

# ENGAGED PROTESTS

Frame Analysis of the social movement Mortgage  
Affected Citizens Platform in Barcelona

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## Appretations

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“Insofar that the society that surrounds us is torn and fragmented, PAH wants to constitute itself as a space of mutual support and solidarity that prioritizes the collective good in front of the individual interest. It is not surprising that one of the slogans from the Platform is "Do not ask what PAH can do for you; ask yourself what you can do for PAH." Because each progress achieved by PAH would make all of us to advance together.”

Ada Colau & Adrià Alemany

“Where there is a sufficient social movement of self-reliant communities, there can be political change. There must be political change.”

Jerry Brown

## 1. Introduction

The Mortgage Affected Citizens Platform (PAH) is founded in 2009 in Barcelona by a reduced group of activists. The majority of them, as Ada Colau, Adrià Alemany, Lucia Martín and Ernest Marco were from the social movement V of Dwelling (Colau et al 2012: 87-177). With the beginning of the standstill of evictions -through the *Stop Evictions Campaign*- in 2012 and the coordination of the movement through the *ILP Campaign* between 2010 and 2013, the movement has achieved a huge resonance around the Spanish State (Colau et al 2013: 32-43)<sup>1</sup>. The PAH members explain their success not only because their national struggle for a change of the actual Spanish mortgage law but for having accomplished to organize the affected people towards specific aims: dations in payment, social rents and negotiation compromises between banks and different PAHs<sup>2</sup>. In their own words, they accompany the process in which the affected people pass from passive actors needed of external assistance to be active political subjects (Macías 2013: 47). Precisely, our research is focalized in how members of PAH in Barcelona describe their group in relation to an active mobilization that conforms their Collective Identity. In other words, a description of PAH that is inseparable of an ascription to the collective thereto.

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<sup>1</sup> The ILP campaign sought to change the mortgage Spanish law regularizing three demands. Firstly, the retroactive dation in payment: that a client could cancel his mortgage debt giving his dwelling in chance. Secondly, the application of the social rent: a rent which price could not overcome the 30% of the salary of a familiar unit. Thirdly, a moratorium of evictions. This ILP was supported by PAH, Observatory DESC, labor unions CCOO and UGT and the aggregation Table of the Third Sector. The campaign collected 1.402.000 signs of support. Almost three times the quantity of necessary signatures to propose the ILP to the Government. However, the ILP was blocked by the Popular Party, introducing as substitute a law reform that protected a minor part of affected people by processes of mortgage execution. However, the ILP campaign was celebrated by PAH for the huge diffusion of its three demands. (ibid)

<sup>2</sup> This specific aims that are achieved through mobilization have always as reference the three demands from the ILP.

Our main reason to choose this approach is that even there are lots of previous investigations that relate the execution mortgage processes as the cause of social identity ruptures (Taylor et al 2000; Taylor et al 2006; Margalit 2006; Libman et al 2012), we find scarce research about how social mobilization can reconstruct social identity in a post-executed mortgage process situation (Drury et al 2005; Almudi et al 2010). Moreover, this absence is intensified around the issue of how this social identity plays a role in the (re)negotiation of the coordination among members of a social movement. This supposes an ethnographic lack in which the PAH movement represents a suggestive field, precisely for its capability of inclusion of individuals with unfavorable socioeconomic situations as compromised activists.

To this respect we find previous researches centered in the collective assistance developed in open and participative assemblies. This is, to the mutual help between PAH members through the interchange of practical information in front of non-payment problems and the management of embarrassment and fearsome feelings from exculpatory narratives increasing the self-esteem (Bordallo et al 2013; Macías 2013; García et al 2013). The main thesis of these works, which match with the affirmations from the most public spokesmen of the movement (Colau et al 2012; Colau et al 2013), is that those dynamics allow to assimilate social values which destigmatize indebted positions carrying the responsibility of the situation towards financial entities and political parties (Macías 2013: 47-48).

Then, once it is internalized an *imaginary collective* prone to the protests, the affected people would be capable to exercise the *auto-guardianship* of their rights even through *civil disobedience*: the violation of minor laws for the attainment of specific goals conceived as legitimate.<sup>3</sup>

“Then, when laws are unfair, disobey them is not only a right, it becomes a duty for the citizenship, precisely to force the change of those laws. The history is full of examples that demonstrate it. Without civil disobedience slaves would remain to exist, women would not have the right to vote and black men would sit in the back of buses. Those acts of disobedience find a shelter in a superior legality, the human rights. Because human rights are not negotiable.” (Colau et al. 2013: 50)

Those investigations -even we consider them as correct- are incomplete in three aspects:

- 1) They do not analyze in a micro-qualitative level the interactions between PAH members in the construction of such collective imaginary.
- 2) They do not explain the process of internalization of such collective imaginary placing all the causality in the assemblies.
- 3) They ignore individual variations of acceptance of that collective imaginary.

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<sup>3</sup> This concept of collective imaginary is used primarily by PAH members to describe the moral and political conception that social groups share.

To overcome these lacks, our study would be initiated by the question, how PAH members conceive their Collective Identity? Which follows necessarily questions as, how it is inter-related Social Mobilization with the Collective Identity of PAH members? Which are the communicative processes by which PAH members negotiate their Collective Identity? Are these processes uniform or divergent? Do they vary their internalization through a different member typology?



## 2. Theoretical Framework

### 2.1. Collective Action Frames and Identity Fields

There have been, during the second half of the twentieth century, two main paradigms in Social Science compromised with the analysis of social movements. On one hand, the American *Resource Mobilization Theory* which is focused in the capability of a social movement to acquire specific aims through the access to economic and political resources (Edelman 2001; McAdam et al 2001; Gamson 1975). On the other hand, the European *New Social Movement Approach* in which the emergence of a social movement is provided by the non-correspondence between the expectations of the population and a dissatisfying reality (Laraña et al 1994; Melucci 1996; Pizzorno 1978). As Klandermans argues, both theories could not overcome a common lack: the incapability to explain why in a concrete moment the population consider as desirable the participation in a social movement (Polleta et al 2001: 283-6; Taylor et al 1992: 104-7).

“Together the two approaches could compensate another neatly if only they did not share an important weakness. Neither of the two explain what make people define their situation in such a way that participation in a social movement seems appropriate. The new social movement approach indeed tried to discover the origins of the 'demand' for social movements during the last decades but it failed to see the structural change -however unpleasant- does not automatically generate social movements. Resource mobilization theory, meantime, study the 'supply' of social movement organizations, but overlooked the fact that the presence of movement organizations does not itself produce grievances and convince people that movement participation is effective. ” (Klandermans 1992: 316)

In Gledhill studies (2000: 2099-305), we find the conception of social movements as resistance communities to interests -mainly from the State and social elites- which implies loss of autonomy, transgression of moral shared values and the capability of social participation. This resistance is not only conceived as a set of counter-practices deployed in economical and material fields but also focused in generating a counter-discourse. The main reason of that discourse level is that social movements, especially in their first stakes, have to overcome what Marx and Engels called ideology: the set of explanations produced to apparently rationalize a situation of social inequality (Marx et al. 1976). It is precisely the constant diffusion and maintenance of these explanations -through institutions as the school, the mass media, the family and so on- what produces the hegemony, defined by Gramsci as a predominant consensus around a moral and political view of the world that favors the dominant groups (Gramsci 1960; Wolf 2001: 67).

In other words, social movements as PAH does not only face physical repression but semiotic control in political clue (Gamson 2002: 31-57). Then, ideology productions, understood by Wolf as complexes of ideas (2001: 81) which select a specific social project becomes fundamental to the acquisition of goals from social movements because it is the initial step to make social mobilization as desirable (Tarrow 2004)

Precisely, the application of the *Theory of Frames* was developed on the thesis that the adherence, persistence and coordination among the population in social mobilizations require the elaboration of **frames** that are "schemes of interpretation" (Goffman 1974) which enable individuals "to locate, perceive, identify and label" (p.21) events from the world.

Because it has been criticised that the idea of **frame** is indistinguishable from the term **concept** (Van Dijk 1977: 21), we will complement the previous definition with the proposal from Van Dijk:

“We propose that frames define units or chunks of concepts which are not essentially, but *typically*, related [...] Frames are not merely chunks of knowledge, but units of conventional knowledge according to which mutual expectations and interactions are organized.” (ibid)

In this sense, the Van Dijk’s concept of frame have a similarity to the community notion of lexicon in the political philosophy of Rorty: the set of criteria which an specific agrupation of people use to justify their beliefs. This justificative side of the lexicon is not only deployed in an epistemological sense but also implies a moral conception of the world because it is always sustained through a social hope. That is, to the expectations of the community that use that same lexicon. Moreover, the solidarity between different members of the community -understood as a predisposition to provide protection- depends upon the mutual recognition towards the category of “ours” as the people with the same shared expectations. And the possibility to extend the solidarity to the individuals, who are in the category of the “others”, is conditioned to the recognition of pain, and then to the establishment of a common desire to overcome that pain thereto (Rorty 1991: 1-5; Rorty 1993: 190-105; Rorty 1998).

“The view I am offering says that there is such a thing as moral progress, and that this progress is indeed in the direction of greater human solidarity. But that solidarity is not thought of as recognition of a core self, the human essence, in all human beings. Rather, it is thought of as the ability to see more and more traditional differences (of tribe, religion, race, customs, and the like) as unimportant when compared with similarities with respect to pain and humiliation -the ability to think of people wildly different from ourselves as included in the range of "us".” (Rorty 1993: 192)

In fact, a main framing task of social movements is to present a specific situation, not as an individual disgrace but as a situation of collective injustice. It is when a social event, characterized by the presence of pain and humiliation, is covered with explanations that point structural causes -which are surmountable- when the tendency to action is addressed towards social mobilization (Benford 1993).

In social movements, these schemes of interpretation take the form of **Collective Action Frames** (CAFs):<sup>4</sup> shared frames among members of a social movement which provide similar meanings to social events guiding common (re)actions (Adair 1996: 347-55; Gamson 1975; Benford 1992; Benford et al 2000: 614-8). There are three types of CAFs which are basic to any kind of social movement (Gamson 2002: 6-8; Hunt et al. 2013: 190-200):

(1) The **Diagnostic Frame** which is the set of explanations about the causes and conditions of social events turning them from individual disgraces to social injustices.

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<sup>4</sup> From now on we will refer to Collective Action Frames as CAFs.

(2) The **Prognostic Frame** as the strategies and objectives to solve a social injustice.

(3) The **Motivation Frame** as the set of justifications in favour of a social mobilization.

These CAFs do not only guide the pragmatic behavior of their users but they also imply a moral picture of the different actors which are involved to the pointed social injustice. That moral conception is deployed through three different **Identity Fields** (IFs) (Hunt et al. 2013: 195-200):<sup>5</sup>

- a. **Protagonist Field**, as the set of identity attributions which are projected to the members of the social movement and their allies.
- b. **Antagonist Field**, as the set of identity attributions which are projected to the groups and individuals who are responsible of the social injustice.
- c. **Audience Field**, as the set of identity attributions that are projected to the observers.

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<sup>5</sup> From now on we will refer to Identity Fields as IFs.

Following Lakoff, frames are not only explanations around issues because moral values are also at stake (2004: 10-25). What the creation of CAFs provides is the engagement of the actions of the members of a social movement in a narrative sustained by values which are carried through identity conceptions. In other words, the elaboration of CAFs turns the delimitation between *doing* and *being* as a blurred one (Taylor et al. 1992: 113; Benford et al. 2000; Polleta et al. 2001).

Let's see an example of the Omaha Peace Youth Movement to expose the direct relationship between the action-oriented capability of CAFs and their consequent moral values projected through IFs:

“There is a real need for our group to be here- I think we feel the need to have a place there. We can go to the squadron and burn their flag to display in a symbolic manner what we think of their peacekeeping missions. Probably, who do this will be arrested. So what? Do we have anything to lose? Other groups around us –and I will not mention names- just are not able to do such a thing. They're too hooked into the system with their jobs, reputations and similar nonsense.” (Hunt et al. 1994: 233)

Firstly, in these utterances we find implicitly the warmongering behavior of the U.S. army as a social problem (diagnostic frame). Secondly, that to burn the Air Forces flag is a symbolic strategy to show disrespect to that warmongering attitude demoralizing the U.S. army (prognostic frame). And finally, that to be really compromised with the defense of peace is a justification for that action (motivation frame).

But as we can see, these frames provide a delimitation of the members of the groups as the truly activists against war (protagonist field). An identity attribution which is produced against the U.S. Air Force and other social movements for their hypocrite peace conception (antagonist field) (ibid: 202-205).

## 2.2. Social Movements as Intra-imagined Communities

As we can see, the elaboration of CAFs and IFs produced a picture that localizes the activity of the social movement in a concrete political field. In this sense, the framing activity generates -by predisposition and/or inertia- the boundary of who can be part of the collective and who is outside -and has to be outside- the group thereto.

For example, the lesbian feminist collective called The Furies, from Washington D. C., created its own neighborhoods communities in which heterosexual feminist women or men -even homosexual- were not accepted. The main justification from The Furies, to that delimitation of their own group, was to consider that non-lesbian feminist women and men would reproduce the kind of phallogentric hegemony that they were trying to avoid (Taylor 1992: 109-113).

In other words, to define the membership of the own group implies to establish its boundaries. In fact, CAFs carry **delimitative frames** which are focused in project identity attributions to the own group that delineates those boundaries. On one hand, the delimitative frames project identity attributions to the protagonist groups based in direct opposition to the antagonist groups (oppositional identity framing). Let's pay attention of the release by the Texas Surveillance Movement:



“From the Second World War, international Northamerican politics has based its development in the zone of influence and maintenance of the proper space to Northamerican big corporation investments. The core of this politics has been in the Third World countries, which provide abundant and cheap raw materials, with a low unionized labor force and easy penetration markets to powerful multinational corporations.” (Hunt et al. 1994: 239)

As we can see, this release appeals explicitly to the economic spoliation of the Third World perpetrated by American corporations. What projects identity attributions towards corporations as the groups dedicated to unfair activities responsible of human suffering (antagonist field). At the same time, it realized the implicit presentation of the Texas Surveillance Movement as the individuals who are not disposed to tolerate such injustice (protagonist field). Then, the delimitation of the group is sustained around the boundary between groups that based their economic benefits in the exploitation of the population and those who combat that same exploitation promoting factors that would avoid it: a strong union organization and economic autonomy.

On the other hand, social movements based the content of their own identity projections to catch the attention of potential members. To do so, social movements modify and/or extend its own delimitative frames trying to extend its boundaries between *ours* and *theirs* identifying a common place. We have an example in the declaration of a member of Peace Citizens of Nebraska that tried to explain the coalition between his own aggrupation with a collective against racism in Omaha:

“Afroamerican know injustice. They have suffered in their own flesh the inequalities caused by the system. We need to work against racism and we have to discover the connections between militarism, social injustice and racism.” (Hunt et al 1994: 240)

In this example we can see how the strategy of the Peace Citizens of Nebraska is to propose a common diagnostic frame between racism and militarism conceived both as symptoms of social inequality. In this sense, the identity projections -from the protagonist field of Peace Citizens of Nebraska members- would include those collectives who fight against racism. In other words, the extension of the delimitative frames from Peace Citizens of Nebraska would switch collective that work against racism from audience actors to protagonist allies and/or partnerships.<sup>6</sup>

This conception from the sociological study of social movements could be complemented with the anthropological reflections by Barth about the delimitation of groups: human groups do not have a fixed boundary based in a set of limited cultural traits but a dynamic boundary which is always (re)defined by the auto-ascriptive capability of their members. Individuals change in time the manner in which they ascribe themselves as part of the same group, but what always remains in that process is the difference between *ours* and *theirs* (Barth 1976: 15-20; Ventura i Oller 1994: 18-20).

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<sup>6</sup> As we will see later, this process of identity opening is a process of framing alignment called **frame extension**.

In Barth's research we find the common ecological alcoves and a shared geographical space as important factors to determine the stability of this ascriptive capability. However, social movements have national or even international dimensions. In this sense, we find an analogous problem referred to the national pertinence feeling that was studied by Anderson: how different individuals could feel their pertinence to the same nation when they do not know each other personally? (Anderson 1993: 22-24). As Anderson explains, the disappearance of a deified conception of language and history plus the end of monarchist governments forced humankind to project another kind of communion feeling among populations (ibid: 26-62).

In Modernity, with the convergence between capitalism, printing technology and a diversity of language, that communion feeling took the form of an imagined social whole of individuals (ibid: 63-76). That is, by a network of members who maintain and reproduce the social structure of which they were part. An ascription rooted in a linear and causal conception of time through the actions of these same members.

These terms could be applied to a social movement in so far their members established their pertinence through the imagination of a social whole which have the goal to overcome a social injustice. However, this imagined community would have important differences with the nation conception from Anderson. Firstly, while a feeling of pertinence to a nation could be passive, social movements are groups characterized by willfulness (Pichardo 1997; Polleta et al 2001). Secondly, social movements would not exactly be imagined communities but **Intra-imagined Communities** because they are imagined social wholes, which are included in previous imagined social wholes.

As we have seen, the collective identity of a social movement depends upon the identity attributions towards protagonists, antagonists and audiences. Activists would imagine a stage composed of different groups -which one with its own identity attributions- and the social movement itself being part of this entire whole.<sup>7</sup> This entire and previous whole has not necessarily to be a nation, but it could be a local municipality or a global space.<sup>8</sup> In this sense, we can understand social movements as **Semiotic Intra-imagined Communities**: they are collectives which (re)frame the activity of different social actors. This process is the same to (re)frame political issues in a discourse that breaks a previous hegemony deploying alternative identity fields.

This imaginative capability would be provided by a framing activity which makes mobilization as desirable towards the expectations of the group: to overcome a dissatisfying situations which have been discursively transformed into a surmountable social injustice. In other words, social movements make mobilization desirable and coordinatable towards identity attribution of legitimacy and victory projected into their members as protagonists.

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<sup>7</sup> This conception would also serve to define what PAH members refer with the term “collective imaginary”.

<sup>8</sup> In this sense, while the imaginative conception that is used by Anderson to explain community ascription remains in our analysis, the relation between community and nationhood is dissociated. In our analysis, an imagined community could be any imagined social structure with a linear and causal conception as its background.

### 2.3. Discourse Negotiation through Frame Alignment

In the application of the Theory of Frames to social movements there are two levels (Snow et al 1986):

- 1) **Macro-level**, which is composed by frames diffused by press, manifests and social networks. It also covers frames which are the discourse core of the movement.
  
- 2) **Micro-level**, which refers to the individual framing conception of each member.

Even social movements waste big efforts to arrive to discourse consensus, that processes of negotiation are endless. What activists tend to do, especially in front of potential and/or new members, is to promote a series of frames as the collective symbolic media to understand social events. That is, to negotiate the individual frames (microlevel) arriving to elaborate CAFs and IFs (macrolevel). This process is identified as **Frame Alignment** (Benford 2000: 613-4, Snow et al 1986: 464-6):

“By frame alignment, we refer to the linkage of individual and SMO [social movements] interpretative orientations, such that some set of individual interests, values and beliefs and SMO activities, goals, and ideology are congruent and complementary” (Snow et al 1986: 464)

There four basic forms of frame alignment (Snow et al 1986, Benford et al 2000, Diani 1996, Cornfield et al 1998):

1. **Frame Bridging**, based on establishing a relationship between two or more congruent but structurally disconnected frames.
2. **Frame Amplification**, based on the clarification or reinforcement of a problem that is perceived by the audience with indifference or pessimism.
3. **Frame Extension**, based on the opening of the delimitative frames to acquire more support and the inclusion of more members.
4. **Frame Transformation**, which works connecting the frames from the collective with frames that already have a popular and big social acceptance.

As we will see in our ethnographic analysis, these processes are especially present in moments of restructuration. The use of macro-level frames becomes a clue to renegotiate movement strategies and discourse itself, trying to align the micro-level perspectives of different members.

### 3. Methodology

As difference to political and sociological approaches, centered in the appearance of social movements through socioeconomic conflicts (Gibb 2001: 4), our methodology seeks to take in account the micro-interactions that are generated among PAH members. That is, to show how PAH activists rationalize those same socioeconomic conflicts and the consequent mobilizations to overcome them. Following Geertz interpretative anthropology (1973), our standpoint is focused in explicitly state from which frames PAH members narrate their own activity.

The research is qualitative, sustained by the symbolic interactionism theories: in concrete the *Theory of Frames* initiated by Bateson (2000) and systematized by Goffman (1974). It is developed with an ethnographic descriptive-interpretative methodology where we put special attention in the interactions between members, the social format in which these interactions are manifested<sup>9</sup>, the biographical narration of pertinence to PAH, the discourse from written and video materials produced by the movement (statements, conferences, books, blog and so on) and their relation to press news.

The delimitation of the group of study is PAH Barcelona: the PAH node which is established in the city of Barcelona with a local situated in Street Enamorats nº 105. The main reason to this delimitation is our limit of eight months of time to invest in ethnographic fieldwork<sup>10</sup> and the limitation of the extension of our thesis to 20.000 words.

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<sup>9</sup> When we refer of social interactions they are limited to the time space of our fieldwork.

<sup>10</sup> Precisely from October 2013 to June 2014.

In this sense, the empirical generalizations extracted from this sample is centered only in PAH Barcelona. However, we clarify that these empirical generalizations are not limited to local mobilizations in Barcelona because a significant amount of actions from PAH Barcelona are developed in an autonomic Catalan level: implying the displacement of PAH members to one or another Catalan municipality.<sup>11</sup> Sometimes, these mobilizations acquire a national level. For example, the Escraches Campaign<sup>12</sup> between March and April of 2013.

The assumption that guides our research is that the ascription of mortgage affected citizens as PAH members, through the imagination of a social whole that promotes the social protest, derives from a cyclic process that covers from the assemblies to the mobilizations themselves. The typology of member determines which aspect of this cycle is considered as fundamental: the moral values that are promoted by the framing activity or the solving capability of the strategies designed from this same framing.

We proposed the hypotheses that a member who is in a process of mortgage execution tends to consider as more relevant the solving capability of CAFs and IFs used by the movement.<sup>13</sup> This capability evolves from legal knowledge, emotional states of self-security, the attainment of useful contacts and the acquisition of social legitimacy in front of mass media.

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<sup>11</sup> The political geography of Spain divides its region in autonomies. Catalonia is an autonomy. When we describe autonomic mobilizations we refer to social actions of protests organized among the Catalan entire region.

<sup>12</sup> Escraches were concentrations in front of the private homes and public job places of politicians that were against a change mortgage law proposed mainly by PAH. We will explain what the Escraches Campaign consisted in section 4.2.

<sup>13</sup> A process of mortgage execution begins when a client stop to pay his mortgage fees and as answer the bank entity demands him. In this process, there two moments of qualitative change: firstly, the auction of the dwelling that usually ends with the acquisition of that same dwelling by the bank. Secondly, the eviction.



However, individuals who do not suffer a process of mortgage execution and/or are highly compromised with core organizational tasks would emphasize the moral values produced by CAFs and IFs. But this emphasis is not only based in the discourse itself but mainly in the communicative format in which these CAFs and IFs are transmitted.

In this sense, while the first typology tends to value as more important the mobilizations, the second ones cares deeply for the creation of assembly spaces that promote counter-Capitalist values. In front of the individual personalism characteristic of a competitive society, there are opposed principles of living in community and collective coordination.

From this difference of giving more relevance to the solving capability or the moral values from CAFs and IFs we find two distinct manners to conceive the Collective Identity of the group: for those who are in a process of mortgage execution process they centered their conception in concrete fights for the own empowerment in front of banks while those who are not in a process of mortgage execution and/or are compromised with core organizational tasks focused their conception in a new kind of society founded in an abstract solidarity with any potential and actual PAH member.

The variables of our study are:

**Independent** variables from our study,

- 1) **To be in a process of mortgage execution**, being our main typology of PAH member established through this characteristic. Respect the members who are not in a process of mortgage execution we find repetitive common features: university education, knowledge of other languages and a past linked with other social movements. They tend to produce complex systematizations of the mortgage system and they specially emphasized the importance of an assembly model as the driving force towards the auto-guardianship of rights and civil disobedient mobilizations. What respect about the members who are in a process of mortgage execution, is that even they show a big plurality of socioeconomic profiles they share a similar common conception of the mortgage problem as a pragmatic one. Even that it is true that these PAH members are (re)producers of CAFs and IFs, their use of them is not so systematic. In short, members who are not in a process of mortgage execution understand the mortgage problem from their past activist standpoint while the members who are in a process of mortgage execution experiment the social situation from their problematic present. This does not mean that the members who are in a process of execution process only seek the solution of their own cases, but that they do not give so much relevance to moral principles of living abstractly in community as winning the bank as a concrete aggrupation of individuals.

- 2) **To be compromised with core organizational tasks**, what is not identical to be compromised with the movement. There are members who made their day-by-day through PAH activities coming to actions and/or playing functional roles. We refer as core organizational tasks the bearing of tasks which carry a global conception of the functioning of PAH Barcelona: interlocution with banks, the tacking of communication between PAHs, the organization and moderation of assemblies or the design of new strategies are the kind of tasks which are done by small groups of people. Usually these core tasks take a big amount of time and even technique know-how formation. As we will see, members who are in a process of mortgage execution but are compromised with core organizational tasks tend to share the same considerations as members who are not in a process of mortgage execution. The main reason is that the global nature of their tasks carry a more systemic view of PAH which is characteristic of members with an activist past.
- 3) **Socioeconomic Situation**, that influences in the implication with the movement for the availability of time and the conception of the individual problem as more urgent.
- 4) **Seniority**, being that the more an individual spends its day by day in PAH activities, the more is convinced about the successfulness of the movement.

**Dependent** variables that derive from our hypotheses,

5) **Ascription to the movement.** In PAH it is transmitted repeatedly the importance that mortgage affected bear the role of activist to empower the next recent mortgage affected citizens. However, the manner in which this ascription is done varies through the typology of member: those who are not in process of mortgage execution and/or are compromised with core organizational tasks realized a more abstract ascription of political reasoning while members in process of mortgage execution are centered in concrete solidarity bounds.

From now on, the members who are not in a process of mortgage execution and/or compromised with core organizational tasks would be pointed as **members of typology (A)**, while members in a process of mortgage execution would be pointed as **members of typology (B)**.

**Disturbing** variables that condition the veracity of our study but they could not be considered for lack of material and temporal resources,

9) **Implication in an autonomic level.** Because our research is focused in PAH Barcelona, it ignores the majority of interactions occurred between members from other Catalan PAHs, realized in monthly assemblies between these same PAHs: where CAFs and IFs that influence the local level are also (re)negotiated.

**10) Antagonist and Audience frames.** Not all the framing of the PAH Barcelona members is realized by these same members. Workers from bank entities, policemen, journalist and activists from other social movements produce other frames that affect the CAFs and IFs that PAH members manage.

The techniques of research applied have been:

### **Micro-level**

- 1) **The writing of a Fieldwork Diary.** To the composition of notes to register impressions and sensations provoked in the ethnographer during the fieldwork. Its revision, as Cosnier reminds, is an important clue to reconstruct the hypotheses of the researcher (2001: 16).
  
- 2) **Participant Observation.** Deployed in the assistance to different assemblies and actions. The aim has been to register the functioning between interactions among members, localizing communicative patterns through the use of PAH and IFs. Specially, in how different members produce a common interdiscursivity: the constant (re)framing of eventualities between individuals with different social roles (Goffman 1983; Johnston 1995; Irvine 1996). This interdiscursivity would be finally treated through the alignment processes presented in the negotiation of the structure of the movement, showing how the different typology of member influence the communicative strategy that is used to arrive a collective consensus around CAFs and IFs. Respect the assemblies, we have covered:

- a. **Welcoming Assemblies**, each Monday at 18:00, where it is explained to the new members how PAH Barcelona works and the most basic information of the process of mortgage execution. We have recorded by video five of these assemblies to get a direct register of the first contact of the majority of mortgage affected citizens with PAH.
  
- b. **Coordination Assemblies**, each Tuesday at 18:00, where it is decided the organization and campaigns of PAH Barcelona. These meetings have been an important source to find communicative dynamics between the main typology that we manage.
  
- c. **Assemblies of Collective Negotiations**, which are realized with a periodicity of fifteen days. These assemblies clump together citizens affected by the same bank entity, realizing a constant revision of the negotiation states between PAH members and banks. We have covered at least two assemblies of the nine Collective Negotiations which have presence in PAH Barcelona.
  
- d. **Assemblies of the Catalan Commission of Attack Plan**, which has a variable periodicity of each fifteen days. The usual days of meeting of this assembly are the Thursdays at 18:00. The Commission is in charge of the elaborations and design of multitudinous mobilizations.

## Macro-level

3) **Use of Documentary Sources**, working specially with material produced by the movement and press news. The use of these sources allowed us to localize which frames have more external resonance and intern consensus. The two main criteria to choose documentary sources have been:

- That they would have been produced mainly for PAH Barcelona members.
- That they have had a meaningful incidence in the communicative interactions among PAH Barcelona members.

## Macro/Micro

4) **Semistructured Interviews**, to analyze the kind of individual frames as beliefs and personal values (micro-level) that are usually related to CAFs and Ifs of the movement (macro-level). Even that we will take special attention to the issue links established by the participants, we will procure to address themes that have direct relationship with our research. The average duration of each interview would be of 60 minutes. The main criteria of selection of participants has been the pertinence to PAH Barcelona with a non-interrupted continuity of at least nine months.

For the systematization of the information acquires in the interview, we will use an hermeneutic approach developed by researchers related to the *Theory of Frames*:

1. The identification of distinct roles through which information is transmitted, having in account that these same roles could be super-posed in laminations: levels from which the interviewed structure the communicative content from a specific role (Goffman 1983; Johnston 1995).
2. Localization of contextualization clues as expressions, slogans and reasoning plots that even their accessible semantic appearance, their pragmatic meaning is known mainly by members of a concrete context (Gumperz 1982: 130-152; Gumperz 1992). In this case, PAH Barcelona.

The selection procedure would be established around our main typology: to be in a process of mortgage execution (**typology A**) in front of to not be in a process of mortgage execution and/or be compromised with core organizational tasks (**typology B**). In this sense, we have made six interviews to seven participants: three **members of typology (A)** and four **members of typology (B)**.



The three **members of typology (A)** are:

- a. Lucía, member of the International Commission dedicated to establish connections with collectives from other countries concerned with the same dwelling issues as PAHs. It is remarkable the relationship with the german homologous social movement Zwangsäumung Verhindern. Lucía is a PAH co-founder.
- b. Ernest, participant of the Commission of Mediation dedicated to the solving inner problems among PAH members. Ernest is a PAH co-founder.
- c. Carlos, veteran interlocutor. During fieldwork Carlos was in the transition from being the interlocutor with BBVA to be the interlocutor with CatalunyaCaixa.

The four **members of typology (B)**:

- d. Jaume, veteran interlocutor. At difference with Carlos, the interlocutor task of Jaume was mainly of intern administration and negotiation in the Collective Negotiation with UCI. Jaume was not involved in the coordination with other interlocutors of PAH Barcelona.
- e. Carla, interlocutor of Bankia since April 2014. In this sense, even she assumed core organization tasks, during fieldwork she was already learning to perform these responsibilities.

- f. Carmen and Juan, a marriage couple, who are usually active participants in the Welcoming Assemblies.

<b>NAME</b>	<b>EXECUTION PROCESS</b>	<b>CORE ORGANIZATION</b>	<b>TYOLOGY</b>
<b>Lucía</b>	NO	YES	<b>A</b>
<b>Ernest</b>	NO	YES	<b>A</b>
<b>Carlos</b>	NO	YES	<b>A</b>
<b>Jaume</b>	YES	NO	<b>B</b>
<b>Carla</b>	YES	NO	<b>B</b>
<b>Juan &amp; Carmen</b>	YES	NO	<b>B</b>

The instruments used to the collection of data have been:

- A video camera Sony DVD-DCR 150E.
- A Nexus 7 Tablet for the compilation of texts, statements and photographs.
- A digital voice recorder Olympus model WS-811.

For the dumping of data and their further codification we have used the program of qualitative analysis NVIVO 10 that enables to relate through digital labelling materials of different conditions (video parts, photographies, news, posts, scientific articles, books and so on) with transcribed interviews and notes from the fieldwork diary.

## 4. Ethnographic Analysis

### 4.1. Organization of the Exposition

The presentation of the ethnographic analysis is done as follows. Firstly, the section 4.2. would provide a picture of the macro-level CAFs and IFs managed by PAH. Secondly, we were analyze micro-level interactions of transmission of these CAFs and IFs in sections 4.3., 4.4. and 4.5. through the analysis of three assembly spaces: Welcoming Assemblies, Collective Negotiation Assemblies and Coordination Assemblies.

As we will see, **members of typology (A)** tend to promote moral values characteristic of assembly and collective associations. But this promotion is done through proposals that conjoined the collective objectives of the movements with the personal worries of affected citizens about their own cases who are in majority members of typology (B). It is from these communicative strategies that we would expose the functionality of our hypotheses. We will close our ethnographic analysis in section 4.6. answering the research questions that were reflected in our introductions.<sup>14</sup>

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<sup>14</sup> The questions that guide our investigation are written at the end of the section 1.

## 4.2. The PAH Narrative

In 2012, written by spokesmen of PAH Colau and Alemany, it was published *Mortgaged Lives* as a book of the social movement. In Colau's work we find that the main problem to mobilize affected people of a process of mortgage execution is their impotent emotional state for the internalized belief that that to be in a process of mortgage execution is a symptom of personal failure:

“As the contrary that someone could imagine, people that comes for the first time to PAH are, more than angry, really defeated, and they show themselves resigned, at least at the beginning. Disoriented, unattended by the Administration, threatened by bank entities and with depressive frames... the process of execution rises as a crusher that sweeps with everything that is in front. Families feel guilty about the situation they go through and they attribute it as a personal failure. Surely, the society we live, that value more what we are by what we have, and tell us that we have what we deserve, has a lot to do.” (Colau et al. 2012: 94)

As Colau and Alemany affirm (Colau et al. 2012: 94-97; Colau et al. 2013), this conception of personal failure is a consequence of Capitalism: conceived not only as a system of economic relationships but also a system of moral values. Values that would be characterized by competitiveness, consumerism and personalism. It is from this hegemonic conception of human value that a person in process of execution consider himself as a failure because the incapability to have a home is the most explicit symptom of an economic status flop.

In this sense, we find a narrative production task from the members of PAH to frame the situation of affected citizens as an injustice. This is, linking several historical facts to argue that the signing of a mortgage contract is not an excuse for banks to initiate processes of mortgage execution in front of a situation of non-payment. Because at the end, the situation of non-payment among bank clients was predictable; what in fact did not stop banks to sell high risk mortgages to get more benefits in time. As we explained in the introduction, previous studies had pointed out the exculpatory and dignifying effects of this discourse construction (Bordallo et al 2013; García et al 2013; Macías 2013).<sup>15</sup>

In the first part of *Mortgaged Lives* (Colau et al. 2012: 27-84), we can find the main argumentations of the diagnostic frame from PAH about the presence of the processes of evictions. It is based on the idea that the incapability of the bank clients to pay their mortgages was produced by political and economical benefits around the building business between 1997 and 2007. It could be synthetized as follows:

- a) In 1997 it was approved the *Soil Law*<sup>16</sup> promulgated by the former Popular Party (PP) president José M. Aznar. The reform implied a liberalization of the Spanish soil in reference to the building business, except particular territories that were previously protected by law.

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<sup>15</sup> Even that this was an analysis made at the beginning by the PAH founders, it has been reproduced and amplified by new members through different communicative channels: assemblies, videos, social networks and so on.

<sup>16</sup> Ley 7/1997, de 14 de abril, de medidas liberalizadoras en materia de suelo y de Colegios profesionales. BOE» núm. 90, de 15 de abril de 1997, pp. 11773 a 11775.

b) The liberalization of the soil caused the increase of the speculation around the prices of the houses that were built across the country. As consequence the house prices tend to be so high that in the year 2008 the average of the housing market was more than the double of the average salary.



Diagram from the National Institute of Statistics (INE)

Through the black line we can see the evolution of the house prices and the grey line represents the Spanish salaries (ibid: 28)

c) In this context, the financial entities tend to give more access to mortgages. To maximize the quantity of potential clients, the banks started to enlarge the time in which a person could pay his mortgage from ten years to thirty or forty years. Another practice was to approve mortgages to people that doubtfully could pay if they offered the house of kins as guarantee.

This mechanic produced an economic bubble that was broken in 2007 by the U.S.A. economic subprime crisis with the consequent state of non-payment of mortgages. However, there are two auxiliary reasons that explain why the processes of evictions in Spain are so numerous:<sup>17</sup>

<sup>17</sup> Last estimations from PAH established that in 2013 there were 184 evictions per day and that from 2009 there have been 500.000 processes of mortgage execution.(PAH Website 09/05/2014)

d) In 1985, the former Socialist Labourist Spanish Party (PSOE) Felipe González introduced the *Boyer Decree* that implied a liberalization of the rent prices and reduce the duration of the renting contracts to five years. With that reform, to rent a house became to be an expensive and insecure long term option (ibid: 56). A difficulty that increased in 2012 with the LAU law proposed by the Minister Council of the actual PP government that reduced the contract duration to three years and separate the prices from the IPC (the average of cost of life). In 2007, in the beginning of the crisis, the 87% of the Spanish population had got access to a dwelling through its possession in front of the European 60% of property tendency (ibid: 33).

e) From 2007, the processes of evictions did not only recover the houses of the clients but produced financial benefits after the evictions thereto:

“When a situation of non-payment is produced, the house is auctioned; when the auction remains empty of buyers, what happens the 90% of the cases in the actual context of crisis, the financial entities could award the house for the 60% of its taxed value (recently, it was the 50%). The difference of the debt that is not covered for this 60% plus the delay interests plus juridical costs of the process (both very high), will remain as a lived debt for the evicted person. A debt that will generate new interests, and this, in practice, will turn impossible to pay the debt.” (Colau et al. 2012: 31)

In front of this situation,<sup>18</sup> PAH members elaborated a prognostic frame in which one objective was to get the change of the mortgage law through the ILP: the proposition of a law to be discussed in the Congress. The ILP from PAH was supported by 1.402.000 signs and started to be discussed in the Spanish congress in January 2013. The ILP aimed to regularize three demands: retroactive assignment in payment, the social rent - as a maxim of 30% of the salary of a unit family- and a moratorium of evictions. To support the measures of the ILP, PAH members begin to coordinate an auxiliar strategy called the *escrache*: unmasking protests that aimed to show which PP politicians were against the ILP. The functioning of these protests was the concentration of PAH members in the private residences of politicians and/or their job places calling the attention of the mass media (Gradel 2011). In this sense, the *escrache* was focused in damaging the political reputation (Alvárez et al. El País: 13/04/2013).

“The impunity is finished for those who allow the infringement of the human rights in our country. The banks ignore us, they point us as the responsible of our situation, they cheat us in processes of refinancing, they mistreat us verbally, and they point us publicly in the eviction of our house and throw us to the street without any alternative. Now it is our turn to point [the politicians] who allow that this situation occurs.” (PAH website 04/02/2013)

<http://afectadosporlahipoteca.com/2013/02/04/final-ilp-campanya-escraches/>  
“New PAH Campaign: escraches. Use names and surnames for the responsible people of the financial genocide.”

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<sup>18</sup> By the realization of statistical research, PAH members with workers from the Observatory DESC elaborated an inform that reinforced the framing advanced in *Mortgaged Lives* (Colau et al. 2012). The text is called *Inform of Housing Emergency* (Alemany et al. 2013). [http://observatoridesc.org/sites/default/files/2013-informe\\_habitatge-17dic.pdf](http://observatoridesc.org/sites/default/files/2013-informe_habitatge-17dic.pdf)



The motivation frame that supported the *escrache* was not only based in the indebted situation of the families but it was also engaged in a picture related to democratic values:

“To win the battle for the assignment in payment would not only suppose a victory for the affected families, an issue of social justice and a necessary condition to overcome the crisis. It would also mean to break a perverse logic that is promoted by the markets and a first step for the civil society to recover the democratic control of the economy and the political direction, in those moments kidnapped. The assignment in payment is turning in a truly indicator of the lack of legitimacy of some Political Parties that govern us against the interests of the citizenship that they affirm to represent. A citizenship that is not disposed to let them being trampled and that increases the pressure day by day”. (Colau et al. 2012: 122)

Following the PAH CAFs about Spanish politics, the IFs could be presented as follows:

- (1) Protagonist field. PAH members are self-organized victims that protest for their common situation and for the recovery of the democratic control of the economy.
- (2) Antagonist field. PP and PSOE demonstrate a passive attitude towards the unfair practices from bank entities and the absence of a mortgage law that protect citizens in times of economic crises.



Affected from processes of mortgage execution explaining -in an Escrache- their cases in front of the home of Antonio Gallego, congressman of the Popular Party (Prat del Llobregat, 16<sup>th</sup> March 2013)

<https://www.youtube.com/watch?v=-wPGJcMd0Jo>

About banks, the same diagnostic was used to elaborate the strategy since 2012 to create Collective Negotiations: through the compromise from Banks to establish general criteria for the affected people, Collective Negotiations were internal aggrupation of affected people by the same bank. Collective Negotiations would allow having a direct communication with the bank, making negotiations of different cases more stable (prognostic frame).

These Collective Negotiations were open by big mobilization acts that work as multitudinous occupations: with the invasion of the bank offices by lots of activists accompanied by the PAH symbolism. This kind of acts attracted a lot of mass media attention, generating a bad image to the specific bank that was occupied. To assure that these kinds of actions did not occur again -or at least with low regularity- banks accepted to treat cases through Collective Negotiations. The first Collective Negotiation was open with the bank CatalunyaCaixa the 5<sup>th</sup> of November of 2012 by a massive occupation of its central in Via Laietana, Barcelona.

“At the same time, representatives from each PAH would join periodically to have a global radiography and analyze the state and evolution of the negotiations. If the negotiations did not advance with good rhythm it would be convened a new massive action in the [bank] central. In general, this new method has functioned satisfactorily. Since then it has been achieved to sign tens of assignments in payment and social rent, those were until now blocked. The negotiations still open and in permanent revision.” (Colau et al. 2013: 71)



Action in BBVA in February 2013 to open a permanent negotiation channel with the bank through a Collective Negotiation (El Mundo 07/02/2013)

This strategy was reinforced by the idea that the assemblies of the Collective Negotiations would make more visible the problematic inviting the affected people of the same bank to have a better intern organization (motivation frame):

“We are organizing ourselves in specific groups to perform collective negotiations with entities and actions of visibility of the problematic [...] We have find out that the result of the negotiations with banks depends upon the citizen pressure that we exert because the actual laws do not force [banks] to anything. In these assemblies it is done the revision of the cases, doubts of the negotiation are resolved and individual or collective actions are planned” Green Book, 17

Following the PAH CAFs about banks practices, the IFs could be presented as follows:

- (1) Protagonist field. PAH members are self-organized victims that protest for better conditions of negotiations for their own cases.
  
- (2) Antagonist field. Banks are the economic agents responsible of the economic bubble and their first beneficiaries. However, they are enemies easy to frighten through social mobilization.

In both narratives -against politics and bank entities- the identity attribution of the audience field is the same: Spanish citizens are also victims of the economic bubble because it was the cause of the economic crises and at the same time they are potential future evicted people for the absence of a fair mortgage law.

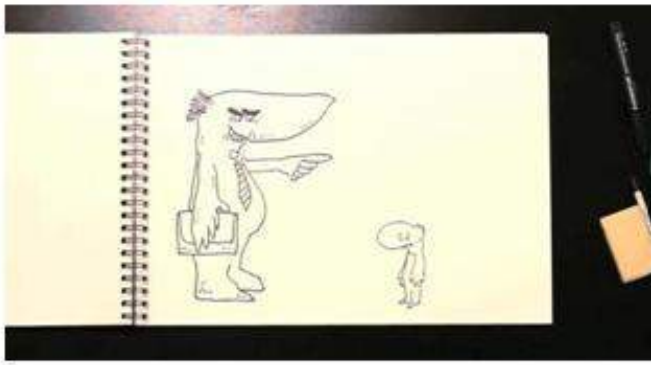
In fact, the adjective of *affected* is not officially only applied to people that suffer an execution process but to everybody that has suffered the effects of the economic crises and a precarious access to a dwelling. In this sense, one could be a non-affected person of process of mortgage execution but would surely be an affected citizen of an unbalanced housing market, a housing economic bubble and a potential future affected of an unfair mortgage law. In the Green Book, we can read underlined in green:

“We are all mortgage affected: housing politics of the housing bubble, the mortgage fraud and the bad bank praxis are in the origin of the crises that today condemn millions of persons to unemployment and precariousness” Green Book, 6

It is from this narrative composed by CAFs and IFs, that an affected of an execution mortgage process can overcome its initial fear and embarrassment, having for him social mobilization as a desirable action for its exculpatory, dignifying and productive portrait. This switch is possible for the structural dimension that is projected to the individual suffering of each affected, showing them that their situation is the product of a social injustice that could be overcome. As Jose Coy, spokesman of PAH Murcia, points out:

“One of the most important successes of the Platform has been to make visible a problem that is lived in an individual manner. To turn a problem that unusually crosses the private sphere to a social problem. PAH has conferred to us self-esteem, security and a collective identity that allows to us to fight to banks and to measure us with them from equal to equal. The Platform has been also fundamental in the creation of a narrative that explains the crisis focusing to the structural causes of the actual model. A narrative that has contributed to a lot of affected people to stop them to feel guilty for the situation, to transform the impotence and initial isolation in strengthening and collective organization.” (Colau 2012: 16-17).

In this macro-level framing what tends to take a central emphasis is the productivity of the self-organization as a guarantee of future success. The slogan that became famous in Spain since 2013 “It is possible” represents perfectly the kind of optimistic projection that is done in books, videos and other diffusion materials produced by PAHs. In this sense, it always remarked that even the obstacles that are used by banks and politicians, the identity attribution that is more characteristic of the Platform is their winning capability.



Allegory of a negotiation of an individual case with a banker. As we can see, the banker gets smaller, as a metaphoric signal of loss of authority and power, when the individual case receives the support of a mobilized group.

“PAH presents: from the bubble to Social Work”

<https://www.youtube.com/watch?v=TkrM-zBGjBQ>

Moreover, PAH encourage the rest of society to replicate this optimism as a first step to overcome unfair social situations: an encouragement that is done through a linking of a common loss of fear between PAH activists (protagonist field) and the rest of citizenship (antagonist field) against bank and political groups. This linking works as a frame extension, in which past triumphs from the Platform are capitalized as the basis to future victories of the whole society.

“Even it could sound to provocation, or ingenuity, we dare to affirm that PAH has already won. PAH won because it has achieved the most difficult: to break the official version that condemn us to solitude, fear and fatality. A depressed and blamed society does not mobilize itself, and the power knows that. For that they repeat to us all the die big lies as that “Spanish people lived beyond their possibilities”, “we have what we deserve”, “there are corrupt politicians because in this country it is known that all people steal” or the classic “there is no alternative” [...] “it is not a crises, it is a hustle, and we have demonstrated that it is possible: we are majority, and if we organized ourselves, we have more power than they tried to make us believe.” “PAH has already won.” (Colau et al. 21/02/2014).

### 4.3. Welcoming Assemblies

Since September 2013, every Monday at 18:00 they are initiated in PAH Barcelona the Welcoming Assemblies. Before they start, there is always a previous distribution of roles among the members of the movement that have attended more regularly these same meetings. The roles revolve around the information that it is going to be transmitted, what generates a modest plurality of referent people. The information is divided in six steps, each one corresponding to a role. Almost all the content is recorded in the Green Book: a guidance document about PAH and the process of mortgage execution that is always distributed at the end of each Welcoming Assembly session.



Green Book of PAH<sup>19</sup>

<http://issuu.com/lapah/docs/libroverde-pah-32>



Logotype of the Movement with the main slogan “It is possible”

We can organize these steps into three blocks. Firstly, to give a welcome to the new ones explaining how PAH works. Secondly, a transmission of the most basic

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<sup>19</sup> The green color is a constant reference in Catalan PAHs graphic esthetic: t-shirts, posters, flyers, icons and so on. In fact, the main symbol of the Platform is a green circle what the slogan “It is possible” in its center. The preference of this color is because it represents the “hope” among Spanish culture and at the same time the color used in traffic lights to indicate that is possible to cross the street. In this sense, the color reproduced graphically the optimism reflected in PAH framing discourse elaborations.

information about the process of mortgage execution. Thirdly, it is opened a space for the new affected citizens to ask questions about their own cases.

In what refers to the First Block, it is divided in three steps:

- (1) Offer the first welcome, that consists in a brief discourse where an activist underlines some aspect from PAH valued in a personal level. Usually this role is performed by an affected citizen (**typology B**) that tries to relax the assistants explaining that before to know the Platform, he also feels himself incapable to fight for his own case, but that PAH consisted to him in a constant empowerment where fear was substituted by a desire of mobilization.
- (2) Explain where PAH comes from, reminding its origins in the movement V of Dwelling. This collective was centered precisely in the denouncement of the existence of an economic housing bubble before the foundation of PAH in 2009 (Colau et al. 2012: 87-92).
- (3) To show how PAH is organized, informing of the distinct meetings during the week and the specific functionality of each assembly.

This explicative deployment in (1) and (2) detaches constantly the responsibility of bank entities in reference to the actual eventualities of affected citizens of processes of mortgage execution. These eventualities are named as a “Situation of Housing Emergence” (diagnostic frame).





Welcoming Assembly of 11<sup>th</sup> November

Furthermore, the positioning of PAH is described as an aggrupation of citizens -that through self-organization- treat to guarantee to the whole Spanish society the access to a decent house (prognostic frame) as it is defended in the 47 article of the Spanish Constitution and the International Covenant on Economic, Social and Cultural Rights (motivation frame) (Alemany et al. 2013: 9-15; Colau et al. 2012: 41-72; Cola et al. 2013: 22-24).

In Goffmanian terminology, to be in a process of mortgage execution would act as a social stigma that propitiates a feeling of inferiority and vulnerability in the day by day social interactions. This vulnerability would specially be produced by the unpredictability of the category from which the receptors of a interaction would classify the transmitter (Goffman 1963: 25).

This strike of discourse effect would blur this same stigma, matching both PAH activists and new members in a dimension of equality that reinforces the invitation to be part of the movement: as long that the affected citizens identity themselves with a common hustle perpetrated by bank entities with the support of public powers as political parties and the public administration. Then, when it is established this scenery it would be exposed in (3) the different spaces of empowerment that PAH offers: from Coordination Assemblies where anyone can participate in the decision making process, to Collective Negotiations as groups focalized in specific bank entities, Social Work Assemblies designed to occupy flats for people without a house and sessions of Mutual Support centered in the collective treatment of emotional feelings of the affected citizens.

Here the notion of *empowerment* used by PAH members becomes central: the capability of the affected citizens to negotiate their own cases through the acquisition of technical information, human support and a self-reliant emotional state. Moreover this empowerment is projected as the inclusion of the affected citizens in mobilization campaigns, arguing that in a context of unfair mortgage laws the best tool to force banks to negotiate is the realization of actions.

And that this mobilization could be used not only to force in the present the bank entities to negotiate specific cases but to bind the Government to change the mortgage law in the future implementing the ILP demands. In this sense, the notion of empowerment managed from PAH members blurs the line between individual and collective expectations.

After that, it is presented to the new members a weekly map of the open meeting where affected citizens could be redirected by their needs and desires of implication. Once there are offered this different options of ascription to the group in (3), reinforced by the previous framing prone to social mobilization in (1) and (2), is when the most basic information of the mortgage process is transmitted during the Second Block. The same is divided in three phases -for us steps- to facilitate its transmission:

- (4) Explanation of the First Phase of the mortgage process that comprehends from the moment that one predicts that he cannot continue to pay his mortgage fees, or the moment in which someone has stopped to pay them, to the arrival of the juridical demand of non-payment.
- (5) Explanation of the Second Phase of the mortgage process that evolves from the arrival of the juridical demand, denominated in PAH as “tocho”,<sup>20</sup> until the auction of the house.

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<sup>20</sup> Slang word that refers to a big amount of papers.

(6) Explanation of the Third Phase of the mortgage process, which begins with auction of the house, continues with the physical eviction and ends with the seizing of salaries.

Sections (4), (5) and (6) have a content based mainly in practical strategies for the negotiation and pressure of the own case. For example, in (4) PAH members stressed the necessity to avoid offers from the banks as refinancing the mortgage, what usually ends in the introduction of new clauses taking advantage of the disinformation of the affected citizens.

In (5) PAH members insist in the importance to request a legal aid lawyer to avoid the high costs of the juridical process. And finally in (6) it is recommended to get information about the limits that are established against salary seizures from bank entities.

However, these strategies are framed in a narrative where the affected citizen not only receives a variety of practices to solve his own case (prognostic frame) but the picture that he is committing a kind of justice (motivation frame) neglected from the political and administrative world (diagnostic frame). Precisely, one aspect that is recurrent in the explanation of the First Phase (4) is that if someone cannot pay his mortgage fees implying that he could not cover his basic need, the thing to do is directly to stop to pay. This recommendation is central because it strongly begins the dignifying process erasing the conception of a situation of non-payment as embarrassing.

“when you start to ask “do I stop to pay? Because I cannot feed my children”, for example, or “I am paying the mortgage but I am living in a suffering manner, accumulating debts from everywhere” [...] think well about things, if you are today like this, imagine in the future; you are throwing away the money.” Intervention of an activist

This decision is supported in the legitimacy that has been achieved during the First Block in reference to the need to mobilize against the bank interest. A legitimacy that is linked in the Second Block with the pragmatic effect that in the moment that a client stop to pays is when the bank has interest to start to negotiate a dation in payment and/or a social rent.

During the description of the strategies, they are stressed the future victories that the affected citizens would have if they imply themselves in the movement. The affirmation that the best lawyers are the affected citizens themselves, because they know their own situation better than anyone else, is constant. However, PAH members present the collective as a human group present in the critical moments to offer support: offering the company of veteran members when the affected citizens go to their own bank offices, the organization of actions of occupation to press the bank and even to present their cases in mass media.

Furthermore, it is explained that if all the action lines failed, or an affected citizen comes from PAH after the physical evictions, the Commission of Social Work would provide a house through the recuperation (occupation) of an empty dwelling and/or block of flats (prognostic frame). Again, this information is not only strategic.

The fact to name an occupation as recuperation has its own framing to acquire legitimacy: they are recuperations as the dwellings that are occupied do not accomplish their social functions being monopolized by bank entities to speculate (motivation frame). In fact, the objective of a recuperation process is the same as in a negotiation of the own case before the eviction: to eliminate all possible mortgage debt and regularize a social rent with the bank entity (prognostic and motivation frame).

The Third Block would be initiated by the collecting of word turns from the affected citizens to ask about their own cases. In this part of the assembly, the small plurality of referents showed in the two previous blocks is expanded covering all assistant that potentially could answer a doubt. In this sense, the communicative format turns itself highly collective, being the receptor of any query the whole assembly. This format has three aims. Firstly, to dissolve all possible assistentialism: conceives as an individual help where one part is active and the other is passive. What is promoted is an horizontality among members to achieve a future reproduction of the assembly: those activists that now answer question from the new members were in the past affected citizens eagers to receiving support. At the same time, it is expected that the new members of today become in the activists with the active role to empower future new affected citizens.



Affected citizens rising hands to ask about their cases

Secondly, to establish empathy where affected citizens feel their pain as recognized. In this sense, the new members begin to forget the thought that they are guilty about their situation. This emotional recognition facilitates to the new members to distance themselves from their own personal problem giving to it a social dimension. This is, to pass from the conception that they live an individual disgrace to be victims of a common social injustice.



Thirdly, the complementary offering of strategies and emotional support reinforces the impression that is aimed to produce from (1) to (6): that the constant fight for the own case and the implication in PAH always ends in victory. These three aims correspond to the three pillar moral values of the empowerment understood by PAH: horizontality, collectivism and optimism.

There are the three moral values that allow to recognize the Welcoming Assemblies not only as a space of technical counselling but an stage of ascription: facilitate by a social movement -that fighting for a universal right- that from a solidarity joined in the conviction that the shared social hope would turn in a reality through the auto-guardianship of rights (García et al. 2013; Macías 2013; Mangot 2013). This is, the individual negotiation of the own case linked with the collective mobilization to support other affected citizens and Campaigns for the change of the mortgage law.

In short, the Welcoming Assemblies are from the first moment an invitation to the group inclusion through the projection of an Intra-imagined Community that makes possible the transition as it is described by our participant Carlos:

“from a passive object required of assistance to the self-conscience of being political subjects with action capability”.

At this point we can initiate to glimpse the difference between **members of typology (A)** and **members of typology (B)**. While the first have a first impression of this assembly as impressing for a presence of abstract solidarity and coordination, the second one show a kind of disorientation provoked for the anxiety about their own case:

“You do not know if you are going to talk “can you talk about your problem? Can you not? How is all this articulated? Well what I did was to go to several assemblies, I do not know if three, four or six, more or less five or six... [...] then it began my search “well I have to get into this in some manner”.” Jaume (typology B)



“Well, it was clearly a more little space than this one, it was full of people, [welcoming assemblies] were Friday by the afternoon and I freaked out about how people arrived, explain their drama...<sup>21</sup> two women with a gorgeous energy that were Mercedes and Montse. Well they explain everything that it is explained in collective counselling, I hear other parallel group organizing an occupation in a bank, I do not know, and I see all this strength, no? How they receive people, how they inform, all the energy that they transmit and I got hooked” Carlos (typology A)

In fact, if we go to the ascriptive moment, while **members of typology B** are more centered in the empowerment effects that they experimented, **members of typology A** seems more concerned with a political picture that guarantees through horizontal and collective reproduction of that empowerment that takes a pedagogic feature.

“That was what more impressed me [...] the unknown one was rapidly integrated. It was not forced, I felt myself superprotected by all in PAH. The first speech I heard eh... I remember Ada, Ada and the people doing the speech, she said that no lawyer, no person is uhm... more capacitated to manage your problem as we manage because we have a mortgage, that means no one no one is going to be on your feet even you pay him millions. No one is going to fight what you can fight. And that was so recorded in myself that I begin... I turned myself in lawyer, secretary, everything, everything.” Carla (typology B)

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<sup>21</sup> In 2012 welcoming assemblies were done in another smaller local in street Obradors, every Friday, in a space yielded by the Neighbors Associations Federation of Barcelona (FAVB).

“For me, the welcoming assembly, if it does not exist PAH would not exist. For me is the basic pillar of the PAH [...] I believe it is the clue of everything [...] Why? Because when a person gets into, he is destroyed, he is not the typical political subject with motivation to mobilize and change everything and fight... he gets into destroyed and what he finds is a space in which he identifies himself, he feels part of a community. It is not going to pass from one day to another, it is evidently a process, but it is not a very long process. And they remove feelings of guilt, you feel part of a group, you that it is possible because you see example of comrades that achieve it. Although I do not know, you learn, no? Tools are socialized, you learn what you can do, you are informed that they could not cheat on you and what steps you have to follow. Furthermore you know that when you need support you would have it. In an accompaniment or in an action. And from this same person, with time, a person that is advised becomes to be assessor.” Carlos (typology A)

## 4.4. Collective Negotiations

As we have seen in section 4.2, Collective Negotiations were ideated as instruments that allow the achievement of general criteria from which treat all the cases from Catalan PAHs. For example, that an specific bank as Bankia begin to offer social rents of five years or CatalunyaCaixa give an answer to each presented case with a monthly periodicity.

Collective Negotiations cross all the organizational structure of Catalan PAHs. Where there is a PAH with a considerable amount of members affected by the same bank, there becomes to exist a Collective Negotiation that groups them. These Collective Negotiations are dynamized by at least one interlocutor: a PAH social role that is based in being a communicative link between the affected citizens and the respective bank. Interlocutors have regular meetings, usually with a monthly regularity, with one or two workers from the bank Department of Recuperations: where there is the managing of cases of mortgage non-payment. Through call phones, e-mails and meetings with bank workers, it is realized a revision of the cases and they are (re)negotiates compromises to cover the necessities of affected citizens.

Moreover, interlocutors from different PAHs but of the same Collective Negotiations have periodical meetings to check if the compromises are accomplished and how it is developed the negotiation with banks. In meeting, even they are between interlocutor themselves or with bank workers, the interlocutor is only a figure of transmission: he does not take decisions, but has to transmit the consensual petitions from the assemblies of his own PAH.

At a local level, assemblies of Collective Negotiations have the prerogative to organize individual actions (mobilizations for a specific case) or collective actions (to find solution a set of cases, usually conditioned by the same casuistic). This prerogative is supported in the consensual principle that each PAH has its own sovereignty of mobilization. The figure of the interlocutor as a transmitter and the sovereignty of the Platforms are reflected in two documents elaborated by the Catalan PAHs:

- 1) **Red Lines**, that explicitly states the inviolable minimum limits for the Catalan PAHs.
  
- 2) **The Collective Negotiations Protocol**, which describes the functioning rules of these same groups.

At an autonomic level, when several PAHs perceive that the negotiation with the bank is unsatisfactory, it is proposed the organization of an action of Catalan dimensions. Proposition that even come from at least one Collective Negotiation of one PAH, it has to be ratified by the rest of Collective Negotiations Assemblies. In this sense, Collective Negotiations become a solving tool of individual cases (prognostic frame) in front of the mass arrival of affected citizens and an unstable communication with bank entities (diagnostic frame). These aggrupation would serve also to give a more collective strategic conscience (motivation frame).

In this sense, PAH is conceived as a movement capable to open new efficient channels of negotiation (protagonist field), maintained by the use of multitudinous actions that would attract the mass media attention (audience field) damaging the public image of the bank entities, responsible of the situation of housing emergence (antagonist field).

In PAH Barcelona there is presence of nine Collective Negotiations Assemblies. Eight referred to bank entities: Bankia, CatalunyaCaixa, La Caixa, Banco Popular, NovaCaixa Galicia, BBVA and Banco Santander. The ninth one maintains negotiations with a financial entity of Banco Santander called UCI: Union of Housing Credits. What all of them has in common is the presence of interlocutors, what have a significant referentiality in the making decisions processes for their relationship with bank entities and other PAHs through their interlocutors. In this sense, the interlocutors centralize a big amount of information each week about how negotiations advance. Furthermore, the role of interlocutor carries a big quantity of hours of dedication because the revision of the negotiations is diary. This dynamic supposes two consequences. Firstly, interlocutors constantly achieve more experience about how to negotiate with banks. Secondly, the needed amount of time that this role requires provokes that a lot of affected citizens refuse to be interlocutor. The main worry is the difficulty to make compatible the role of interlocutor with a job.

Therefore, the structure organization of Collective Negotiations is established around these interlocutor figures. However, this referentiality that is proper of the interlocutors is not formal and not hierarchical: their capability to influence the consensual processes or the assemblies is consequence of their more global knowledge about the relationship with banks.

But in any case the interlocutor could establish hierarchical functions or make directly the decisions. In fact, PAH members have the capability to choose the interlocutor of the Collective Negotiations and to ask for petitions which are not in concordance with the opinions of the interlocutor. Again, both rights from the PAH members are reflected in Red Lines and the Collective Negotiations Protocol.

However, even that interlocutor do no not have formal prerogatives of leadership, they have a symbolic authority based in their experience and social links. In this sense, even that the Collective Negotiations Assemblies try to imitate the Welcoming Assemblies, both models collision in a contradiction. While the Welcoming Assemblies promote a communicative collective model, where each doubt could potentially be answered by any assistant, in Collective Negotiations Assemblies PAH members tend to presupposed that the interlocutor has to offer the definitive answer.

“Because sometimes you are the figure that is talking with the bank and they see you coordinating the assembly and it appears that you achieve [the victories], but it is not true, you do not achieve them. It is clear that if you provide a good interlocution and you are a good interlocutor and you have tools because you have learned all this time what you can use, it helps. But if there are no sixty persons occupying the office, even your good discourse you do not achieve anything. And if it was not for all what PAH has acquired, that people know what is PAH, the evictions we stop, the offices we occupy... even the handsome appearance or the good discourse that I could have I do not achieve nothing [at the end].” Carlos (typology A)

In this interview piece we can see how the roles between interlocutor with referentiality is not breakable from the role of a PAH companion with no individual merits. Here we can see the kind of systemic recognition that a **member of typology (A)** would perform, recognizing a contradiction that in fact has to be dissolve by the recognition of the subtending collective feature of the Platform as the clue of general victories: that are, at the end, guaranteed by social mobilization.

Even this recognition from **members of typology (A)**, we can see how the majority of interactions from **members of typology (B)** become attempts from the affected citizens to establish an individual counselling with the interlocutor. Here even that individuals distribute themselves in circle trying to dissolve -as in the rest of PAH assemblies- the referentiality between assistants, the principal object or reception is the interlocutor. In fact, the communication with the interlocutor could be so individualized that some affected citizens only pain attention to their own questions.

This fact is made explicit when in the same assembly queries with the same content are asked two or more times even that interlocutor usually recommend to be concentrated in the doubts that other assistants have. This recommendation is made for two reasons. On one hand, because the present doubts from others could be doubts of other future assistants. On the other hand, to share the responsibility to answer doubts as a non-interlocutor assistant. Moreover, sometimes it is patent that assistants -against what interlocutors promote- stop to come to the Welcoming Assemblies, making very basics questions in the Collective Negotiations Assemblies.

Then, these assemblies became in spaces where a significant quantity of affected citizens look for a model of assistentialism counselling that represents the antithesis of the model promoted by the Welcoming Assemblies. The consequence is that if in a macro-level the framing defends the Collective Negotiations as spaces of a more collective strategic conscience, in a micro-level it became atomizing in two sides.

On one hand, affected citizens tend to relate more with members affected of the same bank entity. At the end, the majority of affected citizens only know superficially how is the relationship between PAHs and other bank entities. On the other hand, affected citizens confuse the interlocutor role with a figure of managing. What produced the delegation of big amount of tasks to interlocutors. In fact, several affected citizens arrive to the extreme to stop to attend their own cases.



At the ends, these spaces generated a parted loyalty to PAH, that was sustained more by an ascription to a Collective Negotiation than to the movement as a whole. And this ascription violated the notion of empowerment deployed in Welcoming Assemblies, substituting the horizontal relationship among members in a collective level for a bilateral relationship between affected citizens and interlocutor. Here not only the moral values of horizontality and collectivism were violated but also the optimistic conception that is always promoted by PAH in its macro-level discourse: because the affected citizens stop to feel capable of negotiating their cases because they delegate them directly to the interlocutor, feelings of frustration tend to flourish.

In February 2014, the idea that this assembly model is producing a demobilizing effect is intensified. The consequence of the conversion of Collective Negotiations Assemblies in assistance-related spaces was pointed as the cause of the lack of participants in actions. In fact, this conception was affirmed with indignation by PAH Barcelona members that were compromised with the assistance to these events. Such conception was sustained in the idea that affected citizens forgot the necessity to mobilize themselves when they delegate their cases to the interlocutor. And even when they participate in mobilizations, this contribution usually was done in actions against the bank in which they were affected. One sentence that was popularized as an irony of the situation was “What about my thing?” referring to the low interests that PAH members show faraway of their own cases.

“Because at the end what each entity generates is that one delegate or two delegates have the responsibility of everything and people, the affected people, at the end only comes to talk about their book” Jaume (typology B)

Even that, from this context members of Catalan PAHs compromised with the organization of actions made several proposals for big mobilizations catalyzing demands from the Collective Negotiations. The idea was to design big campaigns that agglutinate the most compromised groups of each PAH in macro-actions that directly persecute better collective agreements with banks.

Between January and April 2014, Barcelona was the stage of a new kind of autonomic strategy: the *blockage*. This strategy was designed by the Catalan Commission of Attack Plan, created to paralyze 1.000 bank offices in Barcelona to pressure banks to do not try to be a lobby against a future Catalan ILP that was going to be presented in October 2014. Precisely, the strategy of the blockage was based in the conversion of the diary work from banks in unproductive through a overuse of their services.

Firstly, the participants of the blockage come to a meeting point where distribute themselves in groups of a limited quantity of nineteen persons. Usually each group is around from twelve to fifteen persons. They do not overcome the limit of twenty participants because then their entrance in an office could be considered juridically an illegal occupation. Each group has a *Guide of Blockage* with the steps to do the mobilization. And they also have a *Guide of Arguments*, with all the questions that they could do to the workers of the offices.

The questions evolves since routinely queries as “how much money I need to open an account?” to absurd ones as “does your bank finance illegal weaponry in the Third World?”. When the groups are formed, each one goes to a specific office pointed out in a map. When they arrive to the office, they begin to go into slowly forming cues in front of the offices desks. Then, they start to ask questions to the workers using the Guide of Arguments. The cues are cyclic: when a participant is tired of making questions he simply goes to the end of the cue and waits again his turn.

At the same time, other participants form cues in front of automatic cashiers. The PAH members that are outside have a telephone list with the numbers of all the offices to blockage that day. When workers begin to discover that the people in the office are PAH members, they usually neglect to attend them. Furthermore, workers blockage the automatic cashiers and the telephone lines. As reaction, participants reclaim the Reclamations Sheets from the Autonomic Government using their legal right to be attended. These Reclamation Sheets would end in fines to the bank. If the workers do not want to provide these sheets -what is their juridical obligation- then PAH members call the autonomic police. If the police have been requested by the workers, PAH members simply wait their arrival. When policemen arrive, one or two members of the groups explain that they are as clients and they want the Reclamation Sheets. In these situations, it is not occulted that the present people are PAH members, but they use all the time their client rights as justification of their presence.

In fact, policemen tend to force the bank workers to provide the Reclamation Sheets, recognizing that PAH members are not doing anything illegal while the workers are not accomplishing the law. Once the Reclamation Sheets have been filled, PAH members give the manifest to the office director with the demands of the action, the group goes outside, they dress the green shirt of the movement and start to sing slogans. As reaction the bank office closes and stops any activity. Then, the group goes to another meeting point with all the rest of the PAH members: usually the main bank office of that city.

Between January and April in 2014, there are in Barcelona three big mobilizations that used the blockage strategy. The first one against Bankia, in January 16<sup>th</sup>. That mobilization aimed mainly the agreement to have written documents of mortgage debt cancellation once the dwelling has been auctioned. The action was developed in a decentralized manner: each PAH organize occupations in their localities except Barcelona that deployed a blockage in the district l'Eixample, closing sixteen bank offices.

The other two blockage mobilizations were centralized, going PAH members from all Catalonia to Barcelona with the aim to block all the offices in the district of Ciutat Vella. The first one was against the bank CatalunyaCaixa, in March 13<sup>th</sup>, closing twenty three offices (El Diario 13/03/2014). Between the primordial objectives were that the costs of taxation of the houses were assumed by the bank and that social rents could be of five years. The second one was a blockage against Banco Popular, in April 9<sup>th</sup>, collapsing twelve bank offices (El Periódico 09/04/2014).

Among the aims they were the demand to the entity to give more dations -Banco Popular only concede an average of 10 dations per year- and to solve thirteen urgent cases from Catalan PAHs. Coinciding with the blockage to CatalunyaCaixa, we find a mobilization that even its original local nature, it ended in an estatal action: the occupation of the main office of BBVA in the town of Sabadell, initiated in March 3<sup>rd</sup> until 20<sup>th</sup> of the same month. (BTV 13/03/2014; La Vanguardia 20/03/2014; Web Afectados por la Hipoteca 24/03/2014).

The action had the objective to establish a negotiation precedent: to liberate the properties as guarantees from the co-borrowers of ten cases. Even its local start, the action got the support of all the state ending in an occupation of fifty bank offices of BBVA around the country. Finally BBVA accepted the PAH demands in March 25<sup>th</sup>.

All these mobilizations were described as successful from the point of view of Catalan PAHs, establishing agreements and giving solution to the presented cases. In these mobilizations, the staging of the end took an important place. In CatalunyaCaixa, it was formed a symbolic cue of one by one that crossed the entire Avenue of Catedral in Barcelona until the door of the main bank office. In BBVA, the ending of the occupation was accompanied by the reception of the PAH occupants by members from all Catalonia shouting supportive slogans. The mobilization against Banco Popular, ended in a happy meeting between members dancing and laughing in front of the bank.



Blockage to CatalunyaCaixa

Again, it is presented a framing on the mobilizations that emphasizes the self-organized capability and victorious capability of PAH members: especially through this kind of staging in front of the mass media. In terms of Balandier (1994), the staging of the political actions turns itself more important than the political action itself.

These stages also generate strong internalizations of the PAH macro-level framing in the affected citizens. During these actions, the affected citizens experiment an intense control of the situation in front of the bank. The proper affected citizens decide the developments of the action, being the bank in a situation of inferiority that results beneficial for the negotiation of general agreements and specific cases.

In this sense, while Welcoming Assemblies offer a discourse that predicts the victory in front of bank entities, actions -especially multitudinous ones- generate the experience of victory itself. Then, it is closed a cycle that goes from the assembly (projection of victory through framing social protests) to actions (that intensify the internalization of that same framing). For the affected citizens, the participation in this cycle provides a constant ascriptive feedback: PAH as the Intra-Imagined Community capable to perform an auto-guardianship of the right to have a house. This internalization cycle evaporates the fear that affected citizens show intermittently to be socially excluded, substituting it for the feeling to be active political actors. And again, this feeling reinforces a notion of unity because it is lived in the same moment.

“Obviously you ask to the neighbors for collaboration, we explain to them that there is a family who is going to be evicted from their block [...] And it was exciting also, I mean, I lived, I say to you, all that union.” Carla (typology B), explaining an action against an eviction

However, even this therapeutic effect that actions have on affected citizens, veteran PAH members consider that autonomic mobilizations could be more intense if all the people that come to PAH mobilize themselves. At the time to explain this issue, is where the typological difference between PAH members is more explicit: while **members of typology (A)** directly insist in the assemblies that it is very important to go to actions, **members of typology (B)** ask directly for a change of assembly model.

Both conceptions are given from two different emphasis of the same diagnostic. As we have seen previously, PAH promotes a framing where the actual mortgage social situation is responsibility of a housing economical hustle. The majority of affected citizens, **members of typology (B)** internalized this idea but in a non-systematic conception. Then, they took as essence of the mortgage situation the mortgage hustle itself. However, **the members of typology (A)** consider that the roots of the problem are in the moral values that made possible the mortgage hustle: personalist and consumption values proper of Capitalism that incite the citizenship to the housing access through the property and the indebting of their possessions.

Then, **the members of typology (A)** observe that to solve the economic housing problem pass necessarily to provide alternative moral values. But it is not a matter to provide them simply in discourse, but to create the proper communicative format from which these values could be internalized: formats from which individuals could have a proper ascription to PAH based in a picture of horizontality, collectivism and optimism.



“At the beginning of PAH we say to do a concentration and at the end we were forty persons [...] people come with the idea that to mobilize people and empower people is to go to the street but we realize that just the people we want to work and we were working, the mortgage people, did not go out to the Street [...] What they need is weapon to fights, and that weapon is information: what they really sign, what rights have and in what manner they could have an impact that reboots in positive to themselves” Lucía (typology A)

From this conception, assistentialism -even well intentioned- is considered the kind of charitable relationship characteristic of capitalism. At the end, it is a hierarchical reproduction between two parts: an empowered one and a passive one. The kind of relationship that was (re)produces in Collective Negotiation Assemblies. This relationship not only demobilized PAH members in reference to big mobilizations that produce an overcharge of petitions of individual actions.

Here assistentialism and atomization made more explicit their common link: they were groups of affected citizens that were so focalized in solving their own cases that they could not take conscience of the potential benefits of big mobilizations. At the end, the constant petitions of individual actions generate a psychological and physical exhaustion that turn complicated the combine a big amount of individual actions with big mobilizations from Collective Negotiations.

This conception of the problem takes coherence if we pay attention to the characteristics of this typology of members: they have university education, an activist past and are implied in core organizational tasks. These characteristics tend to generate a more systemic conception of the movement, which is capable to distance to the moment of intense emotionality produced by mobilizations taking in account which factors produce successful mobilizations. And it is from this systemic view, that **members of typology (A)** consider as a necessity to generate for the Collective Negotiations Assemblies a communicative format that promotes ascriptive moral values inclined to protests. This is, that produces a more intense internalization of CAFs and IFs.

Here **members of typology (A)** are like the primitive religious men in Radin's ethnographic work: individuals that make profound systematizations aiming to establish a line between causes and effects. While the commoner, that in our work would be similar to **members of typology (B)**, are more concerned with the pragmatic effects of the manipulation of objects and not so much in background theorizations (Radin 1971: 39-47; Radin 2006: 135). While Radin compared the primitive religious men as philosophers, we compared the PAH **members of typology (A)** as intellectuals proper of social science: individuals who (re)analyze the functioning of their own groups establishing causes-effects hypotheses, reinforcing them through framing activity and finally testing their intuitions.

## 4.5. Coordination Assemblies

Each Tuesday at 18:00 there are Coordination Assemblies in PAH Barcelona. These assemblies are focalized in the organization of the movement, solving problems and the proposition of new campaigns. The assemblies have a previous moment of preparation of the Order of the Day: all the issues that have to be treated. This order is prepared by the facilitator: the moderator of the assembly. Each one could ask for an issue in the Order of the Day, called *points*. The petition of points could be realized from sending an e-mail to PAH Barcelona or asking in the moment before the assembly begins.



The majority of the points usually are from e-mail threads managed by members compromised with core organizational tasks: each week there is new information to transmit from different Commissions that form the day by day of the Platform: Attack Plan, Collective Negotiations, Social Work, Finance, Communication, Video, Facilitation, Juridical and so on. Even that these Commissions have a relative autonomy, they have the obligation to visualize their work to the assembly receiving feedback. Moreover, important decisions as big campaigns, internal restructuration or movement conflicts have always to be debated in this space.



These debates tend to reproduce the three moral values characteristic of PAH Barcelona. Firstly, all the assistants could intervene to explain their opinions. And even that members with referentiality have more capability of influence, it is usually recognized for their intense compromised with an aspect of the Platform.

This referentiality becomes more intense when is placed about technical issues as juridical ones. Secondly, the presence of a collectivist dynamic: not only for the group making decision process but for the openness of the different Commissions that are visualized in these assemblies. Thirdly, the promotion of optimistic attitudes, which are deployed in verbal and non-verbal interactions. What respects about verbal interactions, veteran members and the facilitator always tend to invite to the elaboration of constructive proposals.

Then, instead of constant critics about the functioning, it is always privileged the common elaboration of proposals that reinforce a feeling of unity. This does not mean to avoid interactions with pessimistic and aggressive content, but precisely the invitation to manifest negative emotional states to redirect them to solving collective proposals. What respects to non-verbal language, it is remarkable that there are two normalized uses of the arms: the classic rise of the hand to petition a word turn and to raise both arms in a signal of approval. In this sense, the two non-verbal interactions that are more managed are to contribute the debate and accept proposals, being a complete absence of a normalized gesture that means rejection of a proposal.

It was in a Coordination Assembly, the 1<sup>st</sup> of April, where it was debated the functioning of the Collective Negotiations through two main changes proposed by veteran interlocutors:

- a. **To reduce the profile of the interlocutor.** This role would stop to negotiate individual cases, being focused in paralyzing auctions and evictions getting in touch with the banks, dynamize the Collective Negotiation Assemblies and to assure the accomplishment of the general agreements with the bank entities. Furthermore, to reduce the profile of the interlocutors it was proposed the reinforcement of mutual help between affected citizens through the group companionship when they go to negotiate their cases in bank offices.
  
- b. **Reduce the quantity of individual actions and Collective Negotiation big mobilizations.** Instead of that, the PAH members would invest more efforts in very big actions to change the mortgage law: a new campaign of Escrachas in May 2014 and the new ILP Campaign to initiate in July 2014. These kind of actions were named since this assembly as *movement actions*.

These proposals have been debated, without establishing a consensual agreement, in both previous Coordination Assemblies in March 18<sup>th</sup> and 25<sup>th</sup>. In these three weeks of debate, members experimented in interlocution reflect how to present these changes to the rest of the members who in majority coincide **with members of the typology (B)**. In this sense, there was a previous framing task were members compromised with core organizational task elaborated an attractive discourse for the rest of the group.

Here as we can see there is a switching of formal/informal channels combined with a change of social roles. **Members of typology (A)** prepare their discourse in informal channels in the role of activists compromised with core tasks: mainly e-mail threads and conversations during assembly breaks. What is a recognized common practice in which it is valued its pragmatic and legitimizing effects:

“Always appears an idea from someone in an assembly, or it could be more informal, you sound out if it is crazy or if it has sense, if people think is not a Mars idea and they are not going to laugh [of it]. Then you propose it in the assembly, the local assembly, and then if in the local assembly people see that it has sense you communicate it to Catalan [PAHs Assembly], and if Catalan PAHs want it, it is created a Commission with representation of different PAHs [...] there are a lot of laminations there, it is not as simple to get five persons to think [...] ideas get through these laminations that legitimate these [same] proposals.” Ernest (typology A)

After that they filtered and reshaped their ideas through formal Commissions: in this case, the Collective Negotiations Assemblies. And finally, they present the final framing in through an ambiguous position in which two roles were joined: the role of another formally equal assistant to the assembly and the role of a member with referentiality: especially the veteran interlocutors in which it was projected a picture of experience. In this sense, there was an interdiscursive work previous the assembly of the 1<sup>st</sup> of April composed of the reshaping of utterances through members in different social roles and Commissions, that ended in a final congruent (re)framing of the Collective Negotiations in PAH Barcelona.

The final framing was assented in one main plot: both changes would increase the empowerment of the affected citizens. Then, to reduce the profile of the interlocutor would force the kind of collective reinforcement among affected citizens that existed before the Collective Negotiations. Although, that the investment of more efforts in movement actions would generate a context of social contestation. That is, the amplified sensation through mass media that PAH was realizing more multitudinous and intense actions. Such mobilizations would generate an impact that through rebound effect would propitiate a state of anxiety and concern in bank entities. Achieving a psychological advantage in front of banks, individual actions and Collective Negotiation mobilizations would be, even that less numerous, more effective. The CAFs employed were the next:

- 1) **Diagnostic Frame** that was centered in the pessimistic expectations among PAH members when the ILP Campaign was blocked in 2013 by the Popular Party. As a result, PAH members start to consider that a change of the mortgage law was not possible. The last consequence of this emotional state was that PAH members, in absence of the social hope bases on a law change, instrumentalize Collective Negotiations to solve their own cases.



- 2) **Prognostic Frame** that defends the possibility to produce a law mortgage changes for three reasons. Firstly, because the first ILP was blocked only by twenty votes from PP: the most disrepute political party. Secondly, that the ILP Campaign in 2014 would be regional; focused en Catalonia. And then, the possibility to influence the public administration was higher. Finally, that in the presence of General Elections in 2015, it would not be possible for politicians to present their electoral programs without talking about the classic demands of the ILP. Then, to invest in this Campaign was realistically a way to solve all the majority of PAH cases: what required more empowered activists and less individual actions and Collective Negotiation mobilizations.
- 3) **Motivation Frame** that was based in the benefits from this strategy change. Firstly, for the obvious beneficial consequences of a change of the mortgage law. Secondly, because this strategy would propitiate a context of social contestation that would reinforce the effectiveness of individual actions and Collective Negotiation mobilizations.

The main point of this framing is the generation of a context of social contestation, that represents a window to a reorganization of the IFs from the movement: PAH would become a social actor capable to generate uncontrollable mobilization (protagonist field), even that they focused in actions towards a law change: banks would become the potential objectives of mobilizations supported by the resonance acquired in movement actions (protagonist field).

Moreover, PAH would initiate a kind of mobilization that is more inclusive, inviting other groups to join in their demands (audience field). This reframing was negotiated through the next alignment framing processes:<sup>22</sup>

1. **Frame Bridging:** even that individual actions and Collective Negotiation mobilizations have different objectives than the movement actions, both seek to produce a psychological advantage in front of banks. This kind of advantage is highly accomplished through the creation of a context of social contestation; the kind of context that is provided by movement actions.
2. **Frame Amplification:** in front of the pessimist expectations of new PAH members that were accustomed to the assembly model of the Collective Negotiations, **members of typology (A)** explained the empowerment and group unity that existed before this same model. To convince the majority of the **members of typology (B)**, they established this common perspective with veteran members that were not compromised with core organizational tasks but very compromised with the assistance to actions. The same veterans who were angry of the demobilizing situation. This communicative maneuver capitalizes the charisma from these veterans: based in that even they present non-classic profiles of activists, they were exemplary PAH members in a mobilization level.

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<sup>22</sup> There could be fined a description of the four main frame alignment processes in section 2.3.

3. **Frame Extension:** linking the worries of the affected citizens about their own cases with the collective expectations of a change of mortgage law. In this sense, the investment of more efforts in action movements was not communicated as a weakening of individual actions and Collective Negotiation mobilizations, but as an intensification of the effectiveness of the three kinds of mobilizations.
  
4. **Frame Transformation:** the reasoning of the restructuring of PAH Barcelona was supported by metaphoric slogans with great resonance between the affected citizens. It was remarkable the presence of two. Firstly, “do not ask what PAH can do for you but ask yourself what you can do for PAH”. This slogan has not to be understood from a level of abnegation, but as an investment in which to contribute with the collective dimension has its beneficial effect in the individual interest. This slogan blurs the line between egoism and altruism, producing in the affected citizens the conscience that to care about global objectives include their own situation. This collective conception reinforces the ascription to PAH, in the sense that **the members of typology (B)** received a picture in which the movement as an intra-whole is composed by all the minor objectives; which in sum are represented by the most important aim which is the change of the mortgage law. Secondly, “It is possible” that refers of the constant optimism of PAH around the possibility to produce a social change. To connect the reframing with this slogan there were repetitive referenced to the three blockages and the state action against BBVA. Remembering to the assistants the feeling of power

produced in these four Collective Negotiation mobilizations, it was possible to adventure more intense actions.

As we can see, the **members of typology (A)** do not emphasize in this framing the necessity to moral values of horizontality and collectivism. Instead of that, they use the third value of optimism: the notion that the shared social hope is possible to achieve. And through this social hope, **the members of typology (A)** created a bridge that connects the main worries of **the members of typology (B)** with the proposals of reorganization.

In this sense, PAH Barcelona **members of typology (A)** reserve to themselves the systemic analysis that they projected into PAH Barcelona. Being conscious that the **members of typology (B)** are mainly worried for the solving capability of actions, they used the optimism as a catalyzer. And then, promoting a restructuration that would generate the communicative format assemblies, the recovering of values of collectivism and horizontality would turn back: with their subsequent ascriptive phenomena.

In other words, the pass from the micro-level to the macro-level was realized creating a framing that conjugate all the expectations. In this discourse movement, we can see that the **members of typology (A)** know deeply the psychology of **members of typology (B)**. The emotional states of these members usually are fluctuant; far for being stable, is usually influenced by changes in the process of negotiation. Even all the optimism that is carried in PAH Barcelona spaces, swinging attitudes are common with the intermittent coming back of fear and angry feelings.

In this sense, the **members of typology (B)** have difficulties to get the kind of distance that is realized by the **members of typology (A)**. The result is a more concrete conception of solidarity bounds that an abstract and political one, the assimilation of PAH Barcelona CAFs and IFs more in actions than in assemblies and the acceptance of (re)framing processes based on their projection of future victories. However, even that the focus is different, the depth is the same: a shared social hope to overcome a social injustice.

“I take three [kinds] of meditation but well, it seems that it helps and the tranquility that I have at home [...] here PAH gives you a lot of positive energy and it makes you to see the problem in a different manner, you see that things are being achieved, and you think your issue is going to be solved” Carmen (typology B)

Horizontality and collectivism are in this sense divergent moral values depending in the typology of member, but optimism becomes the common glue for creating a common alignment, shared symbolic world prone to protest. So, the strategy of the members of **typology (A)** to generate communicative format that promoted values of horizontality and collectivism is to reinforce the conviction of the future victory. A conviction that is highly present in the **members of typology (A)** and veteran **members of typology (B)**.

“For bad praxis of these negotiations. I believe that Collective Negotiations could be very powerful for people to have more space to talk, like in assemblies not so little as CatalunyaCaixa but clearly if we assess inside Collective Negotiations, but not collectively it is not going to work. If they are Collective Negotiations they have to be collective. If there is a person of reference, or two, or three, that are in charge to talk with the bank, with the affected citizens... at the end you create that assistential mood. And it is cool that we take conscience to say “this is not PAH philosophy” and we have to change [...] generates that people got lazy and they care little about the movement but just because they have not seen the potency that the movement has.” Lucía (typology A)

Precisely, in the Catalan PAHs assembly of Canovelles the 5<sup>th</sup> of April, the PAH Barcelona spokesman and co-founder Adrià Alemany would present the necessity to implement this change in all the rest of the PAHs sustaining his plots in the empowerment consequences to the individual level, Collective Negotiations dimension and the movement as a whole.

It would be the Commission of Attack Plan the group in charge to design a calendar of movement actions for their experience in multitudinous campaigns and the participation of members from different PAHs in Catalonia. In this sense, even that the reframing capitalized again the context of social contestation that was achieved through the three blockages of 2014 and the action against BBVA, it was possible to adventure more intense triumphs. This projection, defended by a PAH co-founder and highly known spokesman got important resonance being Adrià Alemany an embodiment of past victories of the movement.

“At the end Collective Negotiations are a casino, a lottery, because no one has the guarantee that Collective Negotiations will bring him the dation or the social rent [...] Let’s nourish of people, of time, of ideas the Commission of Attack Plan, the Commission of Attack Plan is a Commission that already works, an inter-PAHs Commission, that has made very powerful proposals of mobilization [...] nourish PAHs this Commission of more people to mark a temporal line since now until General Election. That they could design a plan of action, a calendar that with time and anticipation we could know the dates of mobilization for actions that would be more organized, more massive, more potent, more effective, that in some manner would put on the table the change of law [...] One of the positive consequences is that when we generate a context, a climax, of social contestation in the street, it does not also has consequences at a political general level but it also has an individual level: it gives us more power of negotiation of our own cases [...] after the action against BBVA the affected citizens go to their bank and bankers are wimiped [...] we have more power of negotiation in a contest of social contestation that exists in the street [...] instead of being dispersed doing each one actions we have to agglutinate them and put [our demands] on the table [...] Collective Negotiations would not disappear but to collect the result of this in crescendo context of social contestation [created by movement actions]”. Adrià (typology A)

This same reframing was connected by interlocutors that assisted to this assembly with the necessity to reduce their profile providing a model that allow affected citizens to empower more themselves and mobilize them more effectively. Both proposals were accepted by the majority of the assistants, accepting to propose them in their respective PAHs.

## 5. Conclusions, limitations and feasibility

As we have seen, the manner in which the Collective Identity of PAH is conceived by its activists is divergent upon the typology of them. In this sense, we cannot talk about a unified abstract picture but of a constant negotiating process which provide direct pragmatic consequences: if PAH members do or do not mobilize themselves. As we have seen, **members of typology (A)** establish the clue in the formats of communication that allow the internalization values prone to social protest. These formats of communication redirect expectations of **members of typology (B)** into a common social hope. Faraway of being two different conceptions, they share the same CAFs and IFs. But the first ones from a systematic and political view while the second from a pragmatic and concrete one. Both conceptions conjoined through the creation of psychological states of optimism, what are turned into moral values themselves, emerging through them a basis of adherence and coordination among a big plurality of members. In this sense, while the content and emphasis of CAFs and IFs could vary partially from one category of activist to another, both tend to show a union based in the manner in which they ascribe themselves to PAH: with a strong conviction in victory. It is this conviction what reinforces in the cycle, from assemblies to actions, values as collectivism and horizontality: pillars that assure in the long term an ascription characterized through implication. The key element of the picture of the Intra-Imagined Community that is PAH, is the belief that their group would win banks and the biggest political parties. Moreover, that their mobilizations are precedent of a future citizenship self-organization beyond PAH because the most difficult battle was already won: to change the collective imaginary.



However these conclusions have several limitations:

- 1) The limitation of the sample that makes our hypotheses only representative of PAH Barcelona when the macro-level frames are of national character. Moreover, this sample combined with the limitations of time and master thesis extension made the typological taxonomy that we used as simple. A taxonomy that does not take in account other variables as: social capital, genre, national identity, political ideas and so on.
- 2) The study is very focused in the inner communicative dynamics to diffuse values reflected in the CAFs and IFs of PAH. However, there are other value that also have great relevance, especially towards outside as the non-party character or the pacifist attitudes in social protest.
- 3) It is not also covered in a deep manner two group levels of interaction. Firstly, the relation between PAHs and their communicative rules and patterns. Secondly, the interactions with external actors: banks, political groups, administration, policemen, journalism, other collectives, academic world and so on.

In this sense, this research could continue studying how discourses around big mobilizations are (re)framed taking in account the narrative production of other social actors. That work would surely sacrifice a fieldwork focused in the micro-level but it showing more the grey line of relations produced in the interaction between PAHs and these with other human groups.

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