The Platform for People Affected by Mortgages, a transformation of power relations

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Abstract

Since its emergence, the Platform for People Affected by Mortgages (PAH) has succeeded in preventing a large number of evictions as well as changing housing legislation in Catalonia. From 36 interviews based on Grounded Theory Methodology, a process was found where both the increased visibility of the Housing Conflict and the image damage that the PAH causes to banks and local governments are causing an inclusive social transformation in horizontal power relations within Catalonian housing policy. The purpose is to record some of the valuable knowledge that the PAH produces in a day by day basis, so other activists can use it to explore new organizing processes and researchers can evaluate limits and potentialities of social movements actions in alternative policy arenas.

Keywords: social movements, housing policy, grounded theory methodology, microphysics of power, housing rights.

Studies on relations between the state and social movements usually highlight an antagonistic position and a conflict dynamic wherein street protests are the most common of interactions (Zaremberg & Lucero, 2019). Other studies, by contrast, show that some social movements collaborate with the government so as to increase their chances at reaching their goals (Giugni & Florence, 1998). Tilly's *Dynamics of Contention* (2008), for example, details direct protest actions, while *Repertoires of Interaction* (Abers & Von Bülow, 2011) describe a set of actions that allow the collaboration between government institutions and social movements. Actions taken by the Platform for People Affected by Mortgage (PAH) since the 2008 economic crisis show that a strategic combination of both has been key to impact housing policy, its governance and starting a transformation in power relations.

One of the major negative impacts of the economic crisis has been the infringement on the human right to housing of a large portion of Spanish families. According to the General Judiciary Council, by 2005, 5 million people had lost their work and nearly 700,000 foreclosure procedures had started (Consejo General del Poder Judicial, 2015). Even in 2018, daily evictions averaged at 184 throughout Spain, and in Catalonia alone, 115,000 foreclosures were filed between 2008 and 2014, while evictions went from 4,538 evictions in 2007 to 9,229 nearly ten years later (PAH Barcelona, 2019).

Despite the troubling data showing the magnitude of the housing problem, governmental response has not been enough to stop the big number of evictions nor to control the opportunistic behavior of many financial institutions. Not only did legislative reforms passed in the first years after the crisis fail to halt evictions, but in fact they facilitated them (ODESC-PAH, 2013, p.47). The 2009, 2011 and 2013[1] reforms effectively expedited the evictions for rent and mortgage. For instance, the reforms allow the start of a foreclosure after missing only one monthly payment.

Another ineffective answer from the government was financial rescue (Recio, 2015). Banks such as Caixa Banc and Bankia received packages where their assets were placed in foreign investment funds with a discount of up to 40% (ODESC-PAH, 2015; Rusiñol, 2015a); in addition, the sale was billed as an 'asset management' fee, which allowed substantial tax savings without any governmental regulation (Rusiñol, 2015b).

The housing issue combined with ineffective public policies motivated the emergence of new social groups who contested government policies and actions. Because of the influence that the PAH has had on many of the legislative and public policy changes, it may be the most representative and legitimate social movement currently defending the human right to housing in Spain. The PAH has focused on tangible results such as: avoiding loss of home by stopping more than 2,000 evictions by 2018 (França 2018), incorporating 'payment in kind' deals with banks into mortgage legislation, and successfully promoting and guaranteeing access to housing for families facing eviction who lack any recourse from the government.

This work aims to substantively explain how the PAH has promoted a transformation in power relations in Catalonian housing policy through the study of strategic actions from the PAH to effectively prevent evictions and successfully change housing legislation. The analysis found that the success of the PAH stems from a process that makes housing conflict visible and damages the image of financial institutions and local governments. Findings show a transformation in power relations and a change in Catalan housing policy. The new relational context promoted by the PAH balances the protection of social rights vis-à-vis corporate rights, promotes self-organization for access to housing and establishes a more horizontal and inclusive governance of housing policy

This article has four sections. The first section highlights the aspects determining the advantages of grounded theory methodology for this work. Section two proposes issue awareness as *conflict visibility* exerted by the PAH

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[1] For example, the law of flexibilization and promotion measures of the rental market in 2009, the law of procedural expediting measures of 2011, or the law of flexibilization and promotion measures of the rental market of 2013, commonly referred to as the 'Law of Express Eviction'. The reports of the Observatory on economic, social and cultural rights (ODESC) present an in-depth analysis of the limitations and negative effects that the responses of the different levels of government have had (ODESC-PAH 2013, 2015).

and details the fours conditions necessary to consolidate it and operate it. The third section addresses how *image damage* constitutes the largest impact that the PAH causes to financial institutions and local governments. Finally, the transformations promoted by the PAH are grouped into three main features that define a new diagram of power within housing policy: an externally induced metagovernance, a substitution of the governmental function and a shift towards a social and shared governance around housing.

Research method

This work used the Grounded Theory Method (GTM) (Glaser and Strauss 1967), especially Charmaz's constructivist approach (Bryant and Charmaz 2007; Charmaz 2008). GTM seeks to bring forth concepts that explain a certain social process, unlike conventional methods that seek to test an existing theory (Corbin and Strauss 2008). If the purpose of the research is to test some hypothesis constructed based on literature, it is most convenient to develop a model that allows for conclusions to be drawn about the degree to which various variables explain a given problem. If, on the contrary, what is sought is to investigate the reasons why a social phenomenon or process occurs, GTM is the most appropriate (Birk and Mills 2012).

The explanation power of this methodology is attributed to the fact that the resulting theory considers the experience and meaning of the actors themselves who are immersed in a problematic situation. Under this approach, the variables that determine a relevant problem for the researcher are not defined *a priori*; on the contrary, the research question is defined by taking into account what is relevant for the protagonists of the social field under research. The analysis then discovers concepts, their properties and dimensions, and discusses how these categories may vary in different situations.

This manuscript incorporates the constructivist approach of grounded theory because it recognizes that the understanding of social life and events in a given context are built on the meaning that people themselves assign to their behavior and actions. It also recognizes, on the one hand, the influence that the knowledge baggage of the researcher may have on the discovery of the resulting theory and, on the other hand, that interaction between the subjects interviewed and the researcher influences the construction of the categories found. This is what Charmaz refers to as *sensitive concepts*, which according to her, rather than limiting or adding bias to the research -a common critique from traditional grounded theorists-, they sharpen the attention put on data in such a way that they promote analysis of the interviews (Charmaz 2006, 17).

The analysis of interactions between the PAH, banks and local governments, uses the *microphysics of power* as a sensitive concept because it allows to explore the relational level of the actors and captures the dynamics of change as *mutations of the power diagrams* (Foucault 1999; Foucault 2009). Therefore, attention has been placed on locating the powers of resistance because '… only

by apprehending them, can the mutation of a diagram be understood. This is why a diagram has changed in favor of a new distribution of power relations' (G. Deleuze 2014, 402).

Preliminary explorations of the field allowed the verification of the existence of a change process in power relations that was inherent to housing policy, so the purpose of the research was to develop an explanation about:

• The way in which different new forces and resistances transform previously established working power relations.

• The actions and the impact caused by the PAH on the dynamics and behavior of the main actors in housing policy in Catalonia for the last fifteen years; and,

• The characteristics of the new distribution of power, i.e. the resulting power diagram (G. Deleuze 2014) of housing policy.

The proposed substantive theory, i.e. the *conflict visibility* and *image damage*, derives from the analysis of 36 open and in-depth interviews conducted between 2015 and 2016 with public administration officials, PAH activists, banking institution officials and other people involved in the housing emergency[2]. The spatial delimitation corresponds to the Autonomous Community of Catalonia since it is this level of government who has the capacity to develop housing policies. The urban area of Barcelona has considerable weight because: i) it is the seat of both regional and city governments, ii) it is the city where the PAH was born, and iii) because of the centrality that PAH-Barcelona has within the PAH network in all of Spain. The selection of the interviewees followed GTM *strategic sampling* guidelines and ended upon *theoretical saturation* of the obtained categories. Finally, the Qualitative Analysis software *atlas.ti* was used for transcription as well as data analysis.

The visibility of conflict as a driving force for change

The PAH launched its first Stop Evictions campaign in 2010[3] and from then on it has successfully prevented thousands of evictions, mediated numerous payment in kind contracts and accomplished social rent agreements between those affected and the banks. How is it that the Platform manages to promote changes that neither the financial institutions nor the governmental institutions had granted? The analysis carried out allows for the argument that the impact of the PAH on housing policy is explained by its ability to build and exert a force that lends visibility to both the conflict and those it deems accountable for it. The effect is *image damage* to local governments and financial institutions that facilitates negotiation for the benefit of those affected and consolidates changes

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[2] The interviewees decided to keep their name anonymous in the textual quotes and only authorized references to their workplace.

[3] The PAH was founded in 2009 but it was not until February 2010 that the first 'Stop Evictions' took place in Bisbal del Penedés, Tarragona. For more details see França (2014)

in housing policy. In order to effectively cause *image damage* from the *visibility of the conflict*, the PAH must ensure that four necessary conditions are met: first, the building of a solidary activist collective; second, production of technical and pragmatic knowledge among all the activists; third, the establishment of an interdependent communication among territorial, media and social networks layers; and fourth, the dissemination of victories as a reinforcing mechanism of the internal and external social legitimacy of the platform.

Solidary activist collective

> There's nothing we can do on our own; there's nothing we can't do together.
> *Well-known PAH saying*

Before the existence of the PAH, each affected person had to bring their case to the bank individually and the vast majority would end up losing their home. Once people with existing foreclosure procedures came together, they quickly reaped results, such as the decrease in the number of evictions and changes to national mortgage regulation. Soon, the Platform understood the benefits of solidarity and the necessity for an internalized complaint culture across different media. This analysis identifies that the PAH has developed three practices in order to build a *solidary activist collective*, to wit: *consolidating citizen activism*, *ensuring group empowerment* and b*roadening its presence in external networks*.

The first practice, citizen activism, focuses on achieving an identity transformation in people so that they go from seeing themselves as victims of the financial system to agents who defend their right to housing. This individual empowerment gives people permission to rid themselves of feelings of guilt and irresponsibility, ever present in people facing eviction. For the PAH, it is indispensable to explain the causes of the economic crisis and to make it clear that the large number of non-payments correlates more with socioeconomic structures than with individual failures, as the official discourse and mass media have claimed.

Likewise, it is essential that the affected internalize the PAH's value framework. The values of the Platform are focused on changing current mortgage regulations, stopping loss of housing and, above all, promoting the human right to decent housing. Internalization is to be the result of daily meetings, committee work, campaigning where people gradually incorporate what is known as 'PAH language'.

Another important aspect of PAH citizen activism is the individual development of necessary defense and negotiation for each case. A constant mantra of the movement is that 'no one's fighting your battle if you haven't started fighting

yourself' since 'you are your own best defense'. As this requires members to de-identify as guilty and irresponsible parties, the PAH must provide each of them with sufficient knowledge and skills of housing legislation in order for them to follow up on their own cases. 'Its about giving you a toolbox so you can negotiate with the bank and the city, so you can find a solution by yourself.' (PAH spokesperson).

The second practice promoted by the PAH for collective solidarity is *group empowerment*. The strengthening of the PAH as a group is the natural result of individual transformation towards citizen activism. The group is empowered by the knowledge that each individual solution depends on the rest of them. Thus, success is always shared, as stated by a member:

> When the bank sees one person, they don't listen. When it's twenty or thirty people, the answer is different. You're well aware that even though this is your problem, it's the group that gives you strength. This understanding makes you get involved with the group and take action to fight others' evictions.

The third practice for building a solidary activist community is the promotion of group actions in alternative and external networks. Through this strategy, the PAH bonds with other citizen groups who also fight against the dominant, systemic vision of all economic, social and political activities. One of the activists says:

> What we have done is bonded with other city groups, entities and neighborhood associations. That is, we work hard to create a city network, which, more than an accomplishment in itself, is the root of all other accomplishments. When there's an eviction, four hundred of us will show up to lend support.

This practice seeks networks on two levels: local-territorial and international. The first establishes relationships with neighborhood groups involved in issues of sociopolitical vindication other than housing . This allows the group to broaden the scope of the complaint to make banks more visible when they are responsible for evictions. The second is a joint visibilization strategy, along with other right-to-housing organizations internationally. Specifically, the PAH is looking to reach the presence that financial institutions have at a global level, thus proving to citizens of other countries how these banks are violating the human right to housing of Spanish families.

The creation of technical and practical knowledge

This condition is achieved by a collaborative alliance between the Observatory for Economic, Social and Cultural Rights (ODESC) and the PAH through a loop

where, on the one hand, ODESC produces technical and legal knowledge, based on the needs of those affected; and on the other, the Platform lends ODESC legitimacy and media presence in order to influence the public agenda. This joint collaboration facilitates institutional level transformations.

The strength in the production of knowledge generated by this loop is the feedback from the practical and legal experience. As a former worker from ODESC shows, at the beginning of the first decade of the century it was clear that the issue of housing would require grassroots support:

> ODESC had been working on defending social rights since the year 2000 and had identified housing as one of the most affected rights that surely would need more support. The Observatory wanted to boost the housing program and started doing research. Therefore, it was necessary to create a space for the PAH. It was not an accident, we saw the need beyond mere office work, we needed to generate assembly, to create a collective and all the other work that has been done in the PAH.

The first of the collaborative axes is promoted by the ODESC based on the study and systematization of knowledge based on a human rights perspective. The technical and legal contribution is found in the technical-regulatory instruments that have impacted housing policy, for example: the legal figure of payment in kind, the citizen bill both at the state and regional level promoted by the PAH in 2013 and 2015, respectively, or the motions presented to city councils with the goal of imposing sanctions on those financial entities that kept housing vacant and under financial speculation.

The second axis corresponds to the PAH and although the substantive content of all these instruments comes from the ODESC, its defense and positioning on institutional orbits has been done by the Platform. Here, the PAH provides for three interconnected aspects: first, it ensures that the human right to housing has an important level of exposure within the network of actors involved in housing policy; second, it makes impact on the Catalonian Congress' political agenda possible; and third, it expands ODESC's legitimacy by positioning it as an actor with practical experience, rather than just technical and specialized knowledge.

This feedback loop makes the PAH's transformative strategy effective. Firstly, it sets specific short and long-range goals within the Platform, such as, specific legislation on payment in kind and a deep reform of mortgage law, respectively. Secondly, it consolidates broad social legitimacy by incorporating human rights in its actions and discourse. The relevance is that they give visibility to the tension between private rights that benefit a few, and human and social rights that should benefit everyone. Both facilitate the understanding of the Platform's goals among those affected and give strategic meaning to their actions.

Layer-based communication

The layered communication strategy carried out by the PAH is the third necessary condition to make the housing conflict visible. It is achieved through three interconnected layers: territorial, media and social media.

The territorial layer is developed by the physical presence of those affected in a specific space, such as a bank occupation and has a double purpose: first, it points a finger at those responsible for the economic crisis and the loss of homes, and second, it demonstrates the vulnerability of affected families, the type of problem they face, and how those affected do not meet the profile of criminals or irresponsible people touted by official discourse since the advent of the crisis. To wit, an impression from a journalist from weekly paper La Directa:

> Yes, it is true that disobedience is more visible and therefore more annoying and effective. I understand that they are looking for public spaces with foot traffic since (protesters) are not just trying to be noticed by the institutions, but by passersby. They want pedestrians to see the kind of people who are protesting and what they are asking for. That is to say, they want the population to be able to see them by themselves.

The second layer of communication, the media, has been essential in finding a viable opportunity to break from the official version and changing public perception. As Rovira (2017, 87) points out, this is possible only when the message of the movement breaks into the public domain. In that regard, the outcome of negotiations with banks and governments depends very much on the media coverage achieved, so the PAH seeks that the coverage not only happens in the media with pre-existing editorial lines favouring right to housing, but across larger, more conventional media, even if many of these have among their shareholders capitals related to banking[4]. Some journalists highlight the importance of this PAH strategy: 'I think they are the first activists who do not see the media as enemies but as allies' (El País journalist).

This feature of interaction with the mainstream media fits well within the *repertoires of interaction*, specifically with the proximity policies in which the social movement executes a kind of lobby with the Executive and Legislative power (Abers, Serafim, and Tatagiba 2014, 333). However, the case of the PAH adds variation to the concept as it extends the influence on the mass media. This kind of alliance promoted by the PAH has the particularity that it is not established with the global media conglomerate but instead through contact with specific journalists. To this end, the PAH spokespeople approach individuals directly through relational-dynamics-based actions that yield bonds

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[4] Such as newspapers as El País or La Vanguardia in which among its shareholders are people linked to banking. A text that delves into this topic is *Els senyors del boom* de Garcia Fàbrega (2014).

of trust and have been very effective for them. As an Official of the housing area of Barcelona City Council says:

> They stablish a keen alliance with the press. Unlike other social movements that have been very reluctant and elusive towards a media presence, the PAH made a point of approaching the media, journalists, TV3, all public and private chains. They have always acted in a friendly and respectful manner so that their message has also come across as such. From the get-go, they forged an alliance.

This proximity strategy requires that the mainstream media not be labelled as enemies, but as actors who, despite having particular interests and very specific rationalities, can also be useful in the construction of public opinion.

> People get their news from big media around 90% of the time, so you can't give up the main channel of information simply because it is controlled by those you consider bad. I believe the PAH's strategy, one of their greatest successes, is being able to invest (in these relationships) and trying to use the media to their advantage, not the other way around.
>
> Former housing manager of the city council of Barcelona.

Finally, the PAH's social media layer takes advantage of information technologies (ITs) in their political communication strategy, allowing them a broad range of media coverage without relying exclusively on traditional media as well as protecting their speech from erasure by some of them. In addition, they are able to reach people who consume their news from non-traditional media and, finally, they can challenge biased messages from public or private actors. In this case, instead of a substitute, social media provide an alternative for the mainstream media to have larger access to the Platform. This is clear to both activists and journalists:

> The PAH's social media are continuously communicating, because sometimes things happen so fast that that's the only way we can put out information. And the press pays attention to these messages and they come to cover us.
>
> Former PAH spokesperson

> (Social media) make you visible, they alert you of actions taken, they set the agenda and they are a useful tool, but they cannot replace the other (traditional media).
>
> Journalist of La Directa.

Social media have become a direct and effective means of communication for the PAH. One example is the constant Twitter denouncing of instances of energy poverty by the PAH and other groups such as the Alliance Against Energy Poverty (APE). The activists themselves highlight the effectiveness of the mechanism because it makes culprits visible and leads to concrete solution:

> When you get a case of shutting off a person's utilities, we cannot wait 15 days. Normally, we start a twitter campaign where we tag the energy companies and the government, the City Council involved in the issue, and within a few hours the company contacts us, asks us for the data and cancels the shutoff. They DM us on Twitter, asking us to give them the person's information'. We put them in contact, and they solve it.
>
> Spokesman of the Alliance against Energy Poverty

Another benefit of the social media layer is the 'virality' of videos where the PAH explains, in plain language, the problems they're fighting (www.youtube.com/PAH). The rapid spread and the number of views has proven a successful strategy for the spread of information and positions that contradict the official discourse from the banks.

> The PAH uses social media to challenge other media. A medium can no longer say something outrageous without being questioned or ridiculed. Back in the day, if you wanted to question a journalist, you had to write a letter to the editor, which they would never publish.
>
> Alternativas Económicas Magazine journalist

The PAH's IT strategies are an example of 'cyberinteractions' used by contemporary social movements, which are relevant as they increase the chances at an impact on the political and institutional arena (Ortiz Galindo 2019). As an example of the effervescence created by the PAH on Twitter, the following image shows the Platform's mobilization against BBVA in February 2016 after the bank refused to negotiate any mortgage alternative or social rent. A 'swarm effect' (Toret Medina et al., 2015) is visible from all communities and similar collectives against BBVA.
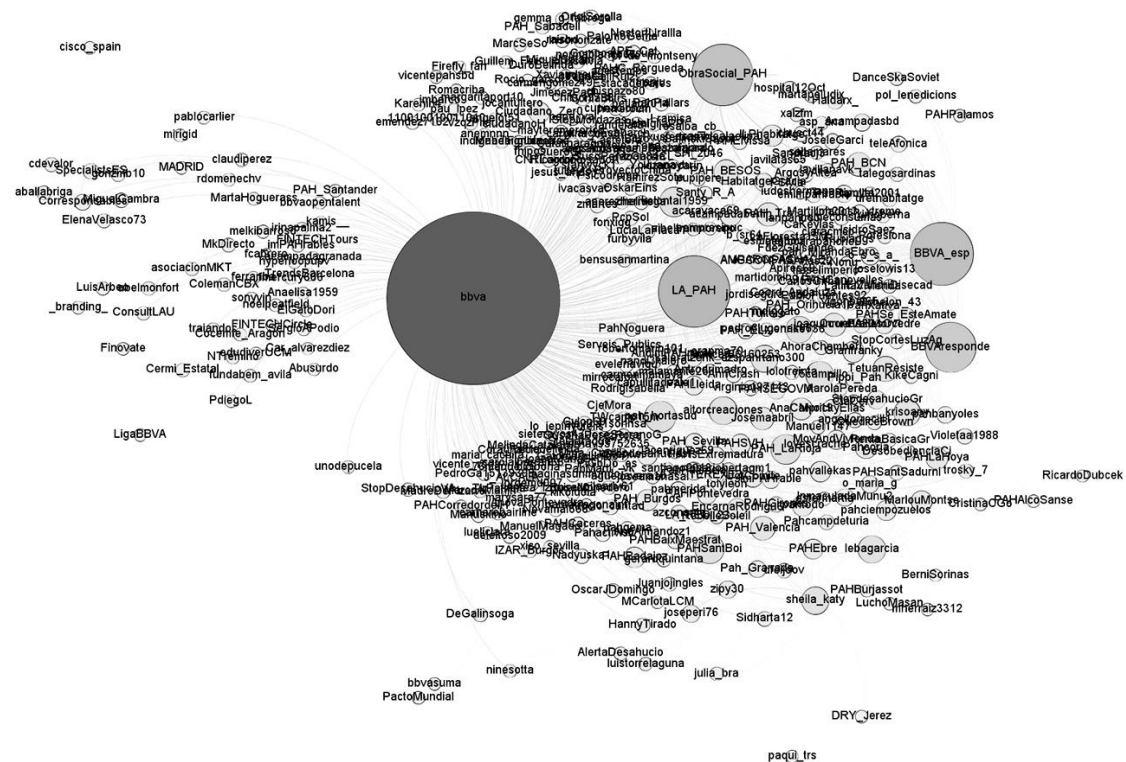
Source: Self-made based on Hashtag #BBVAresponde. The graph represents the recording of 3,000 tweets. Data collection was done with the help of the Flocker platform and was worked on Gephi software. The graphic is the result of the application of the algorithm to show the degree of centrality.

Victory broadcasting

This is the fourth necessary condition for *visibility of the conflict* force and it has two effects. First, some of the agreements secured by the PAH with city governments and financial institutions. By depicting them as victories, the PAH portrays itself as capable in dealing with these actors. The most well-known examples are payment in kind and social rent after foreclosure. These deals usually happen informally and focus on practicality, as they are discrete, but factual commitments. They are not publicized in the press, as governments are supposed to enforce the right to housing. However, the PAH broadcasts them as triumphs, as this spreads word of their 'power to affect' (Gilles Deleuze, 2014) administrations and achieve 'small, great victories'.

The second effect of the victory broadcasting directly strengthens the legitimacy of the PAH both inwards and outwards. By presenting the agreements achieved as victories, the Platform can build a perception of success and effectiveness in the fulfillment of their objectives, of the exercise of a force powerful enough to enforce agreements with the public administrations and financial institutions,

and the exercise of a new power capable of resisting and transforming the established power relations.

> The PAH publishes everything as a victory, and this is very relevant because of the empowerment it produces. Because people from outside see this and say: 'they are doing many things', things that other movements can't. Inside the PAH as well, people feel that what they are doing is useful and effective.
>
> El Diario.es journalist

One example is the promotion of Law 24/2015 as a Popular Legislative Initiative (ILP), headed by the PAH at both the national and regional levels. The internal organization required in order to present the bill to legislators, not only strengthened the organizing processes (Arellano et al. 2013; March 2007) within the movement, but also gave them a sense of collective identity with the power to change the public agenda that permeated the movement. According to surveys published in El País (Garea 2013) from private polling institution Metroscopía, 81% of citizens trusted the PAH more than politicians. And in the specific case of the ILP presented to the Spanish parliament, not only was it backed by 1.5 million signatures, but in general, nine out of ten people agreed with the measures proposed by the platform.

> The PAH had such social legitimacy that it entered the public and private agenda, around the time when signatures were being collected for the national ILP bill. There's a boom happening for these things. Big Media will always depend on their audience, if not for journalistic reasons, then at least for economic reasons.
>
> El diario.es journalist

To sum up, the four conditions necessary to build and exercise *conflict visibility* are: i) the existence of an activist citizen collective, ii) the creation of technical and practical knowledge, iii) communication by territorial, traditional and social media layers and, iv) victory broadcasting. None of them can individually consolidate the institutional and behavioral changes of the different actors involved in housing policy. In addition to their existence and effectiveness, a successful interaction between them is also required due to their interdependence. When the PAH is able to create these four conditions, it can exercise *visibility of the conflict*: a force that changes power relations in Catalonian housing policy.

Image damage as a consequence of conflict visibility

Conflict visibility is only the first part of the transformation of power relations in Catalonia's housing policy. When the PAH manages to meet all these

conditions, the resulting force necessarily has an effect that facilitates power transformations: damage to the image of the bank's corporate brand or a political cost to governments. The analysis of the interviews shows that the effectiveness of *image damage* relies on, first, the characterization of the financial sector as criminally guilty for the crisis and the violation of the rights of thousands of Spanish families; and second, evidencing the government agencies' insolvency government agencies regarding the housing emergency, as well as their and their inability to guarantee the human right to housing.

Image damage happens through peaceful civil disobedience. The best-known example are the so-called occupations, or 'temporary takeovers' by protestors of the offices of financial institutions that refuse to find a favourable solution for affected families. Usually, the bank is unwilling to accept payment in kind, social rents or suspend evictions, which motivates the affected to occupy bank branches in very visible points of the city in order for *conflict visibility* to cause *image damage* to the bank by showing their refusal to listen to the socially vulnerable and their disinterest in human rights.

Some interviewed bank officials shared this perception about the impact and effectiveness of *image damage* in order to reach agreements that did not happen before *conflict visibility*.

> I believe banks are having a bad time. Some, more than others, have made some changes to their payment-in-kind policies. These days banks rarely evict people but instead offer alternatives. If I am discussing a Payment-in-kind with you, but I do not have much faith in it and my bosses have told me not to favor this form of payment, I'll hold off on it, but if you come here and occupy my branch, you have already got an agreement.
>
> Banking Officer

The same logic and procedure apply to public administrations. For example, when a family is going to be evicted and the owner is a small holder[5], the PAH usually directs the force of *conflict visibility* towards public administrations by demanding their obligation to enforce the right to housing for all people. Through the occupation of government offices, the PAH forces the establishment of a new interaction with government officials that ends in concrete agreements. The following quote refers to the occupation that PAH-Barcelona held in the Sants delegation in July 2014:

> We occupy (the offices) and ask them to call the delegate. We get their phone number, call them, they blow us off and hang up. They try to wear us down. We

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[5] A small holder is someone who rents out a flat to live. When this is the case, the actions of the PAH are not oriented towards this person as their only source of income would be affected. On the contrary, the actions are directed to public administrations.

spend hours there with no food. They card us, then they threaten to arrest us, to forcibly remove us, legal repercussions, blah-blah-blah. They try to wear us down or scare us away. Since we're not afraid, we stay. We tell them 'oh they aren't showing?' There's 60 people downstairs and 11 people up here. We got a lot of coverage in the media. Is that what you want? The political cost is much higher than the economic cost of fixing this. We're here because you did wrong. In the end, they show up.

Former PAH-Barcelona spokesperson

A relevant aspect of the effectiveness of *image damage* is that it makes public administrations leave their formal-legal action orbit for a practical and informal one. It is there that the Platform can get government to change their position to one of openness to negotiation. The commitments made by officials are not legally and rationally bureaucratic as usual government action is. On the contrary, they need to leave the formal orbit in order to find an acceptable and practical solution for both parties. This juncture is an expression of 'liminal situations' that officials and politicians face constantly (Pina E Cunha & Cabral-Cardoso, 2006). Under these circumstances, informal action is required in order to do right. Activists understand this and actively benefit from it through practices and strategy:

> We sit with the councilor of Sants and make them act outside of the administration's regular allocation channels. (We say) you have a public commitment. You are violating the rights of children and you cannot tell us you have no legal competency. Human rights are not a matter of competency. Then we make him take an exceptional measure, which he himself recognizes as exceptional, so he does not want to sign any papers. He makes a verbal commitment to look for an apartment in the neighbourhood, lease and subsidize the rent. He keeps his word because he's got no choice.
>
> Former PAH-Barcelona spokesperson.

In summary, *conflict visibility* as a driving force for change, and the resulting Image damage, constitute a transformative process in housing policy and motivate new relationships, new agreements and, in short, a new distribution in the exercise of power. Thanks to the deployment of the *conflict visibility - image damage* dyad, a high number of evictions have been prevented, social rents have been achieved for vulnerable families and numerous payments in kind have been accepted by the banking institutions.

Conclusions: a new power diagram in Catalonia's housing policy

The study of relations between the State and social movements commonly assumes conflict between both. That is why protests have been the common means to force the government into dialogue. However, some social movements in recent years have innovated in the form and content of their relationship with the State, and thus increased their capacity to influence public policy.

The impact the PAH has had in Catalonian housing is evidence of the new set of strategies that goes beyond contentious routines (Tilly, 1978, 2008) but also displays a series of interaction routines (Abers, Serafim, & Tatagiba, 2014) with local governments and financial institutions. The analysis shows that the strategic combination of both routines has been key to the success of initiating a transformation of power relations around Catalonian housing policy. Direct and traditional protest actions, such as occupations at banks and government offices still occupy an important place, but at the same time, they are complemented by the PAH's choice to appear in formal spaces of citizen participation in local governments. Examples of these are their participation in the Municipal Council of Social Welfare of Barcelona or their awareness and training campaigns for Catalonian city officials of Law 24/2015.

The process through which the PAH has promoted transformation can be understood as the exercise of a new resistance, capable of redistributing existing power, that is, establishing a new power diagram (Foucault, 1999; Deleuze, 2014). The conclusion is that *conflict visibility* and *image damage* caused by the PAH to banks and government institutions have resulted in a transformation of power relations with social, inclusive and horizontal features in housing policy-wise, its governance and its legislative framework. There are three characteristics that summarize the new power diagram and give an account of a new way in which the PAH interacts with local governments: an externally-induced metagovernance, a substitution of government function and the shift towards a social and shared governance. Figure 2 summarizes the main argument.
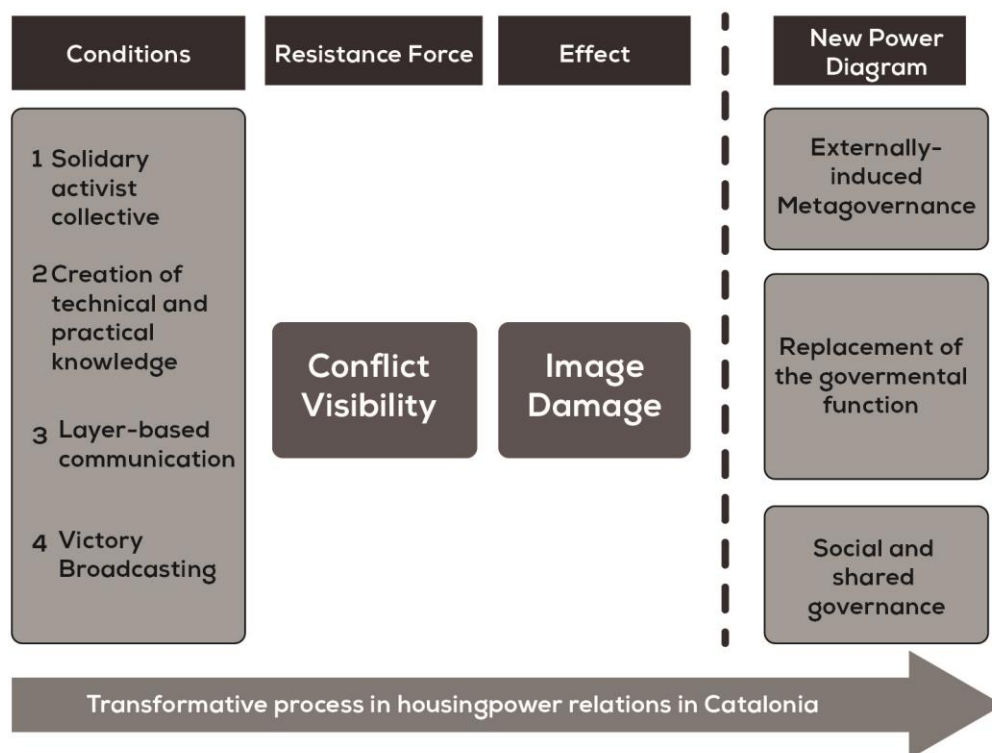
Externally-induced metagovernance

The literature on policy networks refers to meta-governance as a quality of self-regulation that arises as a check on opportunistic behaviors as well as a way to achieve the purposes of integration (Sørensen & Torfing, 2008). The role of meta-governor can be performed by any of the network participants. However,

it is commonly governments that occupy this role since they have the legal and economic resources to execute different strategic actions.

Catalonian housing policy is designed and executed by different public, private and social actors, so that it can be understood as a policy network (Heclo 1990; Marsh & Rhodes 1992; Smith 1993). As such, it shows situations that fit the characteristics described by the literature on governance and other characteristics with some variation. While it is true that current policy possesses some features of metagovernance exerted by local governments in the face of the problem of housing emergency, unlike what the literature implies, the role of meta-governor and the means for execution of metagovernance have not been an internal response from the network. On the contrary, it has been the result of practices carried out by actors considered external, such as the PAH. It is a process consisting of two types of strategies, a so-called "hard strategy" and another called "soft strategy".

Hard strategy is the process that the PAH uses in order to get governments to regulate various aspects that have caused housing problems. As a result of *conflict visibility* and *image damage*, the PAH has achieved the discussion and approval of new laws in such a way that it has sanctioned aspects not previously considered. An example are the measures contained in Law 24/2015 that require the provision of social rents by administrations to vulnerable families facing eviction processes. The soft strategy, on the other hand, is based on mediation between the parties and their interests. It is a process where PAH makes governments promote mediation between government authorities, banks and those affected in order to find "win-win" solutions. As an effect of *image damage*, the PAH manages to get administrations to informally establish communication channels to facilitate collaboration opportunities and allow overcoming stagnation and relational confrontation, all of which results in concrete and effective solutions.

In summary, externally-induced metagovernance allows to verify that governments have used different means to intervene as meta-governors in the housing problem. However, the strategies have not been a response from within the network, but, on the contrary, the regulatory and mediating actions of the conflict have been a consequence of the practices exercised by the PAH.

Replacement of the governmental function

This second feature refers to a reaction by those affected seeking the solutions that the administrations had not offered. Through dynamics of self-organization and social innovation, the PAH has achieved that financial institutions, and even energy and gas suppliers, fulfill a social responsibility, on the one hand, and that their actions guarantee the human right to housing, on the other. Both situations exemplify a government substitution by the PAH and in that sense introduce a *new institutional framework* (Blanco, Fleury, and Subirats 2012) in the face of inaction by local governments.

The social function required of companies in Catalonia has a legal basis in the Law 18/2007 on the right to housing. The housing emergency has shown not only the fault of financial institutions and providers of utilities in this regard, but also the lack of government regulation. Consequently, the PAH has had an impact so that private actors and governments fulfill their social responsibility. For example, the occasions when the platform has achieved that gas and energy suppliers themselves assume the debt coverage of families in vulnerable conditions. A third example is the elaboration, by the PAH itself, of a vacant house registry as a basis for the government to establish sanctions on entities that speculate on these empty properties. These examples prove how the PAH has defended the social interest, and in that sense has filled a void left by public institutions.

Another aspect where the Platform replaces the government's function is in guaranteeing the Human Right to housing through the provision of public housing. The PAH exercises a series of pragmatic and informal actions that are established as an explicit censure of the violation of human rights made by private entities and insufficient guarantee from public institutions. The clearest example is the so-called 'PAH Social Work' which, by occupying empty homes seized by banks, provides housing for families in housing emergencies and thus contributes to the solution of the problem[6]. The practice of occupation carried out by the PAH constitutes a veritable force of resistance because it is proposed and executed from the social, legal and media legitimacy granted by the human right to housing.

Social and shared governance

Until a few years after the 2008 crisis, housing policy decisions were made by local governments, banks and housing developers. In addition, the agreements were made behind closed doors, away from the public[7]. As a result of *conflict visibility* and *image damage*, the PAH managed to transform governance of the housing issue in Catalonia; their actions opened up the decision-making process, created new ones and added new actors to the housing policy network.

The approval of the popular legislative bill promoted by the PAH in Catalonia, Law 24/2015, can be considered a turning point in the governance of the housing issue in Catalonia. The ordinance constituted a new framework for interaction between local governments, PAH and other social organizations such as the Alliance Against Energy Poverty (APE), and even the involvement of

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[6] The social work of the PAH recovers empty blocks or flats that are in the hands of financial institutions, investment funds or large holders, but that come from evicted families. The purpose is that families in conditions of social exclusion and without alternative housing by the administrations, can have the certainty of having a flat to live and cover all their social needs.
[7] This stage corresponds to the Spanish model of housing production driven in the so-called expansive phase. For more details of its dynamics and harmful effects, review Alguacil et al. 2013; Terrones 2015; or Naredo 2004.

financial institutions. This law promotes a new governance of open, inclusive, participatory social orientation, that is to say, a socially shared governance.

The law resulted in the emergence and reactivation of new governance spaces such as the Consell Social de l'Habitatge de Barcelona (CSHB) which representatives of financial attended for the first-time. Thanks to these new decision-making spaces and the contribution of new participants, new definitions of the problem could be included, as well as new solution proposals with effective and concrete results such as: training for municipal officials developed between the PAH and the Generalitat -Executive government of Catalonia-, the Development of guidelines and protocols for joint action, creation and reform of housing emergency regulations or housing assignment agreements signed between governments and financial institutions.

The activities that took place from the presentation of the ILP to the deployment of its contents once it became Law 24/2015, meant an iteration of meetings in such a way that the participants agree to be at the forefront of developing a new housing policy with new features of inclusiveness and social legitimacy. In the words of an official of the regional housing agency Habitat of the Government of the Generalitat, "This is a new issue for the administration as well. I have the satisfaction (…) of living an exciting time, of re-defining what social housing is from the ground up". Even Law 24/2015 created a sense of inclusion and participation for the PAH: "The Platforms are now participating in designing public housing policy at the local level", said a former PAH-Barcelona spokesperson. Finally, a governance that encourages changes to mortgage regulations includes a more legitimate dynamic as it incorporates the voices of previously excluded new actors and contains new alternatives for effective results in the fight to stop the loss of housing for vulnerable and affected families by the 2008 crisis.

Final reflection

The Platform for People Affected by Mortgage (PAH) has become one of the most successful social movements in the last 20 years in Spain. Innovative actions of protest and interaction with government and banks, the achievement of concrete goals, and a malleable and effective organizational process, are distinctive features of this social movement constituted by citizens of diverse ideology, nationality and economic level. With every strategic action they implement, they produce valuable knowledge relating to the organizing process of social movements. This research work aims to record and systematize some of the practical knowledge they deliver day by day, with the purpose of other social movements can practice some of the effective PAH strategies in their own arenas.

The use of Grounded Theory Methodology (GTM) made the theory of *conflict visibility* and *image damage* constructed by the PAH to change the distribution of power in Catalonia emerge. GTM fit well because the idea from the beginning

was to record some of the practical knowledge that the PAH had created and practiced from streets and with great innovation. The impact has meant the beginning of a socially inclusive transformation of horizontal power relations in the governance of housing policy and its legislative reforms. This analysis is an effort to move from an empirical description and generalization to a substantive theory (Charmaz 2006, 142). The effectiveness of *conflict visibility* and *image damage* is that it incorporates protest actions coinciding with what the literature of social movements calls *contentious routines* (Tilly 1978; 2008) and deploys *interaction routines* (Abers, Serafim, and Tatagiba 2014) that facilitate collaborative relationships with local governments.

For all these reasons, this work considers that *conflict visibility* is a useful tool so activists and researchers can contrast the limits and potentialities that social movements have had or may have in their struggle to transform power relations within their respective policy arenas. It is expected that with its application in other substantive areas, the model will reach saturation that expands its explanatory power.

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