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The Housing Struggle of Working-Class Migrant Women in Spain Through a Double Horizon of Political Temporality

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ABSTRACT

Impoverished and working-class migrant women have been the hardest hit and most exploited people during both the real estate-financial accumulation cycle and the aftermath of the 2008 crisis in Spain. Since 2009, these women have also been the key actors in outstanding civil disobedience to the neoliberal financial rule through their engagement in housing activism. How has this happened, and with what effects? Our research responds to these questions by focusing on the collective and contextualized strategies of extended struggles for social reproduction. This analytical framework integrates intersectional social structures, spatio-temporal dimensions of social reproduction, and the historical context of real-estate financialisation. Additionally, we argue that the notion of a “double horizon of political temporality” helps explain how the housing struggle evolved and identifies which social and political outcomes were produced. We suggest that this case reveals the mechanisms and impacts of similar grassroots movements challenging the current financialised dynamics of capitalism.

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Introduction

Finances have undergone a movement of expansion towards new subjects, capturing the labour and resources of the most vulnerable and impoverished social groups through indebtedness (Rolnik 2019). In the Global South, financialisation has negatively impacted indigenous peoples, peasants, and the most precarious sectors of the urban proletariat, among others. In the Global North, international migrants and the working class, especially their most precarious components, have been gravely hit by the global dominance of finances. In all cases, women stand out as the prime subjects of this capture by credit and debt (Batliwala 2010; Cavallero and Gago 2021; Federici 2018; Rolnik 2019).

Since the 1980s, the general process of neoliberal financialisation has been based on a key transformation of social reproduction. States gradually cease to be

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responsible for the provision of goods and services necessary to guarantee the reproduction of the labour force in particular and social needs more broadly while at the same time facilitating a growing commodification of those basic goods and services. Issues such as health, education, housing, and pensions are increasingly and exclusively available at market prices, while public land and nature at large are enclosed and destroyed. As a result, households have had to resort to private consumption and indebtedness to ensure the subsistence and survival of their members, paying for what once were widely recognized social rights. This dismantling of welfare has had disastrous consequences for working households (Bhattacharya 2017). Since reproductive work, such as taking care of family members and friends, shopping, cooking, or cleaning, is primarily done by women – though not exclusively – it is no surprise that we use a feminist approach to understand the impact of financialisation on housing and state provision of welfare. As previous research has noted (Alexandri and Janoschka 2017; Gil and Martínez 2023), Spain was one of the most affected countries by the real estate bubble of the 2000s and the subsequent crash of the 2010s. At the same time, a large contestation movement arose in defence of housing rights and against home evictions, mainly organized around the Platform for People Affected by Mortgages (PAH) from 2009 onwards, with outstanding participation from migrant women as activists as compared to other social movements (Di Felicianantonio 2017; Gonick 2021; Suárez 2017).

In this article, we examine the relationship between financialisation, crisis, and resistance processes in Spain after the 2008 global financial crisis by focusing on working-class migrant women's involvement in housing struggles and their achieved outcomes. We first take the perspective of social reproduction theory to understand the intersectional features of those struggles according to the context of capitalist, patriarchal, and racist structures in a given historical period. Secondly, we distinguish various types of outcomes for both that particular social group and the advancement of housing rights more broadly in the country and elsewhere. In so doing, we suggest an interpretative framework in which a socio-temporal and political dimension (Martineau 2015) is added to the specific socio-spatial contentious practices in the realm of housing. Accordingly, we introduce the concept of the "double horizon of political temporality". This concept encompasses two main components: a) an "immediate temporality" that focuses on the urgent demands of resources and services to meet the basic needs and livelihood of the working class (broadly understood, including unemployed, undocumented, and socially precarious groups) in the short-term; b) a "wide temporality" that refers to both the long-term achievement of political goals and the broader social structures that activists aim to change. We argue that the Spanish housing movement managed to combine both temporalities in its articulation and impact, which is remarkable, given that it was due to the crucial contribution of working-class migrant women as housing activists.

The contribution of this case study to the literature on the Spanish housing movement (Emperador 2022; Espinoza, Pirita et al. 2021; Flesher 2020; García 2015; Gonick 2021; Martínez 2019; Santos 2019) and to knowledge on housing activism, more generally (Gray 2018; Madden and Marcuse 2016; Polanska and Richard 2021; Rolnik 2019; Thörn et al. 2016), is twofold: 1) the analytical framework integrates intersectional social structures, spatio-temporal dimensions of social reproduction, and the historical context of prevailing real-estate financialisation; 2) the empirical findings show how the immediate and

wide temporalities of this housing movement reinforced one other while producing distinct social and political outcomes.

To carry out this research, a total of 55 semi-structured interviews were conducted with PAH members and other housing movement activists in nine cities in Spain, although the bulk of the interviews took place in the metropolitan areas of Madrid and Barcelona. The interviews were held at different times between 2014 and 2021, and the transcriptions were thematically coded and analysed. The interviewees' names and countries of origin have been hidden when quoted here. In addition, we administered a survey to PAH groups across Spain between November and December 2020. A total of 150 groups were contacted. Out of them, 30 were inactive, 26 did not respond, and 94 responded to the questionnaire (although the sample size was lower in some questions). The questionnaire was mostly analysed with descriptive statistical methods. Access to interviewees was achieved through personal contacts we had as activists but also by requesting specific assistance from other housing activists, mainly to test and implement the survey.

In relation to our positionality, all the article's authors participated or still participate in different housing movement collectives and protest actions, although none was a regular member of the PAH. Our research was facilitated by our activist contacts, some of whom also helped in the design and implementation of the survey. With the leading coordination group of the PAH, we also agreed to write a specific report for them with the survey results to foster and publicly share internal discussion. Our engaged approach also included the translation into Spanish of all the (quantitative and qualitative) research outputs produced by the research team to make them more accessible to activists.

The Spanish Housing Movement Through a Feminist Social Reproduction Perspective

The PAH became the central social organization of the housing movement in Spain after the 2008 financial crisis. From a small group of long-time housing activists who gathered in 2009 to fight home evictions, the PAH grew to more than 250 groups across the country and continued to be active with around 100 groups during the pandemic years (2020–22). Its development, protest repertoire, and significance in Spanish social movements and politics have been widely researched (Sanmartín 2019; Flesher 2020; García-Lamarca and Kaika 2016; Gonick 2021; Martínez 2019). This article takes a different approach, engaging primarily in debates concerning feminism and intersectionality in this housing activism (Emperador 2022; Santos 2019; Suárez 2017).

Most research on the PAH using feminist perspectives has tended to focus on “care” as the backbone of their analysis. Care appears in its dimension of political practices – that is, as tools that are part of the ways and forms of participating in the PAH, of its methodologies of participation and organization. Care is also identified as a political objective for grassroots and institutional politics. Some studies combine care and “empowerment” processes in the PAH (Álvarez and Sebastiani 2019; García-Calderón and Janoschka 2016; Santos 2019), whereas others focus on care and movement-building processes based on a transversal and inclusive model of participation (Sanmartín 2019; Colau and Alemany 2012; Emperador 2022; González and Emperador 2021).

However, the concept of care has recently been problematized in feminist debates (Esteban 2017; Fraser 2017). On the one hand, it risks decontextualizing reproductive

work because “care” is a term that does not help us differentiate the part of social reproduction covered by the market from the part that is done separate from it – by the family, mutual aid communities, and the state. Therefore, it obscures whether reproductive work is paid or unpaid and how it is provided. Care may also function as an umbrella category that mixes different types of reproductive activities, treating them as if they were the same – care for babies is usually different than care for friends, the ill, and the elderly, and for domestic work, such as food shopping and vegetable garden work, cleaning, or paying the bills. On the other hand, there is a risk of mystification and essentialisation because care may end up being used as an exclusive attribute of women that implies good-natured, servile, or benevolent dispositions. Although many scholars note its character as a gendered social construct (Moore 1988; Rose 1993), the moral content of those attributions to women downplays the actual value of social reproduction activities and the involvement of men and other gendered categories. A third problem is that care issues become disconnected from the specific stages and dynamics of capitalism.

We do not mean that research concerning the PAH regarding the centrality of care consistently reproduces the above three problems (Espinoza, Pirita et al. 2021; García-Lamarca and Kaika 2016; Gonick 2021). To be more precise, we suggest adopting an alternative theoretical framework – social reproduction theory – that engages with the criticism of care to highlight its broader political and economic contexts. In the same vein, social-reproduction theory questions dominant approaches to intersectionality through the difficulty of balancing social oppression and social structures but also through the inability to contextualize them within processes of capital accumulation (Bhattacharya 2017). A similar critique has addressed the liberal and individualistic notion of “empowerment” as a means to introduce working-class, poor, and indigenous women as individuals into waged jobs, financial indebtedness, and entrepreneurship (Rolnik 2019). Conversely, as will be empirically nuanced later, we interpret “empowerment” as practices in which subaltern subjects collectively learn to engage in struggles for their own emancipation (Arruzza, Bhattacharya, and Fraser 2019; Batliwala 2010).

Social reproduction refers to how the maintenance and self-perpetuation of life are organized in a society on a daily and intergenerational basis (Arruzza 2016; Bhattacharya 2017; Fraser 2014). Social reproduction focuses on how the provisioning, caring, emotional, and relational activities necessary for the reproduction of the population as social beings in general and as labourers in particular take place. These range from practices and work related to home-making, education, food provision, health, commoning, sexuality, and care to public services linked to social rights (assistance to victims of violence, unemployment and retirement benefits, paid holidays, asylum, etc.). This category has the advantage of expanding the concept of domestic work, as it is not limited to it. It also allows us to go beyond the walls of the home to observe, in each context and at each historical moment, the specific forms and relationships between family reproduction in domestic units or households (consumption, socialization, savings, investments, mutual support, etc.), on the one hand, and the phenomena of commodification and capitalist development, the gendered and racialized division of labour, and changes in state action and public policies, on the other. Thus, the way in which social reproduction operates in a given society can only be understood through the relationship between production and social reproduction as a whole (Cammack 2020; Fraser 2014, 2017).

As Fraser (2017, 32) notes, in times of financialised capitalism, there are rising social inequalities and a “dualized organization of social reproduction, commodified for those who can pay for it, privatized for those who cannot”. In addition to the crisis of sovereign debts at the scale of nation-states and the austerity policies that have curtailed and marketized social services, private indebtedness of the most precarious populations has increased as real wages have fallen. For example, services that cannot be paid for in the market are supplied for in the family sphere at the cost of overburdened female reproductive work. Indebted women are forced to work more and in substandard conditions to pay off loans, which increases their exploitation, especially if employed in precarious and unregulated sectors, such as domestic and care work. This reinforces household patriarchal relationships. Feminist perspectives have thus highlighted that, within the working class, racialized women are more exploited by the financialisation of social reproduction (Arruzza, Bhattacharya, and Fraser 2019; Cavallero and Gago 2021; Fraser 2017). When local citizens, white, or ethnic-majority women achieve some relief from the burdens of social reproduction, it is not unusual that a trickle-down chain of costs impacts the migrant, racialized, and impoverished women who are further down in the social structure, even within the same working-class.

According to feminist scholars (Arruzza, Bhattacharya, and Fraser 2019; Cavallero and Gago 2021; Federici 2018; Fraser 2017), protests against the precariousness of life, the erosion of social rights, and the plundering and commodification of public goods are “struggles for social reproduction”. These struggles articulate heterogeneous demands in a diversity of domains such as housing, health, education, pensions, labour rights, regulations of the financial and banking system, food sovereignty, and the abolition of migration laws. The intensity and visibility of these struggles became more significant after the 2008 financial crisis, the 2020–22 pandemic, and the current inflationary period. Remarkably, the participation of women from popular and working-class sectors in those grassroots movements has played a central role, albeit not so often noted by academic observers. Accordingly, gendered political subjects, including LGBTQ+ people, may be identified as core components of contemporary anti-capitalist challenges. Instead of mere super-exploited victims, many have also managed to articulate disobedience concerning the mechanisms of indebtedness and impoverishment, as we investigate in our case study.

Therefore, the feminist view of social reproduction urges researchers to contextualize political struggles according to the involved social groups and the capitalist, patriarchal, and colonial-racist structures in which they are embedded. It assumes that struggles over housing are struggles for social reproduction in the context of neoliberalism and financialisation. Hence, housing oppression (Madden and Marcuse 2016) entails a threat to the livelihood and social reproduction of the working class, although it impacts more directly gendered and racialized groups within it. When women become activists, they may fight to improve their immediate living and reproductive work conditions. At the same time, they may call for a broader societal reorganization of reproductive work, including decent and affordable housing for all. Although this “double horizon” is not always present – and also not entirely novel – in the history of social movements, social reproduction theory invites the interpretation according to gendered and racialized class struggle within capitalism, as we highlight and elaborate here.

From Intersectionality to Dual Temporality

In this paper, we investigate the role of working-class migrant women in developing financialised capital accumulation through housing in Spain. In Spain, even before the 1980s but especially during the 1990s onwards, with the promotion of highly indebted homeownership, housing financialisation led to a political, economic, and social life (López and Rodríguez 2010). The 2008 crisis, with its massive wave of unemployment and home evictions, triggered grassroots struggles demanding solutions and questioning the policies that reignited the financialisation of housing (Colau and Alemany 2012; Flesher 2020; Gil and Martínez 2023; Martínez 2019).

Previous studies revealed how migrant communities of precarious workers in Spain became profitable “financial subjects” for banks and mortgage-lending corporations (Gonick 2021; Suárez 2017). Once the crisis unfolded, the first to be expelled from the system were migrants, who experienced sudden massive unemployment, loan arrears, and home evictions. Migrants were also one of the first social groups who mobilized with local citizens to demand their rights to housing. This is a novel development that has not occurred previously in social movements in the Spanish context (except for campaigns claiming migrant rights and anti-racist protests). Other research has pointed out the remarkable gendered social composition of the Spanish housing movement (Emperador 2022; Espinoza, Pirita et al. 2021; Gonick 2021). On the one hand, impoverished women, as leading organizers, spokespersons, and negotiators with authorities and financial corporations, have been at the forefront of the struggles. On the other hand, a broad majority of participants in the housing movement are women, which is very unusual in other social movements apart from feminist activism. Only the so-called citizens’ or residents’ movement of the late 1970s in the Spanish transition to democracy (Castells 1983) can be singled out as having many women engaged in crucial activist roles and in large numbers, despite rarely being studied in the literature.

We build on these studies to interpret this intersectionality of housing activists in light of broader class struggles and financialised capitalism. In doing so, we suggest the notion of a “double horizon of political temporality” to capture how a survival strategy in the realm of social reproduction also entailed a radical critique of the roots of the prevailing housing system and demands for its reconfiguration. In our case study, working-class migrant women stand out as the key – though not exclusive – social component of housing activism. These women experienced vulnerable and precarious living conditions in which housing was a crucial feature for the reproduction of the labour force. Their political engagement in activism was caused by the urgent need to remedy their housing insecurity in the present and immediate future. Their livelihood, and that of their dependent relatives or cohabitants, was threatened without a secure home. To overcome this situation, they organized themselves in self-help housing organizations like the PAH. As we contend below, this is just one part of their struggle.

To be sure, this activism is similar to, for example, food banks, citizens resisting military conscription, indebted students demanding debt cancellations, workers’ strikes for better working conditions and pay, racialized groups’ responses to racist murders, and women’s direct protests against sexist violence or the criminalization of abortion. These forms of contentious politics around self-help, self-defence, and disruptive action performed by the people directly affected by a specific issue and

as a short-term or immediate response are not rare in history. However, not all are aligned or scale up to broader movements claiming more long-term and comprehensive political agendas regarding “fundamental changes in society” (Rucht 2017, 42) that transcend the specific demands of the activists themselves. On the other extreme, we can identify, for example, solidarity, revolutionary, and environmental movements able to articulate broad political agendas but doing so on behalf of other social groups or society at large. In these cases, the participants in those movements are not necessarily the most deprived, in immediate need, or directly affected by the issues at stake.

The notion of dual political temporality helps clarify how the PAH’s working migrant women precisely combined an “immediate” and a “wide” temporality in their housing struggles. Our conceptualization follows the framework of authors such as Thörn et al. (2016) when linking urban uprisings and structural social contradictions. These authors warn that these contradictions, such as gentrification and privatization processes typical of neoliberal urbanism impacting housing conditions, are not always fully explicit in the protesters’ discursive claims but are unavoidable in interpreting their grievances and reactions. Such an approach also builds on Piven and Cloward’s (Piven and Cloward 1979) seminal study on the political and economic circumstances that contextualized “collective defiance” such as black insurgency and anti-poverty campaigns in the USA throughout the 20th Century. According to them, poor people’s movements achieved gains and concessions such as political rights and sustained welfare benefits beyond their activists’ self-defence and self-help tactics due to mass disruptions in particularly favourable circumstances. Furthermore, Castells’ (Castells 1983) parallelism between collective consumption-oriented urban trade unionism, on the one hand, and labour organizing at the workplace, on the other, suggested that the contradictions of capitalist accumulation can also be expressed in certain urban and housing struggles. However, no single class fraction or social group usually suffices to explain a given contentious process. The latter may thus be seen as merely particularist and spatio-temporally bounded (or “immediate” in our terms) if relevant (“wide”) historical, political, economic, and social contexts are overlooked (Cox and Nilsen 2014; Harvey 2001).

Drawing on the above insights, we examine intersectional and reproductive housing activism in Spain as a struggle not only aiming to prevent home evictions but also challenging the financial corporations and state institutions to change the prevailing housing system and its political and economic underpinnings. Claims for an eviction moratorium, “nonrecourse debts”, and “social rents”, as we will see, define a horizon of housing policy reforms that can be considered radical within the context of possibilities remaining from the 2008 crisis. Since its inception, the PAH as a not-very-formalized social movement organization and some of its main leaders and affiliated experts (Colau and Alemany 2012) contributed to articulate a comprehensive political discourse (García 2015) that we interpret and empirically substantiate here as a double horizon of political temporality. In so doing, the following section examines the incorporation of migrants, in general, in the process of housing financialisation and their resistance to home evictions, primarily led by migrant women. We will then move on to account for the social and political outcomes of these housing struggles in the double dimension of political temporality.

Turning Migrants into Financial Subjects to Keep the Housing Bubble Going

The financialisation of housing took off in Spain in the 1970s through the extension of homeownership, credit/mortgage loans for homes, and the unprecedented growth of private indebtedness (López and Rodríguez 2010). During the 1990s, these tendencies exacerbated and incorporated a significant proportion of the six million foreign immigrants arriving in the country. Over these decades, growing numbers of homeowners started to think of their property increasingly in terms of an investment to fund their retirement and as a means of accessing wealth, while other forms of housing tenure, such as renting, were stigmatized as a “social failure”. The extension of mortgage debt and homeownership fuelled home prices, which, in addition to a partial deregulation of this financial market, also facilitated households’ access to credit and consumption of other goods (Di Feliciano 2017; García-Lamarca and Kaika 2016). Mortgaged homeownership increasingly operated as a means to keep financial markets and the economy going. Asset-price bubbles became a central mechanism for apparent economic growth by stimulating aggregated demand but also functioning as a mechanism to compensate for wage-based-income stagnation, labour precarity, and welfare state cuts (Brenner 2006).

What significantly boosted this model was the creation of a secondary mortgage market known as “securitization” (Aalbers 2008). Mortgage securitization allowed the mortgage lender to group mortgages together and repackage them as standardized financial products. The objective was no longer to issue mortgages to cash them back but to trade them for profit in secondary financial markets. This model fostered mortgage issuance, sub-prime or risky mortgages, as well as rising household debts – in terms of “loan-to-income” and “loan-to-value” – which ultimately fuelled housing prices. Debtors’ quality of housing and living conditions ceased to matter to the primary creditors since whoever granted the mortgage would not be in charge of collecting it. The business consisted of producing as many mortgages as possible to sell them in financial markets, regardless of debtors’ capacities to pay them off.

This model facilitated the spread of home ownership and mortgages across society. As the market gained ground, new homeowners had to be incorporated into the process, even if they did not have sufficient resources to repay the mortgage (Espinoz Minda, Tenhunen, and Meri 2021). Likewise, the so-called NINJA people – no income, no jobs, no assets (Madden and Marcuse 2016) – are the most vivid examples of the US subprime crisis. NINJAs are people who do not qualify for loans but, during the housing bubble, were targeted by lenders and became central to the expansion of the subprime bubble, especially in the immediate years that preceded the 2007–8 crash, when the market was already oversaturated. Newly arrived international migrants in Spain from earlier decades became similar “subprime” targets since they had few possibilities of becoming homeowners without job stability or savings for down payments. However, they also became enmeshed in the same trap of mortgage indebtedness as a result of an aggressive lending financialised economy, which was reinforced by standard racist experiences and abuse in the still limited rental market.

Spain is considered one of the countries where this model had its maximum expression. In the peak years of the cycle (2000–2006), more than four million homes were built – more than in Germany, Italy, and France combined – accounting for around 20% of its

housing stock; house prices doubled up to 123%, and the debt of households increased 172% (Colau and Alemany 2012; López and Rodríguez 2010). Estimates point to the homeownership rate peaking at 87% in 2007 (López and Rodríguez 2010). The euphoria of the 2000s turned into a nightmare after 2008. This period was marked by defaults, foreclosures, credit crunches, and bankruptcies.

As mentioned, the migrant population became a substantial group of late mortgage holders but also the first to be made redundant and thus unable to pay their debts. The decade of the highest real estate boom coincided with a period of the greatest immigration inflow to Spain. Migrants were vital to fill low-skilled jobs in the construction, tourism, and domestic-care sectors. Migrants were not only incorporated into the economic cycle as cheap producers (and often without enjoying regular labour rights due to their undocumented status), but they soon also became incorporated as financialised consumers (Gonick 2021, 28; Suárez 2017). Therefore, the banking industry increasingly perceived immigrants as prime customers for their financial services and promoted specific advertisement campaigns targeting them. As one of our interviewees, Manuel, from Barcelona, recounts: The banker told me,

If you rent a house, you will have to pay EUR 800. If you buy an apartment, you will pay EUR 900. For EUR 100 more, you live in your own house and eventually you take all your money back with you'. That's how they put it to me.

A whole financial infrastructure was designed to entice migrants and convert them into financial subjects. As one of the Madrid-based interviewees told us about the purchase of her home, she worked in a restaurant where they were all migrants except the manager, who was Spanish and whose sister had a real estate agency. He was the *gancho* (hook), as described by our interviewee. He was in charge of “capturing” the migrants and subsequently sold an apartment to almost every worker in the restaurant and, in some cases, to their relatives. Even during the migrant community’s leisure time, such as barbecues or sports activities, they “would find themselves bombarded by real estate agents offering deals on housing” (Gonick 2021, 35). The most developed form of the model was to employ community informal leaders who instigated intimate and personal spaces of trust to extend the financial frontier (Gonick 2021, 36). As a Chilean migrant told us:

I think the banks saw a market niche [. . .]; they went to people’s jobs to offer mortgages. It was like. . . offering a pension plan or selling you something like how they sell you mobile phones on the street now. So they offered you a mortgage; it was easy, and they didn’t make it difficult. I was able to put myself into two houses without having a guarantor.

A key element to extending the frontier of financialisation by turning migrants into financial subjects was through cross-guarantees. Cross-guarantees are a way of disguising the Spanish subprime mortgages (Colau and Alemany 2012, 67). This operation consisted of grouping people with few resources so they could guarantee each other, which allowed the banks to formally cover the risk of default. In the end, a whole group of people guaranteed each other in a kind of circular fraud, which was known and even fostered by the bank managers. The guarantors were usually relatives and friends, but sometimes also complete strangers. This system required the operations to be simultaneously closed within a short period to circumvent the risk control system of the Central Bank of Spain. In short, opacity, haste, asymmetric information, and deception were the

common denominator in operations of this nature. Teresa, a leading activist in Madrid's housing movement, confirms this interpretation:

I believe that the banks' objective, at a given moment, was to swindle within the legal system, to swindle a clearly working profile, immigrants, Latin Americans, because they were easier to convince and because they had the idea of cross guarantors, that your cousin would serve as a guarantor, and so on. [. . .] Then, that moment of mortgage swindling was enormous in this group of Ecuadorians, Peruvians, and Bolivians.

The labour exploitation of migrants was even more remarkable due to their immediate need for economic stabilization – for example, to reunite their family members in Spain. This pressured them to accept harsher working conditions. Daniela, for example, told us in her interview how she allowed her employer to exploit her beyond the legal limits so he would draw up legal contracts for her children to facilitate their entry into Spain. For Daniela, the goal was family reunification, so she was willing to accept subpar working conditions. In addition, one of the legal requirements for family reunification was safe and adequate housing.

These elements are central to explaining how migrant workers, and especially women, evolved from being financialised subjects to becoming political subjects involved in the anti-eviction housing movement. When the bubble burst, and the crisis began, their specific condition as the first components of the labour force to become impoverished made them one of the social groups most affected by the crisis. Having the most precarious jobs, they were the first to become redundant and see their household incomes drastically reduced. They then quickly faced increasing mortgage interest rates and unaffordable monthly instalments. In addition, because of their late entry into the cycle, they bought the most expensive homes in relation to their size, quality, and urban location, and the value of their properties collapsed. When they eventually faced home evictions, their social networks of support, as well as their knowledge of crucial legal and financial procedures, were weaker than those of native Spaniards. Furthermore, female migrants were hit even harder. For example, they were more prone to be guarantors of the mortgages signed by their offspring, thus risking higher risk of eviction if their sons or daughters were subject to foreclosure. Migrant women were more frequently targeted and pressured by banks and agents to apply for mortgages as they were stereotyped as being “good payers” and responsible for “the well-being of the family”. Migrant women's anxieties were amplified by the frequently observed phenomena known as the “male-parent flight”, a husband's return to the home country when the household experienced economic troubles.

The participation of migrants and ethnic minorities in the PAH became substantially high compared to any other social movement in the country. Around one-third of the PAH groups that responded to our survey confirmed that migrants (people born abroad) represented the majority of participants over time (we repeated the questions during three different periods, but no substantial variations were found). Another third estimated that migrants and native Spaniards held an equal share among the housing activists of their local PAH groups. According to our survey, 84% of the evictees were women. Among the PAH activists not directly experiencing housing precarity, 71% were women. In addition, based on the same source, one-third of the PAH groups had been involved in feminist groups, and most responses confirmed that the PAH organizational environment

(assemblies and actions) enabled women's empowerment. In the next section, we analyse with more detail the consequences of this intersectional composition in line with struggles for social reproduction beyond the realm of housing.

Social Impacts of Intersectional Activism Against Housing Indebtedness and Evictions

First of all, working-class migrant women who participate in the PAH tend to achieve a set of benefits that have a direct impact on their lives – in the short and medium term. This “immediate temporality” of their politics refers to quick and practical improvements of their housing situation, but also to gain material and emotional stability and develop various forms of empowerment. Secondly, these housing activists are not merely focused on their pressing personal or family problems but, at the same time, become involved in a collective struggle with broader and more long-term horizons of political goals. This political horizon of “wide temporality” implies dedication to pursue broader and structural goals for the whole collective or the society at large, which are usually more likely to be achieved after a sustained period of movement activity. We now present both types of impacts.

Outcomes of the Immediate Political Temporality: Beyond Safe Housing and Individual Empowerment

The benefits of housing activism in the immediate sphere of social reproduction encompass entire households, including those with single mothers, grandmothers and family members who are ill or disabled. Accordingly, the urgent struggle to “save the house” implies favourable conditions for the health, well-being, and livelihood of all the dwellers. In many of the observed cases, the threat of home eviction triggers the “male-parent flight”, so working women – even if formally unemployed – become the only breadwinners. Nonetheless, for the latter, this is experienced as a total collapse and failure of family, jobs, housing, and the domestic economy altogether. How can activism mitigate this situation?

Most people approaching a PAH group are subject to an urgent threat of eviction from a rented or owned home. If there is time before the eviction date, negotiations and resistance actions are rapidly planned. If the household is already homeless, fellow activists help find accommodation in social or squatted housing. Given the scarcity and bureaucratic barriers to accessing subsidized housing, the second option is usually more available. Self-help activism like this, therefore, implies, above all, a rapid response to a housing emergency that guarantees basic conditions of survival. However, we observed that these conditions extend beyond housing. PAH activists regularly support each other in applying for school grants for meals, claiming social benefits, obtaining food or an apartment heater, remedying the absence of hot water and electricity, and getting registered in the municipal records of residents. This applies to both new arrivals to the organization and regular participants. As Pilar, an activist of Spanish origin, recalls:

La Despensa in my neighbourhood is a collective in which 46 families organise themselves three days a week at different supermarkets. They place a cart at the door with a sign and leaflets explaining to people why they collect food. They collect about 120 kilos of food each day [. . .], and 46 families are able to eat [. . .], and the rest goes to the PAH's *Obra Social* [squatted] buildings to supplement the income of the people who live there. [. . .]. It's also nice because it came out of a critical reflection on the issue of charity.

In our interviews, we noticed that many women, in a higher proportion than men, come to the housing movement with health issues. Many suffer from anxiety, stress, and depression, as well as diabetes, loss of teeth, and circulatory and mobility problems. In these cases, physical deterioration and health complications are not naturally occurring, but rather driven by housing commodification, indebtedness, and economic precarity. Many activists work long hours and combine jobs without breaks to pay foreseeable unpayable debts. Their gendered, racialized, and labouring bodies are damaged by financial capitalism when the basic conditions that make the reproduction of life possible, such as health, are undermined daily. Therefore, it is no coincidence that almost all the interviewees mention that the PAH “has given them their joy back” and offered them the possibility of recovering their physical and emotional health, or at least the minimum conditions to take care of themselves and be taken care of.

The defence of every single home for the working class, and especially for migrant women, also has compounding effects. This activism not only prevents people from forcibly moving from one place to another, usually to an undesired place. The beneficiaries can also keep building their daily domestic and emotional lives, securing schools for their children, accessing primary health services, and reinforcing a neighbourhood network crucial for obtaining jobs or shared care, for example. As is often said in the movement, a house is much more than four walls and a roof: it is one of the fundamental pillars on which personal and social life is built. In our terms, it is a pillar of the social reproduction of life and the labour force. Sofia, a female activist of Spanish origin, tellingly named this full-fledged mutual aid in social reproduction as “integral support”:

It is an integral support because, look, from where to get food, “in this church they give you this, in the other that”, [. . .] even collective actions are built, agreements with supermarkets or with a greengrocer, so they give us food directly. Social Services refer people to us, [. . .] also for canteens and things like that, they tell them, “ask the PAH, they know better there”. [. . .] And then many times, even among the families, to be able to go to a job or to a collective action, one family takes care of the children of the other.

The PAH has also learned to be more efficient when facing home evictions. This process involves different phases as well as an extensive repertoire of practices. Negotiations, dialogue with different actors, and protest actions may yield to specific agreements of “non-recourse debt” (debt cancellation once the creditor repossesses the house), debt forgiveness while keeping the house, or “social rents” (paying affordable rent to a creditor who becomes the landlord of a previously mortgaged/home owned property). Alternatively, collective support to stay put in a dwelling subject to foreclosure, to rent arrears or to occupy an empty apartment owned by bailed-out banks may be decided by the PAH. All represent direct improvements in the housing situation of people experiencing housing emergencies.

It is worth mentioning that these improvements only entail limited temporal stability, often for a period of a few years. Basic conditions of life are not achieved once and for all,

especially for poor households. This in/stability depends on continuous rearrangements and inputs from the social network of support. The cases of Bárbara and Daniela are illustrative of the above. By organizing with the PAH, they stopped their evictions and obtained a “social rent” from Iberbank and Deutsch Bank, respectively. Bárbara paid a monthly rent of EUR 150, and Daniela paid EUR 400. Four years later, Iberbank sold the house to the Norcam Inverti vulture fund – in a larger housing portfolio transaction – that ended the rental contract and forced Bárbara to leave, although she stayed put three more years (at the time of the interview) while organizing with the PAH. Likewise, Daniela’s situation deteriorated with her son being made redundant shortly after signing the rental contract but without any chance to reduce the rent. Three years later, her apartment was sold to another vulture fund whose representative agent, *Place Villa*, did not renew the rental contract and requested Daniela to return the keys. However, she managed to remain in the dwelling for five more years due to both the support of the Tenants’ Union and the government’s eviction moratorium during the COVID-19 pandemic.

Housing activists are entangled in a social network of mutual support from both caregivers and care recipients whose concerns go beyond striving for safe housing as they cover manifold aspects of social reproduction. In doing so, there is another key feature of the immediate outcomes they experience: they become “empowered”, a term explicitly and commonly used by female housing activists. As shown next, our interviews with female migrant workers in housing activism reflect our collective, emancipatory, and contextual interpretation of their empowerment in three main ways.

Forms of Activist Empowerment

First, participation in the housing movement encourages these women to develop self-esteem and self-confidence, which is not a mere individual outcome. Activism and collective aid help them recover from the emotional devastation caused by unbearable debt and housing emergencies. Once involved in weekly assemblies and organizational activities, they learn to assist with other activists’ problems. They feel rewarded by “having a place” in the group and contributing to regular organizing, protesting, and managing eviction cases. Furthermore, previously disdained knowledge and experiences are now valued in activism, and new skills are discovered or acquired. Bárbara, a PAH activist of Cuban origin, used a very telling metaphor to describe this process: “[It was like pulling] my body out as if I were a turtle with a shell”. Marcela, a Uruguayan migrant, added that her activist experience helped her to escape from her male partner’s violence:

I think I have grown with the PAH. Before being with the PAH, apart from the problem I had with violence and all that, I would never have stood up like this. Because of the subjugation problem I had, the marriage I had, I didn’t speak. In other words, I was completely annulled as a woman. In the PAH, the fact that they tell you that you are also important, and if you are here, they are going to be with you [. . .]. I think this has been good for the assembly because I specialise in management, and I know how to do many things. With the issue of the pandemic, I received the minimum income [benefit]. I think I must have completed 300 or 500 applications for [others to get] the minimum income.

Second, activist engagement provides women with expert knowledge and skills in many areas, from housing and social services legislation to practices of collective care – within the organization in meetings and protest actions as well as in negotiations with banking

staff, municipal officers, and political representatives. Basic knowledge of locksmithing, housing maintenance, and self-defence also become needed when activists occupy vacant housing units. Most working-class migrant women in the PAH expressed satisfaction with this “activist school”, and many also told us that their housing activism encouraged them to pursue further training and reconnect with their interrupted educational trajectory. We gathered frequent accounts from the interviewed women who left the educational system prematurely because, in their words, “they were not good enough to study”, but also those whose schooling was going well despite being forced to drop out due to pregnancy or insufficient income. Marcela, for example, received professional administrative training but could not attend university. The PAH awakened in her a desire to continue studying not just as an individual goal but, particularly, in relation to the collective needs of her fellow activists:

I think I have grown as a person [...]. The fact that just before the pandemic, I signed up for university is because of these things. Because I wanted to, not because I wanted to get a degree. I want to learn because I am involved in something that I can contribute to — solving others’ issues with what I learn. In the assembly, they told me: “Go into Law”. And I said: “No, because I would have to study a lot”. I have always liked social work, and I got into social work, and I have learned many things.

Third, the PAH’s first reaction to financially broken residents was to convey a discourse that points to the structural dimensions of the housing and financial system instead of focusing on the guilt and fear experienced by individuals. In this way, housing problems and their possible solutions become collectively discussed, not restricted to the isolated domestic unit where women often feel muted due to patriarchal practices. Instead of lecturing newcomers, the organization offers different interpretations, collective learning, and gender-egalitarian comradeship that often turns into friendship. One interviewee explained that the PAH helped her understand that she had been the victim of a massive scam and was not to blame. In addition, she remarked that she has made great friends in the movement, which has “changed her life” because “I didn’t leave my house. [...] And now I go wherever I want”.

Breaking apart from both financial and patriarchal structures is achieved not only with collective debates but, above all, with practices of mutual support where reproductive work is shared. Many activists – sometimes regardless of their gender – organize and help each other attain sufficient household foodstuffs, pick up children from school, take care of them when their mother goes to a job interview or a negotiation with the bank, and do the laundry while a broken washing machine is being repaired. These practices help to collectively alleviate the burden of domestic responsibilities with which most women deal daily. This opens up possibilities for making friends, especially among migrant women who have experienced more obstacles to cultivating strong social ties in the destination country. As Alejandra, a Madrid-based activist from Guatemala, acknowledges:

I have learned to relate to women here at the PAH. Until a few years ago, it was men that I related to. [...] It must be because women are the ones who reach out to me. [...] I talk to them, I share with them, I accompany them, I carry the shopping bags, we talk. Before, I was not like that.

Housing activists questioned financial and patriarchal structures by learning to critically interrogate reality and taken-for-granted assumptions. In this regard, many female

activists managed to speak out about the overwhelmingly male and sexist violence that surrounded them. Although our interviewees differed distinctly in their awareness of feminist politics, some pointed to the PAH as their entry point into feminism, regarding it as a valuable tool for understanding gender oppression and disposing of some of its effects. According to Marcela:

I lived through situations of... with a very sexist man, and I was the submissive one who... With all of this, I have looked for workshops, and I have looked for ways to learn and grow. I think that's also what the PAH has given me; it gave me the spark, the trigger. [...] It was a way of telling me that I am a woman and that I have to defend my rights and that I can't let myself. [...] Every Women's Day [March 8], we do some workshops, and we talk about these things — about what we are not able to say or confront in... in my house, for example, with my partner.

Outcomes of a Wide Political Temporality

Following previous research (D'Adda et al. 2021; Martínez 2019), the most structural impacts of the PAH can be identified in three areas: public opinion, legislation and state policies, and financial institutions. Since the first activist framing of the movement (Flesher 2020; García 2015), these spheres were their direct targets despite the immediate battles activists also had to wage in their daily negotiations, protests, and campaigns to abort specific home evictions. More precisely, activists had to offer rapid responses to their own threatened livelihood, but they also learned that without structural changes, their struggles for individual solutions would be endless. Therefore, every eviction case was dealt with collectively, assuming the direct involvement of the affected people above all. Secondly, banks and state institutions were pressed by the activists' claims to achieve solutions not only for a single household but for as large a number of affected people as possible. Thirdly, the devastated economic conditions of working-class migrant women led a substantial critical mass of them to find support in the PAH, which gave the organization broad social legitimacy, even without being able to form a massive mobilization. Immediate survival needs were thus powerful but insufficient material and symbolic drivers of the self-help and disruptive actions of the PAH.

In our interpretation of the empirical material, the strong mobilization according to immediate needs allows the movement to recruit members, gain social legitimacy, and accumulate a series of victories that mitigate the housing emergency for the PAH activists, above all. At the same time, the wide political temporality is activated because an activist, to achieve immediate benefits, needs both the support of the group and to link their immediate problem to broader structural political issues. Since this immediate political temporality is never focused on individual cases alone but on the collective support of all cases managed by every PAH group, protests always need to scale up one level. During the negotiations, for example, activists collectively claimed measures such as debt cancellations, non-recourse debts, social rents, and eviction moratoriums, which, however, were non-legally compulsory for creditors and landlords. In this way, the claims could meet the needs of some PAH activists but also paved the way for the next round of negotiations, which were easier due to the previous precedents and pressures, whether they succeeded or not. As one activist recalled:

If we are united, we can achieve things. Alone, it is clear that you go to a bank and ask for something, and they slam the doors in your face. When we went as 20 or 30 [activists], they listened to you. You were received by the manager of the bank.

Importantly, this quote indicates that these were collective actions fighting not only for single emergency cases but also for many other cases with similar present-day needs as well as similar future cases. This approach prompted activists to always link the solutions of their individual cases to the collective struggle to achieve solutions for all – within mobilized activists, first, and in the society at large, second. If campaigns never end with solutions to individual cases, the result is an almost permanent state of mobilization, which in many cases is very complicated for vulnerable activists who need to find or keep jobs besides taking care of others.

When asked about the proportion of activists not directly affected by extreme housing problems, 43% of survey respondents declared that they were less than 10%, while for 22%, the proportion was between 11% and 20%. This clearly indicates that the PAH activist core is a mobilized part of the population affected by housing precarity who are engaged not only in their own cases but also in blockading the evictions of others, occupying bank offices, negotiating with bank managers and local authorities, and talking to the media, among many other movement activities. Therefore, we interpret this wide political temporality not just as a continuation or escalation of the immediate temporality but as a necessary condition for the latter's success. In other words, for the activists to achieve their own benefits, a collective power with a high degree of mobilization targeting structural conditions is needed. This means that the activists' involvement in general campaigns advocating for legislative change, specific policy measures, and the banks' commitments with the PAH groups also strengthened the possibilities for short-term impacts. As this activist illustrates:

I highly value the recognition of the PAH as a movement. Something happened to me yesterday at SAREB [The Asset Management Company for Assets Arising from Bank Restructuring]. They were not going to receive Fernando, and I told them: "Excuse me, I am from the PAH, and I have people outside. If you don't receive us right now, I will make a phone call and there will be a hundred people". He phoned [a superior] and said: "You have to receive her because people from the PAH are coming here".

Another Madrid activist recounts how once financially broken homeowners visited a *Bankia* branch with other PAH activists; the manager automatically activated a negotiation protocol: "Some branch managers turned their computer screens on and had a PowerPoint with the steps they had to follow while they talk to you". This reflects the power that the PAH as an organization achieved due to its ability to launch structural, wide, and long-term campaigns, such as those criticizing *Bankia*: "And I think we seriously impacted *Bankia*, especially after the protest camp [at the entrance of their headquarters]. And *Bankia*, since then, has protocols". The campaign forced the bank to respond to the PAH demands in a standardized manner, which allowed more room for negotiations favourable to activists: "You receive a case that still has no eviction date, and you know that we are going to win. [...] Either the social rent or rent cancellation, you are going to get it. In other words, there will be no eviction, so to speak". In addition to making banks more willing to negotiate or cancel home evictions, interviewees revealed that they also

gained more collective legitimacy when supporting each other in negotiations with the local or regional social services.

Additionally, our survey confirmed the mutual reinforcement of the two sides of the dual temporality. For example, the majority of the PAH nodes responded that they have actively participated in demonstrations for the right to housing (97%) and occupations of bank branches (84%), and to a lesser extent in *escraches* [protest actions targeting specific politicians who opposed PAH-led legislative changes] (61%). Likewise, almost half of the PAH assemblies (48%) have participated in the drafting of new regional housing laws. These legislative proposals have been discussed and written by the PAH alone in half of the cases (51%), while the remainder resulted from joint collaborations with political parties and other organizations. Another significant indicator in this regard is that most PAH groups (58%) had successfully triumphed in convincing municipal governments to officially declare support for their general demands. At least 30% of the PAH groups also noted that they regularly negotiate with political parties. These interactions, initiatives, protest repertoires, and campaigns prove that the Spanish housing movement was much more than a self-help or merely disruptive collection of small activist groups dealing with solutions for individual cases. The focus on structural aspects of the housing and financial system was considered essential not just as a framing strategy of their political discourse but also as a way to identify structural opponents and direct their actions towards them. Activists, such as Daniela, are very aware of this dual temporality:

Now, my oldest [granddaughter] is already 20 years old. She has demonstrated with me, and she knows that I am fighting. . . I'm not fighting just for me; this is going to happen to you if people don't stay in the movement; it's going to happen to your children; this is not over, and it will be worse. In Madrid, there is no housing law; the rich are richer, and the poor are poorer. The only way is to get together and go out to fight. That's what I tell them.

She continued by insisting on partial structural victories connected to more localized ones: "We have reached the Congress for a so-called housing law, and we have managed to stop many evictions as well". In fact, not having achieved a legislative change at the state level was for Bárbara one of the pending tasks of the movement: "In my opinion, the movement has yet to win, especially to win on the basis on which we were supported, a change in the Housing Law" (which was eventually approved in April 2023). Also, in Alejandra's words: "We do not stop evictions, we fight for what that sign says: the right to housing is above private property".

In accordance with our arguments in the previous sections, it is worth highlighting that female migrants were also at the forefront of this wide political temporality. Their particular struggles in the everyday social reproduction realm were reinforced by their wider concern about their own offspring who could potentially continue living in Spain without secure housing, labour rights, and obtaining citizenship. Often abandoned by their male partners and taking the lead in the negotiations with the financial powers, migrant women became aware that housing policies and mortgage legislation had to be changed substantially to remedy the general conditions of social reproduction for everyone so they were fully engaged with the PAH on those claims and campaigns. As Gonick (2021) found, this dual political temporality was already familiar to some Ecuadorian women previously involved in similar struggles in their home country.

Conclusions

The recent struggle for housing in Spain encompasses some of the most vulnerable social groups in society. As we have shown, impoverished and working-class migrant women have been the hardest hit and most exploited people during both the real estate-financial accumulation cycle and the aftermath of the 2008 crisis. This study and previous research (Emperador 2022; Espinoza, Pirita et al. 2021; García-Lamarca and Kaika 2016; Gonick 2021; Suárez 2017) reveal that these intersectional categories have also been the key actors of outstanding civil disobedience to the neoliberal financial rule through their engagement in housing activism. How has this happened, and with what effects?

First, we propose an analytical framework, focusing on collective and contextualized strategies in the struggle for expanded social reproduction. Second, we argue that the notion of a “double horizon of political temporality” reveals an overlooked phenomenon in housing studies literature: housing, as a spatial pillar of social reproduction, is also subject to political struggles that combine two major temporalities – “immediate” and “wide”, in our terms. Research on housing activism in general and the Spanish case in particular (D’Adda et al. 2021; Emperador 2022; Espinoza, Pirita et al. 2021; Flesher 2020; García 2015; Gonick 2021; Martínez 2019; Santos 2019) have hardly integrated their joint spatio-temporal and intersectional-reproductive features in the interpretation of these struggles contesting financialised capitalism.

The examined experiences of housing activism have been permeated by highly precarious living conditions that entail threats of home evictions, economic instability, and temporal uncertainty. Hence, a substantial component of PAH activism consists of resolving immediate vital needs of various kinds: managing daily survival, ensuring a roof over one’s head, obtaining assistance from social services, ending situations of sexist violence, gaining time before an imminent eviction date, and so on. As a result, the evidence we have collected clearly indicates that the PAH is more than a self-help movement similar to some charities and non-governmental organizations. It has politicized social reproduction with a feminist approach from its inception, and mostly towards its organizational practices (e.g. encouraging gender equality when taking turns to speak, sharing childcare and cleaning the meeting spaces, etc.), despite its external image of being simply a housing or anti-evictions movement. Here, as shown above, various forms of activist and collective empowerment, via rooted commitments to mutual support, defined its political approach and immediate outcomes as a form of integral social reproduction struggle. In addition, since its inception, the PAH claimed full housing rights for society as a whole. This means that structural changes in the legal, political, and economic domains were considered as important as the defence of every single home from an illegitimate eviction. The financial fraud orchestrated through selling mortgages with obscure clauses and the government’s aid to banks on the verge of collapse left a wave of massive social dispossession that was challenged and resisted by mostly women and migrants from the PAH, though not exclusively.

In other social movements, including student or environmental activism, for example, participants do not necessarily expect to achieve direct, immediate, and tangible improvements in their own social conditions. More often than not, they formulate their main goals as long-term political temporalities. In contrast, the PAH struggle is built on a more comprehensive political action: first, at various dimensions of social reproduction that ensure livelihood in the present and immediate

future; second, at structural and long-term scales by targeting financial corporations and political representatives that shaped and reproduced housing emergencies. For instance, when bank associations and the Spanish government proposed mild policy reforms as early as 2012, housing activists called for – and continue to call for – massive subsidized housing programmes, substantial mortgage law changes, comprehensive new housing legislation, and radical emergency policies to grant affordable housing and debt relief on a large scale, far beyond the needs of the activist participants in the housing movement. Activists directly challenged banks, regional and central governments, and global investors (vulture funds) who benefited from the austerity and re-financialisation policies. In our interpretation, these housing activists, led mostly by working-class migrant women, transformed specific dramatic home eviction experiences into larger class and intersectional struggles where housing moved to the core of the social reproduction crisis. In so doing, they widened the scope of the struggle and strove for housing rights that could benefit the whole working class as well as the middle class. By taking care of many essential aspects of housing activists' social reproduction, the PAH also questioned the logic of financial capitalism and its negative consequences for the social reproduction of society as a whole in the realm of housing and beyond.

Our analysis also suggests that the immediate and wide temporal dimensions reinforce one other. The immediate temporality forced working-class migrant women to devote considerable time to activism since it was their only central resource, often a matter of life or death. This led them to frequently participate in eviction blockades, actions against bank branches, and demonstrations that shaped a strong and durable social basis in the movement. This structural and long-term activism implies that particular household situations must be linked to the functioning of the housing and financial system as a whole. This is shown in the framing of protest actions in broader campaigns. Furthermore, the evidence of standard procedures of some banks to deal with activists' claims and the social and parliamentary debates to discuss new bills on housing legislation have facilitated many favourable judiciary decisions for activists and negotiations with property owners, financial corporations, and state authorities.

This case study illustrates the grassroots movements' development in response to increasing hardships caused by real estate and housing financialisation processes. The state's withdrawal from various spheres of social reproduction and its substitution by financial means impacts not only housing but also energy supplies, food provision, social welfare, and even labour conditions. Further research, therefore, could test to what extent dual temporality mechanisms operate in other class struggles for social reproduction in connection to housing. The issues of race, racism, and racialization in housing struggles also deserve much more attention.

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