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'Te lo tienes que currar': Enacting an Ethics of Care in Times of Austerity

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ABSTRACT
Amid austerity policies that have retracted welfare programmes and have affected the livelihood of people in Spain, this paper describes how various local practices of care among members of the PAH (Platform for People Affected by Mortgages) work to recuperate social relations morally and practically. I seek to understand the relationship between people's perceptions of social justice and notions of fairness on the one hand and ideas about deservingness on the other. I am interested in exploring who gets to choose and allocate, and how people in the PAH use the collective notion of care to justify their choice. I analyse the conundrums of a movement that struggles to find a balance between individual judgments and the collective good; I aim to show the dilemmas and contradictions of the struggle for social justice.

Introduction

'My name is Linda, I am a single mother of two children. I work a few hours a week but I cannot afford to pay the rent anymore and I am about to get evicted from my flat. I heard that I could come to the PAH to ask for help in order to get a flat for my family'. While the members of the group were listening attentively to Linda's introduction, Gregorio, one of the moderators of the assembly, asked her how she had found out about the group. She said that her social worker had told her to come to a PAH (*Plataforma de Afectados por la Hipoteca* - Platform for People Affected by Mortgages) meeting to find a solution to her housing problem. Due to a lack of available flats for low-income tenants (*vivienda social*) the *ayuntamiento* (town hall) could not help her. Suddenly there was a murmur around the room. Some people rolled their eyes while others showed their annoyance by glancing at one another. This was not the first time I had witnessed a newcomer saying they had been sent by their social

worker. Salvador, another PAH member who was clearly annoyed by what Linda had just said, expressed his discontent to the group. Social workers, he said, were just lazy and inept bureaucrats who, instead of doing their jobs, regularly sent people to the PAH. Gregorio explained to Linda that the PAH was not a real estate agency, nor an advice office offering services, nor a charity that provides people with accommodation. 'We are not the Red Cross. We can help you with your problem but you have to get involved in the movement and help others. This is a collective struggle. You will slowly learn how to defend your own case, so don't expect that after one meeting you'll find a flat. *Te lo tienes que currar,*' he said, (you have to work it to earn it). The exchange encapsulated a common problem for the PAH's work with activists: although they see themselves as part of a broad struggle for social justice, more and more they find themselves reluctantly taking on the role of mediators, bureaucratic translators, brokers and carers. Similar to the care crisis that prevails in the household, in which care work needs to be outsourced to strangers in order to maintain the well-being of families within capitalism, the absence of governmental welfare and caring strategies leaves people with very limited options to fulfil their most fundamental day-to-day needs and obliges communities to obtain care from private sources and other organisations.

This article is based on a year's fieldwork carried out in 2016 among two groups of the PAH in Madrid. Besides conducting participant observation and interviews with various activists, I also interviewed a variety of legal professionals and social workers and other NGO activists. Additionally, as an activist/researcher, I followed several foreclosures and eviction cases and noted the ways in which people dealt with their housing problems at a personal, political, material and legal level. I visited people's homes, accompanied them while they negotiated with authorities and bank employers and while they engaged in social activism and practices of resistance. The PAH, or *Plataforma de Afectados por la Hipoteca*, (Platform for People Affected by Mortgages) was founded in 2009 by people affected by the mortgage crisis created by the predatory lending for homeownership before the collapse of the Spanish banking system in 2007 and 2008. Since then it has become an alternative space for advice and resistance among people struggling with mortgage debts, evictions and homelessness brought on by the crisis. It has grown rapidly and currently has more than 240 groups across Spain. It has also come to play a pivotal role in demanding alternatives to neoliberal austerity through universalist claims for housing and welfare. The article explores how the everyday work of the movement is characterised by a tension between long-term political goals and the short-term 'here and now' that demands urgent solutions to particular cases. Though PAH members desire their work to be political and to move away from models of dependency promoted by the third sector, it is common for those who approach them to expect a form of charitable service delivery.

In what follows, I show how the PAH focuses on the construction of political subjectivities – centred on the figure of the activist – in an attempt to overcome this contradiction. The activist, who functions as an adviser/broker, acts as an agent of self-assertive resistance against a state submissive to the demands of the private sector and austerity policies and as an agent of the promotion of an ethics of collective

care. Such care ethics questions (neo)liberal principles of individualism, egalitarianism, efficiency and notions that depict subjects as self-sufficient actors free to make their own choices in the domain of the economy.[1] I argue that the practices of care among members of the PAH are central to the attempt – both morally and practically – to recuperate the social rights that have been curtailed by austerity politics.

Feminist writers have defined care as an activity grounded in peoples' experiences of moral problems that arise in concrete social relationships (Tronto 1994: 79). It begins with a 'social ontology of connection: foregrounding social relationships of mutuality and trust (rather than dependence)' (Lawson 2007:2). Following these definitions, I analyse care ethics as an everyday practice central to the PAH's political morality. I argue that the work of the PAH uses care as a way to create social relationships of mutual responsiveness and shared consideration that are intrinsic to the ethos of the wider social movement. This, I argue, is grounded in ideological notions that conceive individuals as interdependent and relational subjects responsive towards others' needs (Held 2006:135). I also follow recent work in the sociology of care that argues for a relational understanding of personhood (Skeggs and Loveday 2012) and shows how ideas of care are central to the ways in which people on the margins accrue value in the face of precarity (Gillies 2007; Koch 2017; Lawler 2000; Reay & Lucey 2000; Skeggs 2004). Likewise, I join scholarship in human geography that explains how care ethics highlights the centrality and public character of care activities and so reframes responsibility. This reframing of responsibility challenges neoliberal market logics that intensify personal responsibility or competition between communities, particularly in the face of welfare and state retrenchment (Lawson 2007; White 2000; Milligan & Wiles 2010; Staeheli & Brown 2003; Staeheli & Lawson 2005).

My analysis also explores care beyond the boundaries of the household (Held 2002, 2006; Tronto 1994, 2001, 2005; Robinson 1997; Noddings 2013): it is found in services and goods in the market and in the workings of bureaucratic organisations in contemporary life. It is also found, as I will show, in communities marked by inequality and poverty, as well as in social movements that are increasingly assuming caring roles traditionally performed by the state. I focus on care ethics because it raises broader questions about the shape of social and political institutions in our society (Tronto 2013). Following this logic, I discuss how, in situations of precarity where there is limited access to resources, activists struggle to find a moral balance between justice, equality and personal needs. Finally, I show how activists immersed in webs of mutuality, care and responsibility can potentially become brokers who engage in moralising narratives about 'deservingness', using the collective notion of care to justify their choice between alternative applicants. As such, they end up reproducing the very models of dependency that are promoted by other non-governmental organisations, and the models of deservingness promoted by the state that they intend to challenge.

The Financialization of Housing in Spain

Like other countries in the world, Spain suffered the consequences of the global economic financial crisis. As elsewhere, the housing bubble burst and the illusion of a solid

and profitable housing-based financial markets to include middle- and low-income consumers disappeared (Aalbers 2008; Dymski 2009; Lapavitsas 2009). In Spain, in particular, the roots of the acute housing crisis in Spain lie in the historical preference for homeownership over rented housing, which dates back to housing policies that began under Franco's dictatorship in the 1960s (Palomera 2013). Between 1961 and 1976 the state built subsidised residential properties for the working classes that represented a total of 66 percent of all homes with the explicit intention to create a new class of homeowners: an owner-occupied rather than a social rented housing sector.[2]

In contrast to other models in Europe in the 1960s and 1970s where 'state-subsidized' housing was generally associated with rent, Spain's model promoted housing for sale by creating the Spanish Mortgage Bank that guaranteed loans for the working classes (Martinez 2002, Palomera 2013, 2014).[3] This model continued throughout the 1980s when the construction of residential developments for sale acquired a key role in the Spanish model of economic growth.[4] The expansion of this market was supported and strengthened by legal changes in the Mortgage Market Act, which allowed commercial banks to grant mortgages in 1981 and turned them into marketable securities in 1992. In the same year these securities were deregulated under the Law of Securitisation Vehicles, with a further impulse in 1998.[5]

As the drive to build continued, the face of urban Spain radically changed as a housing boom of unprecedented proportions emerged. Between 1997 and 2007 the average annual growth in the construction sector was higher than 5 percent. In late 2007, the sector concentrated almost 14% of employment and 16% of Spanish GDP (Carballo-Cruz 2011: 314). House of prices grew by 180% between 1998 and 2008, while homes were thought to be overvalued by 24-35% between 2000 and 2005 (Palomera 2013: 467-468). All of these changes were supported and promoted by international capital markets, which represented a seemingly infinite pool from which Spanish banks could issue securities and fund their mortgage growth. The expansion and easy access to a cheap mortgage market reinforced ideologies of home ownership across various socio-economic sectors. This included the roughly one million migrants from the global south that accessed the housing market as a way to secure their residence in the country and prove their insertion into the Spanish middle classes.[6] As Sabaté (2015) suggests, across different sectors of society obtaining a mortgage was considered a sensible strategy and rarely considered a risk.

It was in the aftermath of the global financial crisis in 2008 that Spain rapidly nosedived into its housing crisis. After the real estate market collapsed there was an abrupt rise in unemployment followed by a collateral crisis in employment benefits. Unemployment rose from 11.3 percent in 2008–25 percent by 2012. By the beginning of 2017 the situation had hardly improved: unemployment still hovered around 18.75 percent.[7] As a result, thousands of people – who had originally benefitted from the rapid growth of the construction industry – lost their jobs, found themselves unable to pay their mortgages and quickly facing foreclosures and evictions. The figures are stark: between 2007 and 2016 there have been more than 721,000 foreclosures and more than 500,000 evictions.[8] According to a United Nations report, in 2011 there were approximately 212 foreclosures and 159 evictions a day in Spain (United

Nations 2012: 11).[9] These figures cannot be fully understood without taking into account the legal mortgage framework that has only been partially reformed since 1909, but has not been modified to help people with the current housing situation. 'Unlike in many countries, foreclosures do not satisfy the debt of the mortgage holder. Instead, any difference between the value the lender receives for the property and the original debt is still the responsibility of the defaulter' (Flesher Fominaya 2015: 469). This means that people not only lose their homes, they also continue to be crippled by debt.[10]

In sum, then, although certain subsidised rental options exist – like the *vivienda social* that features in the stories that follow – the ownership model has predominated in Spain, with long-term consequences for residents. The most recent development, following the initial repossessing of properties from evicted owners, has been the selling on of these to private equity investors like Goldman Sachs and Blackstone (Suarez 2017). The case studies below feature rental tenants in such buildings rather than evicted owners. The PAH, although founded in response to problems faced by the latter, has evolved to help residents deal with these subsequent mutations of Spain's property crisis.

The PAH

It is within this framework of social outbreak caused by the burst of the housing bubble and banking bail-out that social movements such as the PAH emerged. In Spain, according to Narotzky, 'the argument behind mobilisation is that the state fails citizens because it has become completely subservient to capitalist interests and especially to financial, speculative forms of accumulation' (2016: 75; see also Suarez 2017). Founded in Barcelona in February 2009, the PAH had the specific aim of representing the interests of mortgage debtors who were facing difficulties in repaying their debts.[14] The movement sought to shift public attitudes to mortgages, credit and housing. Rather than seeing mortgages, and the failure to repay them, as an individual failing, the PAH aimed to turn the debate on its head and use mortgage debts as weapons of resistance in struggle for social rights.

The movement's non-violent, horizontal, and non-partisan assemblies (*asambleas*) had an important impact on the eventual social movement known as 15-M (inspired by the Arab spring) that took place in Barcelona and Madrid on the 15 of May 2012, and which later led to the formation of a Madrid wing of PAH. In Madrid, 15-M consisted of a series of ongoing public demonstrations and occupations – *acampadas* (camping) – in Plaza del Sol, protesting against austerity measures and bank bailouts. The movement's strategy was based on assembling ad hoc citizen coalitions that engaged with associations that advised homeowners facing foreclosure such as *grupos de vivienda de barrio* (local housing groups) and immigrant associations like CONADE which had been working with Ecuadorians facing mortgage problems in Madrid since 2008 (see Suarez, this volume).

The conjunction of the 15-M with local housing groups formed what, later in the same year, became the PAH in Madrid that is composed by 18 groups, each working

in its own local neighbourhood. Overall the work of the PAH is twofold. First, it makes legal changes through non-partisan political actions against, and negotiations with, the state. The movement has already submitted six Popular Legal Initiatives (ILP, *Iniciativa de Ley Popular*) at a national level (one in Madrid in 2017). Following the first, in 2012, one was lodged in Barcelona in 2014 with the intention of activating a *dación en pago* legal procedure. This means handing back the keys to the lender, who in exchange will fully discharge all the debtor's mortgage debt, not holding her liable in the future.[11] These legal initiatives promote reforms to jurisprudence regarding property and mortgage law, public housing and access to affordable household utilities for families in poverty.

On the political side, besides public demonstrations and the occupation of banks, local state offices and financial headquarters, the movement uses the Stop Evictions campaign, which consists of non-violent direct actions to prevent families and individuals from being thrown out of their homes. Since the creation of the movement, the PAH has stopped 2,045 evictions across the country and has rehoused 2,500 people as a result of the *Obra Social* campaign.[12] The name *Obra Social,* although it translates roughly as 'social work', is not intended to reflect a parallel to the state-employed social work department: rather, it is borrowed – semi-sarcastically – from the Corporate Social Responsibility (CSR) strategies used by banks and corporations. The principle work of *Obra Social* involves the occupation of empty houses owned by financial institutions by families (or those already categorised as 'occupiers') that have been evicted from or lost their homes due to the financial crisis.

The everyday work of the movement also includes the provision of support to individuals in weekly meetings – *asambleas* (assemblies) – via mutual support and collective advice. This model responds to the need to create a sense of solidarity that can help people to confront their fears, anxieties and the sense of shame that accompanies indebtedness. *Asambleas* are intended to 'generate a sense of trust and community that are pre-requisites needed to empower *afectados/as* (the affected ones), to train them – both technically and emotionally – and to elaborate strategies to negotiate with banks' (my translation from Spanish, Colau & Alemany 2012: 99). Collective advice aims to produce an amplified effect in which *afectados* turn into active political subjects capable of defending their own cases, while at the same time helping and caring for others. Everyday forms of care can be found in the interactions that take place as *afectados* listen to each other's problems and needs, in the daily work of PAH brokers who mediate with the state and other agencies, and in the collective actions that the movement uses to foster social trust between members and to win legal cases. Following this, I argue that the work of the PAH is based on a care ethics that focuses on relations of trust, mutual responsiveness and shared consideration between persons. In contrast to neoliberal discourses that enhance individual guilt particularly in relation to debt, the premise of the movement is one that emphasises sharing: the effects of austerity policies, an endemic economic crisis and the destruction of their homes and livelihoods are seen as jointly experienced and resisted. Through various care practices the PAH augments the idea of a community in which social relations connect individuals and shape them into supportive groups. According to

Gregorio, a PAH activist, one of its successes has been to promote contact between people with different ethnic backgrounds, nationalities, and religious identities who would not otherwise have met. This has created what he calls an 'inter-class consciousness' that positions all *afectados/as* – mortgage debtors, *ocupas* (squatters/occupiers) and social housing tenants – as victims of the same rigged financial system and of a state that fails to care for its people. As Sebastian, another PAH activist, explained, this social struggle for housing 'offers possibilities to create a collective subjectivity structured around social rights as a political powerful device'.

Constructing 'Caring Political Subjects'

There are 22 police officers surveilling the street and blocking access to the entrance of the building. We are standing on the corner wearing the green vests and t-shirts characteristic of the movement, shouting and chanting from time to time. It is Sofia's third eviction attempt: over the last two years she has been occupying a flat that belongs to Bankia, one of the many banks that were bailed out by the Spanish state in the midst of the financial crisis. Mauricio, one of the PAH lawyers, has arrived and is negotiating with the bailiff. Two hours have passed and Mauricio tells us that the eviction is taking place. Sofia, in order to prevent her and her supporters from being detained, must give back the keys and vacate the flat. Although the members of the group have been asking the *ayuntamiento* (town hall) to provide Sofia and her seven-year-old daughter with *vivienda social* (social housing), the state claims that none is available. Officially she has nowhere to go, she is effectively homeless, but the members of this particular PAH have already arranged a flat where she can stay temporarily until they can find a more permanent solution.

The Stop Eviction action is over. Sofia comes downstairs and thanks us all for the support. Her possessions are being carried downstairs by fellow-members. Others are accompanying her to the *ayuntamiento* (town hall). I stay behind in order to help her move her things to the new flat, which happens to be in one of the buildings that the group has occupied. While carrying Sofia's stuff to the van that belongs to a member of the group, I realise that Maribel is talking to Berta about who should be chosen from the *Obra Social* list to re-occupy Sofia's flat as soon as possible. This list is drawn up by members who have participated in *asambleas* and have collaborated and supported the cases of their *compañeros* (comrades). There is a single mother with two children on top of the list. However, Berta says that she has not seen her in a long time, nor has she come to any of the meetings or attended other actions organised by the PAH. 'She did not even come to today's eviction', she comments. Marisa interrupts the conversation to say that the single mother in question has already solved her case by approaching another organisation. Maribel is annoyed by the news. 'You know this is what they do, they just use the PAH to shop around for advice, use the support that we offer but give nothing back', she says. The fact that this woman had initially come to the group with an urgent eviction case, and had received help and support from the group but had now disappeared, clearly irritates people like Berta and Maribel who put themselves on the line by actively participating in the collective and

demonstrating their commitment. Maribel tells me that responding to the 'here and now' cases of those who 'do not care' makes it impossible to sustain the struggle of the movement and encourage the relations of solidarity and reciprocity on which it relies.

For Gregorio, however, the situation is more complicated. The fact that the PAH works alongside state institutions and an increasing pool of charitable organisations means that people who come to the *asambleas* are already 'immersed in an ocean dominated by interventionist models that provide aid or expert advice', he says. Insisting on self-reliant independence is thus unrealistic, because as Gregorio explains, the type of political subjectivity that the PAH aims to construct 'stands in contradiction with a reality that is not based on the collective but the individual'. Several activists are conflicted about this question, and agree with Gregorio. 'We are not an NGO, a church, or Caritas. We are a social movement, therefore you need to get affiliated – just like a union – and collaborate with the collective in order to solve your case and help others', Sebastian told me. The emphasis on reciprocity and cooperation is grounded on the need to break with models of dependency and aid that prevail within most third sector organisations or services with which the members of the PAH navigate to access resources; more importantly it speaks of the type of activism – and activist – that they want to promote. This is an activism based on a care ethics that aims to politicise involvement and joint self-responsibility.

In line with this view, people like Berta believe that the PAH needs to put in place stricter mechanisms and preconditions before helping people. She suggests, for example, that the attendance of people at the *asambleas* be noted in order to judge and 'measure' the allocation of care (Dubois 2014). However, as a whole, the movement rejects using any forms of control or monitoring since most regard these practices infantilising and bureaucratic. Nonetheless, the problem of free-riders and 'uncaring' people taking advantage of the relationships of solidarity and networks of care that the collective provide are an on-going issue in many local PAH groups.

The Dilemmas of Caring in the Midst of Austerity

It is in order to avoid dependency and the presence of free-riders that the movement uses the figure of the responsible activist to measure deservingness and eligibility for care. An activist is someone who has made adequate efforts to learn, solve, and help others with their cases. Following Lazar's analysis of trade union activists in Argentina, in this section I show how activists engage in technologies of the self (Foucault 1988) 'that occur at a mediating position between individual and society' (Lazar 2013: 115); in other words, members of the PAH self-fashion as committed and caring activists struggling to achieve social justice. Although the focus on individuals' efforts seems to echo states' notions of liberal subjects who are responsible for their own situation (Harvey 2005; Larner 2003; Peck 2004), the movement reframes ethics and responsibility as moral domains that are not circumscribed by individual concerns but are intertwined with the collective. In this regard, notions of individual empowerment and autonomy are framed within a relational ethics – 'an ethics of responsibility', as Walker (1998) puts it. However, reframing responsibility in such a way, as I will

show, can also serve as a way to judge the work of those who appear as 'less caring' or 'less committed' and who, in the struggle to access resources, threaten to disrupt the ethos of the movement.

In a few days Marta will be facing her fourth eviction attempt. A mother of five, she lives in what was initially considered *vivienda social* (social housing) promoted under a scheme called *Plan de Vivienda Joven* (Homes for Young People) which offers affordable housing under a rent-controlled scheme for people under the age of 35. Despite encompassing a rental option, this housing scheme, like others in Spain, ultimately promotes homeownership by allowing people to buy after 5 years, using part of their rent as down payment. However, in 2013 the regional government sold many of these rent-controlled flats to private equity investors including Goldman Sachs and Blackstone. At the time Marta was told that her rental payments (300 euros) and conditions would remain the same, but when her contract expired she received demands for a rent of 750 euros. After being three months in arrears on her rent payments, she received an eviction notice from *Encasa Cibeles*, the real estate management firm in charge of administering her recently privatised flat. Neither Marta nor her husband have had employment for a while and they no longer receive '*el paro*' (unemployment benefit). Although her husband works sporadically in general repair jobs, they live on a benefit for family support of 426 euros with an extra support of 26 euros a month per child.[13] Over the last two months she was able to negotiate extra time with *Encasa Cibeles* by paying 350 euros of her debt but, as many PAH activists point out, these are just temporary patches that do not solve the real problem of getting access to permanent affordable housing.

She presents her case in front of the *asamblea* because they need to make a decision whether to negotiate with the local government – which claims to aim at building bridges with the PAH – or instead organise an action and occupy the *ayuntamiento* (town hall) in order to demand housing for the collective. 'I do not know what is the most prudent thing to do, should I wait for the government to negotiate with me, or should we go as a group and occupy their offices?' she asks the group. Mauricio, one of the PAH lawyers who goes every fortnight to the meetings of this group on the outskirts of Madrid, explains that, if the government is not fulfilling its obligation to provide housing for its citizens, they as a group need to organise, demonstrate, and pressure the banks, the town hall, and real estate companies to get what they are entitled to. Collective action and public pressure, he explains, have been the *modi operandi* of the movement since its inception. However, he continues, the most important thing is to listen to the needs and wishes of the *afectada* and to decide in unison. Yet just a few weeks later, at another meeting, Marta announces that her eviction has been cancelled and that she has been offered a subsidy to pay for two months' rent. The news is received with enthusiasm by some of those attending the meeting, but with disappointment and anger by some of the activists. Lorenzo, who cannot hide his annoyance, tells the group that this is not the way in which the PAH deals with their cases. In his opinion, Marta – supported by Javier – has negotiated individually based on the interests and needs of one single *afectada* without taking into account the necessities of the collective. Their actions, he suggests, are detrimental to the collective social struggle. In

Lorenzo's view, they should have presented a file with the various cases that needed res-
olution and, if necessary, remained in the town hall offices until the government offered
a viable alternative. Additionally, Lorenzo explains that Marta's 'solution' was just a
'band-aid' because in a few months' time she would likely be evicted anyway.

Marta's case provoked a division between those who believed that she had done what
she needed to do to remain in her flat – 'what any mother would do to protect their
children from sleeping on the streets' Sonia said – and those who were critical of her
for being secretive about her negotiations with the government and *Encasa Cibeles*.
Although the collective struggle is prioritised over the individual, it is also acknowl-
edged that people should learn to defend their own cases and negotiate with authorities.
As an activist, this is exactly what Marta did, yet she faced the moral judgement of those,
like Lorenzo, who believed that she had been insufficiently attentive to other people's
problems and was using the movement to her own advantage. In this sense, Lorenzo's
argument resonates with Held's view of the collective in which she argues that 'commu-
nities are more than just instrumental mechanisms for the satisfaction of individual pre-
ferences' (2006: 131), especially when such communities involve relationships of care.
Marta was deemed to have exploited the connectedness and mutuality of the group.

While it appears that Marta had been unfairly ostracised by some group members,
there were further issues that aggravated the situation and invited further opprobrium.
As I later realised, the group had been trying to negotiate with *Encasa Cibeles* for a while
in order to withstand the pressure they were exerting on several households in the area.
For instance, the agency would block the entrances to people's homes with iron doors
that were impossible to open or remove in its efforts to keep tenants at bay. These
actions left several families homeless. There were several cases in which people returned
home after work or after fetching their children from school, only to find that they could
no longer access their homes. These actions created paranoia within the community.
The result, on the one hand, was to strengthen relationships of solidarity among neigh-
bours, who undertook to guard building entrances in order to protect each other from
the agents of *Encasa Cibeles*. On the other hand, however, this paranoia had a negative
effect because it enhanced people's anxieties over evictions and the scarcity of affordable
housing.

After a while it became clear that Marta's choice to negotiate by herself was a delib-
erate strategy to avoid being identified with other people who, as immigrants occupying
the flats illegally (as the vast majority of people in the PAH living in *Encasa Cibeles* flats
were), would have less clout in negotiations. Furthermore, Marta believed that as a
citizen she deserved to advance her claims over those of migrants. Occupations were,
in fact, considered somewhat morally questionable by certain Spanish citizens,
because it was assumed that people occupying flats were doing it just because they
wanted to live for free. Comments like, 'those *moros* (Moors) come here, live for free,
and get social benefits' or 'why would we help them?' were remarkably common,
even among people in the PAH. Such comments speak of the unresolved class and
racial tensions embedded in the ethics of care of the movement, and of the contradic-
tions and tensions that activists experienced while struggling for resources in situations
of precarity. The scarcity of housing imposes immediate constraints that contradict

universalist ideals about social rights. For Lorenzo, however, people like Marta, by breaking the mutuality of the PAH, had undermined the organisation's aspiration of making a real change. From this moment onwards, Lorenzo attempted to block Marta's participation and any group interventions that might benefit her case. In his view, she was untrustworthy and had only remained in the group because she knew that she would need the support of others to stop her future eviction. Her case exposes the on-going struggle that activists face to find the best ways of managing access to scarce resources and care for others at the same time.

Brokering Care

'He dedicates all of his time to the movement, this is his full-time job. He cares about us', Jammal told me when we were talking about Lorenzo. He was originally from Madrid, was married and had two children. He joined the PAH in 2014 in a nearby neighbourhood where he had been evicted from his home due to rent arrears, but had been able to obtain a social housing flat from the IVIMA (*Instituto de la Vivienda de Madrid*, Institute for Housing in Madrid). He had been unemployed since 2011 and his wife had not worked for many years due to mental health problems. The family lived on the 450 euros disability stipend that Irene received from the state, which did not cover the rent and bills. Like many people living under conditions of austerity, Lorenzo and his family survived by tapping into utility lines to obtain electricity, water and gas. They also went to the Red Cross (see Arqueros, this volume) and other food banks around the municipality to get weekly supplies for the family. Although he had been applying for jobs for a while, his attempts had been unsuccessful. 'It is useless to even try. These jobs are shit temporary jobs anyway, long hours and badly paid. It is pure exploitation', he told me once. He was deeply frustrated with the current lack of employment for people like him: middle-aged workers without a profession who had been unemployed for several years. 'Instead of wasting his time trying to find a job, Lorenzo takes the PAH as his full-time job', Irene told me.

Lorenzo believed in the political struggle and the social changes that the movement was pushing forward. He was the only person who attended all Stop Eviction events arranged by his local branch of PAH and others in Madrid, as well as various other political actions and protests. He was not afraid of confronting the police and was always one of the last to leave during actions organised by the movement. Some people considered him to be too radical. Although he '*da mucha caña*' (puts up a struggle) during political actions and evictions, these attributes were not necessarily useful when negotiating with bank officers or government agencies. Carolina, one of the members of the group, thought that Lorenzo 'sometimes burns more bridges than constructing new ones between the *afectadas* and bank employers with his attitude and threats'. However, others felt that his fiery approach demonstrated his commitment to the defence of the housing cause. He was a *luchador,* a fighter, who convinced people to get involved in the movement by helping them understand that having a home was a social right to which everybody was entitled and that caring for each other was the only way to make a real change.

As a result of his involvement Lorenzo had gained respect, credibility and recognition as a 'good activist'. This had enabled him to become the coordinator of the group. He was in charge of controlling the agenda, following up cases, negotiating with authorities and administering media and communications. Besides his activism, Lorenzo started helping people with matters that were not directly related to housing problems. This was particularly relevant with the Moroccans who came to meetings not only with housing problems, but with issues of registration, enrolling children at schools, applying for unemployment or disability benefits, and other things. During the *asambleas,* apart from talking and updating the state of the cases, he would set up weekly appointments with the people–mostly immigrants who did not speak Spanish–who needed his help with paperwork at the *ayuntamiento*. He soon became what some scholars call a broker, relying on and filling the gap between the state bureaucracy and individuals (James 2011; Lindquist 2015 [2001]). By helping other activists, he was, as Boissevain suggests, overcoming the communication barrier between people, groups, structures and even cultures (1974: 148). Such brokerage activities allow individuals to fashion themselves in particular ways, 'fulfilling desires to be professional, gaining standing in their community, satisfying charitable impulses and fighting for social justice' (Tuckett 2018: 2). Lorenzo's brokerage activities also helped him symbolically to regain the masculinity that he had forfeited by losing his status as breadwinner. In this regard, the group provided him with an opportunity to perform a masculine, caring, almost patriarchal role in 'his extended PAH family', as he liked to call them.

Yet the more Lorenzo cared about certain people within the group, the more he seemed to personalise the social struggle, hence running the risk of reproducing the models of dependency and service delivery to which the PAH was opposed (Coutin 1994). For instance, instead of teaching people how to pursue their legal cases, he took care of them on his own. As Mario, one of his comrades, observed, this potentially encouraged those who 'are just lazy, who don't want to make an effort, to learn and fight. They'd rather have someone else solving their cases for them'.[14] By becoming an activist-cum-broker in charge of the legal and political aspects of peoples' cases, Lorenzo, according to some, was preventing them from becoming activists in their own right. 'They have no clue about anything. They do not even know what the PAH is! They come and go without learning anything that could help them with their problem', Jessica said after participating in an *asamblea* in which it became evident that people were ignorant about the particularities of their housing problems. For long-term activists, this was entirely against the spirit of the movement, which encouraged people to be self-reliant.

There is a further aspect to consider in his ethics of care, which was selective rather than all-encompassing. The relationships that he established with the members of the group were constantly 'morally evaluated and were appropriately cultivated as valuable' – or not (Held 2006: 130). Caring relations are not always necessarily harmonious, equal, and devoid of conflict and power. Just as the movement had a tacit ideological notion of empowerment and activism that favoured some people over others, so Lorenzo had his own moral judgments about whom to help and how.

Therefore, when Marta negotiated with the government, Lorenzo was able to use his influence within the group to slowly block her from participating in group activities. Able to use his standing within the group to exclude those who he felt 'poisoned the spirit of the PAH', he wielded significant influence. Yet the issue at stake was not his morality per se, but his position of power within the group, which effectively made him a gatekeeper measuring people's involvement and actions as requisites for care. This highlights the moral dilemmas that PAH activists negotiate, as broad issues of justice and equality collide with an ethics of care that is located in particular relationships that are immersed in conditions of precocity and structural inequality.

Conclusion

In this article I have shown how social movements like the PAH in Spain expose the failure of the state to provide a decent safety-net for its citizens and guarantee protection and security across generations. Following a neoliberal logic, the Spanish state has curtailed its role in people's well-being and has assumed that the free market, families, or other social actors will step in to fulfil people's needs. As a result, it has become increasingly unclear where the burden of caring work actually falls. The more the state rolls back, the more it is left to third parties and private sector care providers to fill the gap left by this new crisis of care. These new actors exist and work alongside state institutions or – in many cases – do the work that states no longer do.

The movement has assumed a pivotal role in offering alternatives to counteract ongoing economic inequality, the entrenchment of the welfare state and the lack of caring strategies. While the original focus of the PAH was to help those dispossessed of their right to a home, in recent years it has evolved into an all-encompassing political and social force that challenges the curtailment of social protections more broadly. This includes the on-going financialization and privatisation of the remnants of public housing, the lack of welfare benefits for the support of families, increasing fuel poverty, and unemployment. In this sense, the housing crisis has come to symbolise a wider social and economic malaise in Euro-American democracies. The aim of the movement is to recuperate a state that is free from business interests, by replacing it with a public body that assumes responsibility for the well-being of its people by taking care of individuals devoid of shelter or burdened by unsustainable mortgage payments.

The ideological ethos of the movement is constructed upon notions of rights and justice but sustained by an ethics of care that responds to the needs, claims, fears and hopes of those involved in the movement. The work of the PAH demonstrates how that ethics not only challenges a liberal-contraction view of relationships where social cooperation exists only to further the ends of independent, autonomous members of society, but also produces political subjects delineated through social connections of responsibility and bonds of attachment. The figure of the activist, which stands for self-assertive resistance as well as being an agent of collective care, becomes pivotal in the construction of political subjectivities. These political subjectivities emphasise connectedness and interdependency. Activists sometimes end up inadvertently

reproducing the models they seek to overcome and resist, however, by judging others based on notions of deservingness. The task of the movement is far from simple, the tensions and contradictions that its members experience do not speak of a failed project, but show the dilemmas faced by many such movements in times of austerity. Finding themselves trapped in a struggle over how to manage access to scarce resources and sort out disputes without falling into the trap of a neoliberal logic, they are trying to confront deep structural inequalities in immediate and everyday settings.

In austerity settings of stark inequality, care thus becomes a double-edged sword. It can be used as an index to include those who are deemed deserving of help and worthy of receiving care, or a means to exclude those who are not. Care can challenge, but at the same reproduce, dominant logics of accumulation and extraction. A focus on care ethics thus focuses our attention in two directions simultaneously: it not only illuminates 'the social and how it is constructed through unequal power relationships', but also moves us 'beyond critique and toward the construction of new forms of relationships, institutions, and action that enhance mutuality and well-being' (Lawson 2007).

Notes

1. Various authors note that subjects, rather than being autonomous, are always held to measurements of self-accountability (Harvey 2005; Rose 1999; Barry, Osborne and Rose 1996).
2. Various regulations have been used to decrease owners' interest in letting out properties, by establishing indefinite extensions of leases with a freeze of prices during inflationary periods (Urban Rent Law 1946) and imposing permanent limits to the possibilities of updating rental contracts in 1964.
3. The housing model of this period resulted in the *poligonos de vivienda* - also known as *ciudades dormitories* – apartment blocks on the periphery of cities meant for migrant workers.
4. Since 1985 landlords have been allowed to upgrade leases and are no longer required to extend rental contracts, following this, a decree in 1994 allowed landlords to issue one-year contracts.
5. For the role of states in restructuring mortgage markets in order to facilitate securitisation and predatory lending by allowing risky borrowers easy access to the market, see Brenner (2009); Fine (2010); Wainwright (2009).
6. From 2000 to 2008, Spain's population grew from 40 million to 45 million and from 1999 to 2007 the Spanish economy created over a third of all employment generated in the Eurozone.
7. http://www.ine.es/infografias/tasasepa/desktop/tasas.html?t=0&lang=es Accessed on the 27th of April 2017.
8. *Consejo General del Poder Judicial* (CGPJ).
9. United Nations 2012. 'El Derecho a una Vivienda Digna', *Informe Relatora Especial* A/67/286, available online: http://www.ohchr.org/Documents/Issues/Housing/A-67-286_sp.pdf.
10. In 2012, judges declared support for a report critiquing the current mortgage legislation, highlighting the abuses it allows financial lenders, and calling attention to the profound social cost created by foreclosures. A United Nations Report on the Right to Decent Housing highlighted Spain as a negative case and condemned austerity policies for putting populations at risk and further threatening the right to decent housing while simultaneously using public resources to rescue financial institutions (United Nations 2012: 12). In 2013, the European Court of Justice decreed that Spanish eviction fail to guarantee protection against abusive clauses in mortgages and therefore violate European Union (EU) law (Directive 93/13/CEE on consumer protection). Newspapers report on eviction-related suicides spanning all ages (Flesher Fominaya 2015: 469).

11. The lender must forego pursuit of repayment or attachment of assets in the borrower's home country or elsewhere. This procedure is based on Article 1175 of the Spanish Civil Code. Available online at: https://vlex.es/tags/articulo-1175-codigo-civil-3464330.
12. Available online at: http://afectadosporlahipoteca.com/category/propuestas-pah/stop-desahucios/ (accessed June 2017).
13. The 426 euros benefit is destined to unemployed people who have family responsibilities and have exhausted their unemployment benefit or did not have access to one. Available online at: http://www.citapreviainem.es/ayuda-familiar/ (accessed June 2017).
14. Cultural differences have been adduced as affecting the level of involvement in the movement. For instance, Latin Americans are considered to be activist by 'nature' in contrast to Moroccans who, besides lacking fluency in Spanish, have no tradition of social movements.

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