todos los colectivos de extranjeros presentes en España' (they produce the most sympathy out of every foreign group present in Spain) (Igartua & Humanes, 2004, p. 51). Further, an earlier generation of white-collar South American migrants neutralized some prejudices (Anteriores, 2004). In contrast Moroccans, particularly after the train bombings of March 11, 2004, are perceived as treacherous, in search of domination that might resurrect the glory of *Al-Andalus* (Flesler, 2008). Within the press, Morrocans are 'enemigos de nuestra integridad territorial—, en su condición de musulmanes —fieles al islam, fanáticos, conflictivos, violentos, machistas' (enemies to our territorial integrity—in their condition as muslims—faithful to Islam, fanatical, conflictive, violent, machista) (Granados, 2004, p. 438). The legal arrangements that allow citizens of former colonies to more easily migrate perpetuate these categories. Once again, cultural imaginaries conspire with actually existing policy and practice.

Several other factors make the case of Ecuadorian immigration particularly ripe for investigation. Immigration from Ecuador coincided almost entirely with Spain's rapid transformation into a country of reception. That transformation also was more or less co-terminus with its moment of ebullient economic growth; Ecuadorians began to arrive towards the end of the 1990s. As Spain began to flourish through processes of deregulation and multinational penetration, their country

was experiencing the onset of a massive crisis. In contrast to their Moroccan or Romanian counterparts, Ecuadorians by and large settled in the Madrid region, quickly expanding their community to over a hundred thousand. The timeframe and intensity of their settlement, coupled with their organizational capacities and social capital therefore provides us with a compelling case for examination.

Meanwhile, to recuperate the material culture that encouraged immigrant acquisition of homeownership through both implicit and explicit means, I have relied on a variety of sources. My interviews with South American immigrants going through experiences of evictions and foreclosures offered qualitative evidence for economic decisions that now appear rash. By prompting them to relate the entire process, I sought to explore the motives that animated such decisions, embedded within particular urban histories of migration and settlement. But I desired further proof of the insidious ways in which financial capital infiltrated the lives of Madrid's immigrant communities, and the complicity of the state in that process. I wanted to establish the common sense that dictated decisions that now appear borne out of folly and economic overreach. Finally, in order to demonstrate how the state sanctioned such activity—often in subtle and indirect ways—I wanted to reconstruct this particular moment of acquisition and economic possibility.

To more fully understand the material culture of this particular moment, I poured over three years worth of the free weekly newspaper *Latino*. Coinciding with Madrid's massive influx of immigrants, the newspaper began in 2005 to cater to the city's burgeoning Latin American community. Distributed at the entrance to the Metro in heavily immigrant neighborhoods, the paper quickly grew its circulation numbers. With stories on immigrant issues, events taking place in Latin America, legal advice on employment, and myriad housing issues, the paper is a robust reflection of immigrant life during this period. Furthermore, it emerged during a moment in which immigrants were increasingly sustaining the housing bubble, and thus its advertising demonstrates this reality. As such, I have paid special attention to documenting the copious amounts of banking and real estate advertisements that dotted its pages so as to now analyze the messages, sensations, sentiments transmitted to its public.

Housing Policy and Practice as Integration Program

While the state struggled to define their goals and plans for integrating its immigrant populations, the private sector had alighted on the foreign born as the newest frontier for the spread of wealth and capital. In an atmosphere in which the responsibilities of integration were ascribed to NGOs and associations, the desperate pursuit of immigrant customers on behalf of banks and real estate agencies was convenient, further absolving the state of responsibility. I have outlined the ways in which the regional government approached the project of integration as a liberal, individualized process in which the immigrant would not be accorded special treatment. Within this dogma, the onus was fully on the immigrant, whose integration was largely defined in economic terms. Such a concept perfectly meshed with the climate of acquisition and consumption that engulfed the nation.

In a moment in which policy stressed competition, neoliberal rationales of entrepreneurialism and personal achievement, and the retreat of the state from matters of welfare and wellbeing, we must look to popular material culture to fully understand how the state and society conceived of

incorporation, inclusion, and the increased heterogeneity of urban life. The recuperation of this historical memory complements official government narratives to deepen understandings of the political economic moment. Real estate and banking practices, deeply entwined with state practice and lubricated through new investment channels, globalization, and the relaxation of regulatory framework, can be seen as constituting another component of this complicated policy landscape.

Treating the entire banking and real estate apparatus as key to practices, discourses, policies, and experiences of immigrant integration and inclusion, meanwhile, might seem transgressive or confounding. Other scholars have studied how general policies not targeted specifically at immigrants have outcomes for traditional integration benchmarks (Crul & Vermeulen, 2003). Because the regional government clearly observed homeownership to be one such benchmark, we must consider those areas that contributed to such outcomes as part of the more general field of integration as a social, political, and economic project. Even if there was little in the way of explicit policymaking that defined the relationship between integration and homeownership, the state encouraged immigrants to purchase housing in direct and indirect ways. Furthermore, as I have outlined in the two prior chapters, homeownership has long constituted a means of integrating subjects into the dominant whole. Policy during the democratic era has attempted to bring ever more individuals into that fold as a means of transforming vulnerable groups into solid economic citizens. Mortgage lending practices and regulations were designed in such a way so as to reach the biggest swathe of the population, allowing the previously excluded to take part. Immigrants, in this schema, represented the newest vulnerable group, replacing the economic outcasts of authoritarianism's urban poverty. Within this terrain, homeownership and integration became intimately entwined. Against the vagueness of study commissions, campaigns around tolerance and intercultural communication, the spread of homeownership constituted an actually existing integration program for not only the state but also immigrants themselves.

Meanwhile, scholarship on integration often looks only to state repertoires and outcomes, with little attention to the tactics immigrants themselves pursue to achieve membership within the host society. Such a method of inquiry can render them into passive subjects at the mercy of policy and dominant practice. If they 'integrate,' it is a triumph of the state; yet if they remain marginalized and excluded, responsibility rests firmly within the wayward community of newcomers. Only in integration's failure do they gain agency. I seek to treat integration as a field of power, comprised of both state policy and the practices of immigrants themselves, which complement one another.

The Newest Frontier: Banking on Immigrants

Before the state had fully developed its integration programs and policies, the banking industry had already alighted on the foreign-born as a potent population for the spread of financial services. Eduardo, one informant who has copiously studied the spread of credit, discussed how the banks began to develop mechanisms to target immigrants in 2000. Early financial penetration was sold as a social mission that would help the immigrant in her economic journey. We see this reality within the programs and policies of La Caixa, one of Spain's biggest banks. A 2007 report from that bank—responsible for the vast majority of foreclosures in Catalunya—details the ways in which the bank began to penetrate the immigrant collective in 2002 through the creation of transfer services for remittances (La Caixa, 2007). Establishing agreements with banks

throughout Latin America, Eastern Europe, the Philippines, Pakistan, and Senegal, La Caixa began to capture clients within migrant communities, establishing themselves as a potent link to back home. During the same period, it created ties with various civil society organizations directed at immigrants, allying financial and social concerns. In a 2007 presentation, the bank declared this initiative to be ‘la vía de relación de la entidad bancaria con el tejido social de la inmigración’ (http://www.icpcolombia.org/archivos/publicaciones/presentacion_la_caixa.pdf: The avenue for the relationship between the banking entity and the social fabric of immigration). Such language establishes banking as not only an economic tool but also a crucial component for social development. By offering services directly targeted to the immigrant experience, it began to infiltrate those segments of the population that were largely ignored by the rest of civil society. In the process, it spread a message of trust, confidently connecting immigrants with their families back home through ubiquitous financial ties. Thus the bank was not only a useful service, but also a benevolent patron fomenting immigrant settlement.

Throughout the pages of *Latino*, the country’s largest banks offered its services for remittances. La Caixa and Santander in particular advertised their money-wiring firms, enticing clients with offers of rapid transfers. But remittances were but one small piece within a much larger financial geography. Throughout policy conversations, bureaucrats and political leaders were increasingly aware of the flows of money that were leaving Spain to travel to backwater villages and third world cities, transforming life far from its source of extraction. One question posited by the Madrid government was how to tap into, control, or otherwise divert these assets. Taken with the region’s ambitious co-development programs, which engaged in development projects throughout sites of emigration, the mortgage then becomes a tool of discipline. For the regional government, *codesarrollo* was a means of controlling money as it alighted on these spaces of poverty and exodus. Throughout discourse on these programs, such sites emerge as backwards and other, in need of the civilizing hand of the Madrid government, a logic that deviates little if at all from colonial exploits of yore. But if such programs were meant to control, channel, and possibly benefit from remittances, then the mortgage became the local instrument of discipline. Rather than send all their money home, immigrants were induced to invest it into the explosive economy of space.

Agility and Ease

Initial advertisements in *Latino* mainly addressed the issue of access to credit. Peppering the interior of the newspaper, these ads often specified credit products tailored to immigrants. ‘Finanfácil,’ for example, advertised early and often, their large images plastered with ‘hipoteca especial extranjeros’ (special immigrant mortgage). This franchise—no longer in existence, the way of all financial flesh in contemporary Spain—assured readers of the ‘over 50 offices at [their] service,’ as images of immigrants of different backgrounds stared back. Using the informal second person (‘tu’), such an advertisement presented a different reality to immigrants used to the hostilities of their adopted country. Informal language transmitted amiability and casual hospitality, while phrases stressed the painlessness of the process. Finanfácil and CrediÁgil contained within their names references to facility and ease (‘fácil’ and ‘ágil’), betraying to their public accessibility. Both were early and frequent advertisers in *Latino*, appearing almost weekly with at least one often very large ad. With the emphasis on agility and ease, two factors largely absent from the lives and livelihoods of people accustomed to toiling away in largely invisible roles, they positioned themselves as friendly financial comrades.

For example, Yvette's first years in Madrid were marked by incredibly long hours, in which she was paid poorly. Even after she had acquired legal residency, her work situation remained precarious. At one point, she claims she had seven jobs at once; while contracted employment paid her a part time wage of 300 euros/month, hourly work in six other places provided supplement. Such a work life was defined by constant movement, a reality far from easy. In contrast to such hustle, these advertisements promised painlessness and facility. Further, in a world dominated by bureaucratic hurdles and 'papeleo'—the daily bureaucracy of endless paperwork—such a promise was an enticing offer, a glimpse of relaxed normalcy in a sea of struggle. By mentioning their widespread presence in urban life, too, *Finanfácil* establishes itself as mainstream; rather than some backwater operation clandestinely catering to the immigrant public, this was a chain with a strong public presence.

Seducing the Immigrant

These campaigns, meanwhile, spoke directly to an explicitly immigrant public. *Hipoteca Gratis* (Free Mortgage), for example, plastered their campaigns with images of clearly foreign faces; the backpage of the November 4, 2005 issue of the newspaper was consumed by a large image of 'César,' 'un colombiano de 32 años,' clearly of Afro-Caribbean descent. By taking advantage of the novel products of this financial entity, César was able to leave behind his rented room to acquire his own place, more spacious and accommodating, a small slice of Spain to call his own. If this young man from Colombia could make such a financial move, so too could many of the readers of *Latino*, at present 'throwing away their money on rent.' Indeed, another *Hipoteca Gratis*, bedecking the back-page of the November 11, 2005, edition with a large photo of the Jaramillo family, claimed purchasing a home was in fact cheaper than renting. In text purporting to be from the young family of three, the ad proclaimed, 'Ahora sabemos que es más rentable comprar un piso que estar viviendo de alquiler' (We now know that it is cheaper to buy an apartment than to be renting). As such, they seemed to share their newly acquired wisdom with readers, letting them in on a secret previously closed to foreigners.

In many advertisements from a diversity of businesses, these financial services claimed to offer special deals for foreigners so that they could achieve this domestic bliss and get out from under the great weight of renting. I have written previously about the profound barriers to renting that many immigrants faced. Such barriers were not only major inconveniences in their path towards settlement and stability, but also severe impediments to reunification plans that demanded housing adequate for numerous family members. Yet in the pages of *Latino*, a solution to such a problem emerges. Why attempt to navigate the precarious and pernicious *madrileño* rental market, in which landlords were unscrupulous and prejudicial, particularly when one's environment claims the financial benefits of buying a home? The demands and biases of a landlord could thus be obviated through solutions that were not only beneficial, but also addressed specifically to immigrant needs. Throughout many of these advertisements, various businesses impressed upon readers the benefits of buying. With the subtitle, 'Si eres latino, esta es tu inmobiliaria' (if you're Latino, this is your real estate agency), one Century 21 ad (December 23, 2005, page 20) asked rhetorically, 'Porque pagar un alquiler si ya puedes comprar tu casa?' (Why pay rent when you can now buy your own home?). Such a question no longer needed an explanation of the benefits of ownership, which were now established as fact within the city's urban culture.

Embedded into these visual narratives were enticing imagined lifestyles that reconfigured the Spanish urban immigration experience. These publicity campaigns appealed to domesticity, mainstream notions of normalcy, and traditional ideals of hearth and home. While state practice and discourse read delinquency and deviancy into immigrant urban life, these campaigns presented a different reality, a potent promise that appealed to people's desire to settle with dignity. In addition to portraying homeownership as a tangible and immediate facet of urban reproduction for immigrants, credit and real estate entities disseminated a vision of comfortable lifestyles laden with opportunities for upward mobility, middle class comforts, and great choice. The back-page of the January 20, 2006 edition, for example, was dedicated to an ad for Fincas Mendel, a real estate company that 'had the key to your future' ('Tenemos la llave de tu futura.'). Clearly Latino, a young, modern couple sits together on the bottom right hand corner, staring at a blue rendition of quaint pitched roof house with a family of four, mother and father flanked by daughter and son. Under the oft-repeated adage regarding throwing away one's money on rent, Fincas Mendel promised 'la casa de sus sueños por el mejor precio' (the house of your dreams at the best price). For a population that largely toiled long hours on the margin of urban life, few opportunities catered to or even allowed their dreams and desires. Further, the images of young families reflected their aspirations for stolid domesticity and private family life. In a world in which people took whatever they could get, here they were being offered possibility, expansive opportunity, and an imagined future that actually resonated with their dreams of settlement.

The Long Hand of the State

Meanwhile, this visual economy was indirectly sustained and endorsed by the state. The pages of the magazine were dotted too with publicity for state-led programs and the Madrid community's integration programs alongside advertisements for new housing units and innovative mortgage products. Additionally, announcements for housing expos directed at immigrants, at which they could learn about real estate opportunities both in Spain and their country of origin, bore the imprint of the state, as Madrid City Hall and Autonomous Community sponsored such activities. These visual clues conspired with one another in such a way so that one could easily understand the state to be not only sanctioning, but also endorsing such forms of economic integration. Further, in a country in which advertising is monitored by state guidelines, such visual slippages served to ally state regulation with banking and mortgage practices, juxtaposition inspiring mutual confidence. Finally, as I have discussed elsewhere, the boundaries between the state and the financial industry were incredibly porous. For regional savings banks such as Caja Madrid, the boards of directors were often composed of both industry professionals and political figures (País, 2015a). Working through a public banking entity, these mortgages were by no means unregulated devices at the periphery of the financial industry. Rather, they spoke directly to configurations of power.

These loose alliances between the state and the machinations of real estate financial industrial complex were further proof to the city's immigrant public of the confidence one could place in the fairness of the system. After a few years in Madrid, a period in which one would regularize legal status, my informants revealed they would think about purchasing a home. While the state and society presented such a choice as a logical integrative step, however, immigrants themselves describe that decision as borne out of a variety of factors, some of them far removed from a desire for permanence or citizenship. Yet as with their native counterparts, many define

their home purchases as having been greatly bolstered by the climate of acquisition, in which the machinations of peer pressure unduly influenced such economic outcomes.

Market Participation and Membership

Concurrent to these consumer visions, the newspaper's own coverage of real estate, mortgage markets, and immigrant participation in the banking sector covertly promoted participation in this marketplace as an incorporative tool. Throughout the pages of the newspaper, regular stories and features gave advice on how immigrants could best attain a mortgage. During one period of time, Hipoteca Grátis even offered a short column on various aspects of purchasing a home; the lines between editorial and advertising were blurry, thus ensuring the influence of such financial entities. Alongside such materials on the practicalities of the market, meanwhile, regular stories trumpeted the importance of immigrant consumption within Spain's decadent economy. For example, a March 24, 2006 feature announced to readers, 'Inmigrantes sostendrán el mercado de la vivienda. Este año se compararán 170 mil viviendas' (Immigrants will sustain the housing market. This year they will buy 170,000 units). While their bodies sustained that market by providing the crude labor, their hard earned euros would also sustain it as active customers. Through economic integration, Madrid's Latino population would demonstrate to society at large their importance as consumers actively contributing to the expansion of the economy.

What emerges throughout these pages is a concept of the immigrant as the good client. For example, an October 11, 2007 story carried the headline, 'El inmigrante, el gran cliente de la banca' (The immigrant, the great client for the banking industry). Such language placed great prestige and weight on immigrants as financial subjects, carrying out their duties and responsibilities within the realm of the market. In the previous section, I discussed the story on Provienda, in which great importance was placed on immigrants' ability to save, in the form of remittances that flowed from Spain towards other parts of the world. If society at large often viewed such individuals as delinquents leeching off the goodwill of the state and social services, here they emerge as diligent workers with great capacity to manage and extend their small domestic economies. Through economic transactions and encounter, moreover, Madrid's Latino community could perform their roles as competent members of society, paying their debts and otherwise following those tasks that would proclaim them worthy of full admission into Spanish society.

Again we must confront the specter of discipline. Here what emerges is a self-reinforcing feedback loop, in which political and social messages have fully infiltrated the lives of everyday urban denizens. Readers were offered endless credit products, cloaked in the guise of beneficence, agility, and choice. Simultaneously, they were told that participation within this system made them valuable, wanted, and indeed integral to the greater polity. Such messages policed those boundaries of belonging, tacitly encouraging certain behaviors and providing positive feedback. Throughout the popular media, moreover, similar messages abounded; regular features within the economic pages of newspapers trumpeted the triumph of immigrant consumption. These clues of visual culture inspired pride and prestige, helping to maintain an entire system afloat.

Through processes of subjectification, linked to these forms of both internal and external discipline, people came to value themselves as economic agents. In my interviews with

immigrant informants, many impressed upon me their impeccable financial histories. They were exceptionally worried to ‘quedar mal’ (rub the wrong way) by falling behind on payments. Cognizant of dominant opinions that often read foreigners as spendthrifts and wastrels, many felt that assiduously carrying out their financial obligations was a means of demonstrating common decency and moral fortitude, a way to dismantle and disprove the sea of voices critical of increased heterogeneity. To be a good client implied not only a desire but also the ability for full membership. This imbrication of consumption, financial capital, and citizenship emerges in one ad from the now defunct Caja Madrid, featured on July 1, 2005, early on in the newspaper’s history. The ad, which occupied the bottom half of the third page, depicted stairs leading out of an airplane onto the tarmac below. A welcome mat read ‘Bienvenido’ at the bottom. The text accompanying the ad stated the bank had ‘puesto a disposición todos los servicios financieros para que usted se sienta aquí como en su propia casa’ (placed at your disposal all financial services you need to feel at home). Through formal address, the ad treats its audience with great respect, offering to them a portal into the Spanish financial world. The invocation of home lulls the reader into a feeling of security, while also establishing that she will need banking services to fully settle. Visually, the ad allies the experience of migration—tied to the image of the plane—to sentiments of hearth and home, and personal finances, uniting three disparate entities into a composite whole.

The real estate and banking sector, moreover, offered a means of full participation in Spain’s boom as both consumers and employees. The advertisements that dotted the pages of *Latino* not only promoted homeownership to readers; they also invited immigrants to find employment in the sector as vital links that would join once marginal populations to the dominant whole. One June 7, 2006 ad sought ‘captadores’ and ‘vendedores’ for a new agency in expansion. By participating in this economy, not as unskilled labor but rather as the suave, suited representative, people could realize their goals of upward mobility and the accumulation of wealth. Working long hours in construction and other industries that sustained this tremendous boom, my informants were intimately aware of inner workings of an economy that relied intractably on housing and homeownership. To both own one’s home and move up the proverbial ladder within that industry signified full membership into this expansive moment, a wise decision that would not only allow the flow of further remittances but also ever greater inclusion. The spread of homeownership to immigrants relied on these interlocutors, who connected finance capital with the world of the foreign born. When I lived in Madrid during this time, I knew quite a few employees of Tecnocasa, Spain’s largest real estate franchise. The vast majority, working in the dingier part of the historic center of the city, was foreign born. Thus when one went to buy a house, not only was the loan product seemingly designed to immigrant needs, but also the agent was of a kind. Furthermore, this kind of incorporation, borne out of consumption and employment patterns, perfectly dovetailed with the liberal concepts espoused by the administration. If the responsibility rests wholly with the foreign-born, both acquisition of homeownership and employment within this sector provided opportunities for enterprising advancement. Through these economic choices, the immigrant performs his duties, demonstrating his ability to be a good citizen and subject.

The Process of Settlement and Advancement

This economic rendering, however, spoke directly to the experience of migration. As recent settlers in the brave new world of *fin de siècle* Madrid, people like Mabel and Yvette had come

to the city primarily to make their fortunes. Theirs was not a romantic migration, borne out of aspiration for the bright lights of the big city. Rather it was precipitated primarily by economic conditions. Such conditions had long dominated their positions in the world, and they thought primarily in economic terms. Purchasing a home often constituted just one more piece in a process of settlement. In narrating to me their histories in Madrid, many of my informants presented their decision as a logical next step. While we might assume that homeownership constituted an important piece in the acquisition of Spanish identity and full membership, an emotional process that reflected dominant practice, instead it was often an economic tactic that would further lubricate domestic finances. Immigrant acquisition of homeownership has to be placed into particular context to be fully understood as not only a means of integration, but also as economic advancement. We cannot see people only as victims in the long con of the state; rather their financial desires came to be entangled within this great political economic web, which in turn offered them the possibility of consumption.

Throughout my interviews, all carried out with Peruvians and Ecuadorians, people describe coming to Spain not necessarily as some triumphant journey from squalor to opportunity in the land of riches. In both America and Europe, the public is fed a steady diet containing stories of immigrants desperate for the civilization and wealth of the North Atlantic, the bastion of order a haven for good behavior, honest employment, and dreams of educational advantages. Yet my informants reveal their histories of migration emerged out of very painful situations, in which economic necessity forced them out of places they were not quite willing to leave. They did not board a plane because Spain beckoned with wealth and promise, but rather because Ecuador and Peru had been ravaged by corruption, decaying economies, and the violent politics that proves more than prejudicial for certain portions of the population. For both Mabel and Yvette, the decision to come to Madrid was especially painful, as both chose the idea of greater economic opportunity over staying in ravaged homelands with young children. They made the journey, speculating on the possibility for future gain, with the intention of bringing over their kin once settled. While Mabel had already brought her daughter over at the time she bought her house, Yvette and her husband purchased their home with the idea of reuniting with their young children. Thus to see their reflections in popular media as this good client was to affirm and uphold their own sense of purpose and aspiration.

Aida Quinatoa, one of the founders of the anti-evictions movement in Madrid and president of the Coordinadora Nacional de Ecuatorianos en España (CONADEE-National Coordinator of Ecuadorians in Spain), related to me how her migration was deeply painful and problematic.²¹ A longtime activist in the indigenous movement in Ecuador, Aida led an organization that was finally starting to see the fruits of their labor towards the end of the 1990s, as the government was beginning to cede on some issues. These struggles constituted her life's work, intimately entwined with her identity, her sense of purpose, and her relationship to her country's political ecology of colonization, extraction, and race. In a moment in which indigenous demands were finally gaining recognition, she found herself largely forced to leave, having accrued debts she could not repay. Migration to Spain offered a potential economic solution, where she could settle for a few years and send home enough remittances to repay her loans and stockpile a small nest egg. Yet her intention had always been to return.

²¹ Interview held October 25, 2013, at informant Margarita's house in the Ciudad Lineal neighborhood, Madrid.

Economic Opportunity and Advancement

Within these economic aspirations, which brought Spain and Ecuador into intimate contact, homeownership offered ever-greater opportunity. The cultural logic that described renting as throwing money down a hole was not anathema to immigrant communities. As seen in the pages of *Latino*, this was a common sense understanding of housing policies and practices, a colloquial rendition of a political economy that had long penalized renting over owning. The haphazard nature of the rental market was only exacerbated for immigrants, who faced not only expensive rents, but also strange conditions. At the same time, their entire environment urged them to purchase. Assaulted with advertisements for credit products and new homes, my informants came to see homeownership was well within their reach. At times they arrived at such a decision as an alternative to renting; Aida describes attempting to rent an apartment, yet the real estate agent with whom she was in contact offered this as a vastly improved solution. She had gone to the Centro Hipotecario del Inmigrante (CHI-Mortgage Center for the Immigrant) after hearing an ad on an Ecuadorian radio station. She relates, ‘eran muy solidarios, un marketing de queremos ayudar’ (They displayed a lot of solidarity, [with] marketing about how they wanted to help us). She interpreted their reaching out to the immigrant community as an act of goodwill, a means of helping out people in need. As a long time activist, her invocation of ‘solidarity’ is significant; she believed in the moment she had found a firm that understood her particular concerns and predicaments in a way others did not so as to ‘include immigrants in society.’ Betsy, a middle-aged Peruvian woman, spoke of the ‘contagio de tener una hipoteca’ (contagion of having a mortgage), as ‘todo tu entorno estaba comprando’ (your entire immediate environment was buying).²² The common sense of acquisition was disseminated throughout their immediate environments, from the chatter of real estate agents, the gossip of friends, and the visual assault from the media. This was a moment to buy. Purchasing a home was thus a means for securing housing in a strange and precarious market, not only avoiding landlords and their whims, but also doing away with the dangerous practice of throwing money down the rent hole.

Infiltrating Immigrant Lives

That wisdom was of course bolstered by the endless rise in prices, authoritatively narrated throughout the immigrant community. If one did not buy immediately, the price would have risen considerably the next day. Within Madrid’s Latin American community, many people worked in the construction industry, and were thus quite familiar with the industry’s explosive growth. Everyone had a friend or relative who was employed somewhere in the sector, who would pass along the latest news of the outsized growth of the housing industry. In many cases, banks and the real estate industry took advantage of these informal ties as a means of spreading product.

Earlier I mentioned the *Latino* advertisements for ‘captadores.’ Often, banks or financial franchises would employ people on a commission basis to essentially capture clients, using their knowledge of a particular community to spread the dogma of homeownership and overleveraged debt. Mabel, for example, was induced to purchase through her relationship with one such man, well known throughout the Peruvian community, who she describes as ‘de mucha confianza’ (very trustworthy). She went on, ‘conocía a todos, conocía a los bancos’ (he knew everyone, he knew the banks). He was an ‘enchufe’ (literally an electric plug) connecting his community to

²² Interview held October 17, 2013, at Betsy’s rented apartment in Cuatro Caminos, Madrid.

the complicated web of financial and real estate services. For Mabel, however, this man appeared as an advocate, allowing her wish to own a home to become realized. In the moment, immigrant informants interpreted the attention lavished on their communities as coming out of solidarity, a kind of benevolence or goodwill that would allow them to take part in this explosive economy and cut through its morass of paperwork and regulations. Entities such as CHI lubricated their entry, explaining the benefits to owning rather than renting. They promised monthly payments much lower than current rents. Having scrupulously cared for their household finances to allow for the ample flow of remittances home, people like Mabel and Betsy, Yvette and Aida saw this as the next rational economic decision. Even if they hadn't thought much of buying a house, they thought they must do it today for fear the price had doubled tomorrow.

Speculative Futures

This promise of endless expansion, moreover, allowed for bright visions of a future laden with possibility. While homeownership is perhaps a marker of permanent settlement, here it allowed for forms of greater permanence, but also dreams of comfortable destinies back home. For many, purchasing a home was a means of staking a small claim on this economic moment, participating in the ebullience of the marketplace. Observing their friends and colleagues taking part, people like Mabel and Betsy didn't want to let the moment pass them by, choosing to grab their economic fate by the proverbial horns. Such a decision was meant to allow for greater opportunity later on. In the absence of steady, pensioned employment, people saw homeownership as a means of safeguarding eventual old age, when perhaps they would no longer wish to labor and could think of cushy retirements back home. The endless rise in prices implied that when one hoped to move back to Quito or Lima, selling the house would repay the mortgage amount with an ample nest egg to take home, where euros would go much farther than local currency. Aware of the high cost of renting, too, many informants considered renting out their homes as another alternative, which would offer steady income throughout old age. Thus purchasing a home became another means of supporting both their own households and the far away economies of their homelands, a wise decision with sound financial repercussions.

Just as natives bought second homes as investment vehicles for retirement, so too did immigrants engage in their own speculative practices. Speculation, of course, has long been a dirty word, particularly in Spanish urban history (if we recall the first chapter). Yet we all engage in speculative acts daily, betting usually small sums that our immediate decision will bear out a greater return on investment. I justify the purchase of a new black blazer with the thought that I will be able to impress sartorially at my next job interview, increasing my chances of securing some well-paid position. Speculation is often associated with recklessness and overreach, but is often entirely naturalized and normal within the context in which it takes place. Buying a house is always in some way speculative: the new owner is predicating her purchase on an ability to pay the mortgage monthly, or in the case of a cash sale, afford property taxes for the duration of her tenure. Further, in societies in which equity is closely if not wholly allied with homeownership, people enter into these contracts on the premise that their new property will increase in value, growing their personal wealth. These modest citizens of millennial Madrid were placing bets on the continued growth of the real estate market. Yet those bets were elaborated within a climate that largely demanded they arrive at that decision anyway.

Leaps of Faith

Finally, immigrants were placing their trust in this particular system, a small leap of faith. One element many hoped to escape was the petty corruption that animated so much of urban life in cities back home. Betsy describes her mother purchasing a house, a process that demanded she hire a lawyer, an economist, and a host of other experts to ascertain that everything about the sale was above board. In friendly conversation with Celi and Margarita one day, I laughed with them about their erroneous beliefs.²³ At home in Ecuador, they had to pay off someone for even the simplest task. Driving down a rural highway, they might find themselves confronted with a patrolman's bribe. Europe, however, promised a different reality, in which everyone operated with honesty and straightforwardness. Thus, as Celi and Margarita impressed upon me that day, in Madrid, 'you trust the man in the tie.' The man in the tie, whether he is the banker or the broker or the notary public, must be by the book. If immigrants were delinquents and deviants, as they were often portrayed in the media, then their Spanish counterparts must surely be reliable and decent, acting in the best interests of their clients. After all, one could drive the length of Spain without bribing someone. Thus when they walked into the bank offices, they assumed that the people who sat across from them at the desk, those holders of professional knowledge, gave of that expertise as obligation to transparency. The confidence one could place in the system, even if it had proved to be so treacherous at times, was the great benefit of being in Spain, a nation ruled by international doctrines on human rights, on fair trade agreements, and on forms of consumer protection.

Conclusion: Who Can Integrate?

In this chapter I have focused on the complex articulations between state policy and practice, cultural discourse, and qualitative immigrant experiences to argue for the ways in which homeownership became a constitutive component of the integration project. For the state, homeownership offered quantitative proof of immigrant integration, a benchmark to encourage through both policy and *laissez faire* edicts on industry. This seemingly benevolent, economically liberal attitude allowed the banking and real estate industries to infiltrate the lives of Madrid's immigrant communities, fostering a common sense that covertly, though forcefully, encouraged consumption of housing. In a moment in which immigration and integration policy often served to confuse and confound, maintaining the immigrant other in a liminal state, homeownership provided a tangible means that would seemingly ameliorate the conditions of quotidian urban life.

If we look qualitatively to the homeownership apparatus, as it interacted with and influenced the immigrant experience, we can also see the ways in which integration is far from a normative process that sees the direct, scaled progress of an immigrant's assimilation into society. Rather, the imbrication of political attitudes, policy, industry, personal considerations, and family histories produces a plethora of outcomes. Crafting effective, reasonable, and politically sound immigration and integration policy is a difficult task, often influenced by unreasonable attitudes that have little to do with actually existing practices. Within such a landscape, homeownership is an easy fix, particularly when the onus for inclusion is largely placed on immigrants themselves. But this system, which ascribed large-scale ownership to integration and economic advancement,

²³ Conversation on October 9, 2013, at Taberna Tomates Verdes, Lavapiés, Madrid.

was deeply flawed, predicated on liberal helpings of fraud and ever more greater patterns of inequality, which I will document at the start of the next chapter.

South American immigrants constituted a success story within this boom town. As very recent arrivals, they were organized, they carved out spaces for themselves in the city, and they quickly incorporated themselves into economic and civic life. Yet that success was bolstered by several features, namely shared language and colonial histories, in addition to strong associational traditions, which I will discuss in the next chapter. They could take part in this imagine whole, furthering its common sense, its cultural mores, without much disruption. Yet that pattern of settlement was not available to all members of Madrid's immigrant populations.

From Civil Death to Civil Disobedience: Exclusion, the Death of Citizenship, and Immigrant Activism

In the last few chapters, I have documented the ways in which homeownership became an important pillar in questions of identity and membership within both Madrid and the greater European community. For the working and middle classes, homeownership was a means of financing reproduction, obviating post-Fordist conditions of labor and employment, and fostering a regime of belonging predicated on consumption. For migrants, meanwhile, that same system offered permanence, an incorporative tool to demonstrate competency and mediate difference. For both immigrants and the working class, moreover, homeownership was also predicated on aspirations of middle class urbanity and upward mobility, of futures bright with economic promise. Allowing for the realization of these wants and needs, the mortgage thus was key in crafting financialized subjects who might take part in the global European city—a frontier town in which to settle and make one's fortune. In this chapter, however, I am concerned with dismantling this system in order to analyze how this arrangement. I argue that rather than expand equity and promote stability, homeownership furthered exclusion both spatially and socially. I am also keen to unearth the fraudulent foundations that allowed such a system to grow and flourish.

Understanding exclusion from this model will be key to this chapter. Predicated on overleveraged debt, substandard credit products, and the constant expansion of the real estate industry, this arrangement was unsustainable, and the exclusions and silence it generated soon came into sharp relief. Others have documented the decline and fall of the 'Spanish model,' analyzing its over-reliance on the construction industry, which implicated everyone from large savings banks to small town mayors and private citizens (Charnock, Purcell, & Rivera-Fumaz, 2014; López & Rodríguez, 2011). In light of the rich literature on the recent crisis—much of it carried out by economists and political scientists with more technical knowledge of entrenched macro questions of political economy—I seek not to document the ways in which this model fell apart. Rather, I analyze the ways in which personal subjectivities interacted with situations of financial disparity to produce forms of exclusion. These forms—located broadly under the rubric of 'civil death'—are key to then unearthing the activist responses that translated exclusion into action, desperation into disobedience.

This exploration of civil death, meanwhile, is crucial to understanding citizenship regimes that operate through consumption and the marketplace. Scholars have argued contemporary arrangements of citizenship are increasingly tied to the market, in which the rights and rewards of membership are contingent upon neoliberal rationalities. Such arrangements construct the market as a benevolent force that will allow for the greatest possible good. But not much is known about those who suddenly face exclusion from such a model. As I argue in this chapter, exclusion provokes economic exclusion, but also familial rupture, loss of identity, social isolation, and even bodily harm. Meanwhile, civil death operates through gendered dynamics that are unduly prejudicial to women. The ways in which women mediate, resist, and experience this exclusion are of utmost importance for later understandings of contestation.

Finally, I recuperate the ways in which immigrants were on the forefront of contestations that sought to challenge this model. I argue that histories of vulnerability, traditions of activism, and

innate knowledge of the entanglements between broad economic processes and the personal space of the home, provoked a specific response that laid the foundation for future social mobilization. As the first victims of the crisis, immigrants came together to protest their civil death, demonstrating the ways in which it was a product of a broader financialized landscape. By contextualizing such experiences, they rewrote understandings of foreclosure and eviction as results not of personal or moral failings, but rather as processes tied to larger logics of extraction and dispossession. As such, the domestic problems of home experienced translation, rendered into political issues that would then require a political response. Ultimately, as I reveal in this chapter and next, the racial and gendered dynamics of exclusion paradoxically fostered an alternative politics in which inclusion, empowerment, and previously marginal voices reconfigured the crisis as political opening and opportunity.

Peripheral Citizenship

Él trabaja en metro cuatro horas por día, ella está desempleada, cinco menores a su cargo (13, 10, 4, 2 y 7 meses) y la menor con infecciones respiratorias recurrentes por el estado de habitabilidad del inmueble -tiene informe de inhabilitación del ayuntamiento

He works in the Metro four hours a day, she is unemployed, with five minors in her care (13, 10, 4, 2, and 7 months) and the smallest has recurring respiratory infections because of the habitable state of the unit—they have a City Hall report on its inhabitation

- PAH eviction information form for a Nigerian-Spanish family; Villaverde Alto; eviction, scheduled March 27, 2012, was suspended the day before.

In the last two chapters, I have detailed the ways in which homeownership was sold to the public as a necessary component of full membership. While different questions motivated home purchase, both immigrants and native informants sought to take advantage of Spain's boom. The mortgage was a tool to realize that dream, in addition to securing old age and offering modern comfort. These sentiments permeated much of society, but the qualitative experience of this citizenship regime often differed greatly from these notions of domesticity, upward mobility, and European performances of identity. Instead, homeownership often provoked conditions that furthered differentiation. While not immediately obvious at the moment of sale, that tendency haunted this system even prior to its collapse. In the second chapter, I revealed how the growth of household economies was predicated almost exclusively on debt; the explosive expansion of individual wealth was almost singlehandedly due to overvaluations in the property market. In this first section, however, I want to dismantle concepts around homeownership and integration to demonstrate the ways it actually tended to increase not only debt, but also sociospatial segregation and exclusion for the working class and immigrants. Homeownership, as I have demonstrated, has long been a tool for the integration of vulnerable groups. As a benchmark for economic integration, however, it nonetheless produced other situations of risk and exclusion.

To diagnose and discuss the ways in which homeownership contributed to inequality, I rely herein on an eclectic assortment of artifacts. Through my work with the Plataforma de Afectados

por la Hipoteca, I gained access to their files on over three hundred evictions cases in the Madrid region. Such materials, which I have engaged with both quantitatively and qualitatively, allow me to observe where people purchased homes in which foreclosures have taken place. While an imperfect system, as it relies only on those data from people who have actually reached out for assistance, it is still a substantial accounting of people's experiences, which provide further information on mortgage credits and personal histories. Meanwhile, I interpolate this information with geocoded spatial data on all properties that have passed from Bankia to the SAREB (Sociedad de Gestión de Activos procedentes de la Reestructuración Bancaria). The SAREB is the entity that was created after the collapse of the banking industry, in which many regional savings banks were found insolvent and absorbed into larger conglomerates. Emerging out the wreckage of four nationalized banking institutions, the 'bad bank' has acquired much of the mortgages on foreclosed properties within the Madrid region. During my fieldwork, an activist took on the task of mapping all the available addresses of Bankia properties that had passed to the bad bank. Bankia, a nationalized bank that includes a variety of now defunct savings banks, includes Caja Madrid, which was the primary mortgage lender within the Madrid region, and as such is responsible for a high percentage of evictions (Alejandro López, n.d.).²⁴ Additionally, I once again rely on advertisements in *Latino* and interviews with immigrant informants as a means of seeing where immigrants were actually being offered housing. Finally, in addition to information gleaned in interviews, my own participant observation helps bolster my analysis. As an active, daily participant with the PAH, I was invited to several people's houses over the course of my time in Madrid.

The Illusion of Choice

The discourse surrounding immigrant homeownership, which I detailed in the previous chapter, emphasized choice and possibility. Reflecting liberal ideals of rationality and free will, homeownership appeared to offer a horizon of near limitless opportunity. Those advertisements referred to the house of one's dreams, now easily in reach. Yet the reality of homeownership and the process by which one attained that supposed dream was in fact limited, laden not with endless choice but rather with the harsh demands of an overvalued real estate market. Many homebuyers were able to access brand new units that seemingly met the needs of the cosmopolitan citizen. Yet many of these new units were located far out on the central plateau, in glimmering housing estates that became modern ghost towns. The PAUs in the north and south contain tens of thousands of new units, destined to thrust their populace into the future. However, these areas were not yet fully serviced by public transportation, and lacked the vibrant street life that made many parts of the city so popular.

Immigrants, however, largely bought in old peripheral areas of the city, in units that had been abandoned by their native counterparts. In this decision, they were presented little choice. Trusting their real estate agents to lead them to the best deals and offers, many of my informants describe the process of purchasing a home as one dominated not by choice but by harried urgency. Agents would show them units in areas that were often foreign to them; one informant, Maria Eugenia, describes her move to the Carabanchel neighborhood, at the very Southwestern

²⁴ My sincerest thanks to the anonymous activist who put together this information. It was shared on a common anti-evictions listserv in November 2013. The information can be found here: <https://www.google.com/fusiontables/DataSource?docid=1YSp4CpTM9mLI6OcwGX6fAUd3E5MVfHJ1fShVCZU#rows:id=1>

edge of the city, as one motivated wholly by anxiety. She related to me one spring afternoon, ‘Ellos te buscaban las casas y te decían tienes que comprate esta y esta ahora porque si no luego el banco no te va a dar el prestamo, entonces tienes que firmar ya’ (They would look for a house for you and tell you that you have buy this one right now because if not, then the bank won’t give you a loan, so you have to sign immediately).²⁵ Rather than select the area in which they were going to live, in proximity to work or friends, many informants describe simply going where they were led, induced to purchase because their agents presented it as the only option. Betsy, for example, purchased a new home in Coslada, having never been there before. But her agent presented it as an excellent option; the extension of the metro to this inner ring suburb convinced her that it might be a bustling area in the years to come. Worried the price might go up, she purchased, despite knowing nothing of the area. They could not let the option to purchase pass, as the price would go up or the bank might deny them under different circumstances. In this way the industry utilized people’s desires and dreams to push products in undesirable areas of the city.

Segregation and Exclusion

The areas in which these purchases took place contain conditions that promote socio-spatial exclusion and financial hardship. The housing stock in areas such as Carabanchel or Tetuan is old and in need of reform, often without elevators in mid-rise housing blocks. As city hall funneled money into revamping the historic center, it often left areas on the periphery to decay and fall apart. Project-based urban development left these areas in need of repair, left for future investment projects. While the then-president of the Comunidad planned a massive extension of the metro during the heady years of the late boom (2005-2008), the transportation options to many of the peripheral working class neighborhoods were incredibly limited. A neighborhood like Villaverde, the most southern area of the city, was only accessible via commuter train or a very lengthy bus ride. An old village once incorporated into the metropolis under Franco, that area now has a metro stop on its historic main thoroughfare, yet that one stop services a sprawling neighborhood.

Despite expanding public transportation infrastructure, many areas remain poorly serviced, particularly those traditionally working class neighborhoods. Several times during my fieldwork, I went with Elena, a middle-aged Spanish single mother once married to a Peruvian, and her two adolescent children to her house in the Puente de Vallecas neighborhood. A traditional area of working class solidarity, the neighborhood is a rabbit’s warren of narrow streets and blocks of uneven length; its local bars still charge a euro for a glass of wine and a tapa. Many of the transit stops are located along the lengthy avenue that runs all the way from the old Atocha station through a posh area, under the M30 ring road, through Puente de Vallecas and out to the impoverished hinterland. Yet Vallecas sprawls throughout a large area now shoehorned between various highways and byways, train lines and factories (one area is called Entrevías, or Between Lines, to reflect a location buttressed by train tracks and national highways). Elena worked in the northern neighborhood Prosperidad, where her children went to a nearby school. She would leave work to collect them and then take an extensive metro ride home, in which they would change trains twice. Upon arrival to Puente de Vallecas, she would marshal her children for their kilometer walk to the house. They would arrive at their street, a block full of small individual

²⁵ Interview held April 25, 2013, at an informant’s house in Ciudad Lineal neighborhood, Madrid.

structures, many in disrepair. Their house is two-storied, squat, old and badly in need of reforms. Its dark interior contains a garage area on the ground floor and three tiny bedrooms and a small shared area in the upstairs. Thus homeownership also implicated great distance, time, and energy, all in exchange for a mediocre place to live.

Within Spain, discussions of urban poverty often focus on exclusion as its primary variable. Inequality, a term rampant throughout literature on similar issues within a variety of geographies, remains associated almost wholly with income. Exclusion, however, speaks to social conditions in addition to economic factors, and often appears in conversations on housing. That term also emerges frequently in reference to immigrants; while in other contexts we might speak of segregation, inequality, or racial bias, in Spain the focus remains firmly on this variable. Indeed, as several have argued, while immigrant social exclusion is high in Madrid, it is not necessarily accompanied by spatial segregation (Arbaci & Malheiros, 2010; Martínez del Olmo & Leal Maldonado, 2008). At the same time, these analyses tell us little as to what exclusion entails; Martínez del Olmo and Leal Maldonado use overcrowding and housing conditions as indicators. What is useful, however, is the manner in which this term brings together discrete questions of the domestic sphere with larger considerations of social status, economy, and location. If inequality exists within the domain of personal finances and income, then exclusion responds to that reality while also harkening back to more situated questions of bias, social interaction, possibility, and place. My discussion seeks to evoke this term's multiplicity, imbricating the quality of the urban experience, location, potential segregation, economic hardship, and the increasing association between race and place—what Wacquant terms territorial stigma (L. J. D. Wacquant, 2008).

Indeed, newer forms of exclusion inflected the housing experience, despite a decrease in segregation. In Martínez del Olmo and Leal Maldonado's study, they note the elevated percentage of overcrowding among Ecuadorian immigrants—higher than for any other collective. That situation speaks to the reality I discussed in the previous chapter, in which recently arrived migrants shared close quarters. Overcrowding also contributes quantitatively to segregation. Yet as people settle, gain stability and a job, they are able to leave behind those temporary housing arrangements for more permanent solutions, including ownership. With the demands of the temperamental housing market, however, migrants often had little choice. They could not form ethnic enclaves in part because of the issue of choice I discussed in the previous section. Thus they were shunted into neighborhoods far and wide. Some, too, bought farther and farther afield; hence areas far from the city saw an increase in ethnic diversity during this time (Martínez del Olmo & Leal Maldonado, 2008, p. 59). Thus exclusion took on other forms: people had to travel great distances to work, they lived far from friends and colleagues, they were not able to take part in associational and community life, and they saw their social capital decrease. These social conditions, meanwhile, were complemented by increasing financial hardship, about which I discuss shortly.

While Madrid perhaps became less segregated ethnically during this time, the concentration of wealth and resources was still hastened (Observatorio Metropolitano, 2007). This kind of economic polarization coincided with immigration, as the foreign born took up social positions within downward shifting economies (Cole & Booth, 2007; Palomera, 2014). The dual specter of race and class haunts foreclosures: If we look to maps of eviction data, we see that foreclosures

have largely taken place in peripheral, traditionally working class neighborhoods. Though by no means anathema to the middle and upper classes, economic ruin and eviction have by and large marked those areas that have always struggled for inclusion into Madrid's modernity, old sections in which popular organizing ensured housing and drinking water, education and recreational infrastructure. Neighborhoods of foreclosure were in their day sites of dispossession under Franco. In that era, the emergent entrepreneurial oligarchy of the late dictatorship controlled consumption and production in these areas, extracting high rents from the poor in desperate search for housing. What has changed contemporarily is the scale and scope of that dispossession and the tools that make that process possible; its logic is more or less continuous. These neighborhoods, long sites of arrival for industrious workers, are place of struggle, as the poor attempt to maintain their foothold within the city.

If we accept that the map of Bankia properties that have passed to the SAREB is indicative of broader trends, it reveals the vast majority of Madrid city's foreclosures have taken place outside of the M30 ring. Within that ring, foreclosures have been concentrated in both the old, degraded part of the historic center, or in the Tetuán neighborhood in the north. In the Center, properties are largely clustered along the old streets of Embajadores, an area in which many buildings were in terrible condition. City Hall's statistics reveal that in 2001, only 10,600 out of almost 19,000 units were in 'good' condition, while the remaining 8,000+ units were mostly in 'bad' or 'deficient' condition.²⁶ I spent a lot of time in the neighborhood during my many years in Madrid, including a stint living in a refurbished apartment on an old, narrow, and very steep street with views towards the south. I was attracted to the area because it was hippie, arty, and cool, home to funky bars and Indian restaurants, while still in the heart of the city. As City Hall lavished funds on cleaning up the more touristic parts of the old town, Embajadores went mostly untouched, its crumbling old buildings attracting squatters, its low rents bringing in an eclectic mix of immigrants. But it was also unsafe. Petty crime was rampant, and junkies partook of their drug of choice in the open sunshine on the narrow streets that lined the central plaza. I was continually harassed when walking home. Friends jokingly worried I might get stabbed. Thus while central, it was not exactly for all tastes. In some ways, I was part of a newer wave of gentrifiers, attracted to the area in part because of its cheaper rents, which had allowed immigrants to settle there, too. Some came to purchase in the area as well. But by far the majority of Bankia foreclosures have taken place in areas such as Carabanchel, on the Southwestern shore of the Manzanares river, or Puente de Vallecas. Both reveal narrow streets littered with foreclosures, often along blocks that lie far from the closest transit lines and major avenues. As old parts of the city, largely constructed through the sweat equity of previous residents, many of these neighborhoods are characterized by low housing blocks made of brick or concrete. The units in these blocks are small, crowded together; in Carabanchel for example, according to municipal numbers, almost 60% of units are between 40 and 75 square meters. Many of these properties sold for hundreds of thousands of euros, but are now worth a fraction of their former prices.

²⁶ The following discussions of municipal data on building conditions, etc., are based on data found here: <http://www.madrid.es/portales/munimadrid/es/Inicio/Ayuntamiento/Estadistica/Areas-de-informacion-estadistica/Edificacion-y-vivienda/Censo-de-edificios-y-viviendas/Censo-de-Edificios-y-Viviendas-2001?vgnextfmt=detNavegacion&vgnextoid=d8cddc5bed1b8410VgnVCM1000000b205a0aRCRD&vgnnextchannel=f93124e8951ef310VgnVCM1000000b205a0aRCRD>

If we compare this map with PAH data, we see great overlap between cases that have passed through the organization and Bankia properties. Using Google Maps, I plotted those PAH cases that ended in eviction orders during 2012. While the group works with hundreds of cases at any given time, a far reduced minority actually receives the court documents signaling imminent eviction.²⁷ In 2012, 22 of the 118 cases that received an eviction data in Madrid proper were located in Carabanchel. Other popular areas included Villaverde to the South, Embajadores in the Center, and Puente de Vallecas to the Southeast. Within Carabanchel, the vast majority of the households at risk for eviction were Latino (Embajadores on the other hand was primarily Sub-Saharan and North African, reflecting the demographics of that particular area). The area became one of the most heavily immigrant over the last ten years. In 2005, the district's population was around 18% foreigner; by 2010, that percentage had jumped 5 points to just over 23%. Buying into this working class area, immigrants purchased older homes, as the vast majority of the housing stock was constructed between 1950 and 1980. In 2001, around 80% of buildings, meanwhile, lacked elevators, and while not in deleterious conditions, still lacked amenities and updated infrastructure. Rather than access the glittering beacons of Madrid's new modernity, immigrants instead were allowed to consume the detritus, that which was left over in the modernizing project. While the products that allowed for their participation were new and novel, they were not accorded the same access, occupying those sites left behind by an emergent middle class. Homeownership, then, meant immigrants were in many cases replacing working class Spaniards who had previously held positions at the bottom of the proverbial urban food chain.

²⁷ This is dependent on the goals and wishes of the *afectado*, and the point at which he or she has actually sought out help from the PAH. I will discuss more further later on, but those individuals who seek out help earlier can often prevent much of the foreclosure process. However, in 2012, the movement was still in some ways in its infancy, and thus some of the techniques now employed to halt or delay foreclosure, repossession, and evictions had yet to be elaborated.

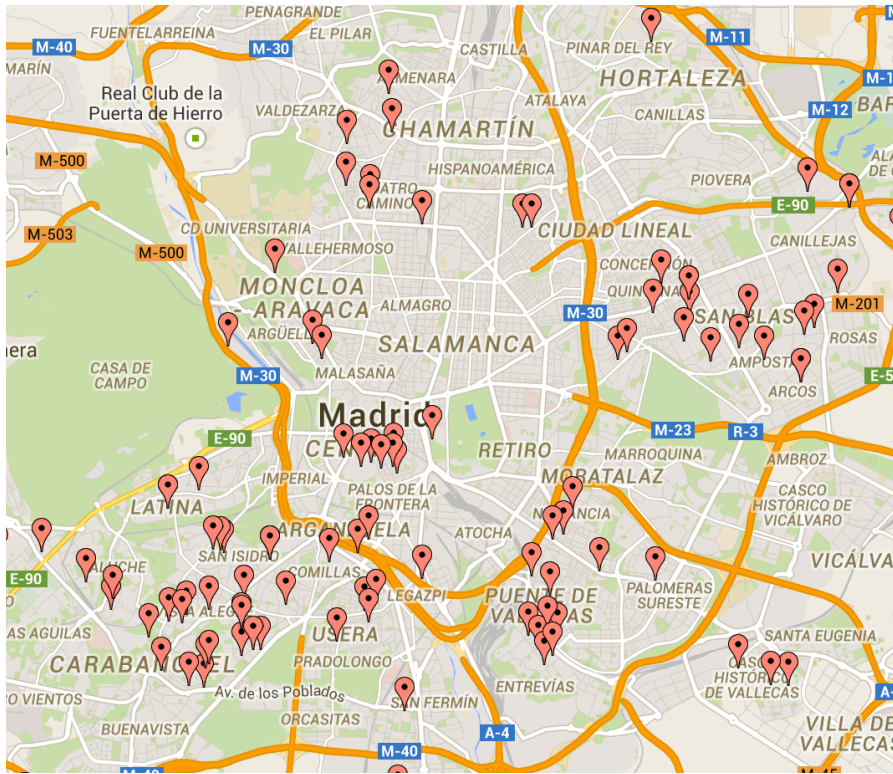


Figure 4: PAH evictions 2012

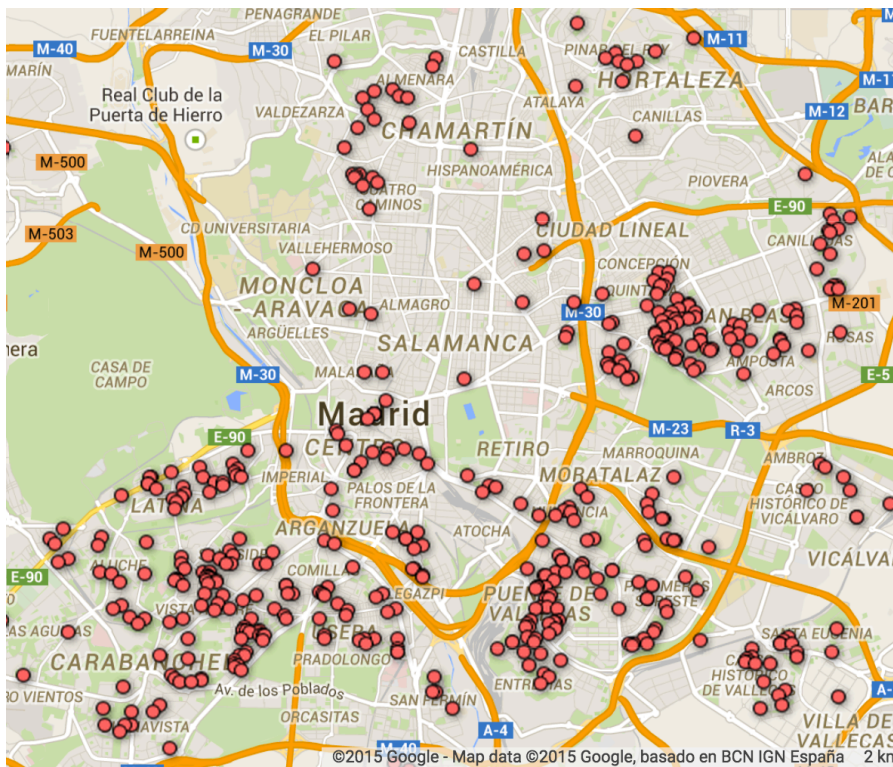


Figure 5: SAREB Properties

The Inscription of Difference

Thus homeownership was a means of further inscribing difference. This inscription operated through spatial terms, abetted by public imaginaries around safety, security, and stigma. I mentioned above my experiences living in Lavapiés, which has long occupied a curious location within popular cognitive maps of the city, as a site of both alternative, cool lifestyles, and danger, otherness, and filth, both moral and physical (Martín, 2001). Immigrants certainly feed into that imaginary, bolstering notions of the neighborhood as both multicultural and cosmopolitan, and incivil and unsafe. Carabanchel, too, has been characterized in the popular imagination as a site of territorial stigma and insecurity (García García, 2008). As García argues, its peripheral location has been concretized theoretically, defining it, too, as a site of marginalization and scarcity. This imaginary is bolstered by historical associations, as the neighborhood is home to an infamous prison built by Civil War prisoners in the bleak post bellum years. Following its abandonment, the panopticon style structure became a squat, then demolished in 2008.

I have to admit that in my many years in Madrid, I have scarcely trod the neighborhood's sidewalks; I have ventured to the large cemetery in San Isidro twice in the last few years, but have spent scant time traversing the area. For me, such a (non) decision has less to do with my perception of the area as dangerous and other, and more to do with familiar itineraries of expat interests and excitements, which are largely confined to the historic center and the posh residential neighborhoods that line the Castellana. While it enlivens Maria Eugenia's mental map of Madrid, for example, as her place of residence, it existed wholly outside my own. Most of my time in Madrid has been spent with upper middle class multinationals; we would never go to Carabanchel not because it would be unsafe, but rather because we could hardly locate it on a map. Yet despite our ignorance of the area, its prices rose steeply during the boom as with everywhere else, allowing new homebuyers to take on inflated mortgages for old, vastly overvalued properties. We see evidence of this bubble in two Carabanchel cases from October 2012, in which the mortgages were worth 245,000 and 326,000 euros each. With the onset of the crisis, meanwhile, the area suffered ever more greater inequality. During 2014, it was second only to Puente de Vallecas in petitions for *renta básica*, a public subsidy. The area saw 653 applications for a provision that allows only 426 euros a month to those who meet specific requirements and abide by certain conditions.

Homeownership could thus further ally certain populations to the figurative and physical periphery. As a tool for making manifest urban aspirations of domesticity and upward mobility, private property operated through and perpetuated exclusion, particularly in relation to spatial arrangements. While many immigrants bought into the outer neighborhoods of the city, others acquired homes farther and farther afield. As the market was reaching its peak in 2006 and 2007, the pages of *Latino* advertised houses not only in neighborhoods such as Carabanchel and San Blas, but also in distant suburbs, some located outside the Madrid Community. For example, on May 25, 2007, a small ad sought to entice homebuyers to Hormigos in Toledo, with the promise of homes for as little at 85,000 euros. With allusions to flexible financing and no money down, the small yellow image hoped to attract immigrants to a development in a tiny town located almost 100 kilometers away. Likewise, on December 14 of that same year, CAP Inmobiliaria announced the high quality of units located in another far-flung *toledano* town. Offering the attractive possibility of payments as low at 120 euros/month (which would probably balloon shortly thereafter), the units were but 1 kilometer from the train station; what the ad neglects to

mention, however, is that trains to Madrid run but once a day. On March 7 of 2008—the final days of excess—a small image offered single-family dwellings in a small town in Segovia for upwards of 183,000 euros. While perhaps the thought of an entire home to oneself was enticing, it certainly required a car to make the voyage into the city; public transportation demanded several transfers between buses and trains, doubling travel time.

During my time with the PAH, I often spoke with people who had purchased in places far out on the plateau. The isolation, great distance, and distinct lack of urban amenities would have completely deterred me from such a decision. But the thirst to own was all-consuming, as many of my interviews bear out. As prices rose to astronomical levels in the city, even in old degraded areas, the newest customers were desperate to own for its promise of permanence. Illescas in Toledo, for example, may lie beyond the bounds of the Comunidad de Madrid, but there the young Ecuadorian family could own a place far larger than what they could access in the city. Such a decision, moreover, was influenced by notions that such places would soon become lively centers as more people were pushed out of urban centers. That assumption was bolstered by planning edicts of the era, which I discussed in Chapter Two. The Podunk town would lure the masses with its beautiful new housing developments that offered the latest amenities; the old adage, if you build it, they will come, here proved rationale for planning, execution, and consumption. Rather than interpret insane housing prices as a sign of overvaluation and imminent demise, Betsy, for example configured herself as a pioneer, exploiting an opportunity others would soon discover.

But the apparatus of homeownership was predicated on the ever-greater expense to the citizen. As mortgages went up, housing options became increasingly spatially disperse, requiring time, an extra budget for transportation purposes, and the energy to travel great distances in the pursuit of employment. If homeownership was largely co-terminus with citizenship, then it was a system that privileged economic participation above all others forms of inclusion and membership, precluding leisure, sociability, or the flourishing of a metropolitan multicultural sensibility. While there was an illusion of choice and opportunity, the reality was one of increased socio-spatial exclusion and financial hardship, as homeownership promoted the outward dispersal of immigrant bodies to those sites deemed peripheral. Difference is here shown to be profitable: it promotes vulnerability, which in turn allows for exploitation. The full inclusion of these wayward subjects into the social, political, and economic whole would have negated that process, preventing these waves of accumulation. Neoliberal processes did not craft these sites into troves of exploitable wealth; many neighborhoods have long existed to contain those portions of Madrid's population deemed other. Rather, those processes as they governed the city's ownership regime simply permitted more audacious gains, even while they operated through existing spatial repertoires and imaginaries.

We Are All Equal in Death

While homeownership in many ways furthered sociospatial disadvantage, its decline and fall served as a great equalizer. In the previous section I focused largely on analyzing the ways in which the regime of private property, so important for questions of citizenship, in fact increased difference and promoted certain forms of exclusion, often along ethnic lines. However, in this next discussion I am keen to demonstrate how the financial crisis, as it was brought to bear on the housing system, provoked remarkably similar processes across lines of race and class.

In January of 2007, the Euro Interbank Offered Rate—Euribor for short—went up significantly. This reference rate, emitted by the European Banking Federation, is that by which the vast majority of monthly mortgage payments is calculated in Spain. Over 90% of mortgages use the Euribor as reference; fixed rate mortgages, common in the United States, are anathema to the current system. Suddenly, mortgage payments across the country began to rise, a situation that would only worsen as the rate continued to climb over the next year and a half. In this same moment, the economy was slowing; years of frenzied construction were finally coming to a halt. With the explosion of Lehman Brothers in September 2008, Spain's long decline began in earnest, as droves of people began to lose their jobs. The first line to fall, as is common in economic crisis, consisted of already precarious workers, in this case primarily immigrants.

Yet while immigrants were the first victims in this collapse, their struggles only presaged similar experiences amongst the native born. These narratives of isolation, despair, rupture, and shame animate this next section. In particular, I demonstrate the inherent violence of a system based wholly on debt; financialized subjectivities experience sudden and profound exclusion with the advent of crisis. In the process, debt experiences transformation from a democratic mechanism for inclusion into a punitive tool that inscribes psychological conditions of carcerality. Further, by looking to the edges, silences, and exclusions of a citizenship regime predicated on consumption, I argue we see the ways in which such a regime renders those cast aside as unworthy, inept, and wholly responsible for their own demise and 'civil death.' This emphasis on individual failings is in contrast to the transcendence of civil death, subject of the final section of this chapter.

To document these ontological currents I rely almost exclusively on participant observation and interviews. While in the last two chapters I often focused on textual analysis to explicate sentiments of identification, membership, inclusion, and consumption, here I am more concerned with broader emotional trends that were culled from many hours of constant engagement. Much of the previous ethnographic work, meanwhile, was historical, as I asked informants to reflect on their past decisions and experiences. Here, however, my analysis emerges from both people's reflections on their 'civil deaths,' gleaned in interviews, and my own observations and experiences as a fellow activist engaging with people going through foreclosure. Informal conversations, participation in the general assemblies of the PAH and 15M groups, attendance at several workshops on empowerment and emotional support, and many mornings counseling people on their mortgage issues contribute to this analysis.

A Civil Death

With the advent of Spain's crisis, the linkages between citizenship, homeownership, and debt were suddenly brought into stark relief. Many informants speak of their situations as *muerte civil*, or civil death, making legible the intense links between identity, citizenship, and the financial system. In Spain, once a person enters into arrears, she²⁸ becomes a *morosa*, on a credit black list that prohibits a whole host of economic activities and exchanges. She cannot take out a credit card, a new cell phone line, or a small loan. Further, in the absence of personal bankruptcy

²⁸ I will continue to use the female pronoun; PAH Madrid is explicitly feminist, and the vast majority of people who seek out mortgage-related aid is women.

laws, she cannot wipe her slate clean. Mortgage law, too, dictates that even after foreclosure and bank repossession, people owe the outstanding balance. This bleak financial terrain conspires with neoliberal ideology to configure the debtor into a *muerto civil*, experiencing civil death in the act of foreclosure. Throughout my encounters with the PAH, people chattered of this reality with enervated fear; mostly unemployed or with highly precarious work, people found their economic futures had also passed through a process of foreclosure. This civil death is a powerful refrain that saturates the spaces of the PAH. In referring to themselves as ‘muertos civiles,’ people make explicit the connection between civil rights, membership within a particular polity, and spending power, revealing the stakes for market citizenship.

In the analytic set out by neoliberal ideology, and shored up by our punitive understandings of poverty, the debtor is cast from society, adrift in a sea of economic ruin made by her own hand. This understanding of financial ruin as criminal, singular, and individual reflects broader currents that render the poor into subjects undeserving, and thus in need of punishment (Katz, 2013; L. Wacquant, 2009). This concept of civil death effectively excises the individual from the political whole, treating her as aberration. So, too, must she bear all the risk and responsibilities of her financial situation. The bank that lent the money is more or less absolved, its wager almost wholly without risk—a situation we can observe within the micro-scale of a family struggling to maintain its home and the macro-scale of the Greek debt crisis. Such an arrangement insists we see the debtor as a victim of her own poor financial decision-making while doing little to interrogate the situated economic, political, and cultural conditions that would have made such a decision rational in the first place. Indeed, this arrangement, buttressed by neoliberal ideology of open markets and perfect rationalities, abetted by paradigms of propertied citizenship (Roy, 2003) occludes and distorts²⁹ the way in which foreclosure and civil death are embedded processes within a complicated political economy. Civil death disavows the ways in which that financial situation is inextricably linked to the broader economic geography of boom and bust.

A generation of scholars argues poverty has become a site for a host of considerations. Inner-city poverty is but a bleak, black stain upon our social geography within the west, to be kept out of sight, managed, disciplined, and confined (L. J. D. Wacquant, 2008). Perhaps, as in Katz’s analysis, those denizens of the ghetto are ‘undeserving’ of our compassion, and thus must languor like a cancerous tumor, contained out of fear it might spread. That logic intersects with the carceral conditions of debt, which unduly punish those who cannot repay (LeBaron & Roberts, 2012). Third world poverty, meanwhile, emerges like a specter to haunt notions of modernity and progress, yet it, too, demands discipline and domination (Peck & Theodore, 2010b; Roy, 2010). Poverty, and thus the poor, is something to be managed, controlled, and sometimes punished through techniques and technologies of rule. Despite these analytical strands, however, we still know little about how the poor—and the newly poor—understand themselves, and how they internalize, mediate, and engage with this disciplinarian rhetoric that often crafts them into outlaws and outsiders.

To be brought low in this way implied a death, an excision from social and civic life. This understanding of debt’s implications on ontologies of poverty begins to coalesce early in my fieldnotes. I begin by talking about financial ruin as a constant fear and motivator for many. This

²⁹ I use distortion here deliberately, following arguments that insist ideology works initially through distortion or deformation. For a good discussion of see (Dikeç, 2013).

was a theme that was to emerge again and again, but was made legible only through constant, repeated contact with people, often in informal settings. My morning sessions in San Cosmé gave me familiarity with the anxiety people feel about their status as ‘morosos.’ In many cases, what brought them to the PAH was not the fear of losing a home. Perhaps they had already suffered through the lengthy foreclosure and eviction process, without contestation or resistance. Now, living outside their former domicile, their primary concern was the cancellation of this debt: they didn’t want to live out their days paying off the balance on a house they no longer owned. Thus relieving oneself from debt, rather than saving a home, proved to be a great motivator.

Through time, meanwhile, I understood more fully why this debt was so problematic and so central to most *afectadas*³⁰ activism. Relationships that developed over time demonstrated how debt and financial ruin had implications at the micro-level. People would speak to me about their status as ‘morosos,’ and the ‘muerte civil’ that accompanied this status. Once on the list of debtors, people are forbidden from taking part in quite a few financial activities. You cannot take out a small loan, sign a new telephone contract, acquire a new credit card, etc. Furthermore, if you earn a formal wage, the state will embargo your salary past a certain point. Regularly, people would express to me their anxiety, fear, and frustration regarding economic exclusion. This term ‘muerte civil,’ or ‘soy una muerte civil,’ became a powerful refrain that conjured up a whole host of circumstances. That invocation of both death and civic life makes legible the intense links between identity, citizenship, and the financial system. I refer to the financial system not in terms of banks and multinational corporations, but rather as the economic organization of everyday life as it is incredibly bound to financial transactions, personal finances, and the ability to take part within the spectacle of consumption. In referring to themselves as ‘muertos civiles,’ people make explicit the connection between civil rights, membership within a particular polity, and spending power. Without spending power, without any kind of financial profile, they understand themselves as outside the imagined whole.

Laboring in Loneliness

This explicit term, however, carries with it implications that go beyond simple questions of economy. While status as a *morosa* has specific and direct economic consequences, excising a person from the consumer marketplace, to only focus on that status as an economic condition would be erroneous. Indeed, it would ignore the ways in which the financial economy was deeply enmeshed with all aspects of life. For both Spaniards and foreigners, being a consumer was profoundly entwined with certain processes of identification, signaling their status within a particular political economy. Yet the door to consumption did not close immediately and suddenly; rather, it was preceded by slow decline, anxiety, and increasing isolation. With the rise of the Euribor, people faced ever-greater difficulty to repay their debts; that difficulty was then exacerbated with the loss of employment. Betsy recalled how her life became consumed with work in order to pay the rapidly expanding payments on a house she never came to occupy. She described it as a ‘circulo vicioso de trabajo’ (a vicious circle of work), in which she worked evenings and weekends, always with her mind on her monthly payments. Rather than become a

³⁰ I am choosing to use the term in Spanish. In the media, the PAH has been translated often as the Mortgage Victims Platform, but I am not keen on using the term ‘victim,’ because the PAH actively fights against this idea of victimhood. Yes, many of these people are victims of a corrupt and unjust financial system, but they are empowered to fight back, thus transcending their victimhood.

nice refuge to escape the demands of work and the city, her house had consumed her being, demanding physical and emotional toil to keep her from ruin.

The work that went in to maintaining the monthly payments, meanwhile, was not only all consuming. It also promoted one's complete isolation from friends and family; outside of work, Betsy had little time for anything other than sleep. Here again we see the fallacy of equating homeownership with greater integration or inclusion. Rather than provide stability and middle class comforts, owning a home instead demanded endless labor so as to stay afloat, as *afectadas* barely scraped together the money for monthly installments. People had little time with which to experience a world outside of work, the civic life that is integral to social fabric and urban reproduction beyond labor. For someone like Betsy, homeownership precluded participation in civil society.

Isolation took on other forms, pervading many people's experiences with financial decline. Practically every one of my informants described their early days of financial difficulties as laden with a profound sense of being completely alone. They perceived others around them living happy and full lives without a care in the world, while these debtors carried with them this secret. They could not imagine that others, too, were experiencing such hardship; they alone carried this weight. In contemporary society, we are imbued with a sense that money and its myriad problems are discreet issues best left to the privacy of home, to hushed conversations with bankers, or furtive words exchanged only with family members. We do not air such laundry in public; to do so would be dirty, trespassing sacred social rules that condemn such topics to the confines of the domestic sphere. Such rules draw strict barriers between public and private, and in doing so require we suffer economic hardship alone. Thus people put on their bravest faces to interact with the world around them, as enervating fear further isolated them from society. The burden of their debt was so great it overwhelmed them, alienating them from their communities. Exhausted from worry, they imagined themselves alone with such a problem.

In discussing slavery, the historian Orlando Patterson denotes that enslaved subjects passed through a process of social death (Patterson, 1982). Within that process, the slave is wrested violently from his milieu and rendered into a non-being, 'desocialized and depersonalized' (Ibid, p. 38). The logic here is one of subjugation to the authority of the master, which demanded the institutionalization of marginality. Similarly, Giorgio Agamben writes of 'bare life,' by which the individual becomes that being who might be killed with impunity, the *homo sacer* (Agamben & Heller-Roazen, 1998). While the civil death of which I speak does not carry with it the brutal exploitation of human ownership, nor the actual death of sacrifice, it still evokes similar repertoires. Civil death is a form of institutionalized, state sanctioned marginality, which alienates the debtor and delineates her as outside and other. Further, she now becomes excess, stripped bare.

The Shame of Death

Central to this isolation was a sense of all-consuming shame and guilt. Everyone I have spoken to regarding their mortgage problems narrates the first period of their struggle in terms of 'vergüenza,' 'culpabilidad,' and emotional collapse. The physical and mental toil of maintaining oneself afloat financially came with incredible psychological expenditure. At the same time, because of the ways in which society configures debt and default, people found themselves

ravaged by such sentiments. The rivulets of shame, soon to become roiling rapids of emotion, emerged out of a variety of sources. For immigrants, this shame is located within a landscape that prescribes forward progress. The typical success story of the foreigner, who overcomes hardship in her new land to triumph over adversity, gaining citizenship and respect from both her community and society at large, circulates throughout many environments in which immigration is a substantive facet of contemporary life. Following the tenets set out for them by the world at large, these subjects performed the rituals and duties that might confer legitimacy. People such as Mabel and Betsy, Yvette and Maria Eugenia, meticulously stayed within the bounds of legality to prove they were ‘good’ immigrants, willing and able to contribute meaningfully and productively to civil society. Thus when they fell behind on payments, they were inundated with shame: they had failed in their roles, perverting the imagined, triumphant narrative of settlement and success.

Furthermore, within the analytic set out by state policy and social practice, buttressed by neoliberal ideals of meritocracy and advancement, one was supposed to be able to get ahead through hard work and long hours; indeed, homeownership was one of the rewards that one reaped. For immigrants, in addition to working class informants, their lives had consisted of constant hustle, of scrimping and saving, of backbreaking labor. Thus to now face disaster and default implied personal defect and failing. They were now excess to the system not because the system had contracted, but rather because they were inadequate to its demands.

In his discussion of shame, guilt, and violence, James Gilligan argues shame is the ‘death of the self’ (“Shame, Guilt, and Violence,” 2003, p. 1153). Mortification after all carries within it *mort*, the Latin root for death. Pointing to the vast vocabulary that describes feelings of shame, he argues that it is an essential estrangement from both oneself and one’s environment, the negation of both internal and external love. Much of Gilligan’s analysis emerges from his work with violent offenders; their own death is one means by which they can overcome and transcend that shame. That analysis resonates with Agamben’s discussion of bare life. While society and the state designate that category, here the internal classification of shame readies the soul for sacrifice. Shame is an ‘emotion that makes us most want to disappear,’ ‘that individuates, that isolates, that differentiates the self’ more so than any other sentiment (Biddle, 1997, p. 228). Finally, Heller signals shame as that affect ‘which makes us conform to our cultural environment’ (Heller, 1982, p. 215). As such, it becomes a boundary that encloses us within the whole. When we feel this emotion, therefore, we are no longer constitutive of that whole, outside and other.

If we think of this boundary that delineates and confines the whole, we can once again probe the manifestation of shame as it affects the immigrant. Homeownership was a system in which she could take part that would demonstrate she was part of the whole. She was ashamed she might somehow be mistaken for the wayward delinquent, and so she took steps to prevent that characterization. Shame comes, then, because she can no longer conform to this environment. What that implies for the self in its death, then, is that she is now that delinquent, that deviant specter of otherness who cannot compete. She has shown herself to be unworthy of membership, outside and alone.

The Death of Class

As the crisis continued, it swallowed more victims in its wake. While immigrants were very much the first line of defense, the contagion of economic despair spread, infecting other segments of the population. Over the course of my time in Madrid, I became close to Sofia, a middle aged woman with no children who looks older than her 50-odd years. Economic ruin has ravaged her and her husband Alfonso, devouring their upscale upholstery business. Catering to an elite clientele, the business began to sour, and so they refinanced their house to keep it afloat and pay employees. They proceeded to lose everything, including the house. For their entire adulthood, they had lived in upper middle class comfort, surrounded by friends and family. Their apartment is in the Arganzuela neighborhood, just south of the historic center, a typical middle class enclave with wide boulevards and large flats with terraces overlooking verdant treetops. They had purchased the apartment for Alfonso's mother, who had lived there for many years as a renter. When the landlord wished to sell, her son and daughter-in-law purchased the house out of familial obligation and largesse. A decade later, as despair set in, Sofia and Alfonso were engulfed in shame: how could they have gone from so much to suddenly, rapidly, so little? How could a decision borne out of responsibility to family cause such deleterious ruin? All around them friends soldiered on just the same, while they were left with nothing: as their own employees, they had no right to unemployment benefits or any pensions when the business finally collapsed. Having followed Spain's decadent demise in the news, they were certainly aware of crisis, but it was something that happened out there, to other people. It happened to immigrants with little education or people who had unwisely invested in extravagant real estate portfolios. This was not the reality of two people who had long operated among a certain elite, trafficking in fine wares for luxurious lifestyles.

Sofia and Alfonso reflect the ways in which vulnerability has spread throughout Spanish society; few are immune to the pull of austerity and ruin. For people who have a certain social standing, meanwhile, the experience of financial collapse can be even more isolating, the shame mixed with entrenched notions of class. Class divisions, meanwhile, are often laden with enmity, another holdover from the Franco era in which the regime fostered a disparaging view of the poor and working class (H. Graham & Labanyi, 1995). During one session with Tetuán's 15M assembly, a very well to do family arrived at the meeting with an eviction order for their large apartment. While most of that neighborhood is working and middle class, one area, bordering the Castellana, is posh and expensive, which is where this family called home. While the woman was prepared to publicly fight the eviction, her husband could not fathom allowing his friends and neighbors to bear witness to the spectacle of their ruinous loss. He wanted to go quietly into the night. Foreclosure, economic despair, and poverty were situations for the popular classes—those undeserving poor—relegated to spaces far from the elegant apartment blocks of Madrid's well-to-do neighborhoods. Those moments of financial desperation that punctured the confines of the upper class were to be quickly covered up, silenced so as to preclude one's ruin to be the object of pity and scorn.

For many people suffering through these processes of dispossession, collectivizing the problem serves as a means of transcendence, a phenomenon I will discuss more fully in the next section. But for those from the middle and upper classes, the collective can exacerbate their shame and guilt, because they find themselves in the midst of people not like themselves. For people in the upper echelons of society, suddenly brought low, their immediate social network is still made up of the well heeled. Privilege, wealth, family status, and employment secured under indefinite

contracts insulate them from many of the effects of crisis, which is still understood as a condition of the underclass. We see that understanding in the rhetoric of right wing politicians, who tell those suffering to pay their mortgage to cut back on other things in life. Further, to feel shame is a private affair, confined to house and home. To release that shame into the world is a transgression of the proper boundaries separating those two spheres, and doing so would open them up to *be shamed*, a public reckoning in which internal feelings of isolation become excision from the community at large. Maria Kaika has recently argued that compassion and racism are but two sides of the same coin—both other their objects of attention (Kaika, 2015). To offer up oneself as a victim of the crisis is to risk being that object, and thus other and different, standing apart from the imagined whole.

Enemies at the Gate

Guilt and the isolation it provoked were abetted by the aggressive strategies of banks attempting to secure repayment by any means necessary. Dozens of incidents of harassment and abuse litter people's experiences with nonpayment. When payments suddenly rose, and people found they were unable to make ends meet, they often attempted to negotiate with the bank. In many instances, before the PAH had formed to aid in such negotiations, the bank refused to even hear their pleas. Calm, rational attempts to lower monthly payments were met either with stonewalling or with the offer of additional financial products, usually personal loans, which would allow the person to meet the immediate cost of the mortgage. But at some point, the *afectada* would come to the end of her grace period, or the additional loan would run out, and she would once again find herself with little option other than to cease payment altogether.

Then the abuse would commence. The bank would call her all day and every night, at any hour, demanding she make her payments. If she was a single mother, the voice on the other line might persuade her to believe that if she did not make payments, the state might take away her children. If she was an immigrant, they might threaten she would be kicked out of the country or put into an internment camp for the undocumented. The emotional abuse was relentless, terrifying, and greatly exacerbated the already consuming conditions of guilt, shame, and great fear. Throughout the PAH, rumors constantly circulated as to the abuses of banks; some reported bank officers even threatening to visit children's schools to report financial difficulties to teachers and fellow parents. Thus internal suffering was deepened and intensified by the unsavory strategies of an industry that had recently wooed this clientele, the enticing lover suddenly turned toxic. Such behavior enforced feelings of shame and separation. The bank painted the debtor as criminal, complicit, and evil. Again the *afectada* saw her financial hardship transformed into a sign of incompetency and disgrace.

Family Ties

The guilt that pervaded these diverse households, a common thread that tied together disparate bodies into a future whole, was intimately linked to immediate questions of familial ties and responsibilities. Scholars have written about the ways in which the family has acted within the Southern European context as the social safety net in lieu of a strong welfare state—what Edward Banfield confused for 'amoral familialism' in a 'backward society' (Banfield, 1958). As such, families are incredibly interdependent not only emotionally but also financially. Through both formal and informal mechanisms, extended families became implicated in ruin. The financial industry took advantage of dependence on familial structures that compose modern life;

within the ranks of the working class—immigrant or otherwise—traditional social relations came to be mediated through banking and finance. Deemed high risk clients, immigrants, young families, single women, etc., were often required by their banks to procure a co-signer who would guarantee their loans (Observatorio DESC & Plataforma de Afectados por la Hipoteca, 2013). Typically, a family member served in such capacity. While previously people lived at home with their parents, now those parents acted as *avales*, guaranteeing the loans of their children with their homes or salaries. The reliance on *avales* was rampant among immigrants, many of whom used family members as a means of accessing homeownership.³¹

While this official endorsement would have disastrous consequences, in the moment of purchase it was a naturalized extension of the support families gave their own. Betsy described involving her father in the folly of her mortgage: she said, ‘of course he said yes. It’s your father or mother,’ alluding to the emotional binds that conspire to aid financial decisions. While seemingly a rational economic decision, it also imbricates sentiments, imaginaries, and the dreams parents have for their children. At times, however, securing an *aval* might have been little more than a technicality, and a sister or brother would suffice. In the moment of purchase, no one—parent or child, sister or brother—imagines default, and thus this formal agreement of financial responsibility was rendered insignificant, a signature on a piece of paper. Yet with such a signature people were implicating family members in their own financial responsibilities. So, too, were they implicated in default and subsequent demise, as the banks would then pursue the assets of whomever acted as *aval*. Thus individual debtors carried with them the anxiety of not only their own potential ruin, but also the ruin they might bring to those who had formally supported their acquisition of debt.

Such situations have wreaked havoc on families, as the punitive conditions of debt splinter throughout extended networks. One woman who has become a visible activist came to the PAH because she had acted as the *aval* for her son. When he lost the house, he ceased to speak to his mother. Perhaps his shame was too great, or perhaps he lashed out with resentment at her for ever abetting his long ago decision. Now, however, mother and son have not spoken for years, and she has subsequently lost her house to the bank. Her neighbors whisper about her as she passes them in the hall: one upbraided her once for going to the salon to have her hair done instead of directing those funds towards an outstanding debt with the homeowner’s association. She now feels the shame, isolation, and the alienation of debt, which is cast upon her through actions not her own.

While certain formal relationships demand family involvement, informal social networks also carry the strain of economic ruin, often producing situations of familial discord and rupture. The sense of family obligation not only dictated that parents and siblings underwrote relatives’ mortgages. It also implicates them in staving off ruin, as family members struggle to make monthly payments or purchase groceries. Mired in financial woes, adults come to rely on their immediate families for monetary support. Throughout my interviews, informants spoke to me about the help they received from their families, which while crucial to their survival, was also the source of great shame. As adults, they had long been living on their own, no longer reliant on anyone but themselves. The act of explaining their situations to parents or siblings was traumatic, as they had to admit externally the extent of what they perceived to be their massive failings.

³¹ At times, however, the *aval* might be someone the buyer barely knew, a situation I will revisit later on.

Suddenly, they were transported almost to infancy, as they came to depend on family handouts to stay afloat. Sofia said to me, ‘esta crisis esta comiendo también a tu familia’ (this crisis is also consuming your family). At first they help you, perhaps thinking it is a temporary situation until you get back on your feet. But the subtle pull of economic depression is insidious, reducing pensions and placing other family members on unemployment. Then as your family begins to more directly feel the effects of crisis, your guilt becomes exacerbated; you are one more drain to finances. Such situations reach their crescendo when eviction takes place, and family members become dispersed throughout the homes of relatives, straining the system further. In Spain, as in much of Southern Europe, the family is the essential social unit, a central pillar to the perpetuation of social relations and urban reproduction. Thus its disruption, brought about by the splintering effects of crisis, provokes fear, anxiety, and escalating guilt. Further, familial economic relations are laid bare; once a source of comfort, love, and support, the family is now a site for economic transaction and extraction. Financial concerns become mediated through intimacy.

Violence, Rupture, and Ruin

[Name redacted], 2º hijo, estudia bachillerato y es buen estudiante. A raíz de toda esta situación intentó suicidarse.

[Marido y mujer] van a iniciar un proceso de divorcio.

[Name redacted] Second child, studying high school and is a good student. As a result of this situation he attempted suicide.

[Husband and wife] are going to initiate the divorce process.

- PAH eviction information form for Spanish couple; Arganzuela neighborhood; eviction scheduled May 30, 2012, postponed until July 27, 2012.

Within this terrain of lack, the myriad forms of family rupture are practically universal. Marriages collapse, relatives have explosive fallings out, and children begin to act out and misbehave in school, the weight of domestic discord crushing young bodies and minds. Part of this trend is perpetuated by a distinct loss of identity, Gilligan’s death of the self. Class identity is firmly influenced by employment and type of work—germane in allowing for the purchase of a house. But in most cases, struggles with one’s mortgage were complemented and exacerbated by employment issues; reduced hours or salaries, or no work at all conspired with inflating prices to complicate urban survival. Mabel and Yvette, for example, always imagined themselves as providers, taking care of immediate family responsibilities while also sending money back home to ameliorate the economies of their extended networks. For years their daily life was consumed and defined by their participation within the labor market, often in peripheral roles in which they struggled forward with the knowledge that work was hard but necessary. Now, however, they find those years erased, their toil rendered worthless. One’s sense of self undergoes a complete transformation, as a previously productive member of society now finds herself redundant, expendable. The loss of self-regard can be deeply violent, as personal histories with work, home, and family are essentially nullified in the quick onset of ruin.

We define ourselves so fully in terms of our employment and our places of residence that when those pieces are called into question, we experience a profound reckoning, as our sense of self is wrested brutally from our person. We can see the death of the self in the isolation imposed both internally and externally—another source of violence, degrading social ties and conspiring to unmoor the *afectada* from her network of friends and family. Loneliness can be a source of great brutality, contributing to violent situations. But it is also an imposition in which the *afectada* has been removed from society through the force of financial difficulty. Borja, reflecting on his financial decline, stated, ‘Desde la soledad, de estar solo, viviendo solo. No quiero ver amigos. Te das vergüenza’ (From loneliness and being alone, living alone, I didn’t want to see friends. You feel ashamed). Feelings of shame here translate immediately into thoughts of his social circle. Shame and loneliness reinforce one another, colluding to separate Borja from his previous life. For anyone who has experienced deep and lingering loneliness, the experience can be emotionally traumatic. We are by nature mostly social creatures who rely on those around us to feed our souls through interaction. Isolated socially, their identities undergoing serious transformation, while suffering under the weight of both real economic duty and imagined guilt and shame, people respond to the structural violence of the capitalist system with acts of actual violence, borne out through emotions, psychologies, and the body. The covert violence of dispossession reverberates through actual instances of domestic discord, including physical harm. The carceral conditions of debt punish both the body and the mind.

Foreclosure and Castration

This landscape of rupture and ruin, meanwhile, is profoundly gendered, furthering structural violences that are unduly prejudicial to women. In the second chapter, I discussed how homeownership was central to the creation of masculine identities, perpetuating subjectivities that relied on debt to make manifest the aspirations of an emergent consumer class. With the onset of foreclosure, male subjectivities often underwent great transformation, as men saw their roles in society pass through their own process of foreclosure, as they were rendered useless and marginalized. The tacit gendered deal society establishes dictates that men take on the public role of provider, earning the keep that will then furnish their nests comfortably. While women maintain that domestic space, men are expected to uphold this bargain through hard work and an earnest wage. Even as women have flooded the workforce, such ideals continue to permeate popular understandings of gender, domesticity, public and private. Such understandings haunt my interviews with men who set off to make their fortunes so as to provide for a rich and fulfilling family life. Making their way in the world, proving themselves as men, imbricated domestic dreams of hearth, home, and a partner to keep those spaces sacred.

Thus men like Borja or Iñaki, our protagonists from Chapter Two, experience a process that is akin to castration, in which their sense of themselves as masculine individuals within a financialized society is wrenched from them. Borja describes his descent into loneliness and shame in ways that hint at a profound loss of identity. An active member of the working class since adolescence, he found himself first without employment, he thought it was because of ‘una cosa mía’ (my own thing, i.e., something wrong with me). He understood his economic troubles as evidence of his own inadequacy as a man, as a worker, intertwined concepts that made up his sense of self. Yet his failure to provide implicated not only himself, but also his wife and young child. His own inadequacy reverberated through the small confines of his domestic life.

Iñaki, meanwhile, describes his civil death in terms of a violent social and economic isolation. While previously he had endless possibility, now, ‘Es cualquier cosa que quieres hacer. Estas jodido y te pisan mas. No hay ninguna manera de tener éxito para luego pagar. Primero pagas con algo que no tienes ni puedes tener’ (It’s whatever thing you want to do. You’re fucked and they continue to stomp on you. There’s now way to have success to then pay. First you pay with something you don’t and can’t have). He feels completely beholden to forces beyond his control, neutered and dominated by the machinations of financial capital. Here his psychic wounds enact themselves upon the body.

Indeed, both informants’ narrations reflect a sense that they have lost control over their lives; with economic crisis they no longer are masters of their own destiny. They can no longer perform hegemonic masculinity (R. Connell, 2005; R. W. Connell, 1998); what they are left with is marginal, insufficient (Cheng, 2000; Ismail, 2006). In losing identity and control, many of these men appear unmoored, their roles as earners and caretakers snatched from their hands, and their failures externalized as they are felt throughout the family. What remains is a sense of uselessness: Iñaki feels there is nothing he could ever possibly do to remove the great weight of defeat from his shoulders. With the onset of crisis, he has no agency; civil death signals the foreclosure of opportunity, choice, and possibility. The doors to his future are shut, as this political economy of financialization and extraction beats him into submission. Indeed, in his reference to being ‘stepped on,’ he betrays the physicality of his own situation, as he has been literally removed from society, kept out of sight. Without the ability to consume, he is in turn consumed.

Gendered Violences

En mi casa había muchas discusiones. No llegué a comprender que estaba haciendo daño también a mi mujer. Una llamada por parte de mi mujer porque se sentía violentada porque yo tengo temperamento. Soy un hombre... nada mas.

In my house there were a lot of arguments. I wasn’t able to understand that I was hurting my wife, too. A call from my wife [to the police] because she felt I’d been violent because I have a temper. I’m a man... nothing more.

- Borja. Ciempozuelos.

Such situations of desperation, in which economic agency and thus identity have been forcibly removed, can then go on to provoke situations of both subtle and covert violence. Borja, in the throes of economic distress, began to argue with his wife. At a certain point, his behavior turned verbally abusive, and his wife called the police. She was issued an order of protection, and he was forced to live outside the family home. The crescendo of abuse occurred after a series of events in which he slowly lost his sense of control over the domestic arena. His wife had gone through a brutal childbirth that had greatly depleted her physically and emotionally. Economic difficulties only exacerbated her depression and caused her husband to experience his own emotional decline. His private sphere was now a site of despair, the future murky. Once he had dreamed of his house as a receptacle for a host of aspirations. Now it was as if a noose had been laid around his neck: Borja felt completely powerless to alter the impending social death. Robust

and stocky, Borja describes his descent into violence as also marked by a loss of control, as he no longer could keep his emotions or physical presence in check.

Violence, in Gilligan's analytic, is entwined intimately with shame, as a means of temporarily overcoming that shame. It is a means of claiming honor, albeit briefly. Yet the emergence of violence represents the perversion of control: while the rest of his world crumbled, Borja attempted to maintain his influence over hearth and home, violence erupting as consequence. The body of his wife, in those moments of deep and abiding frustration, became the receptacle for his defeat, a site upon which he could project his loss and attempt to exert some lingering sense of power. Instances of domestic abuse run rampant throughout many households experiencing eviction, as the castration of foreclosure and economic ruin renders female bodies into vessels for frustration and anger. In this brave new world, in which many men feel the profound loss agency and thus identity, violence against women can be one means of exerting control, a tragic performance of illusive masculine domination.

Madre, dos hijas y un nieto de 9 años. Actualmente viven también las parejas de las hijas. Una de las hijas está embarazada de 8 meses. El niño acude a un colegio de la zona. La madre y una de las hijas son víctimas de violencia de género por lo que el marido de la madre y la pareja de la hija mayor (padre del niños de nueve años) está en prisión.

Mother, two daughters, and a 9 year old grandson. Currently, the daughters' partners also live there. One of the daughters is 8 months pregnant. The child goes to school in the area. The mother and one of the daughters are victims of domestic violence, for which the mother's husband and the older daughter's partner are in jail.

- PAH eviction information form for family in the Vallecas neighborhood, with an eviction date for September 17, 2012.

While Borja's story demonstrates the kinds of overt, immediate violence that can spring forth in situations of precarity, the familial effects of crisis shored up gendered divisions through more covert means. In the process, women bear the brunt of domestic responsibilities, ensuring social reproduction even under great duress. In looking to debt through the lens of feminist political economy, LeBaron and Roberts argue the domestic sphere can reproduce carcerality, confining women caretakers, a reality that permeates these social geographies (LeBaron G & Roberts A, 2010). In the eleven lengthy interviews I carried out with women experiencing eviction, three were single mothers, three had seen their marriages collapse during the foreclosure process, three had immigrated as single women in part to aid family back home, and the remaining two, still married, were far more active in the PAH than their husbands. The three single mothers and their three childless counterparts, all South American immigrants, had come to Madrid to escape the brutal effects of political and economic crisis back home, which had already furthered gendered inequity.

Carolina, an educated and well to do Argentine woman in her late 50s, came to Madrid following the military dictatorship.³² In an educated enclave in the north of Argentina, her husband and an overwhelming percentage of her social circle had been disappeared. Desperate to escape memories of violence and provide improved opportunities for her daughters, she migrated to Madrid. Mabel and Margarita also made that journey, eager to leave behind the dire conditions of Peru and Ecuador and anxious to provide for young children. All three women have had to face the dual violence of both the authoritarian state as it inflicts brutality, and the *longue duree* of gendered social reproduction. In narrating their stories of migration, these informants give fleeting acknowledgement to the fathers of their children, who are now fully ensconced in adulthood. These former partners were there, and then they were not, clearly of little use during economic and political distress. Finding themselves alone with other mouths to feed, Mabel, Margarita, and Carolina took steps to ensure for their future and that of their children. As sole earners in their households, these three women thought little about depending on others, instead creating opportunities for themselves in their adopted homelands. Purchasing a home was a means of making that future a bit brighter, obtaining some small patrimony to leave behind to their children. Thus migrations were marked by violence—the audacious violence of dictatorship, the covert violence of dispossession that impels exile, and the social violence of gendered division.

Elena, Yvette, and Jane, meanwhile, saw their marriages collapse under the weight of foreclosure. For Elena, the covert violence of dispossession was accompanied by brutal physical violence, as her Peruvian husband took out his rage upon her.³³ As Salwa Ismail details in her study of the everyday state in Cairo, marginalized masculinities then enact gendered control over female bodies as a means of performing hegemonic masculinity (Ismail, 2006). Yet sometimes departure is the only form of liberation from this marginalization. Yvette and Jane, for example, experienced the slow defeat of abandonment. As familial economic struggles raged like wildfire, Jane detailed how her husband retreated, cowed by the crushing blow of unemployment.³⁴ Thus husbands succumbed to uselessness, ultimately leaving the family home, the former site of domestic bliss now a container for discord. As their husbands went, sometimes quietly into the night, these women were left to keep their families afloat, caring for young children both economically and emotionally. In Yvette's case, her husband slunk back to Ecuador, where he moved into a small house she owns, installing with him a new woman.

The violence of such situations emerges not from physical blows, but rather from increasingly marginalized masculinities faced with a relinquishment of responsibility, which preys on the female sense of duty and obligation. Male absence implies women must not only earn a wage, feed, cloth, and care for the children, and struggle to make mortgage payments, but also experience the slow extractive process of foreclosure and resulting civil death alone. These gendered silences and excisions exacerbate the crushing isolation, cutting women off from companionship and social ties, perpetrating and intensifying the violence of isolation. Further, she must now deal with the shame of both economic defeat and the collapse of a marriage. Shame here multiplies, becoming more intimate and invasive.

³² Interview held December 21, 2013, at Carolina's home in the Lavapiés neighborhood, Madrid.

³³ Interview held May 13, 2013, at a café in the Prosperidad neighborhood, Madrid.

³⁴ Interview held December 2, 2013, at the PAH office on calle San Cosmé y San Damian, Madrid.

[Soy] una mujer sola con 5 niños a mi cargo. Bueno, mi historia es muy triste puesto que el padre de mis niños—el otro titular del piso me abandonó dejándome con la carga de mis hijos y de las deudas... No tenía ni para la comida de mis hijos

I'm a single woman with 5 children in my care. Well, my story is very sad because the father of my child—the other owner of the house—abandoned me, leaving me to care for my children and the debts. I didn't have enough for even my children's food.

- PAH eviction information form for single mother, Carabanchel neighborhood. Five children ages 17, 11, 7, 6, and 5 months. Eviction set for June 6, 2012.

Madrid's landscape is now littered not only with empty homes, but also broken families. Foreclosure and eviction have hollowed both houses and their households, battering bodies and souls in the process. In many instances, women are unduly burdened with both financial and familial obligations. In the wake of absent husbands, they must take on all responsibility for urban survival. Family finances were often under the masculine purview; Elena, for example, had no idea her mortgage was in arrears until she received the eviction order. Thus many women must suddenly gain financial literacy as they attempt to keep ruin at bay.

When these subjects—both male and female—evoke their *muerte civil*, they speak to a condition that goes beyond an inability to consume, to a mental, physical, and emotional state that implicates a plurality of considerations. Because financialization has so thoroughly penetrated the modest livelihoods of urban denizens, losing one's ability to take part in the marketplace triggers a host of other consequences. As I have demonstrated through this section's thick description, civil death fundamentally calls into question one's place in society, excising her from the general polity through not only financial ruin, but also familial rupture, gendered violence, and a profound loss of identity. When homeownership, so integral to Spanish citizenship, collapses, it renders the owner on the outside, excess to the imagined whole.

Waking the Civil Dead

In light of the all-consuming nature of civil death, how then can debtors formulate an alternative common sense against and through the dominant hegemonic systems of beliefs and practices? Herein I argue that by making tangible the connections between personal financial ruin and the flows of global capital, the PAH successfully translates experiences of shame and guilt into collective empowerment. Further, this translation is necessarily open and inclusive, situated within a material history particular to Madrid in which immigrant activists have played a central part.

Since the start of the Spanish crisis, hundreds of thousands of families have experienced foreclosure and eviction. Currently, almost 200 evictions take place daily throughout the country. The PAH articulates a particular vision in which personal financial ruin is highly situated within a coercive political economy, a political situation that demands a political response, and thus a public, rather than domestic, problem. Throughout these various strands, we can see the production of an alternative common sense that gives structure and meaning to the *afectada*

against the punitive ideology of neoliberalism. In the analytic of the PAH, the mortgage defaulter is not a delinquent debtor in arrears, but rather an *afectada*, located within a specific political economy and armed with situated expertise. She carries with her the burden of experience, but also the burden of being forced into a particular economic choice that appeared more than rational in the moment, yet has meant dire consequences thereafter. Much of the rest of society has told her that she is a personal failure: banks call incessantly demanding repayment, neighbors might exchange disapproving glances in hallways, debt collectors visit her children's school, etc. In this translation, therefore, she goes from failure to expert, retaining her autonomy yet charged with knowledge. Those experiences that inscribed failure now constitute the genesis for her ability to fight back, providing the raw material for her education.

Origin Myths

La crisis no es para el inmigrante una sensación nueva, muchos han vivido en crisis desde que nacieron.

For the immigrant, the crisis is not a new feeling; many have lived in crisis since they were born

- Alex Pallete, Advertising Executive. "Cuál crisis?, preguntan nuestros lectores." *Latino*, October 17, 2008, p. 9.

How does this alternative conceptualization emerge? Indeed, if we interrogate the origins of the platform within Madrid, we can see the strands of personal experience, political subjectivity, and economic lives that gave rise to an inclusive politics. Popular portrayals of the collective point to the organizing of young activists in Barcelona in 2009 as the genesis for this contemporary movement. Members of V de Vivienda,³⁵ these activists had long taken part in contestations around housing, and—while many do not have mortgages themselves—took up the cause of mortgage-related evictions as the latest manifestation of an imbalanced, unjust housing system.

But the genesis of the movement in Madrid tells a different story uniquely endogenous to the capital's recent demographic history. While Madrid's anti-evictions platform would 'become' a PAH in 2011, grassroots mobilizations had been underway for some time. The organizers, however, were not itinerant *flaneur* activists (Leontidou, 2006), but rather Ecuadorian immigrants who were the first victims of crisis. Many had purchased homes at the height of the bubble. In this final section, I seek to recuperate this covert history—largely eclipsed in official narratives on the PAH's genesis and growth—through activist testimonies interpolated with archival work. In doing so, I want to both insist on the role of South American activism in the making of this contemporary movement, and demonstrate how that activism conditioned specific repertoires of future action. My retelling of this history, meanwhile, is political, as I am keen to make visible the immigrant labor that elaborated early contestations prior to 15M and the birth of the *indignado* movement, a chapter that has experienced erasure and silencing.

³⁵ This was a housing collective composed mostly of young people to protest the high price of housing during the boom years. Most actions focused on the difficulty of parental emancipation because of exorbitant rents and low salaries.

Ecuadorian immigration to Spain, and particularly to the Madrid region, is a relatively new phenomenon that experienced tremendous growth. In 1998, only 10,000 Ecuadorians lived in Spain; in 2002, 200,000; in 2005, that number had jumped to 500,000.³⁶ They came because of the huge financial crisis that decimated the Ecuadorian economy, in which currency depreciated almost 200%. Thus thousands left in order to support themselves and families back home. In Spain, they took up those positions that furthered the country's ebullient economic project, building new homes and spectacular skyscrapers, providing care for elders and children. When crisis struck, many found themselves without work, facing ballooning mortgage payments. In this moment, Madrid's South American community—mostly Ecuadorians, but also quite a few Peruvians and Colombians—came together initially just to compare notes and share information. Primarily, this community was concerned with the fraudulent practices that had lubricated their entry into the real estate market, and the unknown deleterious effects of homeownership, namely the enormous debt they would have to shoulder even after repossession.

Macro, Micro, and Migration

Informants have revealed the ways which such experiences conditioned responses and contributed to future activism. First, having lived through one brutal economic shock, they were personally familiar with the intimate ties that bind together politics, the economy, and the domestic arrangements of home. Living overseas, largely at the behest of financial forces beyond one's control, affords an understanding of the way in which the micro-scale of the household is influenced by macro flows of capital. As geographers such as Featherstone (2013) and Gidwani (2006) remind us, the experience of marginalization in no way precludes the formation of political subjectivities, and can in fact foster a geographic thinking embedded with cosmopolitan sensibilities of justice. Migration is one experience that can reveal the ways in which the machinations of 'out there' political economy affect, alter, and reconfigure the deeply personal experiences of family and home. In my interviews with Ecuadorian and Peruvian informants, I ask them to relate to me their migratory stories, beginning long before their housing purchases. All point to economic and political crisis as impetus for their migration, which I discussed in the previous sections. Macro changes in the government, the onset of economic crisis, and the proliferation of debts all conspired to have great impact on the microscale of the household.

As I described in the last chapter, the decision to migrate was often painful, the opportunity for potential economic gains weighted against the loss of immediate contact with family and friends. Migration was not a process entered into lightly, instead buoyed by entrenched economic need and political violence. Sadness permeated decisions to move east: people bore witness to the drastic and damaging effects of crisis in their immediate environments. Shifting geopolitical forces thus altered both national political economies and myriad modest households littered throughout the urban and rural spaces of Latin America. Furthermore, informants situate their trajectories within this landscape of economic decadence. Personal failings had not brought despair to their families; rather, corruption, greed, and the brutality of the capitalist system provoked punishment of the most vulnerable. Dispossession occurred not because of innate qualities of incompetence, but rather because of extractive processes that were unduly prejudicial

³⁶ While many came on tourist visas, they were able to gain papers through several rounds of regularization under Zapatero

to certain communities. Migration as a strategy for increased prosperity emerged as the personal solution to a political problem.

Once installed in Spain, migrants continued to observe the intense links between the macro and the micro. Madrid was a boomtown in which they could take part, a flourishing frontier where industrious souls could make new fortunes. In the previous chapter, I discussed briefly the practice of remittances, an ubiquitous feature to contemporary geographies of migration that reflects the flows of both money and bodies from one point on the globe to another. The Latin American population in Madrid was assiduous in destining some portion of their monthly wages to communities back home.³⁷ The pages of *Latino* were bedecked with advertisements for money wiring services. Alongside promotions for calling cards and cheap trans-Atlantic flights, remittances constituted another practice that maintained intimate contact between home and abroad, Madrid and Quito, San Blas and suburban Guayaquil. While a phone call allowed someone like Yvette to keep up to date on family back home, her monthly money transfers meant she could contribute to the creature comforts of her children and loved ones, even thousands of miles away.

But these intense flows of cash not only reconfigured domestic relationships. Indeed, they also provided the crude materials for the entire transformation of Ecuador's economic geography. As small bits of money flowed from modest bank accounts in Madrid to household economies in places like Quito, growing urban and rural wealth allowed families once ravaged by crisis to slowly improve their situations, often through investment in the city itself. A globalizing real estate market abetted this urban investment, promoting the development of new homes and suburbs on the peri-urban fringes of many South American cities. The pages of *Latino* make evident this spatial system: real estate agencies promoted housing not only in Madrid and Spain, but also in places of origin, offering migrants easy opportunities to purchase units back home.³⁸ Indeed, several informants own properties in their countries of origin, contributing to the transformation of Latin American cities even at a distance.

These links between familial duties and relationships, economic advancement, and international geographies of migration have given many in these communities an awareness of the ways in which everyday domesticities and personal lives are highly circumscribed within much broader trends and movements. While many, too, felt the intense sting of isolation, shame, and guilt, their lived histories served to contextualize and make sense of personal ruin as situated within complex political economies.

Corruption, Community, and Contestation

³⁷ Indeed, the Comunidad de Madrid has been heavily involved in co-development schemes as a means of channeling and controlling funds earned in Spain that make their way to other parts of the world through remittances. In Madrid Assembly discussions of such programs, policy discourses reveal a paternalistic tendency in which programs attempt to harness and control these monies for projects the conservative government deems appropriate—ironic considering outcries against paternalism in discussions on immigrant integration. These programs betray a governmentality that seeks to condition the ways in which investment and the subsequent development of human capital takes place, producing, in part, good citizens who will *not* then feel the need to migrate to Madrid.

³⁸ Many advertised the possibility to purchase two homes at once, one in Madrid and the other in the country of origin

Pensamos que somos nosotros del tercer mundo los que roban, los que estafan. Ahora viviendo en Europa, piensas que estas viviendo en otro mundo, otra sociedad. No se si hay diferencia.

We think it's us from the third world who steal, who swindle. Now living in Europe, you think you're living in another world, another society. I don't know if there's a difference.

- Betsy. Peruvian. Afectada por la Hipoteca.

Several features unique to the Ecuadorian community in Madrid complemented these migratory histories. As one of the largest immigrant groups in the Comunidad, Madrid's Ecuadorian population was ripe for financial penetration. Highly organized with myriad civil society associations, the community featured strong social networks and inter-communication. Years of organized settlement had allowed for the flourishing of businesses catering to their needs, in addition to the establishment of immigrant neighborhoods (a May 2005 article in *Latino* declared Pueblo Nuevo to be 'un Quito Chiquito'). The success and endurance of *Latino*, which had a weekly circulation of 140,000 editions in March 2007, speaks to the size and social capital of this population. Financial entities leveraged such ties to disseminate credit products throughout the collective via both formal mechanisms, as in the case of the Centro Hipotecario del Inmigrante, and informal ties, as in Mabel's account of her *enchufe*.³⁹

However, with the advent of crisis, those ties also proved a means of sharing information and collectivizing mortgage problems. Having lived through recent economic shock, the Ecuadorian community, through its numerous associations, began immediately in 2008 to discuss the crisis. These associations emerged throughout Spain to address the needs and conditions of their communities, newly settled far from home. As such, they worked on a range of issues, providing both advice on logistical problems related to settlement—legal papers or adequate housing—and programs to introduce outsiders to Ecuadorian culture and maintain a sense of community far from home. As employment began to decline and mortgage payments went up, these associations took on the problem of economic instability as one more issue that troubled their constituents. Mortgages, foreclosures, and evictions were simply new components in the constellation of practices and problems that contributed to the Ecuadorian experience in Madrid.

Key in this early and rapid response to the mortgage problems facing immigrant communities, Aida Quinatoa was the president of the CONADEE and a lifelong activist. Nik Theodore has written extensively about how traditions of activism and popular education in Latin America have translated into contemporary migrant struggles in the United States (Theodore, 2014). Those repertoires of action, seemingly addressed to a unique set of social problems in highly differentiated local environments, nonetheless condition activism and engagement. Addressing issues of extraction and dispossession, which often operate through the brutal imposition of local elites, such discrete struggles still find resonance in other situations of exploitation. Power, who controls wealth and production, and corruption in all its myriad forms are universals, transcending place and time. Aida relates her activism as innately tied to her sense of self and her

³⁹ 'Enchufe' is literally a plug in the wall, i.e. a connection that might electrify

sense as an Ecuadorian national. She told me, ‘Nuestra sangre es de ser solidaria’ (‘It’s in our blood to act in solidarity/Our blood is altruistic’). In a moment of economic uncertainty, she did not hesitate to act.

Yet her history is marked by resistance to extractive processes, to collective action in the face of dispossession. Her contemporary role as President of the CONADEE is but the latest iteration of her activism. As I mentioned in the previous chapter, Quinatoa had a long and storied past as a figure in the indigenous movement in Ecuador, advocating on behalf of her people to contest brutal acts perpetrated by the national government, multinational corporations, and the long shadow of neocolonial domination. This past activism greatly contributed her contemporary struggles in Madrid. As the President of the CONADEE, she was a tireless advocate, and saw her role as facilitating mutual understanding. She was keen to introduce Spaniards to the richness of her culture, including the many years of struggle that mark indigenous communities such as her own. Soft spoken with a vocabulary bereft of the political language used by many who dominate Spain’s activist circles, she has little in the way of formal education. However, she carries with her intimate knowledge of resistance and success borne out of dogged determination and collectivization. While the immediate issue of mortgages was perhaps far removed from indigenous struggles around land and rights, it harkened back to similar processes of wealth, power, control, and corruption.

Corruption haunts these histories. Aida and her brethren were inured to minor acts of corruption, an everyday facet that haunted contemporary urban life back home. In moving to Spain, people thought they had left behind such practices, coming to the whitened spaces of the North Atlantic. The man in the tie represented honesty, morality, and clarity. And so they followed the rules of his particular game, allowing real estate agents, bankers, and notary publics to instruct them, finance them, and facilitate their introduction into Spanish homeownership. Yet when that regime, in which they had placed great trust, began to falter, they were the ones who bore the brunt of collapse. As they learned quickly, the banks were absolved of responsibility, their wagers wholly without risk. For Aida, this uneven landscape of risk and reward, promise and peril, was evidence of a rotten foundation built on the corrupt practices she and others had attempted to leave behind. The narratives of security, disseminated throughout the pages of *Latino*, the soft words of bankers and real estate agents, and a popular culture of consumption, were here revealed as false, a lie. This was corruption at its most insidious, a long con that had devoured families and households, erasing years of toil and the methodical accumulation of modest wealth.

Politics and Leadership at the Margins

Si somos muchos bien. Solitos nos van a comer... Yo no he visto ningún sitio de la planeta en que organizar no ha conseguido nada.

If we’re a lot, good. Alone, they will eat us. I’ve never seen a place on earth in which organizing gets you nowhere.

- Aida Quinatoa, President, CONADEE; Ecuadorian; homeowner; aval.

Struggling to make her own monthly payments, cognizant of banks' unwavering stance against negotiation, Aida decided towards the end of 2008 to organize through the CONADEE. Initially, this decision emerged out of her desire for more information and her own anxiety regarding her mortgage. She knew little about the contents of the mortgage she had signed, and so she consulted with others in the organization, who were horrified to see the terms. Aware that others had found themselves in the same situation, she began to mobilize. In October, large announcements appeared in *Latino*, inviting all interested to participate in an open meeting to address 'Que hacer frente a las hipotecas' (What to do about mortgages). The meeting was designed to put together 'una propuesta desde los inmigrantes' (a proposal from immigrants). The language used in these advertisements, as in Aida's retelling of her recent history, subverts the typical narrative of isolation, shame, and guilt. For the CONADEE, this was a collective problem that demanded a response from the community. At the first hint of economic decline, their inclination was to learn more, to educate themselves and the community, and to elaborate strategies that would allow people to overcome the problem.

Within early meetings, people were encouraged to make public their mortgage situations. While this would become a central strategy of the PAH, in this moment it was not necessarily an overt act of transgression, in which the bounds of public and private were sullied and blurred. Rather, the political imaginary that animated such a decision dictated that this situation was inherently public. As so many people confronted the specter of their own financial ruin, mortgage issues might constitute an epidemic that would ravage the community. As an association with deep ties throughout the city's Ecuadorian population, the CONADEE was in a unique position to accumulate disparate stories, placing them like puzzle pieces to assemble the broader whole. But there is also, in this decision, an awareness of the intimate ties between household finances and the wider political economy, and the power of the collective over the individual. As the economy faltered, surely this problem would only spread, consuming others.

In this moment, the spatial history of migration was brought to bear on a distinct case. Aida was intimately aware of the public nature of private ruin; unemployment, for example, while intensely personal, was not necessarily evidence of individual moral failing, but rather placed within a much larger landscape in which some are punished while others find reward. Previous economic ruin had taught her this. As Aida presented to me the details of her history, I was struck by how different her narration seemed. She does not tell this story as one of shame or fear. For her, it was never a situation derived from her own failing; she does not now nor has she ever understood her mortgage struggles in those terms. In our interview, she jumps directly from the moment her monthly payments went up—against earlier promises from the bank that they would only go down—to seeking out information, sharing stories in the interest of collective action. She betrays in this narrative an innate understanding of extractive geographies that are unduly punitive to some. The economic vulnerability that runs throughout her community implicated public-ness and collectivization. From that first glimmer of trouble, she responded to a collective problem, negating its individual consequences.

This early history, meanwhile, demonstrates the importance of both community leaders and interlocutors, and strong associational life. In diagnosing the 'Southern Question' in Italy, Gramsci argued for the importance of mediators who might convey the concerns of the subaltern classes to the elite hegemony, acting as a go between who might navigate difference (Gramsci &

Verdicchio, 2005). Those mediators might slowly shift consensus, formulating alternative repertoires of common sense that challenge cultural ideologies emerging fundamentally from the bourgeoisie. Within this analytic, popular education is key as a means of fostering working class intellectuals. The Ecuadorian population was unique in that it brought with it traditions of both activism and community, allowing for leaders to emerge. These leaders did not betray traces of demagoguery or populism. Rather dogged determination, clarity, and a willingness to both speak and listen mark Aida's early trajectory. Later actions, which I will discuss in the next chapter, often fetishize and celebrate the assembly. However, leadership is often required for the assembly to come together—Gezi Park, Puerta del Sol during 15M, and Occupy Wall Street all needed those first lone souls to have the audacity of resistance. While her quiet countenance belies her audacity, Aida's journey is one of clarity and dissent.

Sharing Stories, Finding Fraud, Collectivizing Contestation

Meanwhile, her status as immigrant conditioned her desire for a collective response. She was aware of her place within the margins of Madrid's urbanity. She had replaced one peripheral identity—indigenous women—for another—precarious migrant worker. Working as a cleaning woman, she came to occupy an almost invisible role within the city's modernizing project as the quiet presence that takes care of the house as other women went to work. She had lived in four or five different places before purchasing her house, an itinerant body moving through the city. But as someone who had always struggled for rights and recognition, she knew how to manipulate her position to achieve things seemingly beyond her reach; she refused to allow her status as subaltern relegate her beyond the bounds of political life and civil society. Involved in indigenous struggles, she had long ago discovered the ways in which power responds, often ignoring the individual. Collective action offered the ability for advancement in the face of malice or indifference. Collectivizing the problem was the only way for those concerns emerging from the peripheries to effect change and challenge the core, for marginal voices to reach the seat of power. Those who held the keys to redemption would not listen to her alone. Thus she couldn't worry about the specificities of one mortgage case, but rather had to draw strength from the collective.

In addition to collectivizing the problem, sharing individual narratives of ruin served to untangle the mess of complicated and opaque financial geographies. Throughout my interviews, people are very open about their financial ignorance when purchasing a house. At first I was astonished at the kinds of contracts they signed, riddled with fraud and abuse. But I come from an upper middle class household, in which my parents impressed upon me the idea that financial literacy is critical for adulthood. Yet even with basic understandings of money, we still rely on bankers as experts who might guide us. Most people are not keenly aware of their own finances; in the absence of such literacy, they often trusted that man in the tie, his profession endowing him with expertise they themselves lacked. Further, when they sat down to read the terms of their mortgages, replete with lengthy and numerous clauses and conditions, their heads became overwhelmed with facts and figures. Such a situation is not an indictment of their intelligence, but rather a symptom of the intricacies of our labyrinthine financial system, in which debt gets swapped, traded, shipped overseas, bundled, and buried. Thus sharing this information within these early meetings was a means of discovering the exact nature and terms of the contracts into which they had entered. Aida related to me, 'Lo primero es saber de lo que hemos firmado. Y con eso planteamos propuestas y a dialogar' (The first thing is to know what we've signed. And

with that [knowledge we can] put forward proposals and have a discussion). Public narrations thus became a way of analyzing what exactly they had signed so as to move forward.

Uno que pensaba que era aval, tampoco sabia de lo que firmaba. La inmobiliaria iba a por sacar mas avales. Gente que no conoces. Habia gente disponible para meterles de avales.

Some thought they were guarantors, but they didn't know what they were signing. The real estate agency just wanted more guarantors. People you didn't know. There were always people available to enter as guarantors.

- Yvette. Ecuadorian. Single Mother. Activist. Afectada.

Long before corruption scandals would topple several large banks and wrest equity from the small coffers of thousands of households, this exchange of information uncovered the fraudulent practices that lubricated entry into mortgage markets. I do not have the space here to exhaustively catalogue the various illegal or corrupt practices that were so prevalent in the decadent years of the boom. In a country where people subverted regulations frequently, small-scale acts of fraud were prevalent as a means of both spreading credit and inflating returns. Often within the space of the notary public's office—a site apparently governed by impeccable rules and regulatory frameworks—the petty informal economic practices that so animated the Spanish economy often came into intimate contact with the inner workings of multinational finance capital. For example, a mortgage loan emitted by Banco Santander would be inflated artificially based on a sum designated by the appraiser. Hired by the bank, the appraising company would reach a figure that greatly exceeded the value of the home as it was written down in the deed of sale. The cash difference between mortgage size and recorded price would allow the seller to walk away with a hefty sum of black money beyond the reach of *hacienda*. In the act of sale, innovative credit products, here in the form of a securitized mortgage, would abet the circulation of capital through the covert channels of the informal economy. The person taking on the mortgage would assume in this act all risk.

A common and perhaps more insidious practice that greased immigrant property acquisition, however, was the practice of *avales cruzados* (crossed) or *en cadena* (in a chain), a key component of those mortgages facilitated by CHI. Here two or more households would act as guarantors for one another's loans, creating a complex web or chain of debt and responsibility (País, 2008; Tello, 2014). With the onset of economic difficulty, if one household faltered in its monthly payments, the entire house of cards would fall. CHI made it a requirement for their clients to simultaneously guarantee others' mortgages, often demanding that households that had no previous contact now enter into a complex financial relationship. The classified pages of *Latino* reflect this narrative; throughout late 2007 and early 2008, small advertisements promised 'the apartment and loan guarantor you need for only 500 euros!', or 1500 euros for referring a friend. In the moment, people thought only fleetingly of the situation; default didn't enter in their ideas for their future. Furthermore, and perhaps more damning, they were wholly unaware of Spanish mortgage law, which dictates repayment even after repossession. If there were readily available guarantors, the bank would simply pursue their patrimony. Yet in pouring over the contents of their mortgages, these early pioneers discovered the inevitability of ruin built in to

many of these mortgages, which would haunt them in perpetuity if they did not act. In discovering eviction meant not only homelessness but also lifelong debt, they also began to elaborate two courses of action that would prove central to the later tactics of the PAH. Their struggle must address both the inequities of the housing system and the fraudulent practices that made that kept a highly unequal system afloat.

In piecing together histories of financialization, predatory lending, and domestic desires, these narrations took on the quality of testimony, in which years of labor, consumption, and migration came to be summarized as a form of bearing witness to fraud. In the previous section, I described the emotional turmoil that can emerge from the process of foreclosure. Both the technical aspects and the psychological responses to this process are incredibly confusing. Not only do people experience isolation, shame, fear, and the collateral damage of economic ruin, but they also come to be thrust into the great puzzle of financialization, their life suddenly subject to the complex interplay between the banking industry and the state. The more or less straightforward piece to this puzzle is the sequence of events that leads from non-payment to foreclosure and eviction. But in a landscape that had come to be dominated by *avales*, co-ownership schemes, personal loans, and other sundry financial innovations, chaos ruled.

Scott, in writing on contemporary techniques of rule, argues the state seeks to create legibility as a means of governing broad territories (Scott, 1998). But the targeted and successful deployment of *illegibility* can also serve to manage and control. The impenetrability of the system was a means of suspending individual debtors within uncertainty. As informants relate, encounters with the bank did not make sense, marked with confusion; one informant, lamenting the complicated financial maneuvers that dictated her mortgage, sighed, ‘I can’t even pronounce the name of the company that owns my mortgage!’ Suddenly people confronted the reality of financialization as it affected their daily lives in intimate ways. Such moments offered up consternation, frustration, and perhaps anxiety and fear as they were told there was little to do.

The emphasis on individual testimonies in the face of uncertainty and opacity sought simply to pull apart this complicated web. Learning to narrate one’s own financial history, which continues to be a central facet within the PAH, became a means of ordering that chaos. Through repetition, people also gained control over recent pasts in which they had been configured bit players in the larger drama of their financial universe. Thus they impose legibility upon the problem, gaining mastery.

Encuentro a un monton de gente con el mismo problema! Pensaba que era la única! Pero encontré con un monton, con unos que estaban peor que yo!

I found a ton of people with the same problem! I thought I was the only one! But I found a ton, and some were worse off than I!

- Yvette.

Finally, in collectivizing the problem, demonstrating how it emerged within a situated political economy, these civil dead channeled their fear and sorrow, guilt and shame, into anger, rage, and

action. Betsy, who went to the first meetings in 2008 and 2009, stated, ‘Veo de distinta forma la misma vida’ (I see the same life in a different way). In relating her story, she reveals how becoming part of this collective completely changed her understanding of her financial situation. While the problem itself has not changed, the ways she relates to and makes sense of it has undergone a profound transformation. As she sunk into depression, without work, she saw her inability to pay as a symptom of her own moral failings. Yet she was gripped by the fear of what might come after, *sans* job, house, or savings. Now, however, she understands herself as a victim of a complicated process of extraction and punishment, in which her hard work has translated into ill-gotten gains for an inhumane system. But instead of resigning herself to her victimhood, she has agency and *she is not alone*. A few breathes later, she stated, ‘Se cree en uno mismo, en la lucha. Esta lucha es como un hormiga contra un elefante. Pero si somos un millón de hormigas... Tenemos que ser un millón de hormigas’ (You start to believe in yourself, in the struggle. This struggle is like an ant against an elephant. But if we’re a million ants... We have to be a million ants). She has regained her sense of self, which is now tied inextricably to her struggle, to fighting against the conditions of her damnation.

To situate their experiences within a broader political and financial geography and work against market citizenship, *afectadas* make public their private domestic concerns. This public-ness, which contradicts the dominant ideology in which the affairs of house and home remain inviolable to outside attention, out of view, achieves several ends. Initially, sharing stories of ruin served to simply fill in the gaps, allowing *afectadas* to put together the various pieces that led to foreclosure. However, this public-ness illustrates the ways in which the domestic affairs of house and home are situated within a broader political economic terrain, revealing the political nature of financial ruin. So, too, do these narratives serve to galvanize people into action, by illuminating how that ruin is not a product of personal failings, but rather the outcome of a neoliberal ideology that works through exclusion.

Demanding Visibility

...Como tenemos esa mala costumbre de organizarse...

...Because we have that bad habit of organizing...

- Eduardo. Ecuadorian. Afectado por la Hipoteca.

Faced with the brutalities of an extractive political economy, this loose alliance of immigrants, broadly organized under the umbrella of the CONADEE, decided to broadcast their rage and frustration. After years in which the banks had wooed these customers so persuasively, immigrants suffering through unemployment and eviction now found their economic futures had also gone through processes of foreclosure. Situating their experiences within a cycle of boom and bust, they uncovered massive amounts of fraud that had conspired to put them in great risk. This fraud fell firmly within the purview of the state, which had relaxed regulations and allowed new credit products to flood the market. Once hidden beneath the winks and smiles of bankers and the averted gaze of notary publics, fraud needed to be denounced forcefully. Implicating the state within this massive house of cards, immigrant activists sought to make visible the

conditions that had led to their ruin, demanding in the process a response that would stave off destitution.

Aida once told me she would talk to anyone, anywhere, about her situation. In telling her story, she hoped it would somehow find an appropriate response, someone who would listen adequately and respond in kind. Further, by telling that story far and wide, to journalists, academics, fellow activists, politicians, and whoever else crossed her path, this tale of corruption and deceit would spread, bringing it visibility and notoriety. This desire to make public, and thus visible, animated early anti-evictions actions. In addition to meetings, the CONADEE organized several protests, in which around a thousand people marched through the center of Madrid. Taking to the street to make known their situations of ruin, these early victims largely went unheard; the government paid them little heed, and the banks turned them away. In actions during 2009 and 2010, they attempted to gain attention, displaying their predicaments and demands openly. On several instances, they met with high up officials from the PSOE—then the ruling party—and the Banco de España, but to no avail. Their agitation in the streets and in meetings largely got them nowhere. Aida told her story again and again because she hoped at some point it would stop being a sorry tale of a modest immigrant, and take on the weight of universality, inspiring indignation.

Yet as she marched down the Castellana, her cries were met largely with indifference, from the public at large, from state officials, from bank executives. In the eyes of these various civil society and political actors, foreclosure and eviction were immigrant problems that required little if any intervention. In my interviews with other activists who were involved during this period, their frustration continues to bubble to the surface as they recall years of activity in which their pleas went unheard. In that moment, immigrants were expendable, now made excess by the shrinking economy. While they had proved utile in the years of promising expansion, as the political economic landscape shifted, they were easily tossed aside. Evictions were just collateral damage that required no meaningful inquiry.

Faced with public indifference, these early organizers looked for other means by which their demands could gain traction. If public sentiment could not be immediately swayed in their favor, perhaps there were other tools with which these issues could gain legitimacy. In the previous chapter, I documented the ways in which many in the Latin American community went through legal channels as a means of ameliorating their situations. Legality offered certain forms of legitimacy that were crucial for economic advancement, reunification, and a whole host of other practices that could ease their process of settlement. Further, using the law was a means of appropriating the tools of power to dismantle inequalities. While the law could be used as a weapon against immigrant communities, those same communities had found legal means to protect their interests and improve their lot. By assiduously following rules regulating employment, for example, an immigrant worker could acquire a contract, demand her employer pay social security, and pursue workers compensation in the case of injury. The law provided one shield that protected the immigrant from exploitation and prejudice. Thus armed with copious amounts of documentation, gleaned from many hours reading through the complicated paper trails of mortgages gone wrong, Ecuadorian homeowners decided to denounce within the space of the Spanish courts those fraudulent practices that had stripped them of millions. This strategy inaugurated a quiet revolution that would prove foundational for the PAH.

As activists who have long been involved in this particular struggle explained to me, these early contestations sought to untangle the intricate, historical relation between finance and the state that had led to ruin. Rather than simply address contemporary conditions of economic exclusion, they hoped to ‘*buscar los responsables y demandarles*’ (look for the responsible parties and sue them), as Eduardo explained to me. While they were exasperated by individual cases, they were motivated to uncover the extent of state-sanctioned fraud, corruption, and theft on a massive scale. Eduardo described any early instance of *dación en pago*, when an immigrant family successfully discharged their mortgage debt. They had incurred that debt with BBVA, but when they went to sign the papers, the name of some other entity appeared to now be in possession of the property. What was this entity and why was it suddenly involved in what was a straightforward transaction between a client and his bank? As Eduardo and others began to investigate, they realized it was a subsidiary of BBVA, a fund that had aided securitization. For Eduardo, this was a moment of ‘opening the pharmacy,’ when he suddenly saw a glimpse of the elaborate scaffolding that kept the system upright. The struggle that would follow was meant to ‘enfrentar la esencia del sistema capitalista’ (confront the essence of the capitalist system). In this way, it was a continuation of earlier struggles in Ecuador, in which modest communities resisted the domination of resource extraction and dispossession. While the players had changed, the battlefield now different in texture and color, the terms of engagement had remained essentially the same.

Conclusion: The Availability of Dissent

These early seeds of resistance, which firmly located the debtor within a particular politicized terrain, are thus embedded within a genealogy of struggle against oppression. In the next chapter I will more fully explore this potent combination of traditional street politics, copious documentation, agitation within various political and financial arenas, and the targeted deployment of lawsuits. In this final section, however, I have been concerned with tracing how exactly such a strategy of resistance emerged. In this way, I have sought to ‘provincialize’ the PAH through both historical and ethnographic inquiry, making sense of repertoires of resistance that are now taken for granted (Chakrabarty, 2009; Sheppard et al., 2013). But taking them for granted elides the ways in which they developed out of very specific spatial conditions that imbricated past contestations with more recent struggles for visibility and legitimation. Intimate, highly personal histories of migration contributed to an innate understanding of the world that transcended civil death, inscribing personal economic ruin within a landscape of coercion, persuasion, and fraud. By dismissing shame and guilt, early Ecuadorian organizers developed strategies that would fundamentally alter policy and politics.

In the annals of contemporary Spanish social struggles and movements, however, this immigrant history goes untold. Instead, narratives point to the activism of the right to housing movement in Barcelona, led by Ada Colau, as the genesis for today’s housing struggles. Indeed, the PAH was founded in Barcelona in 2009, and two years later Madrid’s activists established contact with Colau. The disparate groups in collaboration against mortgage fraud would in that moment become the PAH Madrid. Colau remained the public face of the movement until she abandoned her role as spokesperson in 2014 in order to move into electoral politics. Incredibly well spoken, she has appeared throughout the world as an advocate for the movement, even while she herself has never had a mortgage; she is now the mayor of Barcelona. Compared to Aida, Ada was an

easily digestible, media-friendly face to present to the public. Her role as spokesperson signaled a shift in the social diagnosis of the crisis broadly and the mortgage problem more specifically. When activists inaugurated 15M by taking to Sol, vulnerability had spread far and wide, and evictions and foreclosures were no longer an immigrant issue. Thus a white face, well educated and eloquent, was more sympathetic to a population going through the onset of civil death.

Who speaks? Who has authority? How to maintain agency in the face of oppression? Such questions remain central to both the PAH's development and social movements in general. The subsequent efflorescence of action and contestation, in which I argue citizenship becomes an active performance rather than a passive concept, is defined in part by the elaboration of new forms of inclusive politics, in which once marginal voices have found prominence and power. Yet these tendencies to silence, erase, and disrupt continue to haunt even the most progressive movements as they fight to define their tactics and meanings. Paradoxically, the strategies first elaborated in immigrant spaces in San Blas and Ciudad Lineal, in the CONADEE headquarters on Hermanos Garcia Noblejas, have resonated most intensely with the Spanish public. Thus in the collapse of homeownership, borne out of ideas of integration and inclusion, immigrants managed to carve out spaces in civil society in which they have garnered broad support and shifted popular consensus.

Finally, this history of death and disobedience demands we confront the nature of the latter and its availability to the public at large. The vast majority of defaulters go quietly into the night. For those victims, civil death is absolute, without transcendence. The success of early Ecuadorean activism displays the importance of strong community leaders who can act as conduits for the rage, fear, and anxiety of everyday citizens. It also insists on the role of associational life as a means of establishing ties and building bridges throughout civil society, a crucial component for the final set piece of this story. Ultimately, too, it demonstrates how activism begets more activism, even in wildly different times and places. Fortress Europe, despite its allusions to modernity, progress, and cosmopolitanism, did not guarantee rights, recognition, or even a much-improved quality of life. Nor did it eliminate activism and popular education. Experiencing and observing vulnerability and suffering within their community, people like Aida and Eduardo resorted to the one tool they knew to be proven within their arsenal. Dissent was there, immediate and available.

Towards Participatory Citizenship: Solidarity, Autonomy, and the Making of Inclusive Politics in Contemporary Madrid

Over the last four chapters, I have revealed the ways in which questions of political membership, economic participation, and private property overlapped to produce a citizenship regime predicated on homeownership and linked inextricably to notions of the European. Such a regime influenced the making of immigrant integration policy, inducing marginal communities to take part in the project of cosmopolitan identity made manifest through speculation. Yet membership based on consumption renders those who can no longer consume into what Laclau and Mouffe have termed the ‘constitutive outside,’ excluding certain populations through economic rationalities of excess and contraction. Faced with their status as outsiders—paradoxically fostered through processes sold as a means of integration and inclusion—Ecuadorian immigrants began to organize. This struggle between that which has been cast aside and the imagined whole, a counter-hegemony that confronts the nexus of financial and state rule, is the subject of this final chapter.

In this chapter, I argue that a collective impelled by immigrant activism has become a site for flourishing pluralism to contest the punitive conditions of austerity and crisis. Through the development of an alternative common sense, an emphasis on action and doing, and the creation of collective solidarity, this political project has attracted a diverse set of social actors. Further, by promoting personal empowerment within a space of mutual support, the civil dead not only make a transition into activism, but also build ties that cross traditional lines of race, class, and gender. Crucially, by allowing the debtor herself to articulate the pace, scale, and tactics of her struggles against the bank and state, the *Plataforma de Afectados por la Hipoteca* attracts scores of individuals from across civil society. In the process, an ‘immigrant problem’—evictions and foreclosures—experiences transformation, becoming the basis for a vibrant and successful social movement.

Meanwhile, the confluence of diverse social actors has allowed for the delineation of new repertoires of political action. In the second section of this chapter, I examine the ways in which the PAH makes visible the terms of their claims. If the first section focuses on empowerment and the making of politics within the collective, the next section looks to outside strategies, mobilizations, and the dissemination of counter-hegemonic sensibilities, revealing the ways in which the movement has shifted popular understandings of housing and homeownership. In this analysis, meanwhile, I am also keen to unravel the novel ways in which the collective complements traditional street activism with new forms of contestation including spectacular disruption, relentless bureaucratic negotiations, lawsuits, and prolonged engagement with mechanisms of state governance and rule. In this section, there is an important question of scale, as I demonstrate how this arsenal of activity resists spatial categorization in an effort to build ever-more-greater networks of solidarity.

In the final section of this chapter, I trace the disjunctures and convergences between various modes of housing activism within Madrid. In this way, I seek to situate the PAH Madrid within an ecology of protest, in which competing activist imaginaries act symbiotically to challenge state rule. At the same time, ideological differences create tensions and discord, often along gendered and ethnic lines. Through an analysis of the gendered dynamics of contemporary

activist repertoires, I demonstrate that the PAH has been particularly effective because of the ways in which it mediates and negotiates questions of difference and plurality. However, I trace the evolution of these lines of protest to demonstrate not only their interdependence, but also their mutual learning processes. Finally, I argue the success of this movement has called into question the state's capacity to govern. In the same moment it seeks to demobilize and punish these contestations, the state relies upon social movements to do its work, attending to social welfare provision.

Building Solidarity

Over the course of the following analysis, I sketch the ways in which the PAH Madrid has constructed an alternative understanding of debt and financial ruin. Relying mostly on my own observations and experiences, which I substantiate with interviews and outside sources, I utilize descriptive analysis to argue this alternative understanding both returns agency to the subject of the debtor and encourages her to develop alliances with those around her. Those alliances then construct a deep solidarity of action and mutual support. I am interested in exploring the tensions between individual and collective, which will emerge in later analysis. I also argue this alternative understanding—key to transcending experiences of civil death—fosters a sense of order within a chaotic landscape. Indeed, much of the PAH's work is to help *afectadas* cut through the morass of personal and financial histories. Further, an insistence on egalitarianism against exceptionalism allows for ties to form across traditional lines of difference. After briefly tracing the collective's history, I will then engage in a prolonged thick description of its contemporary forms of making and doing politics.

Spatial Histories from the Margins

The success of the Plataforma de Afectados por la Hipoteca cannot be understood without locating it within a particular socio-spatial history. Popular accounts of the PAH Madrid often describe it as emerging from the legacy of 15M, yet it has its own distinct genealogy. While the PAH Madrid converged with 15M in the ebullient late spring months of 2011 (Martínez López & García Bernardos, 2012), its development followed a different route. Initially ignored by the media, other activist groups, and a public that perceived the problem of mortgage-related evictions as wholly immigrant, Ecuadorians were the first to organize around this issue, and found sustenance, support, and even physical space from the Federación Regional de Asociaciones de Vecinos de Madrid (FRAVM-Regional Federation of Madrid Neighborhood Associations). The FRAVM is the regional network of neighborhood associations that developed out of Madrid's urban social movements of early democracy (Castells, 1983b). Today it serves in part as the institutional link between leftist urban politics and the conservative Madrid government, and has numerous ties to other leftist civil society groups, including trade unions and political parties.

This early marriage between grassroots organizing and more institutionalized activism has led to tensions between some 15M neighborhood assemblies and the Plataforma de Afectados por la Hipoteca. In interviews with Ecuadorian organizers, whose early efforts in 2008-2010 went largely ignored, they reveal how they welcomed any support—institutional or otherwise—if it would help to redress the rampant vulnerability their community faced. Having experienced numerous exclusions within civic arenas of leisure and work, these activists could not rely on popular organizing alone: no one listened to the agitation of a few thousand South American

immigrants when they took to the streets to protest in 2009. Institutional support allowed them a means to build ties. Furthermore, existing housing movements shunned them; Eduardo, a middle aged man who has been long involved in both the mortgage struggle and indigenous rights movements in Ecuador described meeting with squatting activists, in which the radical *okupas* accused them of perpetuating the capitalist system because their goal was to maintain their status as homeowners. In idle chatter before the beginning of an assembly, meanwhile, one young activist was dismissive of the PAH—he told me it was the product of institutions, divorced from the true radicalism of the streets.

Yet Ecuadorians were not alone as early victims of the crisis. In urban spaces throughout the peninsula, families were beginning to feel the crush of economic decline. Many working class towns throughout Madrid’s periphery began to suffer; as previous sites of industry and suburban expansion, their growth had been predicated on the spread of credit and debt throughout the democratic era as I discussed in Chapter Two. JuanMa, one of the early spokespeople for the PAH Madrid, decided one morning, as the pile of unpaid bills grew, that he would no longer pay the balance on his mortgage. Induced to take out a mortgage by the bank as a means of maintaining his business, JuanMa was outraged the bank was demanding repayment when he had to give his workers indemnification as the business collapsed. He related to me late one wintery afternoon, as we sat in the local offices for the United Left in the Centro district: ‘Mi caso es de conciencia. Baje al banco y dije que no voy a pagar mas la hipoteca. Dice, “pero hay dinero en la corriente,” yo le dije, “pues dame el dinero y ya no voy a pagar la hipoteca mas”’ (My case is one of conscience. I went down to the bank y said ‘I’m not gonna pay my mortgage anymore.’ The banker says, ‘but there’s money in your current account!’ I tell him, ‘well, give me the money and then I will cease to pay the mortgage!’ He said, ‘You can’t do that to me.’ To which I respond, ‘I can! I can!’). A resident of a small working class town at the very edge of Madrid’s periphery, he soon made contacts with others in a similar predicament. But his earlier political involvement in the United Left, which he had abandoned to make his life as a small town builder, had at one point brought him into contact with Jose Coy.

A large, middle-aged bear of a man, Coy lived in Murcia, to the southeast of Madrid. Faced with mortgage problems, aware that he would be evicted only to be left with a huge pile of debt, Coy began an itinerant journey throughout the country in an attempt to publicize his issue and gain support. In JuanMa’s retelling, Coy traveled through the country with little more than one shirt and a pair of pants, hardly any money to his name, relying on the kindness of contacts and friends. He arrived in Meco, another small town in the far-flung outer reaches of the *madrileño* periphery, where he told his story to JuanMa. JuanMa, like Coy, is a large personality; a massive smile usually bisects his face. He often refuses to be quiet, even in the middle of an assembly. His early activism in what would become the PAH was crucial, serving as link between the concerns of the unemployed working class and the Ecuadorian activism of the CONADEE, through their lawyer, Rafa Mayoral, a longtime IU member. In narrating histories of social movements, we often think of the collective, emerging with some claim or contestation. At times, a charismatic leader dominates these stories, transcending the scrum and noise of the collective. But often these histories are made up of quite a number of charismatic mini-leaders, who force action through their grit and tenacity. These coincidences of people, place, and time, like strangers on a train, have the capacity to set off a chain of events that can prove calamitous.

Traditions of working class activism inflect these contemporary events. Coy has a long past of organizing. He and his contemporaries sought to collectivize their struggles, a privilege once denied under Franco. That institutional and historical memory has translated into militancy among portions of the working class. Once a youthful rabble-rouser, JuanMa was always clear of the political nature of his actions. So, too, was he unsaddled by some of the consequences that have made other cases more damning, and considers himself ‘privileged.’ Despite his transformation from laborer into small business owner, he carried with him a history of organizing and the desire to build solidarity with others. That solidarity emerges in his own case, as he reveals how it flowed through his own family. Without *avales*, JuanMa could go live in his sister’s house, which was equipped with an extra apartment in which his small family could live comfortably. These advantages permitted his early entry into activism while sustaining his emergent conception of his situation as part of a larger issue of inequality and class.

Such activist histories haunt the personal lives of many *afectadas* who have become fully enmeshed in activism and struggle. Josefina has taken up the mantle of activism with gusto. A workaholic, she gave up decades of participation within union struggles, begun in clandestine under Franco, as she rose up the ranks in her firm. Similarly, Alfonso was involved in the Communist Party during the Franco era, where he took part in spying against anarchists (the bad blood between those leftist groups runs deep). Urban histories, tied to situated questions of place and politics, thus contributed to the making of contemporary activist repertoires and engagement, complementing the indigenous struggles and migratory experiences I detailed in the previous chapter. Such experiences, too, gave these individuals certain methodological vocabularies with which to interpret and channel contemporary manifestations of rage and shame.

Thus the PAH’s birth in Madrid was predicated on an early alliance between immigrant communities and working class activism. Within a convergence that took place between disparate groups that sometimes make for uneasy bedfellows, what was at stake was maintaining one’s home, preventing complete financial disaster, and finally denouncing the political economy that had conspired to produce such ruin. In crisis, these organizers were able to build bridges between their communities; instead of enmity between the working class base and immigrant groups, there flourished mutual learning and tolerance. The direct and early confrontation with the ties that bound together the state and the financial industry was key in elaborating strategies of action that might untangle the deleterious effects of this complicated web. Furthermore, the circulation of people and ideas allowed this political project to gain momentum. By meeting face to face, JuanMa and Coy, for example, could not only share their stories but also brainstorm lines of action. Coy’s journey, too, revealed to other communities in sharp relief the extensive nature of the mortgage problem, an early indication of scale as an important tool within contestation.

Assembling the Affected: Emotions and Encounters at the Periphery

We took a very hot bus out to Moratalaz, where we managed to find the FRAVM, in an apartment building... We went up, where people spilled out into the hallway. The central office area was packed with people in a loose, crowded circle... Everyone on the outside was eager to know whether they would be admitted in, whether they would have a chance to have their case heard.

- Fieldnotes, PAH General Assembly. February 21, 2013.

This is about mutual support and help. You cannot just come and have your problem solved. Rather you must come and help others, too.

- Fieldnotes, Tetuán Anti-Desahucios Assembly. March 7, 2013.

After the PAH and 15M converged to halt the first eviction in June 2011, people flocked to the PAH assemblies in search of solutions. Prior to that explosive event, the PAH was a rather disperse group of activists and *afectadas*. That eviction, however, presaged ‘el gran salto’ (the big leap), in which ‘de ser 6 afectados venir cada semana, y que puedes trabajar con ellos cada semana, de repente aparecen 100, 200,’ in JuanMa’s words (they went from being 5 *afectadas* coming every week, and with whom you could work every week, to suddenly 100, 200 showing up). With the onset of 15M, the PAH experienced an onslaught of people, and had little choice but to create some internal structural framework so that it could work on both short and longer term projects. Assemblies of 50 people, for example, would last well into the night; the emphasis on consensus could produce neutered conclusions that benefitted no one in the face of great plurality of opinion and experience. Thus the collective decided to make several commissions, each charged with certain tasks, and a coordinating group that could work on longer term issues. Imposing structure, for early organizers, was key to building capacity. This capacity allowed the group to address immediate situations of emergency—evictions—while also ‘trabajar el debate de cual es el trasfondo’ (‘work on the foundations of the problem’).

Despite the imposition of structure and the creation of several commissions, the PAH Madrid continues to employ the general assembly as the preeminent site for action and exchange. As a place for convergence and collaboration, the assembly has been a central component for this moment of protest throughout Madrid. Within the PAH, the largely informal nature of the assembly, evident in its intransience and its chaos, lends itself to several political ends, encouraging movement and action. The first time I went to a general assembly of the collective, the PAH was temporarily set up in the FRAVM offices, which had recently moved. Previously the institution had had a large building near the historic bullring close to the center of town, where there was ample space for such assemblies. Beholden to City Hall, however, the FRAVM was forced to move to a much smaller office in a peripheral neighborhood across the M30 ring road. There was not enough space for such activity. My introduction to the dynamics of the general assembly was marked with chaos. Located up a flight of stairs in a modern apartment block, the offices were difficult to find. I wandered around with others anxious to discover where to go ‘para las hipotecas.’ Once inside, the assembly spilled out of the office into the hallway. People clamored to get in, wondering aloud whether they would be able to present their cases. The long time activists moderating the assembly looked hot under the track lighting, practically swallowed up by the assembly that closed in upon them. I didn’t want to shoehorn my way in—what right did I have to occupy a precious place in the inner sanctum while others with actual issues were left in the cold draught of the hallway? I also felt conspicuous; standing a head above most of the people around me, I felt apart from the largely South American crowd. My face felt sweaty and very white.

A week later, the assembly had moved yet again. Too large for the FRAVM space, the PAH decided to move to the Centro Social Seco, at its invitation. Seco was a squatted social center that tended to the needs of the working class Adelfas and Puente de Vallecas neighborhoods. Wedged into the end of a narrow street that runs along the M30, the building showed wear and tear, its large rooms sparse save for rows of plastic chairs. There was always a sense of going to some outer limit during the journey to Seco. To get there, I would either take a bus and walk along a tributary leading towards the highway and through a barren park, or take the metro and then traverse streets of low buildings, devoid of the lush foliage of the nearby Pacifico neighborhood. I would get to Seco, which occupied the far corner of the Adelfas neighborhood, abutting that barren park, only to be confronted by sociability and liveliness in contrast to my journey thus far. People milled about on the street outside, smoking hand-rolled cigarettes and gossiping, attempting to capture the attention of one of the lawyers, or perhaps talking to someone from the media. The informal assembly outside—a site of chatter and laughter, skirmishes and tears—presaged the general meetings that would go on in the dark basement of Seco, one large space into which dozens of people would crowd.

In Fall 2013, Seco itself moved into a building owned by City Hall. A nicer space, this building is partly subterranean, located now between the M30 and the train lines that take passengers to the southern suburbs and then onwards to Castilla La Mancha and Andalucía. In some ways, this move has an air of greater permanence: the *ayuntamiento* has ceded use of this building indefinitely. But the space is not quite big enough and not quite right for the use of the collective, which must once again think about where to go next. This itinerant movement, coupled with the location of many of these sites, lends itself to a feeling of liminality, as if the PAH were straddling a variety of social worlds. Taking up space in peripheral areas of working class neighborhoods fosters a sense of operating outside the purview of the state—even when occupying a municipal building lawfully. At the very physical edge of one part of the city, located between several different neighborhoods (and several different transit stops), this location demands a kind of making do, and straddles the invisible line between civil society and institutional politics. Seco is a space that exists because of extensive and long-term negotiations between autonomous struggles, squatters' rights collectives, neighborhood associations, and the customary politics of city hall, belonging in equal parts to each of those projects. Further, by relying on a social center that has grown out of traditional neighborhood struggles, the collective allies itself to a particular historical trajectory that engages with appropriation, infrastructure, urban space, and social reproduction.

Controlled Chaos

Fui un miércoles, había muchísima gente, un caos. Pensaba que iba a ser una entrevista personalizada. Muchísima extranjero.

I went on a Wednesday. There were a lot of people, a chaos. I thought it was going to be a personalized interview. A lot of foreigners.

- Sofia, Afectada, Spaniard.

Within Seco, the sense of madness and mayhem upon descending the staircase was overwhelming. All informants describe their initial attendance at a general assembly as consumed by chaos. Perhaps expecting an orderly site of counsel and support, instead they found a sea of people, each with a similar problem to their own. No one greets you or asks your name as you descend the staircase. You must simply listen as people tell their tales, ask for help, offer advice, and share their victories. The press of bodies around you is incredibly diverse: Ecuadorians, Senegalese, Romanians, Bulgarians, Spaniards, and Moroccans sit and stand throughout the space, at times engaging in hushed conversations at the edge of the scrum and cry. The assembly never starts on time; those tasked with its moderation are also chattering at the front, determining who will take on which part of the evening. Others straggle in late. Some cry with anxiety, clutching an eviction order in their hands. They are whisked away to speak to a member of *acogida*, the team of sociologists, psychologists, and social workers that administers to those urgent cases that need immediate attention. As Carlota or Selene talks to the young mother desperate not to lose her house, she will inevitably shed tears of anxiety and fear, but also relief: she has finally found someone to listen to her.

The frenzy of this space, however, insists on the importance of constant activity and experimentation. As soon as a newcomer enters the space of the collective, she is assaulted with the message that she alone must act if she wants help. The collective is not a charity, but rather a site for exchange in which activity is paramount. The chaotic space of the assembly is evidence of this philosophy: the movement of people, the chatter of conversations, the comings and goings, the interruptions, all impress on the observer a sense of active doing rather than passive reception. As people share their stories—to which I will return shortly—make connections, and talk strategy, the effect can be overwhelming. But it also offers a microcosm of the PAH's repertoire, which involves agitation and constant engagement throughout a plurality of arenas. To be heard, to take part, the individual must acclimate to this riotous environment to cut through the chaos.

Ordering the Chaos

Into this maelstrom of activity and chaos, the collective attempts to impose structure that can help to order and make meaning out of the bewildering experience. Prior to the general assembly, a smaller group of people meets for the coordination meeting. These are people who have been involved over a long period of time, or come to represent one of the various commissions or groups that fall under the PAH umbrella. Early activists designed this strategy to address the problem of intransigence. In early meetings, when everything was done via the assembly, hundreds of people would show up and decide on an issue. But a vast amount of those *afectados* would not return, or would solve their cases and cease to attend. In light of constantly fluctuating attendance, early members decided to create a stable group that would decide on important issues of tactics, future goals, etc.

This imposition of structure came to alight on the general assembly, too, as a site of chaotic emotion and often incomprehension. Thus at the beginning of each assembly, some long-term activist takes the collected group through the stages of foreclosure and eviction, indicating each step, from non-payment through to bank auction all the way to eviction. She will also describe at each step what kinds of tools and tactics a person can use to attempt to negotiate or contest the conditions of her mortgage. This narrative device offers an order to the chaos, an incantation that

lulls the assembly. Further, it provides a common reference point for all in the room so that they might understand their own situation as shared.

To complement the large general assemblies on Tuesdays, smaller collective meetings are held on Mondays, Wednesdays, and Fridays, in an old building the Lavapiés neighborhood. Holding meetings in different locations again accustoms people to moving around, in addition to establishing connections within a variety of areas of the city. Leveraging contacts within a host of civil society associations has allowed the collective to build ties and expand its network of support. These smaller meetings, held during the mornings, permit more individualized attention and support from the team of psychologists and social workers who work with the PAH. Within these sessions, too, someone leads the group through the process of foreclosure, answering questions along the way. In many cases, *afectadas* return to these meetings repeatedly, building up their arsenal of knowledge. These smaller encounters encourage listening and learning from both peers and the *afectadas* who have gained expertise through their implication in the movement.

Indeed, in encouraging structure, the PAH places subtle emphasis on expertise. While professional experts do lend their knowledge to the movement, however, expertise here emerges as a category of active knowledge gleaned from doing. Someone like Margarita, involved since the Summer of 2011, or Josefina, who followed shortly thereafter, are held up as expert witnesses, called to give testimony on struggles against this system of oppression.⁴⁰ Yet their expertise comes not from textbooks or long hours in the classroom, but rather from several years of constant, conflictive engagement. Having attended hundreds of hours of assemblies, traversed the lengths of the city to file lawsuits and stop evictions, and pounded sidewalks to demand their rights, these women beam with the practical knowledge of experience. In positioning such figures as experts, meanwhile, the PAH insists on an ontology of learning and doing, which complement one another to foment the production of knowledge. When Josefina, Margarita, or Jane recites the stages of foreclosure and eviction before a large crowd, they display their mastery of this chaos. Through involvement rather than passive attendance, other *afectadas* can gain this dominance over this convoluted political economic terrain. Learning, listening, doing, and questioning all emerge as tactics for resistance.

Spaces of Emotion

Within these repertoires of building expertise, the assembly is a site not only for solutions, but also for the airing of emotion. Indeed, tears mark this space, borne out of fear and sometimes joy. Sometimes those tears come from unexpected places. Once Juan, one of the lead lawyers of the collective, came to a Coordination meeting after a particularly long day, in which he had defended a family from eviction. He bore the imprint of emotional exhaustion, shoulders slumped below tired eyes. At some point during the meeting, he excused himself to cry in the bathroom. Anxiety, fear, and anger all burst forth from the dilapidated bodies of people struggling to hold onto their houses. Sometimes that emotion translates easily into rage: after months and years of struggle, people want someone to listen to their pleas and give them the exact prescription to cure their financial ills. Yet the assembly does not provide a precise set of

⁴⁰ Interview with Margarita held April 25, 2013, at her house in Ciudad Lineal, Madrid. Interview with Josefina held May 7, 2013, at La Blanca Doblé, Madrid.

rules to follow, and this can anger some. Typically, anger springs forth when people are refused their demands for a lawyer. The PAH is not a free legal service, and problems are solved collectively, but people are often unaccustomed to working in such dynamics. Confronted with them for the first time, many individuals experience frustration, adamantly against sharing the problems with the collective, which I will return to in the next section.

But emotion is an important component in translating shame and fear into action and resistance, a trend seen throughout repertoires of resistance and struggle (Brown & Pickerill, 2009; de Volo, 2006). Fear and sadness can consume and demobilize, devouring the *afectada's* mental and emotional life, banishing her to the isolation of *muerte civil*. Thus, in the space of the assembly certain devices attempt to channel that fear and sorrow into indignation and anger. At the start of every assembly, someone galvanizes the crowd through the sermon of ‘Esto no es una crisis; esto es una estafa’ (This is not a crisis, this is a fraudulent hoax!). In reimagining the terms of this political economic reality, *afectadas* can begin to externalize their emotions, directing them not inward to their own perceived deficiencies, but outwards towards the cracks and faults in the system. Betsy described her early days in the PAH, ‘Ya no me sentía con esa culpabilidad. Que me han estafado. Tenía esa fortaleza. Me siento bien conmigo mismo. Voy a luchar hasta el final’ (Then I no longer felt that guilt. They had defrauded me. I had that fortitude. I feel good with myself. I will fight until the end). Joining the space of the assembly, she transformed her guilt and shame into anger, finding strength in the process. We see in her words, moreover, how anger and indignation can serve as impetus for action. She moves easily from discussing her internal sense of self, which she has rid of shame, into her will to fight. Thus the assembly serves as a site to release emotion, channeling it into productive fuel for future action. Whereas sadness isolates and depresses, this outward direction of rage can compel people to contest and resist, echoing Hessel’s famous plea to get outraged (Hessel & Duvert, 2011).

Emotion is a means, too, of building solidarity. Through the translation of sorrow and fear into anger and action, members of the collective find a common enemy. This identification of a commonality allows for people from wildly different backgrounds to make alliances. At the same time, and perhaps more crucially, the common sharing of emotion, the *desahogo* (literally, an undrowning, i.e. alleviation), also allows people to become enmeshed in each other’s lives in unexpected ways. I went several times to the Taller de Empoderamiento y Apoyo Mutuo, a kind of group therapy session led by a young, charismatic psychologist. I participated along with a small clutch of *afectadas* and activists, sharing my experiences and emotions. When we walked into the room, we were all strangers. Yet over the course of two or three hours, we shared the hidden details of our lives, in part simply because we had no other outlet to release these feelings. As a young single person living far from home, I too experienced bouts of isolation and loneliness, not uncommon to the researcher during fieldwork. This exchange of emotion made us suddenly intimate co-conspirators and allies; in knowing another’s pain, I in turn shared mine, crafting a network of empathy. The raw display of emotion allowed this empathy to be released as we sat in a circle in the light of the early spring sunshine those Sundays. There was a recognition of a common vocabulary that transcended status or situation: we all experience pain, joy, sorrow, and fear. In allowing ourselves that vulnerability, we could build solidarity across the gulfs of difference that separated us. Thus using emotions in activism is not an apolitical strategy. Instead, it serves as a democratizing device that demonstrates commonalities. There within the space of the assembly, we could speak that shared vocabulary.

Encounters at the Edge of the City

Indeed, these exchanges of emotion serve to emphasize the assembly as an important site of encounter, often between diverse elements. In some ways, being suddenly confronted with others in the same predicament was comforting, echoing Yvette's excitement at finding she was not alone. For native Spaniards, however, entrance into the assembly can be a fraught experience as they confront sentiments similar to my own, in which I felt out of place. Those Spanish *afectadas* with whom I held interviews almost uniformly described an initial shock of the unfamiliar, as they entered a room full of people quite different from themselves. The first impression was to feel alien, estranged from those around them who—despite their migratory histories and official documentation—had the same problem. Sometimes, too, the person speaking authoritatively within the assembly was a foreigner, imparting wisdom learned from months of struggle.

That entry into the assembly then becomes an important moment of confrontation. This confrontation is not between assembly and *afectada*, but rather between the *afectada* and her deep-seated prejudices. Josefina, a middle-aged bohemian forced into early retirement who now dedicates her life to the PAH recounted the prejudices that animated her first foray into the collective. In search of tactics for negotiating down her monthly payments, she made her first voyage to the assembly with her ex-husband and daughter. Yet entering a hot, stuffy room full of hundreds of immigrants, she lasted only briefly before fleeing, because 'Es la pequeña educación que tienes. Que eres español, con carrera. Me fui a la casa con esos prejuicios. Una situación de inmigrantes que trabajan en la construcción' (It's that social little education you have. That you're Spanish, with a degree. I went home with those prejudices. [This was] a situation for immigrants who had worked construction). Her daughter later upbraided her. In hindsight, her discomfort illuminates her own limitations, which she had to fundamentally challenge and overcome if she wanted to benefit from the wisdom and guidance of the assembly. Such a confrontation additionally serves to demand she comes to terms with the reality of her situation, as another victim of an extended hoax, no different from her neighbor.

Yet people's deep-seated desperation obviates this discomfort. Iñaki described his first experiences with the PAH. Upon his visit, he had expected a legal advice and counseling. Instead, he found an 'avalanche' of people, in which seeming chaos reigned. He was the only Spaniard, which provoked within him a sense of profound isolation—the isolation he had felt as a *muerto civil* here compounded by his sense of strangeness, the lone tall blond man in room of foreigners. He stated: 'Tantos extranjeros. Piensas, que pasa, eso no pasa a los españoles? O sea los españoles nativos? No les pasa esto? Te sientes un poco aislado. No obstante vi que aunque no encontré allí hueco, dentro de toda desorganización, era lo único que tenía.' (So many foreigners. You think, what's up, this doesn't happen to Spaniards? Or rather native Spaniards? This doesn't happen to them? You feel kind of isolated. However I saw that even though I didn't find my place there, within all that disorganization, it was the only option I had). In his retelling, his first response belies a deeper shame—the demographics of the room confirmed to him that his problem was that of an immigrant. But perhaps if his problem was one of immigrants, he could learn from them and the ways in which they attack it. Despite his feelings of isolation, Iñaki felt his only option was to stay, to learn, to seek out help over and against his discomfort. Similarly, Elena recounted how she asked for the 'native section' upon her entrance into the PAH, at which point someone turned to her and said, 'don't worry, you're in your own home here.' Within such a phrase, there is an insistence on egalitarianism and tolerance. The unnamed

voice claims this space as a common home for all those suffering through this predicament, regardless of race or class. But it's also a demand for the newcomer to recognize that her home is here, amidst the chaos and diversity, besides other people who might appear different. This analytic, moreover, reveals how economic hardship can foster cooperation and collaboration. Rather than dwell in their xenophobic thoughts, everyday people have to set aside such prejudices.

While that act is borne out of people's own economic self-interest, it still can provoke new alliances and create surprising friendships. When I met Iñaki for the first time, we were in a large Chinese restaurant in a heavily South American neighborhood down the block from the CONADEE. I had gone with three women from the PAH, two Spaniards and an Ecuadorian. There we met several other women active in the collective, Ecuadorians and Peruvians. Iñaki joined us at some point in the meal, the lone male at a table full of women gossiping easily of both activism and romance. This lunch continues to occupy a bright spot in my memories of fieldwork, as an unexpected moment of convergence. We were on Hermanos Garcia Noblejas, a street I had never been to, in a neighborhood that was foreign to me. As I sat at a table with women who ranged from dewy-eyed recently minted graduates to graying retirees, we chattered on like old friends. Having known most for no more than several weeks, others for no more than an hour, I felt nonetheless embraced and welcomed into their fold. Iñaki basked in female attention, flirting innocuously with Jane. I shared stories of a past job working for an insanely wealthy Spanish American woman. Carlota and Lola speculated on the romantic life of one of the handsome lawyers who works with the PAH. I bring up this moment not for its clichéd multi-kulti aspects, but rather because it is illustrative of the new friendships that have emerged within the space of the collective, in addition to the openness with which people heavily implicated in the collective receive newcomers. Throughout my interviews, people described to me the ways in which participation and activity had broadened their horizons in ways they never imagined possible, mostly through the creation of new social ties. There emerged an alternative social network based on care, mutual support, empowerment, and friendship that crossed traditional lines of race, class, and gender. Further, there is a radical ability for openness and sharing. Margarita, for example, would tell me of her afternoon plans following a morning session in San Cosmé y San Damian, punctuating it with, 'si no tienes que hacer nada, ven conmigo' ('if you don't have anything to do, come with me').

Over a year later, when I returned to Madrid for a short period of summer fieldwork, an *afectada*'s husband died of a heart attack in the middle of the night. That afternoon, I had sat with Begoña, the *afectada*, and a host of others after a lengthy coordination meeting. In the warm gloaming of a summer evening, in which nightfall only comes at 10PM, we sat around plastic tables outside the local watering hole, sharing stories over cold white wine and mini bottles of beer. Several hours later, Begoña's husband was dead. The next day, as the news spread over email and Whatsapp, people began to make their way to the crematorium in Carabanchel. Plagued by a torrential early summer rain, I straggled up the hill with Sofia and Alonso, Carlota and Margarita. Others joined as we hiked up the muddy driveway to the cool marble and glass of the crematorium. People spilled out of the room designated for Begoña's family; many were familiar faces from the PAH, all offering warm embraces of condolence to the grieving widow. I make mention of this event not because I want to exploit tragedy for academic inquiry, but because it illuminated to me a solidarity that translates beyond empathy and into action. While

many ascribed this death to the consequences of families under great duress, they came because they cared deeply about Begoña as a *compañera*, a friend in both *lucha* and leisure.

Solidarity here is defined by showing up, of bearing witness to others' triumphs and misfortunes, of constantly providing support wherever it's required. This ontology is reflected in Mabel's constant activity. She said to me, 'Intento apoyar a las demás personas' (I try to help other people). She went on, 'me siento impulsada' (I feel compelled) because there are so many families going through horrible situation. Thus she is an itinerate presence in the city, making her way from an early morning eviction to the courthouses to a bank negotiation and then to a late night meeting. Similarly, in defining the PAH, Josefina's descriptions illustrate this idea of solidarity as active participation, as a physical exercise of showing up. She stated: 'se que si mañana Iñaki me necesita, estare allí, igual que Iñaki para mi' (I know that if tomorrow Iñaki needs me, I'll be there, the same as Iñaki for me). Such a description privileges personal relationships and the needs of others above one's own wants and desires. This 'showing up' can often be uncomfortable, thankless, requiring endless movement from one point of the city to the next. Yet it is the crude material that defines a radical politics of solidarity above and beyond sentiments of empathy and care.

Telling Stories

A tactic that would go on to define much of the structure of the PAH, telling stories emerges as a central trope in these early histories. Coy, like Quinatoa, told his story far and wide as a means of both denouncing his situation and seeking out others. An expiation of his road to ruin, it helped him build common ground with people who were experiencing similar processes of dispossession. In JuanMa's retelling, he describes their moment of interaction as an exchange of stories, in which each narrates to the other his tale of financial folly and political awakening. Thus the personal narrative, a kind of testimony that bring together both the intimate details of domestic dramas with geographies of financialization and extraction, was from the beginning a device with political ends. Storytelling is certainly not anathema to activism, as it helps people make sense of the world and serves to galvanize them into action (Crawley & Broad, 2004; Polletta, 2009). Indeed, in the PAH, this testimony told in public serves several ends. First of all, in learning to tell their stories, *afectadas* regain their own agency. The machinations of their civil death produce a sense of bewilderment, in which they have fundamentally lost control of their sense of selves, their economic lives, and their family's destiny. Mabel described this process as 'voluntad ajena,' a term that is untranslatable to English, but broadly invokes one's estrangement from her own volition, calling into question her ability to enact free will. It is to feel out of any kind of emotional control. Writing about agonistic democratic engagement, Deveaux (Deveaux, 1999) argues those who subscribe to such a political philosophy insist on individuals as *agents* rather than *subjects*. Civil death is first and foremost a subjectivity, a profound emotional sensibility that renders the individual wholly at the mercy of financialized citizenship. In such an analytic, she is wholly a subject, with little agency to throw off the shackles of her economic prison. In learning to tell her story, however, she takes on this quality of agency, translating that experience into authoritative testimony.

He repeated the mantra of the "estafa," as if by endless repetition the shame and fear would dissipate, replace with indignation and action... Various afectados

[then] presented their cases. Each one got up to tell their tales of woe to the assembly.

- Fieldnotes. March 3, 2013

At the same time, this assertion of agency reimagines neoliberal understandings of poverty and ruin. Predominant ideologies of contemporary competition and advancement deem those who fail as somehow inept and unable to rise to the demands of a system built on merit alone. Within such an understanding, there is, too, a sense of agency: she alone is the master of her fate, and her failure thus means she is incompetent. That reading configures her failure as wholly of her own making, an understanding that reverberates through economically liberal discussions that render people into entrepreneurial individuals who might pull themselves up by their bootstraps. In this new rendering, however, she can understand her situation as located within a particular political economic context in which she was subjected to the demands of an unfair system. While such a reading might deny her agency, seeing her only as subject to forces beyond her control, it paradoxically returns her control by helping her see the ways in which she was set up to fail. Further, she learns to master her history, understanding the personal experience of financial ruin as an embedded process. In revealing the extent of the fraudulent practices that conspired to ruin ordinary lives, the PAH activists reimagine foreclosure as but one facet of a larger trajectory of extraction. In demanding we see these situations as part of a long confidence game, meanwhile, the collective encourages people to regain their agency, their will to fight. Understanding their own ruin not as some personal failing but rather as economic prescription allows people to identify a target for their outrage and guilt and begin to articulate a plan of attack.

She just opened up. I asked one question, and she was off.

- Fieldnotes from interview with Mabel. May 17, 2013

This emotional process is central to the PAH's philosophy. Throughout its spaces, emphasis is placed on the individual as the person with authority. She alone has traversed the often-isolating road towards foreclosure. While her experience closely echoes that of myriad others, only she knows the exact details of her particular case. Thus she must recuperate those details. This recuperation will not only allow her to tell her story, but also gain mastery over a process that has proved chaotic, disorderly, and disorientating. In repetition, she can begin to piece together those details that will allow her to fight with the bank: she both gains her voice and identifies the key parts. In many of my interviews, this experience of narration was immediately and intimately obvious. For example, when I sat down with Mabel one afternoon in the basement dining area of a small *taberna*, her story tumbled forth. Her retelling was clear, sharply detailed, and to a certain extent, rehearsed. By rehearsed I mean it bore the imprint of multiple performances, each one more authoritative than the last, perhaps gaining and losing small details along the way. Telling her story then becomes a means of claiming authority in a moment in which her immediate environment has largely nullified such claims, insisting on delinquency and deviancy.

Meanwhile, this audacious storytelling perverts standard binaries between public and private, domestic and exterior. By insisting on foreclosure's place within a hierarchy of dispossession, economic contraction, and urban geography, the PAH demonstrates it to be an inherently

political issue. In the last chapter, I detailed *muerte civil* as an isolating process laden with guilt and shame. In the throes of economic crisis, we believe we are alone; further, notions of propriety confine our concerns to the intimate spaces of home, not to be let out into public. As many scholars have noted, shame begets silence, confining trauma to the private sphere. We do not air our dirty laundry for fear of what others might think; we do not want to go from feeling shame to being shamed. Thus the *lo que dirán*, ‘what will they say’ in colloquial Spanish, maintains that hard boundary between public and private. The PAH, however, demonstrates through testimonies of long time activists such as Aida and JuanMa the ways in which the domestic space of the home is intimately linked to a broader terrain of debt and liquidity.

He encontrado muy grandes amigos allí. Que fuera nunca habría hablado con ellos. Ni con Maria o Iñaki. Porque somos diferentes y somos mundos diferentes. Pero resulta que hay un punto de encuentro en que descubres a esa gente.

I've found great friends there. Who I never would have spoken to in the outside world. Neither to Maria nor Iñaki. Because we are different and we are different worlds. But it turns out that there is a place of encounter where you discover other people.

- Josefina. Afectada. Activista.

Finally, and crucial to the construction of inclusive politics, the public sharing of past experiences allows disparate groups of people to collaborate. Despite wildly different backgrounds, if you and I discover we are victims of the same circumstances, and if we are prepared to challenge our fates, we can begin to establish a similar vocabulary of struggle, resistance, crisis, and resilience. Telling stories establishes commonalities upon which to build action and mutual support. For example, upon her return to the assembly Josefina found listening to people's narratives a means by which she could relate to a movement she initially dismissed as immigrant: ‘Ya me fui sola. Empecé a escuchar las historias. Empiezo a darme cuenta que las angustias son las mismas que las mias. Una casa, una hipoteca, unos hijos. En el fondo su problema es el mio, da igual si es de Senegal, Chile, Ecuador’ (This time I went by myself. I started to listen to the stories. I start to realize that their anxieties are my anxieties. A house, a mortgage, children. In the background their problem is my problem, and it doesn't matter if they're from Senegal, Chile, Ecuador). In her retelling, these stories form the necessary crude material that allowed her to see beyond race and class. As an upper-middle-class-woman who had come of age in the *Movida*, she was tolerant and progressive. Yet her politics worked in abstraction but not in substance: when confronted with a situation in which she was called upon to recognize commonality in the face of difference, she literally fled. Vague notions of multiculturalism were obviated in practice. It took listening to these voices, superficially so different from her own, for her to recognize a tolerance and mutuality that went beyond cosmopolitan ideals of hip egalitarianism.

The Role of the ‘Activist’

This landscape of resistance and solidarity has also been successful at attracting active support from scores of people who are not directly affected. Many long-term activists dedicate time and energy to this cause. Here I refer to activists as those members who do not have their own direct

mortgage issues, but who have come to the space of the PAH out of solidarity, often acting, in the words of Nina, a young psychologist, as ‘facilitators.’ The activists who make up this space have alighted on this cause after extensive histories within Madrid’s urban struggles. Rather than emerge out of the crucible of 15M—in contrast to those voices I will explore in the final section of this chapter—these figures have inhabited particular spatial and social trajectories that have contributed to the making of their current activism. Nacho Murgui, president of the FRAVM and early PAH member (now Deputy Mayor of Madrid), and Rafa Mayoral, lawyer for first the CONADEE and then the PAH—both two of the most visible early members—were adolescent rabble-rousers together in neighborhood struggles throughout the 1980s. When I asked Murgui about when his activism began, he looked at me perplexed: his life, since childhood, has been defined by his involvement in urban causes; there was no ‘before.’⁴¹ The son of staunch communists, he related early episodes of rising up against the police at the age of nine. Murgui and Mayoral saw Madrid’s glittering modernizing transformation from the vantage point of neighborhoods ravaged by crumbling infrastructure, rampant heroin use, and the triumph of the private over the public. Similarly, Nina attended a ‘red’ school in her neighborhood, where a schoolmate introduced her to the Juventudes Comunistas, the youth section of the National Communist Party. There she met Rafa and began a life committed to social struggles; when the Sol encampment broke out, she missed it—she was in Chile participating in the student movement.

Throughout my interviews with activists, many impressed upon me their desire to remain supporting characters, critical yet occupying secondary roles within this unfolding drama. Nina sees herself position as that of facilitator rather than an activist, because she wants to give of her experience and knowledge while allowing others more directly affected to define the parameters and scope of this struggle. She stated to me one afternoon over Indian food, that facilitator or volunteer ‘define mejor la posición que deberíamos jugar. Apoyar a esas problemas que están solucionando su problema. Un papel periférico. Facilitar. Aportar. Ser un apoyo. La palabra activista para mi te define en una posición que defiendes’ (Volunteer better defines the position we should play. To support those people who are solving their problem. A peripheral role. To facilitate. To contribute. To be help. The word activist for me defines you in a position that you defend).⁴² She sees an activist as someone who is very clear about his political position and ideology, which he often imposes above and beyond the criteria of the people he attempts to help. Similarly, Nacho demands we see the collective first and foremost as a tool for people with mortgage problems. While perhaps its long-term goal is more revolutionary, its immediate work must respond directly to the wishes of those going through foreclosure. Many in that predicament want little more than to save their homes or cancel their debts.

Negotiating Difference in Activism

Despite these moments of auto-critique within the PAH, solidarity does not come without its tensions. Power relations, inherent to all social interactions, inflect many of these spaces. When not carefully moderated, they can prove uncomfortable and even violent. Within the space of the assembly, long-term activists can sometime occlude those more marginal voices. Those activist histories that both aid the project of collectivization and solidarity can also hinder. People like

⁴¹ Interview held November 5, 2013, at the PAH offices in San Cosmé y San Damian, Madrid.

⁴² Interview held May 9, 2013, in El Shapla, calle Lavapiés, Madrid.

Nina and Rafa, with decades of *militancia* between them, have vocabularies delivered with force and eloquence cultivated since adolescence. During Coordination meetings, I would be intimidated by the sheer power of their ability to command attention with their words, which flowed easily forth, betraying intimate knowledge of questions of class, labor, and power. Their political formation and education have given them excellent abilities to speak in public, to articulate goals, and to put their ideas on the line. Ironically, with words meant to destabilize and question the dynamics of contemporary relations between capital, labor, and production, they would perpetrate acts of silencing, steamrolling the very voices they hoped to uplift. Many of the others present would have little political training or participation within associational life in Spain. Thus they did not come with that ease of speaking out in a meeting. With different educational backgrounds and even language abilities—many *afectadas* are not native speakers—those who lack such formation could be hesitant to speak out, particularly if they were new to the group.

Instances of violent silencing are not anathema to the PAH. Josefina, in our interview, allowed herself some self-critique, when she stated, speaking of immigrant comrades: ‘Hay gente que puede transmitir el mensaje mas rápido que otros. Que hablamos mucho. Hago el típico gesto, prejuizo lo que va a decir’ (There are people who can transmit a message more rapidly than others. We talk a lot. I make the typical gesture, I pre-judge what others are going to say). Such a declaration illuminates those moment of micro-aggression, when common prejudices blind people to the ways in which they capture attention and thus power. Often, people speak up at the same time; when not checked, forceful activist voices take primacy. Within the frenzy of an assembly, in which people are constantly rushing to and fro and urgent matters spring up frequently, such moments occur frequently, often unintentionally. The responsibility then falls to the moderator to demand order, respect, and active listening.

In interviews, activists often demonstrated an awareness of their own need for moderation. Nina told me the PAH had taught her to be more patient, to listen to others even if they spoke differently. She gave an example of one realization, listening to an *afectado*: ‘Esta explicando mucho mejor que yo y no sabe quien es Milton Friedman ni tiene que saberlo. El también sabe mucho, y sabe como organizarse’ (He is explaining better than I could, and she doesn’t know who Milton Friedman is, nor does she need to. He also knows a lot, and knows how to organize himself and others). In this recounting, we see her realize people’s capacity for political self-expression: academic vocabularies and formal training are not necessary for people to be able to enunciate deeply felt beliefs which often incorporate sophisticated discussions of political economy. Gidwani’s entry point into subaltern cosmopolitanism occurs through his housekeeper, who despite formal education still articulates a vision of scalar responsibility and a geographic thinking that connects here with elsewhere (Gidwani, 2006). That analysis betrays how people often deemed beyond the scope of traditional politics in popular accounts nonetheless think critically and empathetically in sophisticated terms. Their lived reality has brought them into close contact with the machinations of capital, class, and power, which they understand innately. If we demand to speak only in established terms, we alienate and isolate those voices critical to alternative political debates: how can we speak of emancipation if we refuse to listen to those whose liberation we hope to aid?

Finally, the gendered dynamics of these spaces can often provoke uncomfortable encounters. Carlota, a sociologist involved with the PAH since 2010, has described the collective as a space for ‘mujeres en lucha’ (women fighting/women in the struggle together).⁴³ Indeed, the PAH is often heavily female, reflecting the emasculating effects of crisis I discussed in the previous chapter. Despite the overwhelming presence of women, however, men’s empowerment can contribute to uncomfortable gendered dynamics. One of the first people I met at my first Coordination meetings was José, a graying middle-aged man who lived in a small town in the mountains north of Madrid. He was pleasant and fairly quiet. Yet over the course of my year with the collective, José went through a tremendous process of empowerment, as he became coordinator of his bank group. In my fieldnotes from October 19, 2013, about seven months after I first met him, I describe him as a tyrannical ‘windbag.’ Indeed, he had taken to expounding on a given topic during meetings, entering into convoluted descriptions and pronouncements that no one could quite follow. He refused to let others talk as he rambled on, his temper flaring. This transformation reflects Nina’s descriptions of why men stay on as activists: ‘Para los que van quedando, buscando hueco, son mas hombres que se sienten comodis’ (Those who stay, looking for their place, are usually men who feel comfortable), which she attributes to traditional gender roles. Men find within this space a sense of purpose, able to enact control, harkening back to that performance of hegemonic masculinity. Further, in many cases the designated ‘experts’ are often male. These figures might be the actual experts, i.e., lawyers, economists, etc; or they might simply be people who have developed their own activism to the extent that they are comfortable speaking, given directions, orders, etc. By and large these figures are men like José.

Yet against the gendered dynamics of these activist spaces, the PAH has developed certain repertoires to counter such imbalances. For example, the team responsible for *acogida*, or the kind of official welcoming/reception/training people receive when they come for a mortgage related problem, is all women. Now these women are also in many cases professionals, with training in sociology, psychology, and social work. Yet they are not approached in quite the same way, as experts with scientific knowledge. Theirs is the arena of emotion while the male activists are responsible for cold, hard facts in the domain of law and order. They are caretakers, babysitters, providers. At the same time, these women, who have encouraged others to go through their own processes of empowerment, offer subtle rebukes to figures such as José. Within assemblies, they will attempt to harness those masculine voices, leaving room for others to enter the fray. The empowerment of those agents once seen as marginal has allowed their voices to flow forth. Finally, the constant being and doing together accords one another greater capacity for respect.

These mutable spaces, chaotic and porous, are rife with conflict and power struggles. Yet the emphasis on doing and sharing has fostered new forms of solidarity. Furthermore, the imposition of certain structures that encourage participation serves to demand egalitarianism and empowerment. Nina impressed upon me, ‘El valor del ejemplo es muy importante. Como ver la participación. Sophie, tenemos que luchar juntos. La constancia. Dispuesta a seguir luchando’ (The value of example is really important. How visualize participation. Sophie, we need to fight together! The constancy. [To show I am] disposed to continue fighting). The collective constantly confronts how best to fight together, how empowered figures can lead by example.

⁴³ Interview held with Jorge and Carlota, May 1, 2013, at Habibi, Madrid

Constancy and collectivization are powerful tools that perpetuate these struggles, even addressing their internal contradictions.

Spreading Solidarity: Scales of Action and Spaces of Resistance

Thus far, I have examined those practices that contribute to internal repertoires of solidarity and inclusion. Such practices are key in sustaining the collective as an open space that encourages participation, sharing, and active doing. Not without its tensions, the PAH's emergent politics is predicated on empathy that translates into mutual aid. Within such an analytic, the individual and the collective co-constitute one another. The *afectada* must determine her route forward, and the collective will respond in kind. Yet she must too bolster and sustain the collective, as one piece in its variegated puzzle. Now, however, I want to examine those tactics that embed the collective within a larger landscape of solidarity and resistance. These tactics, which complement those practices I've elaborated, serve to both attract support and effect political and social change. In this section I will demonstrate how the PAH has engaged with various scales and spaces to shift policy consensus and gain tangible victories. The PAH uses tactics carried out in urban space, financial institutions, the legal arena, and legislative bodies. In turn, these repertoires of activism complement one another to achieve political ends.

Taking to the Streets: Stopping Evictions

The setup for this eviction was particularly difficult. The building had a lobby that goes all the way through from the Castellana to the street to the east. There was also a garage whose entrance had to be monitored: any potential exit was also a potential route for the evictee to be carted off. People were constantly reworking their strategies, deciding which exits to monitor. I ran between the front and the back at times. Around twenty five people clustered around each entrance, communicating with people at the other entrance and upstairs through messages, phone calls, WhatsApp, and Twitter.

- Fieldnotes, April 5, 2013.

When the PAH suddenly burst forth on the national stage, its spectacular displays of civil disobedience demanded public attention. While the collective emerged in Madrid out of concerns related to personal debt, in other parts of Spain activists first collaborated to physically stop evictions. After households had received the judicial order mandating evictions, a ragtag group would strategize, assessing the property to elaborate spatial schemes that would prevent the legal commission from executing the eviction. Activists would flood the street, piling into the entryway with locked arms to physically block people from entering the building.

The first *Stop Desahucios* in Madrid, which I detailed briefly in the introduction, occurred on a warm summer morning in June 2011. Word traveled through mobile phones and activist listservs, through 15M neighborhood assemblies, anarchist collectives, and of course the PAH itself, then in its infant stage in Madrid. A motley crew of people made their ways through the narrow streets of the Tetuán district in the north; as Vicente, an activist with that neighborhood's anti-evictions group related to me, no one entirely knew what was going on or how that

morning's activities would commence.⁴⁴ People tumbled out of the metro, whispering to one another as they headed for the house of Anwar, a Lebanese baker. The small block overflowed with more than a thousand people. Upon its arrival, the judicial commission couldn't even enter the street. The ebullience of that morning translated into more acts of rebellion, as evictions began to pepper the daily calendar, particularly in September when activity picks up after the fallow months of summer.

With time, however, the police became more repressive, learning the habits of radical street protest. One famous eviction, in the Carabanchel neighborhood, saw dozens of police vans outside as a helicopter circled overhead to ensure a middle-aged Dominican woman was removed forcibly from her house. During my first eviction, a kind of nervous adrenaline set in throughout the dozens of activists who had assembled. We were attempting to prevent the eviction of an elderly woman with Alzheimer's who lived in a spacious flat above the Castellana. The layout for the building was difficult because it spanned the depth of the block, with entrances on both sides. Thus the work was doubled: we had to secure both sides from the incursion of the police and judicial committee. We scurried between front and back. Police vans lined the sidewalks. Over the course of the morning, the police arrested several people, beating up others with their long black batons. At one point several of them went after one young buck protester and wrestled him to the ground, their beatings growing savage. A young American anarchist acquaintance had his camera smashed. An aging bohemian bourgeois with staunchly held communist beliefs had to be attended to by an ambulance; her ankle had swollen to twice its normal size after being trampled by police. Violence permeated the air: Physical brutality erupted around me, as the crowd pushed against the police, who in turn swung rabidly with their sticks. But there was also the emotional destruction of a woman potentially about to lose her home. The eviction was stayed, but only after hours of brutality and exhaustion.

Such violent, traumatic encounters between everyday citizens and the punitive arm of the state make for good television fodder, appealing to people's base instincts with lurid depictions of new forms of crime and punishment. During 2012, as these tactics became more prevalent throughout the country, the news media covered the PAH fervently. Images of brutal clashes between activists and the police assaulted people's senses. In retelling these urban incidents, the media grew sympathy for the PAH's cause. Jorge, a Venezuelan activist, related to me, 'Es un tema tan transversal. No importa tu clase, étnica, raza, signa política. Las acciones son muy potentes' (It is such a transversal issue. It doesn't matter your class, ethnicity, race, or political ideology. The actions are really powerful).⁴⁵ Such images transmitted the transversal nature of this issue: in moments of struggle to stop an eviction, what is at stake is the fundamental need for shelter of a family faced with losing a home. While complicated questions of politics, economy, debt, and finances animate this struggle, the basic premise is preventing people from going homeless. Further, news publicity laid bare the violent nature of this capitalist system, in which both equity and shelter are wrested forcibly from people in distress. Stories focused on those families facing eviction, their plight juxtaposed against images of anonymous black-clad riot police attempting dispossession.

⁴⁴ Interview held October 31, 2013, at my studio space on calle Jesús y María, Madrid

⁴⁵ Interview held with Jorge and Carlota, May 1, 2013, at Habibi, Madrid.

Blocking evictions, the hallmark of the PAH, is predicated on certain political claims. First of all, it makes public the nature of private financial ruin as it is tied to the space of the home. It is a spectacular act of civil disobedience that demands attention. Against cultural consensus that attempts to hide and silence private anguish, these displays of solidarity reveal the ways in which privacy and domesticity imbricate geographies of care and responsibility, and have consequences that extend beyond the confines of the *hogar*. It demands society see foreclosure and eviction as social epidemic, rather than the result of personal folly and poor judgment. Secondly, it is a visible insistence on the primacy of a home's use value. In the first chapter, I briefly discussed the Constitution's right to housing, which I have argued has been more liberally interpreted in practice as a right to private property. These encounters demand the right to housing supersede the right to property—by the time of eviction, the bank is proprietor. Finally, in an era of the vast over-production of housing, these acts draw attention to the contradictions of that system, insisting on the social function of housing above and beyond its use as a tool for the perpetuation of capitalist economies.

Here, too, solidarity as predicated on active doing and 'showing up' is everywhere in evidence as a necessary element to realize specific goals. Blocking an eviction requires bodies, many boots on the ground to physically cover the space around the entrance to the building. Often activists crowd the stairwells inside, placing themselves in any location through which those effecting the eviction might pass. So, too, do people spend the night in the unit with the family, offering moral support as well as strategy sessions into the hours of the early morning. These physical and emotional forms of aid require literal bodies, not just tweeted messages of support or monetary donations. Furthermore, they often demand certain levels of discomfort. Staying with the family implies a distinct lack of sleep while tending to the fear and anxiety of the household, an emotional situation under duress. For those who take up tasks outside, they must wake early and often traverse great distances, sometimes before the opening of the metro, in order to arrive well before the police. Thus physical and emotional discomfort is not anathema to such shows of solidarity.

There are, however, limitations to this form of disobedience. While spectacular in their physicality and often, too, their brutality, most *stop desahucios* provide temporary solutions for the household, either allowing for some extra time before the next attempt or paralyzing the order indefinitely. In case of paralysis, the family must then live in legal limbo. Further, these actions do little to redress the issue of debt, engaging only with the question of one's right to shelter. They are individual actions that cannot dismantle the system alone. Such spectacle, while shedding light on the structural and physical violence of property, also does little to address the larger political economic configuration, addressing only one case at a time. Finally, they are enervating experiences that take a toll on the bodies of activists and *afectadas*, even putting those bodies directly in harms way.

On that last point, we must also consider who can take part, who can offer him or herself to this struggle. During my time in Madrid, I was often undocumented, having overstayed my visa. I am white, tall, American, and relatively affluent; my risk of deportation is low. Yet I was still uncomfortable during actions in which there was conflictive confrontation—What if a police officer asked for my identification, only to find I was in the country illegally? Even with proper documents during other periods of research, I worried my presence at such events put me at risk

for consular problems. If I were detained or arrested, would I be asked to leave the country? Would my permission for future entry be revoked? Yet still, my vantage was one of privilege. The same cannot be said for many, including scores of people who are suffering through foreclosure. Some migrants have lost work and subsequently legal status; others worry their imperfect financial records situate them precariously between legality and expulsion. The economy has made it amply evident they are excess; perhaps the law might find a way to concretize that status. As I will discuss more fully in the final section of this chapter, those individuals do not have this vehicle for their outrage.

Confronting Capital

In part because of its temporariness, its enervating qualities, and its implicit exclusions, stopping evictions is only one means by which the PAH engages with the machinations of finance capital. Central to its arsenal of resistance has been the constant, direct engagement with banks, either through civil negotiations or spectacular disruption.

In that former paradigm, *afectadas* doggedly pursue their goals through bureaucratic means. As such, the path towards saving a home from eviction is paved in paperwork. The PAH advocates making regular, constant trips to bank office to petition them to forgive the debt. During each trip, however, the *afectada* should bring a letter requesting something from the bank. She can petition their client services, their ombudsperson, their central offices, and any other entity associated with the organization. She can even report them to the police if they do not attend you: as a customer, she has certain rights as a consumer to receive attention. Once the house has passed to the bank, she can not only petition the bank, but also the courts, making regular visits to turn in a variety of *escritos*. The banks once inundated these frustrated customers with paperwork and contracts—for the mortgage and its attendant ‘requirements’: life insurance, death insurance, credit cards, etc. Humble customers, unversed in the machinations of financial institutions, gave in to this litany of paperwork. As several of my informants told me, ‘you trust the man in the suit and tie.’ Now, however, those same customers reverse that logic, creating their own streams of paperwork to inundate the banks, attempting to wear them down and reach an agreement.

Once the date of an eviction approaches, however, the paperwork becomes more focused and demanding. With recent, modest alterations to Spanish mortgage law, families in particular situations of *exclusión social* can receive a moratorium, suspending the eviction. But the petition for the moratorium is lengthy, requiring extensive documentation of people’s current situations: reports from doctors and social workers, schooling certificates, unemployment records, memos reporting domestic abuse, and other documentation are necessary to receive this stay of execution. Thus people enter into a labyrinthine paper trail, moving around the city in search of discrete items. In the process, they might encounter resistance from bureaucratic functionaries, the morass of contemporary *madrileño* social services, and contradictory claims and instructions of well-meaning but over-extended public defenders.

At the PAH offices in San Cosmé, this web of paperwork envelopes daily activity. Activist work becomes not only pounding the pavements in protest and organizing *stop desahucios*, but also the complicated task of translating personal histories of financial ruin into coherent narratives, those salient facts then written down and presented to judges. In the small interior office,

sometimes choked with cigarette smoke, we would try to make sense of stories that ranged in their retelling from the terse to the rambling. Often people related their financial pasts through a veil of tears, attacks of anxiety, and bouts of anger, or occasionally, too, betraying mounting mental illness. Once we had put such details onto the page, we would send the *afectada* out into the world, to present the *escrito* to the courts, with the instructions to make two copies, have both stamped, and save one for personal records. Making sure the paperwork was in order, properly stamped, was a constant battle, one prescribed by the legal and legislative systems. To fight eviction through paperwork ultimately means playing by a set of rules laid out by a system that has already screwed the player. The banks want to keep people in this constant motion, running from one of the city to another, rather than protesting in front of local offices or taking to the streets. At the same time, paperwork offers a rebuke to the seeming impenetrability of the financial system. In the last chapter, I detailed how property had ceased to be legible. Now subject to complicated flows of capital, the tensions between fixity and liquidity conspired to produce a landscape impenetrable to ordinary citizens. These multiple trips, demands, clarifications, and emergent narratives seek to untangle this web so that it once again is legible, revealing the constitutive pieces to this vast puzzle.

In these endless trips between one's home, the bank, and the courts, *afectados* encounter the everyday aspects of global financial capital. One tactic of the PAH in Madrid has been to create various groups of *afectadas* for each bank, i.e., Santander, Bankia, Kutxa, La Caixa, etc. These groups are in open negotiations with the banks, and designated moderators, in coordination with a volunteer lawyer, meet regularly with bank-appointed negotiators. Such channels bring people into immediate contact with large financial institutions. Contact can be highly chaotic and confusing, as Spanish banks, often in partner with the state, have undergone constant restructuring. With the demands of austerity, some banks have ceased to exist, others have been absorbed or collapsed into larger entities, some have merged, and so on. With the creation of the 'bad bank' for toxic assets, moreover, some people have found their foreclosed home has passed onto this other institution. Finally, as banks securitized mortgages and sold off debt, many people now have to fight debts that have been flung down the line to international third parties. Thus people encounter that behind their friendly neighborhood bank branch a tangled, increasingly intricate web of transactions, securitizations, and contemporary global financial practices. What was once a relatively simple process—purchasing a house—has become a complicated geography in which peripheral neighborhoods and households in Madrid are somehow brought into uncomfortable contact with offshore Cayman Island accounts.

While these small acts of negotiation attempt to force changes through micro-interventions, other more spectacular actions seek disruption. A creative array of activity falls under this latter rubric, with the explicit goal of inconveniencing financial capital. For example, various groups of *afectadas* have occupied a bank office for the morning, demanding to speak to the director and holding an impromptu assembly. Other actions might include 'blocking' a bank. In June 2014, I went with a group in Barcelona to a local branch of Catalunya Caixa. Each of us entered individually with some absurd request: one woman wanted change for 100 euros entirely in one and two cent coins, while I asked inane questions pertaining to opening a bank account for foreigners. My companion inquired long-windedly about her paltry retirement account, tied to her post at the nearby university. At a certain point, exasperated with our questions, the bank realized they were subject to a targeted action, and shut the gate dividing the front door from the

street. We remained outside until two in the afternoon, the hour at which the branch closed, having effectively prevented them from working for the morning. As we prepared to abandon the office for the afternoon, the security guard—thus far steadfastly opposed to our entrance—quietly whispered to one of the more vocal activists. He had been struggling to pay his mortgage and wanted to know his options. These more spectacular acts attempt to alter, albeit briefly, the standard operating procedures of the Spanish capitalist system. But they also, once again, publicize the cause, drawing others to the collective.

Networks of Politics and Power: Challenging Policy

Stopping evictions is a tactic that is concerned with the intimate confines of the domestic sphere, the city block, and the neighborhood. Meanwhile, agitation in the banks confront the ways in which housing has been subjected to financialization, attempting to briefly disrupt while also drawing attention to this cause. Such spectacular actions not only defend the privacy of the home, but also incite neighbors to participate in the struggle. By making a household's anguish visible, such actions implicate the surrounding area in these contestations. But the PAH also operates within and through the national scale, making connections between households, neighborhood struggles, and national policy.

Central to its broad support was the elaboration of a popular legislative initiative. By Spanish law, any group can force an initiative to go before congress, which then votes on whether it will be heard or not, prior to an approval vote. An *iniciativa legislativa popular* (ILP) requires 500,000 signatures to be presented to congress, which then decides whether it will invite speakers to defend positions, or veto the proposal altogether. Utilizing its national network of platforms, the PAH decided to collect signatures for such a vote to go before the legislature. The proposal called for a moratorium on evictions, the introduction of *dación en pago*, and the creation of a public housing stock out of those thousands of units that had passed into the hands of the banks. In partnership with the United Left, the two major labor unions, and a sundry assortment of other civil society actors, the collective activated its national network. Within Madrid, the PAH relied on the 15M neighborhood assemblies to help collect signatures. For months, activists took to the streets of the city and its suburbs, spreading the gospel of a more just housing system.

While the goal was to substantively alter existing policy, the deployment of this practice achieved several other ends that were critical in shifting public consensus. First of all, everyday encounters between activists and their civilian counterparts served to effectively educate people on the evictions issue. Face to face discussions, so necessary in the early days of the PAH, here too allowed for a process of teaching and learning. Those members of PAH and 15M, some of them inexperienced in both activism and political economic conversations, developed sophisticated vocabularies for transmitting messages of ruin, enunciating political messages that spread outwards. These moments of encounter fostered empathy: passersby got a small but intimate glimpse into the lived reality of foreclosure and eviction. The stories resonated in part because of the long shadow cast by the crisis. Even individuals who did not confront mortgage or housing problems had been touched by economic decline in some way, big or small. I witnessed this reality in my circle. I have a large and diverse group of friends in Madrid from all walks of life. Everyone I know has experienced economic difficulty: some are unemployed, others have had wages or hours cut, and many have simply decided to leave for greener pastures elsewhere.

One friend, a well-to-do academic, once told me his partner, a doctor with a secured state contract at a public hospital, makes 50% of her 2007 salary. Crisis in its myriad forms has spread throughout society, both provoking vulnerability but also greater sympathy for struggle.

At the same time, collecting signatures allowed activists to build their own networks. First of all, on the national scale, the PAH was forced to foster its channels of communication and organizational framework. Through online activity and periodic state-wide meetings, the various local initiatives that made up the broader collective shared ideas, built trust, and developed further lines of action. Utilizing this arena, which connected local issues with national policy discussions, the collective could coordinate simultaneous actions that would reverberate within both urban space and statewide dialogues. Secondly, in Madrid the activities surrounding the ILP fostered the coming together of a diversity of activists. Complementing the internal dynamics of inclusion, these external efforts allowed for 15M groups and the PAH Madrid to mutually support one another, building bridges between the issue-based platform and the neighborhoods. This coming together is crucial for the later discussions in this chapter, but it also permitted the free flow of information between the more centralized PAH and the diffuse assemblies of various areas of the city. For example, when people come to the PAH, the collective often refers them to their local assembly, where they might find more personalized attention—there they can work their case with others in the neighborhood, building highly localized bonds. With the work that went into the ILP, these networks came into close contact, as PAH members and 15M stalwarts met face to face to collect signatures, tell stories, and share. These informal encounters fomented that network, creating an intricate web of collective activity in which various projects and groups took part.

These various networks of solidarity—both local and national, through online spaces and urban place—meant more boots on the ground. In February of 2013, as the ILP was to go before congress, the PAH announced they had collected almost 1.5 million signatures—nearly a million more than required, far exceeding any other signature collection. The collective decided to complement the use of official political channels with traditional displays of street solidarity, organizing massive demonstrations throughout the country. On the PAH website, a map informed visitors of all the protests occurring simultaneously through the peninsula (<http://afectadosporlahipoteca.com/manifestacion-16f/>). In Madrid that winter day, thousands of people took to the streets. I walked to the demonstration with acquaintances from the 15M Lavapiés group—about thirty of us took off from the neighborhood to the protest. This is a common strategy, in which neighborhood groups and even surrounding towns first convoke a march from their area to the general protest, which often takes place along the Castellana. This spatial demonstration of solidarity reveals a national policy issue to have geographic implications, affecting specific points on the map. On that day, those points felt compelled to participate not only because they were affected as everyday citizens by evictions, but also because they had built ties through the signature process. Neighborhoods like Lavapiés or Tetuán had contributed tangibly to this effort, and shared in the victory of those 1.5 million signatures. The tens of thousands who took to Spanish streets that day, meanwhile, demonstrated a broad base of support. While those who stop evictions might be dismissed as anarchist ne'er-do-wells by the state, this public display of solidarity revealed the transversal nature of the issue, a visual reminder of the diversity that lay behind those millions of signatures.

The ILP was ultimately unsuccessful. At the last minute the Popular Party allowed the issue to come before congress, after threatening to veto it altogether. The same week the initiative was presented to congress, former PP treasurer Luis Barcenás' Swiss bank accounts were discovered to be hiding the party's black slush funds. That discovery was fortuitous for the PAH, because it was one more moment of absurdity in the tragicomedy of Spanish political corruption. The government appeared too cowed to veto a motion supported by such a huge number of individual citizens. Yet despite the fact that the initiative had the support of every other political party, the PP ultimately voted it down, using its absolute majority. But the initiative had the broad support of the public: a national *Metroscopía* survey found 90% of readers agreed with the provisions stipulated for *dación en pago* (País, 2013a). That support did not come naturally, but rather as a result of this constant agitation, which brought activist struggles, social concerns, and everyday lives into immediate proximity. Street organizing and political pressure acted symbiotically, winning endorsements from all political parties save one. Those endorsements, finally, were noteworthy: under its watch, the PSOE had passed laws to make eviction easier. Now in opposition, the party heartily supported the initiative, in part because it was politically unfeasible to do otherwise.

Scales of Justice: Law, the Courts, and the Promise of Europe

While in the absence of ultimate victory the political process was a means of publicizing and gaining support for an issue, the law became an important arena for contestation, resistance, and small, incremental shifts in policy. Through persistent, targeted legal intervention and the deployment of lawsuits and appeals, the PAH has been able to gain steady progress in the municipal, regional, national and multinational legal arenas.⁴⁶

The PAH reads the law as a terrain of contestation and negotiation, rather than simply a set of rules and regulations. Within this analytic, the courts become a key site for the elaboration of activist struggles to advance particular agendas. This tactic emerged in part because of early Ecuadorian activism. As that community uncovered a trove of fraudulent practices that had allowed for entry into the market, activists working with lawyers prepared a suit against the Centro Hipotecario del Inmigrante. As I detailed previously, part of this tactic emerges from experiences specific to immigrants: ignored by society at large, the law was one tool they could wield in their favor. But it also spoke to a more audacious goal: as early activism began to piece together the extent of this fraud, Aida, Eduardo, and others desired not only a solution to their mortgage problems, but also the punishment of those responsible. The courts offered the arena in which to enact justice and punishment.

This reliance on the court emerges from the confluence of various traditions of activism. On the one hand, in Latin America the courts have been an important space in which to punish the architects for generations of war crimes, exploitation, and dispossession. Within Ecuador, indigenous groups had used legal mobilization as a means of claiming rights and recognition, winning major victories within that arena (Kimberling, 2005; Lyons, 2003), a tactic that has proved useful in other geographies of difference (Santos & Rodríguez-Garavito, 2005). But during this same time, the Spanish courts also became an important site for international justice,

⁴⁶ In this section, I draw on interviews with four PAH lawyers, including Rafa Mayoral, held October 24, November 12, December 4, and December 9, 2013.

largely under the auspices of the Judge Baltasar Garzón. Garzón pioneered the ‘judicialization of power,’ allowing Spain to prosecute international criminals for crimes committed elsewhere, including Latin America (Sugarman, 2002). If the courts could accord international justice, perhaps they might be utilized to correct a more recent wrongdoing. The law, then, was something to mobilize and interpret.

Such an imaginary works through the complicated landscape of Spanish law, a site whose contradictions create both malfeasance and opportunity. The general laissez faire attitude towards matters of rules and regulations means that ambiguities are exploited, repeatedly, with little fear of reprisal (Calavita, 2005). Such contradictions allow for the proliferation of extralegal behavior, and ‘the state is a principal, conspicuous or inconspicuous, participant in the formation and functioning’ of the informal (Eder & Kousis, 2001, p. 73). The law, as understood only as a set of guidelines to follow, is often interpreted as punitive, a means by which to inflict forms of domination and discipline. In Spain that interpretation lends itself to tax fraud and everyday illegalities: when I worked in the country, I was regularly asked if I required an invoice, which would add to the final price. The law was something to be obviated for private gain.

Yet the state’s role as a complicit actor in this system not only allows for exploitation, but also creates an opening for legal challenge. Because the rules are contradictory, ambiguous, and difficult to follow, they can be challenged, called into question, or subject to scrutiny to demand their definition. The PAH reads the law as a space of justice and the accordance of rights and recognition. In this analytic, however, the law might offer protection from the unduly punitive tentacles of the state, a tool made all the more powerful because it is fundamentally *of the state*. Using the state against itself could be a means of demonstrating these contradictions while demanding the law serve the interest of private citizens.

Over the course of the last several years, activists found they could extend the date of eviction by filing appeals that automatically granted extensions. From that practice, they began to delve deeper into this tactic, filing numerous lawsuits with the court. While often these suits would end in dismissal, doggedly pursuing this strategy slowly created political openings. First of all, with the imposition of austerity measures, the courts had cut back on personnel at a time when they were experiencing an unprecedented level of lawsuits related to those boom-time follies of fraud and overreach. Thus filing a lawsuit might postpone the inevitable eviction simply because the documents would have to wind themselves slowly through the morass of the legal system. But it also exposed members of the judicial system, namely judges, to the experiences and vulnerabilities of the public at large.

Indeed, sympathetic judges have been crucial in effecting legal and political change. In several instances, individual lawsuits that address one particular aspect of the mortgage or contest some part of the evictions proceeding have had the good fortune to be assigned to a specific court. In part depending on the region in Spain, the sitting judge is perhaps more susceptible to listening to the pleas of lawyers defending mortgage debtors against the abuses of the bank. The most emblematic case of this type involved Mohamed Aziz, a Moroccan immigrant living in a small town in Catalunya (País, 2013b). After losing his house to the bank, Aziz filed a suit against the bank Catalunya Caixa in the Commercial Court #3 in Barcelona, arguing about the abusive terms

of the mortgage. In the estimation of the lawyer, the mortgage contract was not in good faith: its terms essentially set the debtor up to fall behind on payments that continued to balloon. It was a mortgage designed to fail, a means for the bank to wrest equity from the hands of humble citizens.

By filing with the Commercial Court, meanwhile, Aziz's lawyer predicated legal claims upon specific terms. Rather than argue the eviction constituted a violation of the debtor's human rights, or his elusive right to housing as set forth in the constitution, the lawsuit identified the breach as emerging out of consumer protection law. Aziz's rights as a consumer had faced violation because of the concrete terms of the contract. There was an imbalance between the rights of the bank and the rights of the customer, in which all cards were stacked in favor of that former party. The crime lay with the inadequate protection accorded to consumers, who should not be unduly prejudiced when entering into a contract of such a type. Aziz was lucky: the Judge for Barcelona's Commercial Court referred the case to the Court of Justice of the European Union. He believed it was possible Spanish mortgage law did not fully comply with EU-wide directives on consumer protection in the realm of contracts. The European court agreed, declaring Spanish mortgages containing abusive clauses to be incompatible with multinational policy edicts.⁴⁷ The ruling in Aziz's case immediately affected the legal arena, as PAH lawyers worked to elaborate different kinds of statements to present to the courts that would document abusive clauses. Through such targeted, individual interventions, the collective has pushed back forcefully against the banks.

This decision ushered in a new era of legal wrangling, but it also demonstrated a core tactic in this broader social struggle. Rafael Mayoral, lawyer for the CONADEE and then the PAH since 2008 (and now lead spokesperson for Podemos), has pushed the collective's legal strategy since its inception. In the work he takes up with a battery of volunteer lawyers, the aim is to eke out such small pressure points for potential action, the minutiae that might contain discrepancies. Taking to the streets and stopping evictions is not enough; rather, people need to know fundamentally what they signed, and if it might contain illegalities. This attention to the fine print has ushered in a quiet revolution. First of all, it aids the process of empowerment about which I discussed earlier, by giving people mastery over their materials and the tools to identify those points with which to gain leverage. With that mastery, moreover, individuals with the help of both PAH lawyers and public defenders have then challenged the terms of their mortgage in court. With each ruling, a new precedent is established, sometimes with major consequences. For example, a year after the Aziz sentence in March 2013, a judge ordered a bank must return a property to an evicted family, vacating the foreclosure proceeding on the grounds that it constituted consumer abuse (País, 2014).

But to attribute these victories solely to the work of a few lawyers acting out of solidarity would be erroneous. Rather, social agitation, activist pressure, and the making visible of the brutal reality of eviction both changed public perception and made judges more sympathetic to the plight of evicted families, as Juan argued to me one day in his offices.⁴⁸ As a lawyer for the Cañada Real, he had found tools with which to challenge demolition orders, halted on the basis of the right to housing. Those victories, as I have argued elsewhere, also emerged only after a

⁴⁷ See: <http://curia.europa.eu/jcms/upload/docs/application/pdf/2013-03/cp130030en.pdf>

⁴⁸ Interview held November 12, 2013, in his law offices, Madrid.

confluence of campaigns for visibility, the elaboration of alternative epistemologies, and the advocacy of numerous activists and civil society actors (Gonick, 2015). Here, too, social agitation had provoked a judicial response: prior to the Aziz ruling, judges throughout Spain had expressed their dismay at the volume and content of the foreclosure proceedings that passed through their courts, but hadn't discovered adequate procedural tools to rule against banks (País, 2012a). By paying assiduous attention to detail and questioning each piece of a seemingly legal contract, the PAH identified the tools that would allow judges to rule in their favor, exploiting public sympathy to create political openings. Here we see how spectacular forms of civil disobedience and street organizing can work symbiotically with other more institutional forms of activism to offer a powerful rebuke to the state. Furthermore, we see again how individual and collective mutually constitute one another; by targeting individual cases, the PAH identifies those mechanisms by which to reinforce the collective and its claims. While these victories emerge within the particular space of the courts, they are made possible by changing consensus and public opinion, rather than simply the benevolence of progressive judges.

The legal strategy evident in the Aziz case demonstrates a particular scalar imaginary of justice. When not content with local rulings siding with banks, the PAH utilizes the nested courts of law in an attempt to override existing precedent. Going through the appropriate legal channels, the collective remains committed to ushering these cases from the municipal, to the regional, to the national court, and all the way to the European high courts. Such a tactic again betrays the ways in which the PAH's activists conceive of the law as a terrain not of state imposition, but rather of constant negotiation, manipulation, and engagement. The law is not simply a set of edicts handed down from the state, but rather a field of power that implicates a variety of actors. These actors are necessarily scalar, by nature of the complex reality of sovereignty in contemporary Europe, in which the nation-state must respond not only to its citizens but also to the Union in which it belongs. Spain, too, as a member of both the UN and the OECD, must respond to outside scrutiny from such entities, which often pay specific attention to law and its compliance with global norms. Further, in a moment of global activism, the PAH has also garnered support from international NGOs such as Amnesty International. Because of these articulations between different entities of both the state and civil society, the PAH utilizes those ambiguities and contradictions between international law and local policy to push its agenda, cognizant too of outside political pressure from groups that straddle that line between policy and civil society.

Within this field of articulation and contestation, Europe presents promise and opportunity for justice. *Afectadas* often speak of taking their case to *Estrasburgo*, to the European court of human rights, as a means of preventing eviction. In contrast to *Luxemburgo*, the EU court that rules on matters related to directives and compliance with Union-wide law, Strasbourg might offer the vindication that thousands of individuals have had their human rights perverted by Spanish mortgage regulations. That chatter reflects existing legal maneuvers. In addition to the Aziz ruling, several cases related particularly to *okupación* and *chabolismo* have gone before the European Court of Human Rights. Juan, who I mentioned above, came to the collective after working in the Cañada Real for many years, defending residents against the threat of demolition and displacement. He was one of the lead lawyers on a case that would eventually halt the Cañada's evictions. Despite numerous victories in Spanish courts,⁴⁹ in which judges sided with inhabitants, citing individuals' right to housing, the state continued to carry out demolitions. A

⁴⁹ <http://www.publico.es/actualidad/ano-despues-canada-real-une.html>

young Moroccan man became a central figure in this struggle, after having experienced demolition three times. Each time he rebuilt. Lawyers took his case through the legal system, all the way to the Supreme Court. When that court failed to rule, they went to the European High Court of Human Rights, which ruled in favor of Abdul in 2013.⁵⁰ When the ruling was handed down, the Madrid governments decided to stop demolitions altogether in the Cañada.

Such spatial histories inflect contemporary activism, revealing the European scale as a site of justice against oppression in the field of housing. There is a process of learning, whereby individuals observe that such pressure works, and are thus keen to repeat that victory. But in a moment in which Euro-skepticism abounds, these articulations reveal Europeanization has also contributed to new repertoires and imaginaries of justice. That notion of the man in the tie echoes through such sentiments: Europe is supposed to uphold human rights and prevent their abuses, punishing those who seek to profit unfairly. In light of the state's indifference to people's plight, Europe might offer salvation. Here, too, we see the other side of the coin of that process of integration. While previously Europeanization implied consumption and participation in the spectacle of the marketplace, contemporarily membership might mean the accordance of human rights and recognition of the public good over private interests. The irony here is of course the fact that the Community was created for this purpose, to rule against tyranny in the face of oppression, and to advocate on behalf of citizens cowed by their nation-states. Thus there is a return to an old fashioned concept for Europe, as a site of egalitarianism, cosmopolitanism, and democracy.

Solidarity and its Discontents

Yet activist articulations that seek to realize this identity project can often come into contact with one another in troubling and uncomfortable ways. When what is at stake is not just housing policy or urban development, but an entire identity project that imbricates both civil and political societies, the individual and the collective, competing ideologies of action and justice can clash, sometimes brutally.

During the month long encampment in Sol, activists and protestors were explicitly against institutional support, espousing autonomous ideologies as a means of moving against and beyond the current political system. Only by creating spaces free from the mechanisms of traditional civil society actors with their endogenous links to systems of state rule would these mobilizations imagine and produce a new political frontier, echoing longer activist struggles to create alternative urban spaces (Martínez López, 2013a, 2014). By June 2014, the encampment had reach consensus to channel energies into the neighborhoods, creating autonomous social centers, often in empty buildings occupied for that purpose. Within the neighborhood assemblies, meanwhile, separate commissions were established to address evictions and other sundry housing issues. Many meet weekly and have developed their own systems.

Within much of the protest culture of 15M, activists seek autonomy from the traditional nexus of state and civil society. Because existing institutions are laden with corruption, perpetuating entrenched dynamics of power, they cannot be transcended. Thus activists seek utopian and

⁵⁰ <http://www.caesasociacion.org/index.php/movimientos-sociales/derecho-a-la-vivienda/canada-real/1515-la-canada-real-galiana-ante-el-tribunal-constitucional-sentencia-del-caso-de-abdelilah-ghailan-por-derribo-de-su-unica-vivienda>

alternative projects that reject traditional mechanisms of state power (Abellán et al., 2012; Castañeda, 2012; Charnock et al., 2012). Such struggles resonate throughout a plethora of geographies, where although autonomy can never become fully realized (Chatterton and Pickerill, 2010), the process of its articulation opens up possibility and allows for the identification of new horizons, including the embrace of anarchism as a non-violent challenge to neoliberal domination (Springer, 2012). Within these struggles, common sites of convergence and sharing are paramount, promoting horizontality and exchange (Hodkinson and Chatterton, 2006; Martínez López, 2013; Routledge, 2003), a trend seen throughout Spanish *okupa* traditions (Martínez López, 2013). Such sites allow us to think about the ways in which global and local imbricate one another to create a complicated geography of social protest and shared understanding (Harvey, 1996, 2000), whether theorized as assemblage (McFarlane, 2009), or multitude that demands exodus (Hardt and Negri, 2004).

Their insistence on radical autonomy, which seeks to destabilize the state through its very negation, is in marked contrast to the PAH Madrid, which seeks to make political openings through the existing order. Indeed, in Madrid's contemporary moment of protest, many who struggle against the neoliberal edicts of the state do not seek autonomy: rather, they engage with institutional rule to safeguard endangered forms of social reproduction, such as universal healthcare (Yo Sí Sanidad) or public education (Marea Verde). Such engagement resonates with political thinking that reads autonomy as an impractical and utopian project denying the political reality of conflictive engagement, identification, and dependency on opposition. Within such an understanding, discord and antagonism are inherent in every political act or movement (Arendt, 2009; Mouffe et al., 2013; Walzer, 2008), which, following Arendt, necessarily occurs in public (Honig, 1993; Schaap, 2007), and which configures individuals as *agents* rather than *subjects* (Deveaux, 1999). Because of the prevalent conditions of vulnerability in Spain, many of these movements seek to bring together a plurality of people, which in turn implicates a plurality of identifications, passions, imaginaries, and desires that can never be fully reconciled. Further, these forms of action are predicated on participation and experimentation, reflecting Barnett and Bridge's analysis of agonistic pragmatism, which 'acknowledge[s] that participation in complex, differentiated, unequal, and spatially and temporally distantiated social formations is necessarily mediated, partial, and reflexive' (Barnett & Bridge, 2013, p. 1025). This political ontology sees transcendence through constant, often conflictive engagement rather than abject withdrawal.

This view rejects universality—embodied in consensus—as a means of fostering inclusion. As inherently urban social movements, many of these collectives read the city as sites of diversity and encounter (Amin, 2002; Young, 2011), in which vulnerable denizens are unduly affected by the edicts of financialization and neoliberal urbanism (Bezanson, 2006). The rejection of consensus, meanwhile, dovetails with critiques of autonomous struggles, in which 'particularisms that are deployed as universalisms' demand 'homogeneous activist environments' (Routledge, 2003, p. 344). Finally, emphasis on existing institutions can be appealing because of the ways in which the welfare state can benefit women and minorities (Bakker, 2007; DALE & FOSTER, 2012; N. Fraser, 1994).

Radical Autonomy or Agonistic Engagement?

The tension between the radical politics of autonomy on the one hand, and agonistic engagement on the other plays out in the daily activities of anti-evictions activists. This radical politics of

mostly young, male activists involves the complete rejection of existing institutions—particularly political parties and trade unions—because of their corruption, their traditional repertoires of activity, their ideological adherences to old ways of being and doing, and the fundamental limits of their capacity for political action and solidarity. For the *indignados* traditional elements cannot experience democratic transformation. Within autonomous 15M assemblies, often laden with explicit anti-capitalist rhetoric, the means of stopping evictions, achieving an equitable housing system, and dismantling late capitalism, is through emblematic, disruptive, and often spectacular activity that rejects contemporary state formation. During brainstorming meetings in the drafty cold of a squatted social center, we would deliberate the logistics of spectacle that could puncture the quotidian workings of the system. Actions that fall under this rubric include blocking banks, physically stopping evictions, or the ‘liberation’ of empty housing blocks for use by evicted families and precarious workers. The goal of these actions is to re-vindicate the right to housing, a right enshrined in the constitution but without substantiation, and thus ignored in practice. For radical *vivienderos* this right demands the construction of a housing system outside and against the capitalist system, and they defend that goal with passionate, often physical, displays that seek to destabilize the private property system and draw attention to the contradictions of capitalism.⁵¹ For example, the occupation of the posh SAREB offices on the Castellana is carried out in the name of the public with a claim made to privatized spaces that operate with tax payer money.

Meanwhile, the PAH Madrid is prone to engaging with the mechanisms of banks and the state. Agonistic engagement seeks to create openings and opportunities within the existing political order, and views conflict as a productive site of action and advancement. Further, rather than cast off existing political structures and institutions, it attempts their transformation through active, conflictive engagement. Here people, often those who are directly under the threat of foreclosure and subsequent eviction, attempt civil negotiations with the bank, file lawsuits, approach local public officials, or attend town hall meetings to stave off eviction. Their goal is perhaps more modest than their radical counterparts: they seek to prevent eviction and force banks to absolve their debts. In one day long plenary to discuss the future of the collective, the right to housing emerged as a topic.⁵² Margarita and Cristiana, Ecuadorian and Argentine *afectadas*, spoke up. One said, ‘our goal is to cancel our debts so that we do not leave our children and families in financial misery. Once we have achieved that goal, we can address the bigger issue of housing justice. But we are here to fight this debt and the giant hoax perpetrated against us by the state and the banks.’ With the immediacy of so much at stake, they cannot permit themselves to move beyond the scale of their own household; for them, to do so would be a luxury they cannot, literally, afford. Yet in its way their struggle also attempts to dismantle the capitalist system. In recent months, the PAH has sought punishment for the architects of the financial crisis to end impunity for the bankers and politicians who allowed mechanisms of securitized credit and subprime lending to enter the Spanish market. Here, too, they rely on institutions of the state to achieve this goal, filing numerous lawsuits in an attempt to transform the system from within. Finally, and against the radical politics of the *indignados*, while the PAH advocates for the right to housing, it does not officially rebuke private property. Indeed, this struggle seeks to hold public institutions accountable, demanding the state elaborate the substantive materials that would make manifest a right ostensibly enshrined in the constitution. The model of exodus

⁵¹ See: <http://www.tercerainformacion.es/spip.php?article71008>

⁵² Interview held November 2, 2013, at the PAH offices in calle San Cosmé y San Damian

advocated by the *indignados* is here an incompatibility, at odds with the stated objectives of the platform.

The Gendered Dynamics of Activist Conflict

These repertoires are laden with tensions and contradictions, operating through existing social relations of power (Barker & Pickerill, 2012; Chatterton, 2006). As such, activists can reproduce the very forms of power and dominance they seek to dismantle (Barker & Pickerill, 2012). As sites laden with expression and emotion (Brown & Pickerill, 2009), activists can create uncomfortable situations, particularly in the bravura performance of *machismo*. Indeed, gender is a fundamental component to these repertoires of action and their attendant disjunctures, tensions, and conflicts. Since the outset, the 15M movement has suffered from the absence of a radical feminist politics. Feminist groups took part in the Sol camps, but their concerns and activism were always treated as subcategories within the broader 15M agenda, rather than constitute a central tenet in the movement.⁵³ A similar ethos permeated Occupy Wall Street, of which Pickerill and Krinsky write, ‘feminism and its assertion of respect for different genders have yet to be taken seriously,’ and while ‘social and gender equality should be at the forefront of debates,’ they are not (Pickerill & Krinsky, 2012).

One informant Carlota, active in Madrid’s feminist groups, related to me her experience in Sol. One proposed action included a general strike, in which all labor sectors might take part. Feminist collectives proposed extending the strike to those in positions of care, whether remunerated or not. Yet young male activists balked at the idea, wondering who might then take care of their grandfather or bed-ridden aunt. In her retelling there is a failure to understand living labor that does not take place under the traditional rubric of a wage, a disjuncture between feminist ideologies of emancipation and the dominant vectors of indignation. Meanwhile, feminist language, such as employing adjectives in the feminine, punctuates many spaces that have emerged out of 15M, but does not signal a deeper, actually existing feminism. Carlota claims this is ‘because it’s perceived as politically correct, but they don’t actually believe in it.’ Often within assemblies, such rhetorical nods to feminism are accompanied by the typical displays of *machismo* that frequently animate contemporary activism. Such actions belie the use of gendered pronouns and descriptors, rhetorical screens occluding existing relations of power. Most damningly, the 15M assemblies could even be spaces of gendered violence (“La comisión de feminismo de Acampados en Sol denuncia ‘agresiones sexuales,’” 2011).

Meanwhile, the most vocal activists within these spaces are young, Spanish, and often male. From middle class *madrileño* families, these young people have followed the paths set out by them during the boom years of economic prosperity, with the expected outcome of professional attainment and monetary reward. Yet the reality has been stark in its contrast—unemployment or precarious employment, exploitation, mass exodus to blue-collar jobs in Germany or the UK. If we recall discussions in Chapter Two, we can remember how informants animate experiences of foreclosure in physical terms that evoke impotence. These allusions conjure up a financial castration as masculinity becomes marginalized (Cheng, 2000). A similar process has animated

⁵³ Accordingly, I take issue with Castells’ (2012) recent analysis of the Sol encampment, in which he identifies a fundamental feminism among whom he calls the *indignadas*. Feminist language can be ubiquitous in these spaces, but to take a rhetorical device as evidence of a robust feminist politics is insufficient, and ignores the ways in which it masks greater power imbalances.

the young adulthood of these middle class youth, a kind of learning how not to labor, to borrow from Willis. Disaffected, without prospects, many live at home with parents and have never held any form of real employment. Yet within the exuberance of a social movement that advocates radical autonomy from a corrupt system, these young men find not only identification, but also power and voice. Here their experiences matter, and they take up the mantle of activism with gusto in order to reject a system that has only provided betrayal. Their activism in these spaces, further, can be remarkable: many described to me a political awakening prompted by the onset of 15M. Previously unconcerned with questions of corruption, the quality of the urban experience, or new articulations of labor and class, they now speak passionately and eloquently about such issues and their own disenfranchisement. However, when not moderated, their emotionally laden political rhetoric can display the bravura of machismo.

Such slippages are problematic because the crisis brings together a plethora of people and experiences. Single mothers—many victims of domestic violence—and immigrants, in addition to the traditional working class, all suffer unduly from the specter of eviction. During 2012, for example, two thirds of the households that came through the PAH in Madrid with eviction notices were immigrant; one third were single females, half with children in their care. While three informants have long run their households as single mothers, three others described the slow abandonment they experienced as financial decline set in: their husbands slunk off into the night, relinquishing all responsibility. While immigrants are over-represented in this sample—early victims of the crisis, they do not have the same social capital as their native counterparts—a survey of 6,000 foreclosed households that concluded in February 2012 revealed 35% were foreign born (Colau & Alemany, 2013, p. 237), in a country in which the foreign born make up around 14%.⁵⁴ A 2013 survey concluded divorce or separation accounts for 15% of failure to pay (Observatorio DESC & Plataforma de Afectados por la Hipoteca, 2013). As I have revealed over the last several sections, PAH assemblies are often dominated by women and immigrants. The collective strives to emphasize their voices, allowing the *afectada* to be the central protagonist in her own story. As such, she marks the rhythm and makes the rules for her voyage of empowerment and redemption.

Yet in 15M neighborhood assemblies, a different logic can enter into play. During one of my first neighborhood assembly meetings in the Tetuán neighborhood, a young Colombian single mother, Ariana, told the group that after a year of struggle against her bank, she was feeling dejected and contemplated abandoning her case. Ariana is a victim of domestic violence with two children, one with special needs. In this moment, she was exhausted from the constant negotiation, action, and activity that had marked her journey. Several male activists, smoking furiously, began to berate her for proposing to jump ship. The assembly had expended so much energy on her case, she could not give up now—it wasn't fair and the road to victory is long and arduous. In another assembly, one of the most radical in Madrid, a young Senegalese family attended a stop-evictions meeting and presented their case. The assembly immediately began brainstorming spectacular acts of disobedience in the family's local bank branch: blocking the

⁵⁴ Reliable quantitative data regarding evictions are notoriously difficult to obtain. Only recently did the Instituto Nacional de Estadístico even decide to collect the most perfunctory information, e.g. location, secondary vs. primary residence. The PAH identifies this as a political strategy to maintain eviction's invisibility. Meanwhile, the survey does not account for, nor is there a reliable mechanism to measure, those immigrant households that have departed the country, which are numerous.

bank, setting up an encampment, and papering the area with flyers. The family never returned: the parents, out of work for several years, no longer had legal residency papers, and such emblematic actions might put them at risk of deportation. These discordant moments between assembly and *afectada* betray the subjectivities of mostly young men advocating revolution, immune to the different preferences and necessities of those most directly affected by the crisis. Furthermore, such incidents are acts of domination, creating exclusions as white activists demand they know better than those families they ostensibly seek to support. The fraught personal experience of the individual in distress is violently silenced in favor of radical disobedience. In striving for autonomy and radicalism against capitalism and insisting on the purity of their struggle, these young activists reproduce existing forms of hierarchical, racialized power while implying their own moral authority.

Individual and Collective, Universality and Particularism

While the PAH articulates an understanding of the *afectada* as an individual bolstered by the collective, many 15M spaces place the emphasis solely on the collective. A common theme that runs through these sites of indignation is the invocation of the powerful refrain ‘We are all *afectad@s*.’⁵⁵ Such an arrangement works against the idea of the mortgage holder alone as the affected party in an attempt to inscribe the ways in which we are all affected by the unjust housing system. This statement is borne out of solidarity. It seeks to verbalize the ways in which evictions, for example, affect discrete households, but also implicate social networks, neighborhoods, friendships, and families.

Yet it can perpetrate a kind of epistemic violence through an assertion of universality of an experience that inherently is not universal. In one general assembly between Madrid’s housing collectives, Margarita commented that *afectadas* should have the ultimate say with regards to actions—this is their struggle. Silvo, a young man around 30, let out an exasperated sigh. ‘Margarita,’ he said, ‘you need to get it through your head that we’re all *afectados!*’ But Silvio does not experience the intense personal experience of *muerte civil*, nor its attendant economic foreclosure. Instead, this insistence of the ‘*afectada*’ subjectivity as universal disavows financialization and debt as they are inscribed onto the beings and affective sensibilities of those going through the traumatic process of mortgage-related foreclosure. Further, this position fails to acknowledge how that condition evokes questions of difference beyond class considerations. Those who proclaim ‘we are all *afectad@s*,’ meanwhile, are mostly activists who have not actually lived through the process of foreclosure. They are affected by the system in that they are unable to afford rent, their housing is precarious, or they live far from employment. But to proclaim this universality is to deny the particularities of the housing problem and to demand homogeneity in the face of plurality.

Through these insistent arrangements of power, discourse, and moral authority, the space of the assembly can in fact become coercive, a site not of flowering, horizontal democracy, but rather of imposition. Contemporary Spanish social movements are noteworthy because of their diverse qualities: young and old, immigrants, pensioners, union workers, squatters, doctors, miners, educators, and a whole host of others who refuse classification have articulated their lines of protest. People come to the assembly with the weight of these variegated experiences, and some,

⁵⁵ <http://www.tercerainformacion.es/spip.php?article71008>

inevitably, are far more comfortable expressing themselves within that arena. Powerful male voices, often eloquent and forceful after years of activity, can silence dissenting opinions if not moderated, a phenomenon not anathema to radical spaces of autonomy (Pickerill & Chatterton, 2006, p. 741).

Towards Convergence

After four years of intense activity, these two forms of protest and dissent are in some ways experiencing convergence. Activists who have long advocated autonomy are facing the limits of popular pressure alone, divorced from more formal avenues of negotiation and dissent. For example, one housing struggle that has been particularly striking was the proposed demolition of a house on calle Ofelia Nieto in the northwest of the city.⁵⁶ City hall wanted to demolish this modest home to make room for more speculative activity, and a demolition order has been pending for many years. In the summer of 2013, activists arranged for a month long encampment/assembly on the roof of the building to coincide with the proposed dates of demolition. During the sweltering month of August, various leaders within Izquierda Unida, the national left coalition party, expressed interest in meeting with the assembly and the affected family. The assembly, acting at the behest of occupants, refused. Yet after halting the 2013 demolition order, the Ofelia Nieto activists approached various political parties and coalitions in city hall to attempt a more permanent agreement, which stayed demolition until March 2015. The willingness of council members in the opposition to advocate this cause, however, revealed the utility of institutional support. Popular pressure and exuberant, highly visible displays of activist solidarity could only accomplish so much, demonstrating the necessity of institutional change. Such an instance is illustrative of a broader trend, in which radical activists are coming to terms with the limits of their brand of resistance and the need for new repertoires of action. The PAH's legal victories, moreover, have demonstrated that working through institutional channels can effect positive change, thus influencing other modes of activism.

At the same time, once marginal, alternative voices are emerging in contestation, challenging the inherent power dynamics of many of these spaces. During my fieldwork, I witnessed the empowerment of female *afectadas* as they began to articulate their own political imaginaries. For example, when Mabel came to the PAH several years ago to solve her case, she was distraught, unable to work because of a spinal injury. She could not imagine a way out. Having successfully fought her case, she describes herself as a *luchadora*, helping others as others helped her. She used to stay largely silent on the sidelines. Now, however, she speaks, demanding to be heard. Her voice and others often respond gently but firmly to the musing of their more radical counterparts, adding nuance and plurality to many of these spaces. Further, after years of struggle, those radicals have undergone their own learning processes, accepting the need to cede the floor to other perspectives.

Meanwhile, those activists who work through traditional institutions are increasingly exasperated by the state's myriad contradictions. Parties on the left, while espousing the rhetoric of social justice, have been embroiled in their own scandals and have yet to fully disavow certain connections to the financial industry. As funds are slashed to social services and public programs, municipal social workers send their cases with housing issues to the PAH, which now

⁵⁶ See: <http://ofelianieto29.wordpress.com/>

must do the traditional work of the welfare state. Attending to families that have already gone through eviction, the collective now also helps to covertly rehouse such households in empty and abandoned buildings. Having sold off vast amounts of their stock, the municipal and regional housing agencies now rarely attend to the area's neediest—people who must after all live somewhere, and so turn to the PAH and the neighborhood assemblies for relief. While depending on these movements to shore up social provisions, the Madrid government has also demonstrated a greater display of repressive force, such as deploying dozens of riot police to ensure evictions take place.

Moreover, anti-capitalist spectacle and institutional engagement are increasingly interdependent. Many *afectadas* recognize the important work of young activists with little skin in the game who nonetheless risk their physical safety to block an eviction. Yvette, a single mother whose husband fled to Ecuador when their mortgage problems began, stated in an interview: 'Many activists give their bodies [to the struggle], there are a lot of people who have the solidarity to defend us... I take to the streets because I am fed up, I am tired, and I take to the streets because I have the support of those activists.' Such a statement reveals the symbiotic relationship between her activism and that of young people willing to literally use their bodies to fight this system. In interviews, lawyers for the collective uniformly argued for the mutual dependence of disruptive street politics and institutional agitation: their legal victories are made possible through the visibility that comes from protests, bank occupations, or blocking an eviction, a campaign that placed this issue into the public eye in the first place. Working through the streets, the courts, and legislature has forced national consensus on housing to shift rapidly, in addition to fostering interdependence between those repertoires.

Finally, increased repression has served to unite disparate groups against the shared threat of the state. In late 2014, the conservative party forced through their 'citizen security' law, which increases both monetary and carceral punishments for an array of actions. Included in this law, forms of protest and stopping evictions are now met with steep fines of up to 300,000 euros. Meanwhile, activists and members of the alternative press have been arrested in their homes and held for days without charge, accused of vague crimes against public order for something as harmless as a single tweet. During concentrations to protest those arrests, scores of activists put aside ideological differences to take to the sidewalk outside police headquarters. The state attempts to demobilize activism, but it has also called into question its capacity to rule: while social movements provide the crucial support that once fell to welfare state provision, sometimes even at the state's behest, the state has grown ever-more punitive. Neither autonomy nor engagement alone can dismantle a system predicated on repression and violence. Thus to truly seek both transformation and justice, activists have deemed that an alternative mode of political engagement above and beyond the current alternatives is necessary in order to ensure a democracy of true representation.

Conclusion: Towards Insurgent Citizenship?

These are imperfect histories, but they reveal a desire to move beyond existing formations of power and the passive terms of citizenship predicated on consumption and the marketplace. Indeed, they demand an active membership reliant on repertoires of contestation and resistance that challenge exclusion and punitive state rule. Perhaps we could place these activist imaginaries under the rubric of an insurgent citizenship, to follow Holston's claims about

Brazilians on the peripheries (Holston, 2008). Yet in Holston's analytic, property becomes a key mediating device upon which those intrepid urban pioneers stake their claims; they are of the city because they own the city, or at least a piece of it. Here no such claim takes place. Rather, that form of membership has been proven to be fictive, a lie predicated on fraud and the crush of debt. Ownership is precarious, affording only the illusion of rights and recognition. Instead, within the spaces of the PAH and 15M, individuals together in the assembly must demand rights and recognition, eking out those tools that might aid them in this quest. Here the collective, perhaps a category broadened to include *community*, is that which mediates. Thus within this regime of belonging that which matters is co-existence, tolerance, and urban legibility, in which the city serves the needs of those who make it.

These claims and contestations, which demand rights and recognition, not only confront the specter of the urban experience and belonging within the polity of the city. Rather, they also address fundamental questions of identity as they relate to place and politics in a globalizing moment. They demand the articulation of radical democracy as a means of safeguarding both social reproduction and cosmopolitan ideals of egalitarianism and justice. Within this articulation, moreover, activists and *afectadas*—the boundary that separates those categories never fixed—must struggle, at times with great conflict, with those tensions between individual and collective. Solidarity can easily slip into demands and proclamations of universality. What is at stake is defining oneself in a political order that has largely proclaimed her excess and unnecessary. How both to regain a place and reimagine that order? Thus citizenship must be an active category of constant negotiation, in which the individual makes known her aspirations, her wants and needs.

The promise of Europe here becomes co-terminus with dignity, liberty, and the ability to make of one's *habitus* as she sees fit. Despite its current categorization as neoliberal apparatus, foe to local sovereignty and democracy, Europe might also provide that avenue to claim social democracy, tolerance towards difference, and basic human rights. Reconfigured—or perhaps returned to its original formulation—in this way Europe might provide hope and possibility, safeguarding the local against the tyranny of austerity and the market.

Reclamation, Repossession, and Recuperation: Property, Place, and Insurgency at the Margins

Throughout this thesis, I have evoked histories of property as constitutive of Madrid's urbanity. Property was that tool that might confer legitimacy and modernity upon a city that had long struggled to transcend her role of background character within the *tableau vivant* of great European metropolises. Europe beckoned seductively like a gentle lover, but was revealed to contain contradictions and anxieties. I write this section as Greece is on the brink of collapse: the project of Europeanization, particularly as it has articulated itself within the peripheries, is now in doubt. Further, it is revealed to privilege economic ends over democratic formations. In ending this dissertation, then, I want to focus not on the multinational scale, but rather on the intimacies and emergent domestic geographies of Madrid as everyday citizens now redefine the meaning of home. That redefinition, which fundamentally confronts the role of property in constituting the urban, demands the repossession of the city, a deeply political project. New forms of both civil disobedience and institutional politics insist on the city as a fundamental site of democracy, revealing, too, how a multiplicity of activist trajectories can coexist, converge, and create new horizons of possibility.

Towards a New Institutional Architecture

I'm an anarchist, but now I think we need to create a project to unite a lot of people... You have to leave aside egos and affiliations. Entirely. Having a[n ideological] mission separates, even two very similar people.

- Interview with Carlos, spokesperson for 15M.

In March 2015, the citizens' coalition Ahora Madrid won Madrid's City Hall. A candidacy composed of a variety of individuals with lengthy activist histories, this initiative brought together disparate groups in an effort to effect institutional change. Ahora Madrid is now one legacy of the ebullient, conflictive, messy, and creative outpouring of popular protest, in which the PAH Madrid is an important node. Just over a year ago, the first meeting took place, attracting scores of people to take part in a daylong discussion. That discussion sought to probe the limits of political possibility: What alternatives might a citizens' collective come up with to counteract contemporary municipal entanglements and electoral politics?

This initiative emerges with the very specific focus on the local or municipal scale as a means of countering a political system that is centered on regions and autonomous communities, which I detailed in Chapter Two. Because capitalization of the city has been so central to the recent transformations of both the state and its citizens, focus on the municipal scale allows these new initiatives to think about and influence how that process goes forward. Increasingly privatized, Madrid has been the site of audacious, risky speculation, to the detriment of citizens who have experienced the disappearance of public goods. In its platform, Ahora Madrid privileges the public over the private within the arena of the city by rethinking public transportation and redesigning and expanding public housing programs. In doing so, such a proposal is a means of insisting on the importance of the city in a political structure that privileges the region, and throwing off the shackles of an antiquated party system that favors loyalty above innovation.

Through this emphasis on the local and the plural, Ahora Madrid constructs an arena that incorporates diverse political imaginaries, including feminist politics. This municipal initiative has relied on feminist perspectives in the elaboration of its plans for future action. Feminist collectives were involved in the constitution of the initiative, and continue to exercise an important voice within its mission (Capel & Pulido, 2015). Linking diverse issues of environmental contamination, healthcare, gendered violence, and degrading neighborhoods into a political whole, feminist groups have flocked to the initiative, ‘so that women’s voices don’t stay in the background’ (Ibid). These linkages demand politics must account for the ways in which inequality has grown along a variety of vectors, including class, but also gender and ethnic difference. This inclusion is predicated on issues of process, rather simply than ideological ends. Capel and Pulido, two spokespeople, write of ‘deliberation and participation’ in order to ‘create’ and ‘work.’ These active terms imply collaboration against the passive involvement of simply casting a vote

In a system in which voters cast their ballots for lists of candidates pre-decided by their political parties, this focus on deliberation and action reveals how Ahora Madrid locates direct democracy within *process*. To decide on its list of candidates, the initiative held open primaries in which a variety of coalitions presented themselves for consideration. Anyone who had resided legally in Madrid at some point over the previous five years was eligible to vote in this primary; rather than cast ballots for the entire list, as is customary, voters could pick and choose their candidates from all available. This effort sought legitimacy through an emphasis on inclusive process. All were welcome in the elaboration of the candidacy, regardless of political stripes or background. Such an emphasis, too, allowed for a convergence of actors previously seen as in opposition. Writing on autonomous geographies, Pickerill and Chatterton state: ‘commitment to the *process*, as a utopian vision and a materialization of a desire for something better, working through and evolving the use of direct democracy and horizontality, offers the hope of creating the future in the present’ (Pickerill & Chatterton, 2006, p. 740740). This ‘working through’ comes into contact with an agonistic mode of conflictive, though respectful political engagement with existing institutions. As a direct heir to the 15M tradition, such a local initiative allows for the continued sustenance and primacy of the assembly as the vehicle for the articulation and concretization of political projects through negotiation and debate. Because of direct involvement at the municipal level, a plurality can come together within this arena to share ideas, engage in spirited conversations, and begin to elaborate an imaginary of future possibility.

This emphasis on deliberative, moderated, yet open process allows for great attention to difference. During the Sol occupation, assemblies were largely un-moderated, given over to the logics and whims of the crowd. But such a dynamic often meant that those spaces could be dominated by chauvinism, as empowered voices unwittingly silenced more marginal subjectivities. Emerging out of an early marriage between activism and the academy, Ganemos utilizes moderators with experience to define spaces of inclusion and exchange, in which dialogue shapes lines of future action. Through the moderated assembly, the initiative seeks to encourage marginal voices to join in the fray and contribute to the making of an alternative urban politics. In conversation, several participants revealed they sought out that meeting to enunciate their visions of Madrid’s future in a space designed to encourage plural participation. Predicating action on inclusive dialogue is a strategy for attracting a diversity of voices and opinions. The

assembly does not impose consensus so much as encourage people to empower themselves after years of disenfranchisement.

Such projects, meanwhile, seek to move beyond the traditional models of the political class, incorporating a broad swathe of urban denizens to build a plural identity. In particular, both Ahora Madrid and Podemos have taken advantage of an efflorescent confluence of activism, academic knowledge, and professional expertise. The activism that has flowered out of the recent combustible mix of outrage, protest, boom, and bust have offered rich complements to the traditional neighborhood mobilizations (Walliser, 2013). Academics, many of whom directly affected by cuts to university spending and dwindling salaries, provide certain intellectual tools with which to interpret and explain certain historical trajectories and political moments. Activist lawyers provide legal guidance and delineate the technical demands of the current political system. In conversations and interviews, participants have revealed these efforts spring out of the limits of the traditional professional arena, prompting them to move beyond the traditional siloes of scholarship towards an active, immersive repertoire of being and doing.

While these futures are perhaps uncertain, the coming together of this variety of actors is novel, demonstrating the advent of a new moment in Spanish mobilizations. In a country whose left has long been torn apart by entrenched ideological divides, this explicit focus on the local scale allows for a confluence of civil society actors and collectives to begin the laborious task of imagining a truly democratic system. Within this quest for change, participation, experimentation, and dialogic engagement emphasize process as key to transformation. But it is also highly contingent, aware of the diversity of opinions and the lack of any universal truth.

From Occupation to Recuperation

While Ahora Madrid seeks change from within, channeling many years of outrage into an institutional project, other forms of insurgency continue to push against and redefine traditions of inhabiting the city. The re-emergence of needs-based squatting in particular calls into question the foundational principles of Madrid's urbanism, so reliant on the model of private property. While an autonomous, anti-institutional form of disobedience, like Ahora Madrid it insists on the city as an arena of flowering democracy that imbricates people's connections to place.

Over the course of his involvement in the PAH, Borja experienced a radical transition from a *muerto civil* to *afectado*, from *propietario* to *indignado*. As a member of the working class, his aspirations of domesticity, middle class comforts, and hegemonic masculinity are metonymic for the experiences of a generation that sought to ameliorate their urban livelihoods after the bleak decades of dictatorship, which I illustrated in Chapter Two. Yet against this earlier incarnation—evocative of tradition and the cultural consensus of consumption—he now engaged in his own small acts of revolution. As an experienced handyman, he began to provide locksmithing to families looking to squat. He describes his leap into disobedience as a response to a particularly violent eviction. A young woman and her family were ordered to abandon their home, a social housing unit in a peripheral neighborhood. They had missed a payment, and the local government, eager to divest of this housing stock, began evictions proceedings. After the eviction was postponed once, an outsized deployment of riot police obviated the attempts of activists to keep the family in their home, and they were removed with force. With nowhere to go, the family sat for several days with their belongings in the interior courtyard of the former

home. In this moment, Borja relates he decided to act, ‘almost without thinking.’ He opened up an empty house for the family several days later.

At the start of my tenure, few dared speak of *okupación*, or the squatting of empty buildings, as a viable alternative to the housing troubles so many faced. To be an *okupa*, the neologism that originates from *ocupar*—to occupy—was still a radical act of flagrant disobedience, a violation of the sacrosanct system of private property that had so animated *madrileño* urbanism. Individuals wanted to save their homes from the threat of eviction, not dismantle the system itself.

Yet over the course of the many months I spent with both activists and *afectadas*, I noticed a shift. In late September 2013, I sat in a cramped office of the collective with a young woman, mother to three children aged 13, 11, and seven, who had arrived with her mother in search of shelter. She was more than ready to squat in an empty unit as a solution. These two women chatted amiably with Josefina, a long time PAH activist who smoked furiously while perusing the real estate website of Banco Sabadell, a bank that now owned thousands of properties throughout Madrid, often as a result of foreclosure. Standing fallow, one such unit might serve as more than adequate for the needs of this young family. The website, moreover, placed great amounts of information at the visitor’s disposal as a means of enticing clients who might help the bank offload its bloated portfolio. With very little sleuthing, one could discover which empty houses in a given neighborhood pertain to which banks, and whether they were empty because of foreclosure and eviction.

Throughout work on the *okupa* movement (Adell Argilés, Martínez López, & Alcalde Villacampa, 2004; Martínez López, 2013b, 2014; Martínez López, García Bernardos, & Seminario de Historia Política y Social de las Okupaciones en Madrid-Metrópolis, 2014), scholars emphasize struggle for autonomy from capitalist structures of society and state. The creation of free, ‘liberated’ spaces is a means of escaping the tyranny of neoliberalism and its effects on the city. These analyses connect to a larger terrain of inquiry which looks to autonomous geographies as sites of emancipation and radical democracy (Chatterton, 2005; Chatterton & Pickerill, 2010; Pickerill & Chatterton, 2006), both within the local scale of the city (Hodkinson & Chatterton, 2006) and through broader networks of global exchange (McFarlane, 2009; Routledge, 2003). Yet most of the actors who inhabit these spaces are white and male, a situation that can turn uncomfortable when attempting to build solidarity between disparate groups (Barker & Pickerill, 2012; Brown & Pickerill, 2009). Further, the emphasis remains on political action largely refracted through the lens of labor and class; more situated questions of *habitus* are here often elided.

Madrid’s urban peripheries are now marked by insurgent geographies of occupation. Yet many of those who rebuke the hegemonic system of private property are not young white males advocating revolution. Rather, immigrants and single mothers participate silently in this quiet insurgency. Recent data gleaned from email lists and websites reflect this shift.⁵⁷ From January

⁵⁷ Reliable data is difficult to find: the practice is illegal, and people’s situations are often in flux. However, in Barcelona, city hall surveyed 100 bank-owned housing units and found almost 50% had *okupas*. See: http://ccaa.elpais.com/ccaa/2014/11/14/catalunya/1415965166_392817.html. Similarly, a 2013 article examined an abandoned new development in Valdemoro, a suburb south of Madrid. The developer had gone under before fully

to April of 2015, the PAH defended fourteen cases of *okupación* against eviction orders. Seven of these cases were single parent households—six mothers and one father—often with numerous children in their care. For example, Yugedidy lived in Vallecas, a bastion of working class solidarity and popular organizing, in a house owned by Banco Popular. There she cared for her three children, two adolescents and one infant. As she waited for the state to decide whether she was eligible for RMI (renta mínima de inserción, a monthly welfare amount of 426 euros), she had no income with which to support herself and her children. Meanwhile, in the northern neighborhood of Tetuán, the local anti-evictions group worked to prevent Jessica's eviction, scheduled for early February 2015. A middle-aged Ecuadorian, she had been evicted once before. Following that eviction she lived in a nearby park for two weeks with her two children prior to entering an empty home. As the date of her second eviction approached, she earned 350 euros a month cleaning houses. The logic of these acts examines that system and finds it wanting, converting *propietarios* into insurgent *okupas*. Both this new form of squatting and the support of collectives like the PAH indicate a quiet shift in cultural consensus among certain populations who now offer a powerful rebuke to the current arrangement. This shift anticipates a fundamental change in the way in which individuals relate to property, particularly as a system underwritten by the state.

The changing taxonomy of squatting helps us identify this shift. During September and October of 2013, I attended meetings sponsored by the PAH for people facing eviction from occupied dwellings. As we sat hot and crowded in a conference room, activists and *afectadas* forcefully rejected the standard descriptor of *okupa*. These families were not engaged in *okupación*. Rather they were liberating and *recuperating* dwellings for their own use. *Recuperación* meant clutching these properties from the hands of banks and speculators for the benefit of the neighborhood, the community, the family now engaged in social reproduction under duress. This politics, however, is not only about claiming space. 'Recuperating' these buildings, rather, is a means of articulating a particular transformation in the way in which urban citizens relate to regimes of property.

Struggling with the prospect of eviction, *afectadas* attempt to secure social housing through either the municipal or regional housing agencies, only to be put on a waitlist or have their petition denied. Indeed, those who currently live in social housing also live under the threat of eviction: Madrid's small stock is becoming wholly privatized, as both municipal and regional governments sell off portfolios to international financial entities, including Goldman Sachs and Blackstone.⁵⁸ Over the course of its decadence, city hall off-loaded debt onto the balance sheets of its municipal housing agency, hiding decades of speculative greed within the confines of its social service programs.⁵⁹ The audacious promise of speculation also infiltrated social housing programs: both the EMVS (Madrid city's housing agency) and IVIMA (Madrid Community's housing agency) hired star architects to design vast housing estates at the peripheries. Now the state is offloading these units, often for pennies on the dollar. Inhabitants are never given the chance to purchase, let alone at the bargain basement prices offered to overseas financial firms.

completing the 70 detached houses, which now stood fallow. The journalist estimated most were now occupied. See: http://ccaa.elpais.com/ccaa/2013/01/16/madrid/1358369796_601255.html. These disparate narratives offer qualitative data that demonstrate the emergence of a theme, even if they do not provide quantitative numbers.

⁵⁸ See: http://politica.elpais.com/politica/2014/06/17/actualidad/1403021204_116131.html.

⁵⁹ Interview with Fermín Álvarez.

While the state has sometimes sold properties with existing tenants, it has also carried out evictions for even the most minor infraction. These evictions have been audacious in their violence; often dozens of vans full of riot police line the street from the earliest hour of the morning to ensure the eviction order is carried out. In a moment in which people most need the security of a public social safety net, that net has rapidly unraveled.

In early 2014, shortly following the extended winter holiday season, I walked south through the center of the city to the Empresa Municipal de la Vivienda y Suelo (EMVS). I was meeting the director of housing management and merchandising; the pretense of the interview was the recent announcement of a sizable sale to Blackstone. The director informed me she could not speak very openly on the topic, as the agreement was still being worked out. During our discussion, she assured me repeatedly that the units were on sale because they had no longer had any use for the EMVS: they were zoned for a particular demographic with rents that were below market during the boom. But the market had fluctuated, and now those rents were above market value. Instead of re-classifying these units, she claimed the EMVS could not deviate from the parameters laid out in a law that was clearly obsolete—she made clear that idea was unfeasibly, well beyond the purview of her job. Yet she assured me that her doors were always open for those who might be in search of a home. In light of this transparency, she stated, ‘I do not understand the demands of those collectives,’ such as the PAH. She went on, ‘We work for the people. We are here to help. We want to house people’ (Interview January 3 2014). Those who faced eviction from public housing were guilty of poor neighborly relations and ‘bad behavior,’ perhaps even involved in drug dealing and crime.

Yet the experiences of everyday citizens belied these assurances of openness. On numerous instances, various *afectadas*, some of them residents of EMVS buildings, would attempt to speak with people at the agency about their situations. Often they were harassed by security guards who denied them entry. On one occasion, a motley crew of activists and *afectadas* assembled in the entrance, attempting to speak with someone about their cases. The guards turned hostile, demanding they abandon the premises. One woman began to seize, writhing on the floor in agony in the grips of an epileptic fit. Another woman attempted to control the seizure while the police began to arrive. Most of the assembled had charges pressed against them for disturbing the peace, which were dropped at a later court date.

For *afectadas* and activists, these dissonant moments not only illustrate the careless disregard the state has for its citizens. Rather, they also betray the fundamental corruption of private property, the public provision of services, and even *the urban itself*. For individuals such as Betsy and Margarita, property was a means of permanence and personal advancement that might obviate other forms of discrimination. Yet it has only led to ruin and greater exclusion, as they have seen years of toil obliterated by an economic crisis that has still proven incredibly lucrative for a chosen few. Furthermore, while they labored to both make a wage to pay for their homes and maintain those homes in impeccable condition, the bank has not seen fit to do the same. As property owners, banks fail to carry out their obligations to the homeowners association, and the building itself suffers, falling into disrepair (S.L, n.d.). Evidently the bank would prefer to allow its patrimony to become new ruins rather than allow in tenants at reasonable rates. While previously property encouraged cosmopolitanism and urbanity, here it is revealed as but a tool for the accumulation of capital, regardless of any use value or the preservation of urban

communities. In this brave new world, property is no longer legible. Why respect the rules of this game as they are constantly under transformation and negotiation?

Thus rather than allow neighborhoods of disinvestment to become ruinous deathscapes, *afectadas* transform the inherent public quality of this situation into a claim. Throughout meetings, people regularly chant the mantra of *recuperación*, reconfiguring the analytic of expulsion (Sassen, 2014) through an emphasis on the public. Perhaps they have been expelled from their homes, but they demand not to be expelled from the city itself—they still pay taxes, their children still attend public schools, etc. To squat in these homes is to recuperate them—as taxpayers and citizens, these units technically belong to them, and all of Madrid, not the overseas financial conglomerate or the wealthy scion of a political family. But it also, crucially, is a political act that reads possibility. Magnusson, writing on the relationship between the urban and the political, reconfigures politics as an essentially urban ontology: ‘the means by which people of different families, villages, tribes and even nationalities generate a common life, establish its rules, manage their differences, come together around shared purposes, curb violence, increase their standard of living, enable their religions, express their cultures, and so on’ (Magnusson, 2014). *Recuperación* betrays that political spirit as it seeks to recuperate the city, the neighborhood, and the *hogar*—the hearth and home—against the punitive demands of this system. This recuperation demands we see housing as not only shelter, but also an integral piece of a diverse urban community.

These small acts of resistance, moreover, connect with larger shifts brought about by social movements. Popular consensus—against state rule and municipal governance—has overwhelmingly been in favor of the PAH and its claims, supporting initiatives to transform the vast stock of empty bank-owned dwellings into social housing. This form of squatting thus goes out ahead of the law, claiming what is popularly valorized and legitimated yet still prohibited. While that actual act of *recuperación* is not yet accepted by the mainstream as a viable housing alternative, it is perhaps slowly gaining legitimacy, particularly in those neighborhoods of working class solidarity. *Afectadas* are also careful to squat only in those buildings owned by banks or large real estate developers. As a wide swathe of the population continues to struggle with mortgage payments and the demands of economic austerity, however, everyday citizens’ relationship to this foundational system is constantly under transformation, particularly in light of macro-economic shifts that funnel public money into private, speculative enterprise.

Legitimizing Re-Possession

We will learn basic locksmith techniques, very practical in case that after years paying rent or a mortgage, they kick you out of your house, they leave you in the street, and you see that millions of public money from your taxes are used to buy houses from the banking industry to then leave them empty and abandoned with the only aim of cleaning up the debris from the real estate bubble.

- Ad for an *okupa* seminar, quoted in El País (País, 2015b)

We might confuse the old narrow streets of the Vallecas neighborhood for spaces of relegation, left ravaged by edicts of neoliberalism. Yet they are also sites for a lively politics that might

anticipate shifts yet to come. Furthermore, this lively politics—which claims spaces and rights in the face of the state’s indifference—has slowly gained legitimacy. Rather than seek complete autonomy from banks and the state, *afectadas* instead have been able to negotiate the terms of their *recuperación*. Once detected as squatters, many have been able to go on to arrive at an agreement with the bank for the terms of their inhabitation. Often this takes the form of a modest social rent, calculated on the household’s ability to pay. While each situation is different, hinging on a variety of factors, these tactics reveal the ways in which ordinary people have been able to claim this ‘debris.’ In the process, and against many decades of property’s hegemony, they demand the public over the private, a radical re-investment that lies beyond the bounds of established forms of the urban. Once dispossessed, these individuals now repossess urban spaces, claiming them for their own use. In gaining support from social movements, demonstrating solidarity, connecting their claims to other collectives, and winning victories within bank offices and civil courts, these *afectadas* legitimate their repossession.

These two strands of contestation, often conceived in opposition, can in fact complement one another and influence lines of future action. Both squatting and alternative electoral projects push the limits of what is accepted as possible in order to claim space and vindicate urban ontologies of difference. While their means and methods can be at odds, these activist worlds might operate in symbiosis, effecting political change above and beyond their immediate spheres of activity. As Barnett and Bridge (2013) point out, geographic debates often look to either contestation and resistance or official electoral projects located at the intersection of state and civil society. Yet such an epistemological understanding creates a binary division that can preclude inquiry into the porous boundaries that separate those worlds. Through an emphasis on civil disobedience, radical reclamation, and experimental process, Madrid’s activists have been able to work through both institutional struggle and street politics to reclaim the city.

Crisis—economic, political, institutional, and even humanitarian—is often crafted in technocratic terms, the domain of politicians and policymakers, bureaucrats and bankers. It is beyond the purview of everyday citizens, who experience its effects but cannot know its causes or change its course. Yet these currents of activism and ideology reveal that premise to be a lie: everyday citizens not only understand full well the implications of policy, but can also articulate sophisticated rejoinders and put forth legitimate, viable alternatives. Within those alternatives, moreover, new horizons of possibility for the project of Europe bubble up and coalesce. Thus this question of repossession is not confined to the domain of housing, homeownership, or urban policy. Rather, it is a process by which everyday citizens reclaim the terms of the debate—implicating formations of power that extend far beyond City Hall or Madrid’s Comunidad. It is infectious disobedience that might travel to the very heart of power.

Indeed, as I write this, activists and academics are hard at work on a new initiative, *Ahora en Común*. Inspired by the success of the municipal elections—in which citizens’ coalitions took not only Madrid, but also Barcelona, Cadíz, Valencia, and Zaragoza, and dozens of other towns and *pueblos*—this new program seeks convergence in order to claim the Spanish presidency. Here the destabilization of municipal electoral politics flows outward, demonstrating new possibilities and alternative formations for both action and power. What is at stake is not the presidency or the next decade of governance arrangement; rather it is the very relationship between ordinary people and the systems of rule under which they live.

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