

Disrupting Neoliberalism's Ideologies: From Civil Death to Civil Disobedience in Madrid's Right to Housing Movement

QUEBRANTANDO LA IDEOLOGÍA NEOLIBERAL:
DE LA MUERTE A LA DESOBEDIENCIA CIVIL EN EL
MOVIMIENTO POR EL DERECHO A LA VIVIENDA EN
MADRID.

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In this paper, I am concerned primarily with the formation of alternative practices that challenge hegemonic ideologies. In particular, I look to the ways in which Madrid's right to housing movement resists and disrupts the dominant ideology of neoliberalism, particularly neoliberal housing policy. For generations of scholars, ideology has held a variety of meanings: it can imply distortion or fanaticism, structuring systems of oppression, silencing some while giving voice to others. Herein I am concerned with how neoliberal ideology reconfigures citizenship into a regime of consumption and participation in the marketplace, and how housing becomes a key arena in which we can observe such a transformation. In this paper, I ask: what happens when people face complete exclusion from such a regime? Looking to Madrid's right to housing movement, I respond to calls within critical urban studies to understand our contemporary moments of neoliberalism and its contestations through situated ethnographic and historical empiricism. Looking to Madrid's Plataforma de Afectad@s por la Hipoteca (PAH-Platform for Mortgage Affected People), I argue that an inclusive politics of collective action offers a forceful rebuke the dynamics of market citizenship. Further, I posit that by placing the PAH within a particular historical context, we can understand how neoliberal ideology's exclusions and silences can in fact activate new disruptive political imaginaries and activist repertoires.

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In elaborating my arguments, I draw on over a year's fieldwork in Madrid's activist communities. I spent November 2012-January 2014 in Madrid, where I embarked on extensive ethnographic research with the PAH. I took part in all aspects of the grassroots organization, attending meetings and assemblies, participating in protests and events, and even counseling *afectad@s* on their mortgage issues. Much of the arguments that emerge in this paper stem from my many months of participant observation, and are refuted by extensive in-depth interviewing with activists, *afectad@s*, lawyers, bureaucrats, and academics.

The ideology of neoliberalism permeates our contemporary cities. Critical urban scholars have long established neoliberalism's role in shaping our urban environments (Peck, Theodore, and Brenner 2009; Peck 2012; Tabb 2014; Peck 2013). Even while this economic model experienced extreme challenges with the 2008 economic crash, such a moment actually served to shore up and re-inscribe elite hegemony, further dismantling the welfare state (Aalbers 2013a; Aalbers 2013b). Neoliberal ideology proclaims free markets, competition, meritocracy, even while it wholly relies on state intervention to lubricate those supposedly open channels for the spread of global capitalism (Harvey 2005; Peck 2010). Housing is a key site in which we can see neoliberalism's long reach, as what was previously a social good becomes subject to the demands of market competition (Rolnik 2013). This emphasis on competition and the market transfers risk and responsibility wholly onto the individual, affording little blame to financial institutions or the state. Such an ideology contains within it real and severe implications for people struggling post-crash. The poor, long blamed for their poverty (Wacquant 2009), face increasingly punitive situations as they struggle for survival, including the re-emergence of the debtor's prison (LeBaron and Roberts 2012). This ideology configures those suffering through unemployment and/or default as inept, unable to compete, excess to the demands of a rational and fair system.

Within this contemporary landscape, questions of citizenship and political membership have undergone transformation. Increasingly, what has emerged is in fact a market citizenship, in which ability to participate and reap the rewards of membership is predicated on ability to take part in the market (Roberts 2013). In neoliberal ideology, 'the market is discursively and materially constructed as the best, if not the only, means of assuring the well-being of all individuals' (Ibid, 4). This reconfiguration of citizenship along the ideological lines of neoliberalism has relied on the extension and accumulation

of debt as a means of financing and making manifest its demands. The ethos of a market-based citizenship permeates my ethnographic encounters. Many of my informants described their decisions to purchase housing as a means of material transformation that would safeguard old age in the absence of pensioned employment. Others refinanced as a means of expanding small businesses to meet the demands of the economic climate. But perhaps most damning, and in keeping with this notion of market citizenship, was that homeownership was really the only means of securing adequate housing.

Indeed in Spain individual material concerns were complemented by a housing system based entirely on homeownership and a welfare state steadfastly opposed to social housing. The systematic promotion of private property ownership is both the dominant housing policy and, echoing Roy (2003), a constitutive component to the formation of Spanish citizenship. During the Franco regime, for example, homeownership was seen as a tool to convert proletarios into propietarios. Property ownership offered a transformative experience that would serve to craft a particular political subject readied for the fantasy of a Catholic hegemony. Such an ideology, perfectly suited for the demands of neoliberalism, continued apace during the democratic era. An overwhelming majority of people lives in owner-occupied dwellings (between 80 and 90 percent). The rental market remains fractured, poorly regulated, and highly precarious, clouded in an array of urban legends. While landlords complain of the difficulty of eviction for non-payment (because of the morass of the legal system), renters have little protection. Meanwhile, low-income housing policy has largely followed the private property model, and falls under the jurisdiction of the autonomous communities. In Madrid, low-income housing programs have been largely ad hoc, comprised mostly of subsidized mortgage programs or rent-to-own. Rental programs under the social housing rubric are scarce¹. During the boom years, meanwhile, Madrid's housing prices surged over 200% between 1998 and 2003 alone.

With the advent of Spain's crisis, the linkages between citizenship, homeownership, and debt were suddenly brought into stark relief. Many of my informants speak of their situations as *muerte civil*, or civil death,

1 Both the regional and municipal Madrid governments have actually recently sold thousands of units of protected housing to international investment banks and hedge funds, including Goldman Sachs and Blackstone. Faced with mounting debt, the state has pursued this strategy as a means of staunching the open wound that resulted from profligate spending during the boom years.

making legible the intense links between identity, citizenship, and the financial system. In Spain, once a person enters into arrears, she² 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, Spain currently has no bankruptcy laws that would allow a fresh start. 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 as 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 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. 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), occludes and distorts³ 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.

2 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.

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

So how to 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 subjects 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 *afectad@* 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 *afectad@*, 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.

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*,⁴ these activists had

4 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.

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 after purchasing homes at the height of the bubble.

Ecuadorian immigration to Spain, and particularly 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 500,000⁵. 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.

My 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

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

subjectivities, and can in fact foster a geographic thinking embedded with cosmopolitan sensibilities of justice. Indeed, faced with neighbors whose glances accused her of profligate spending, one Peruvian informant explained to me, ‘we’re immigrants. All we did is eat, sleep, and work. There was never any time for anything else.’ Even while neoliberal ideology inscribes shame, such a statement belies that shame. Against an understanding that posits her as somehow failing, she reveals she has in fact played the role the system has determined for her, as compliant immigrant worker. Further, she reveals the ways in which immigrant subjects have been relegated to the edges of this market citizenship, forced to toil long hours as a means of surviving in this brave new world.

To situate their experiences within a broader political and financial geography and work against market citizenship, *afectad@s* 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 the 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. Finally, and crucial to the construction of inclusive politics, the public sharing of past experiences allows disparate groups of people to find commonalities between each other. 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 come together.

Indeed, my research observed the ways in which a very diverse assortment of people came together and collaborated within the space of the social movement. People who never would have interacted with one another prior to eviction’s long reach suddenly come into intimate contact, sharing personal histories, complicated domestic dramas, and the minute details of financial decadence and ruin. Older militants from the communist party, Social Democrats, former bankers, one time executives, longtime urban activists, immigrant organizers, well-to-do families, young working class couples, immigrant domestic workers, once upwardly mobile young professionals

from Spain and abroad, and even one enterprising evangelical preacher (who was rumored to run a brothel on the side) interact and animate the intense dynamics and emerging repertoires of the PAH.

This paper by no means attempts to offer an exhaustive reading of the ways in which Madrid's right to housing movement contests the contemporary ideology of neoliberal urbanism. Rather, I want simply to sketch some of the conceptualizations that undergird what has thus far been one of the most successful strands of Spanish protest as it has flourished in Madrid. Moving forward, and attentive to the political gains of the PAH, I would argue that even while neoliberal ideology continues to affect the production of urban space, systematic antagonist engagement can alter hegemonic consensus, disrupting neoliberalism's long reach.

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